

Sarasota County _____
Resilient SRQ
Community Development Block Grant-Disaster Recovery

Housing Recovery Policy Manual

Resilient SRQ: Community Development
Block Grant - Disaster Recovery

Version History and Policy Revisions

This Program Manual constitutes the primary governance for the implementation of Sarasota County’s **Resilient SRQ Housing Recovery Program** (Program) which consists of Rehabilitation/Reconstruction and Reimbursement activities to primarily provide assistance for low-to-moderate income households impacted by Hurricane Ian. The purpose of this Manual is to provide information regarding the Program’s policies and rules to all Applicants and to the persons that are charged with implementing the Program. Standard Operating Procedures (SOPs) that provide detailed descriptions of how the policies will be implemented will also be developed to support this Program Manual.

The policies contained within this Manual may be supplemented or modified to address changes to rules, regulations or the changing unmet recovery needs of the Applicant population. From time to time, the Program will issue revisions which may modify the contents of this Manual.

Each revision will be clearly outlined within this Manual, including the substance of the revision and the date for which the revision occurred (as described in the table below). The updated Manual will then replace the existing manual on the Resilient SRQ website.

Version Number	Adoption Date	Summary of Changes
1.0	06/12/2024	Original Version
2.0	10/28/2024	Revisions made for consistency, with redundant language removed and typos corrected throughout the document.

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1. Program Introduction

1.1 Overview

Sarasota County is the recipient of the Community Development Block Grant-Disaster Recovery (CDBG-DR) funds from the United States Department of Housing and Urban Development (HUD) to support long-term disaster recovery needs of Sarasota County residents whose primary residence was impacted by Hurricane Ian on September 28, 2022. Each activity utilizing CDBG-DR funds must:

- Address a direct or indirect impact from the disaster in the most impacted and distressed areas;
- Be a CDBG eligible activity (or be eligible under a waiver or alternative requirement); and
- Meet a National Objective

Damage to residential structures was identified in the unmet needs assessment as an area of concern following Hurricane Ian. In alignment with its comprehensive approach to recovery from Hurricane Ian, Sarasota County launched the Resilient SRQ Housing Recovery Program (“Program”) on June 12, 2024, which includes Rehabilitation/Reconstruction and Reimbursement activities for owner-occupied single-family structures to support impacted households repair or rebuild their homes.

The Program is intended to assist eligible Sarasota County Applicants whose primary residences were directly impacted by Hurricane Ian. The County acknowledges that applicants may have experienced additional damage from storms that occurred after Hurricane Ian, further impacting their property and increasing their needs as a result of these subsequent events. The County’s goal and objectives are to provide housing programs for eligible residents that preserve and expand the housing stock and create resilient, sanitary, safe, and energy efficient housing.

The Program provides assistance to eligible applicants through the Rehabilitation and Reconstruction program and Reimbursement program. Interested homeowners will go through an Application Intake and Eligibility process as described in this manual to determine eligibility. If an applicant is deemed eligible, they may receive rehabilitation or reconstruction assistance and/or reimbursement assistance. The County will determine if an applicant is eligible to receive any assistance, whether rehabilitation or reconstruction and/or reimbursement by conducting a thorough review and analysis of each applicant situation. This review includes but is not limited to an application eligibility review (verification of income, review of sources, if any received), initial site inspection, environmental review, and duplication of benefits review. The process for these steps are further contained in this manual.

The focus of the Program is to fulfill an unmet housing need for low- to moderate- income (LMI) residents. LMI under this Program is defined as a household’s income not exceeding 80 percent of the area median income (AMI) adjusted for household size for Sarasota County. The Program will also secure housing by bringing existing units into compliance with applicable health and safety codes or by replacing those existing structures that cannot be repaired. When possible, homes below the base flood elevation (BFE) will be elevated to protect against future flooding events.

This Policy Manual provides the overall objectives and process by which Sarasota County will award CDBG-DR funds to eligible LMI and socially vulnerable communities, protect life and property, and address the needs of members of protected classes, HUD-identified vulnerable populations, and historically underserved communities. The term “Resilient SRQ Housing Recovery Program” or “Program” refers to assistance available to eligible homeowners, including:

- Rehabilitation and Reconstruction
- Reimbursement

1.2 HUD National Objectives

1.2.1 Overview

In support of HUD’s recovery objectives, Sarasota County has designed its storm recovery programs to help impacted residents and communities recover from damage inflicted by Hurricane Ian. As expressed in the Federal Housing and Community Development Act of 1974, the primary objective of the general CDBG program is “the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of LMI.” CDBG-DR funding appropriated in response to disasters must meet the general goals of the CDBG program.

All activities funded through the Resilient SRQ Housing Recovery Program must meet at least one of the HUD National Objectives defined in the authorizing statute of the CDBG program:

- Benefiting LMI (80 percent of AMI), or
- Meeting an Urgent Need (URG)

HUD’s third National Objective is Removal of Slum and Blight; however, funding from the Resilient SRQ Housing Recovery Program will not be used for that Objective. For the LMI National Objective, the County will document household income for beneficiaries, and for the URG National Objective, the County will document how each activity funded responds to a disaster-related impact as described in 24 C.F.R. § 570.208(c).

LMI National Objective

Households must have an annual income that does not exceed 80 percent of the AMI adjusted for household size in accordance with the income levels established by HUD and published annually. Applicants will be screened for income eligibility by submitting required documentation. The Resilient SRQ Housing Recovery Program will use a definition of income provided by HUD through an IRS 1040 tax return or other acceptable forms of documentation. Resilient SRQ will use income levels for the applicable year as published by HUD.

The 2024 annual income limits for Sarasota County are as follows:

2024 HUD Income Limits Summary

Household Size	1	2	3	4	5	6	7	8
Low-Mod (80%) Income Limits	\$56,300	\$64,350	\$72,350	\$80,400	\$86,800	\$93,250	\$99,700	\$106,150

1.2.2 URG National Objective

Using the URG national objective will be approved at the discretion of the Resilient SRQ Program. If the household does not meet the LMI threshold of 80 percent, the household income cannot exceed 120 percent AMI and must meet HUD's URG objective to be considered.

1.3 Funding Priorities

1.3.1 Overview

The Program has allocated \$55,000,000 toward recovery efforts for housing recovery. This amount includes two subprograms, Homeowner Rehabilitation/Reconstruction and the Reimbursement Program. The two programs share a common application process as detailed in this Application section of this Manual.

County Activity	HUD Activity Type	Grant Amount	Percent of Funds
Homeowner Rehabilitation/Reconstruction	Housing Rehabilitation/Reconstruction	\$40,000,000.00	73 percent
Reimbursement	Reimbursement	\$15,000,000.00	27 percent
TOTAL		\$55,000,000.00	100 percent

The Homeowner Rehabilitation/Reconstruction Program must satisfy one of two HUD National Objectives, either LMI, or URG. The Reimbursement Program is limited exclusively to LMI applicants. The Homeowner Rehabilitation/Reconstruction Program will dedicate at least 70 percent of allocated funding to LMI applicants.

Single Family Housing Activities

Activity	Program Value	National Objective	Value
Housing Rehabilitation/Reconstruction	\$40,000,000	LMI (70 percent)	\$28,000,000
		URG (30 percent)	\$12,000,000
Reimbursement	\$15,000,000	LMI (100 percent)	\$15,000,000

1.3.2 Initial Survey

The Housing Recovery Program launched a survey via the Resilient SRQ website. This survey collected and validated contact information including phone number and email address. After validation of contact information, the survey asked the respondent if they received damage as

a result of Hurricane Ian then asked a question about household size and total income. This question was intended to filter the survey pool into two groups “Likely LMI” and “Unlikely LMI.”

1.3.3 Prioritization

Those that are determined to be likely LMI will be invited to complete a program application.

Those that are determined to be unlikely LMI will receive notification that based on income level, they are currently above the threshold being served. Due to the prioritization of LMI households, funding for non-LMI Applicants (households with income not exceeding 120% AMI) may not be available or may take considerable time to become available.

2. Funding Sources and Program Administration

2.1 Funding Source

In May 2023, the U.S. Department of Housing and Urban Development (HUD) announced that Sarasota County received \$201,535,000 in response to Hurricane Ian, DR-4673-FL in CDBG-DR funding to support long-term recovery efforts, including efforts to respond to residential housing needs. The CDBG-DR funding is considered funding of last resort and designed to address “unmet needs” that remain after all other assistance has been exhausted.

2.2 Applicable Laws and Regulations

This allocation was made available through Title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) The funds were designated through the Continuing Appropriations Act, 2023 (Pub. L. 117–180, Division A) approved September 30, 2022, and the Department of Housing and Urban Development Appropriations Act, 2023 (Pub. L. 117–328, Division L, Title II) approved December 29, 2022, for major disasters occurring in 2022. Funding allocations and subsequent publications of waivers and alternative requirements can be found in the table below under Applicable Laws and Regulations.

Public Laws	Federal Register (FR)	Date of Publication	Location
P.L. 117-180, Division A	Continuing Appropriations Act, 2023	09/30/2022	https://www.govinfo.gov/content/pkg/PLAW-117publ180/pdf/PLAW-117publ180.pdf
P.L. 117-328	83 FR 40314, Vol. 83, No. 157 (Consolidated Appropriations Act, 2023)	12/29/2022	https://www.congress.gov/117/bills/hr2617/BILLS-117hr2617enr.pdf
P.L. 117-328	88 FR 32046, Vol. 88, No. 96	05/18/2023 (Applicability Date 05/23/2023)	https://www.govinfo.gov/content/pkg/FR-2023-05-18/pdf/2023-10598.pdf

2.3 Sarasota County Administrative Structure

The County's Office of Financial Management, Program Management Division, has administrative authority over the Program. The County will administer its Housing Recovery Program in accordance with this Policy Manual, Standard Operating Procedures, Florida State Law, and HUD CDBG-DR regulatory requirements and guidance. Sarasota County may adjust program priorities or re-allocate program funds for the Housing Recovery Program if doing so would better serve the affected communities and their residents.

Sarasota County reserves the sole discretion of interpreting and applying these policies, except for those items where HUD has indicated that their prior approval is required for implementation. The County will utilize administrative procedures to implement the programs and modify them to meet any changes made to such rules and regulations of the oversight entities, which may occur over time. At all times, should any conflict in these procedures exist with the applicable funding source, the requirements of the funding source shall take precedence.

Daily administration of the programs will be under the direct supervision of the Resilient SRQ Program Managers or their designee. The County's Office of Financial Management will authorize payments to vendors and contractors after Resilient SRQ staff reviews and validates the submitted invoice packages. The Division Manager, Program Management Division, or their designee will serve as the County's Certifying Officer for environmental compliance.

3. Program Eligibility Criteria

3.1 Overview

The application intake and eligibility phase of the Resilient SRQ Housing Recovery Program serves as the first step in providing assistance to disaster-impacted citizens.

Following the initial application intake process, the eligibility determination process will assess whether an Applicant meets the program's criteria for assistance.

3.1.1 Minimum Eligibility Criteria

To participate in the Resilient SRQ Homeowner Recovery Program, an Applicant must meet the following eligibility criteria:

- The Applicant must have owned and occupied the single-family dwelling as the Applicant's primary residence during Hurricane Ian (September 28, 2022).
- The Applicant must be the current owner of the property.
- The Applicant cannot have any renters living in the residence.
- The Applicant's annual household income must be equal to or less than 80 percent of the AMI for Sarasota County. The household income can be equal to or lower than 120 percent if the Urgent Need National Objective is met.
- The damaged property must be an eligible structure type.
- The damage must have occurred as a direct result of Hurricane Ian.

- The Applicant must be a U.S. Citizen or a Lawful Permanent Resident in the United States.
 - No Applicant will be eligible for program assistance if the Applicant is a non-citizen who is prohibited from receiving federal public benefits under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA).
- Applicants who previously received federal disaster relief assistance which required the recipient to maintain flood insurance but who did not maintain such insurance are not eligible for assistance.
- Applicants with a mortgage must be in good standing or on a payment plan in good standing.

Other circumstances and acceptable documentation determinations, particularly when special scenarios or conflicting information arises will be evaluated on a case-by-case basis by the Special Case Panel.

Homeowners are required to meet eligibility criteria before they can be considered for receiving assistance. As part of the application package, Applicants will be required to provide complete and accurate information regarding their household composition, annual income, ownership, and residency status among other criteria outlined in the application. Failure to disclose complete and accurate information promptly may affect eligibility and program participation.

Any Applicant who deliberately submits inaccurate or incomplete information to meet the eligibility standard will, at a minimum, be required to make full restitution to Sarasota County.

If an Applicant is determined to meet the initial eligibility review requirements, an Applicant will be notified that they are proceeding to the pre-construction phase and an Initial Site Inspection (ISI) will be scheduled.

If an Applicant is determined not to be eligible for the Housing Recovery Program (HRP), a Denial will be provided to the Applicant(s) with an option to appeal. Refer to the Appeals Policy in Section of this Manual for additional information.

3.2 Initial Survey

An initial Program survey will be made available to homeowners. This survey's purpose will be to identify those potential applicants that fit the LMI definition and invite them to begin the application process.

The Survey will be initiated and remain open until the Program receives sufficient responses anticipated to fully expend the HRP Program budget. An initial group of survey respondents (in order of survey completion) that report to be LMI will be allowed to proceed to the HRP application process. The remainder of the population will receive a notification that the program will follow up with instructions when (and if) the HRP application is available. If the HRP survey response volume is considered to be lower than the anticipated processing volume, outreach efforts will be increased, and the initial survey close date may be extended or reopened to allow the community the opportunity to provide survey submissions.

Sarasota County's Resilient HRP Program (941-861-5309) will be available to assist.

The initial HRP survey and applications will be made available in English and Spanish. The documents may be translated into additional languages upon request.

3.3 Application

Applicants who completed the initial survey and appear to meet the minimum eligibility requirements may be invited to complete a full application to be considered for the HRP. The Applicant must complete and submit an online application. Program Case Managers will be available to help homeowners complete their application by phone or in-person at one of the Mobile Assistance Centers. The Mobile Assistance Centers' locations will be shared on the County's website along with date(s) and business hours when Program Case Managers will be present to assist Homeowners.

Outreach materials will include the Resilient SRQ Program web address for the online application portal, and the phone number Applicants can call for more information.

The application will aggregate information including but not limited to:

1. Homeowner Information
2. Household Composition and Characteristics
3. Damaged Property Information
4. Details of types of Assistance Received
5. List of Expenditures incurred fixing the storm damaged property:
6. Income Certification Information
7. Communication Designee or Alternative Contact(s)
8. (Optional) Primary Applicant Demographic Information for HUD Reporting
9. List of Prior Federal Assistance received at this property
10. Applicant Release and Right of Entry Form

As required by HUD, all repair work must cease as soon as the official HRP application is submitted.

3.4 Order of Processing, Initial Application Submission, and Completeness Review

3.4.1 Order of Processing

The Resilient SRQ Program is a first come, first serve program with initial priority given to Applicants that meet HUD's LMI National Objective. Based on ongoing assessment of the Survey, the program will invite a to-be-determined number of homeowners to complete the program Application. As those applications are processed the program will invite another to-be-determined number to apply. This will be an iterative process that will be the same for each batch of applicants invited. Applications will be processed as follows:

Step 1: Applications received from pool of survey respondents that indicated their household meets current low- to moderate-income status within Sarasota County shall be processed for an eligibility review on a first come, first serve basis once an application is deemed complete (including all attachments and supporting documentation). If HRP applications received from

LMI reported Applicants during this period are deemed incomplete, the Program will make best efforts to assist LMI Applicants in completing their applications so that they can be processed. After closer analysis of an Applicant's household income documentation, if an Applicant's household is later identified as non-LMI, the active application will be placed on the inactive list and will no longer be considered active or part of the first come-first serve queue. The result of Step 1 generates 4 queues, Eligible LMI, Pending Corrections, Inactive(not LMI) or Ineligible.

Step 2: After the first Batch of applications have been placed in one of the 4 queues, the Program will notify an additional to-be-determined number of survey respondents to begin the application. This subsequent batch of HRP Applicants will be processed exactly as described in Step 1. This step is iterative until the number of LMI applicants available to be processed has greatly waned.

Step 3: After a significant number of LMI applicants have been processed, and if funding remains, the "Inactive" non-LMI survey respondents will be invited to apply. Applicants not low-to moderate-income will be processed first come, first serve. However, funds from the LMI set-aside may not be used to serve non-LMI Applicants.

3.4.2 Date of Initial Application Submission

The date of initial submission shall be the date that the HRP receives an application submitted by the Applicant which includes all supporting documentation required to make an eligibility determination. Applications will be submitted electronically through the County's online application portal.

3.4.3 Completeness and Eligibility Review

The Program will perform a Completeness Review of each application as it is received. A complete submission will include all data and forms necessary to determine eligibility and to perform an initial duplication of benefit (DOB) review. If the Completeness Review finds that sufficient documentation is received to determine eligibility, then an eligibility review determination will ensue. In addition to the eligibility documentation all required DOB information shall be submitted before the application reserves its place in the first-come-first serve queue.

Attempted submission of an incomplete or partial application will not constitute the completion of an application or place the potential Applicant in queue for first-come-first-serve priority.

If an application fails the Completeness Review, notes will be added to the Applicant record and the Applicant will be notified in writing via the System of Record of the deficiency and will be provided with an opportunity to correct the deficiency.

Applications are not considered to be complete until a Case Manager has reviewed all information and documentation necessary to process the application for an eligibility review.

The following conditions shall stop the eligibility review phase from being either initiated or completed:

- If an application lacks documentation necessary to review eligibility;

- If an application fails the Program’s eligibility review because the Applicant failed to provide the correct documentation needed to complete the eligibility review;
- The Applicant withdraws from the Program;
- If an application is determined to be ineligible.

3.5 Property Eligibility Criteria

Properties receiving assistance from the HRP must meet each of the following property eligibility criteria.

3.5.1 Residential Property

The housing unit receiving assistance must be a single-family, owner-occupied residential unit (up to four units). This will be preliminarily verified at the Eligibility Review stage and fully verified at the time of the ISI.

Eligible property types include single-family (1-4 unit structures) dwellings, including conventional construction, and manufactured or mobile home units. Other non-permanent occupied structures are not considered as eligible property types.

Commercial units, commercial space, recreational vehicles and campers, second homes, seasonal, short-term, and vacation rental homes, or detached structures (detached garages, sheds, barns, shops, storage or outbuildings) are not eligible for the Program. Exceptions may be made if required by local codes or verified HOA requirements as part of an eligible 1–4-unit structure type.

HRP Applicants must indicate on their HRP application that their property contains at least one residential unit, and that the property does not contain any commercial units. The Program will confirm this information by viewing online property tax record databases. The Program’s ISI will serve as the final residential property documentation. In addition:

- The property must not have any uncorrectable environmental deficiencies that would prevent the use of federal funds for Reimbursement.
- The property must not be receiving Sarasota County Buyout assistance.
- **Reimbursement Program Only**, all repairs must be within the same footprint as before the storm. Before approval for reimbursement can be given, the dwelling must receive environmental Tier II clearance per NEPA requirements.

3.5.2 Location in Sarasota County

The property receiving assistance must be located in Sarasota County.

The location of the property listed on the application will be verified via a review of Sarasota County’s property appraiser’s website or via GIS in the Program’s eligibility review system. There is no supporting documentation required from the Applicant. The results of this determination will be maintained in the Program’s system of record as a data field.

3.5.3 Hurricane Ian Proof of Damage

The residential unit receiving assistance must have sustained physical damage caused by Hurricane Ian. Damage is defined as rain, wind and/or flood damage received as a direct result of the storm, in addition to any subsequent damage arising from the original storm damage. This shall include individuals whose homes were flooded after Hurricane Ian due to the release of water from reservoirs, lakes or other impounded bodies of water.

Hurricane Ian damage may be verified through one of the following sources of documentation, although this may not represent an exhaustive list:

- Receipt of Homeowners Insurance Structural Loss Benefits for a loss that occurred September 28, 2022;
- Receipt of Florida Windstorm Insurance Structural Loss Benefits for a loss that occurred September 28, 2022;
- Receipt of Flood Insurance (through National Flood Insurance Program (NFIP)) Building Loss Benefits for a loss that occurred September 28, 2022;
- Receipt of NFIP Increased Cost of Compliance (ICC) Benefits for a loss that occurred September 28, 2022;
- An acknowledgement of loss or approval of claim issued by an insurance company that demonstrates that a loss occurred September 28, 2022 but that loss was either not covered by the relevant policy of insurance or the loss was below the deductible for that policy;
- FEMA Individual Assistance Repair Benefits for Hurricane Ian (FEMA Disaster #4673);
- FEMA Individual Assistance Replacement Benefits for Hurricane Ian;
- SBA Personal Disaster Loan Benefits for Hurricane Ian Real Estate Property Damage;
- SBA Personal Disaster Loan Benefits for Mitigation Activities Related to Hurricane Ian;
- Third-party site assessments performed by FEMA, independent insurance adjusters or other parties that clearly state that the property was damaged by Hurricane Ian; or
- Copy of dated photos showing damage to the home as a result of Hurricane Ian.

The results of the ISI combined with other verifiable documentation when available, such as local media reports from the time of the event, dated construction permits, documentation from other private or non-profit assistance sources, etc., may be used to support that the residence sustained damage related to Hurricane Ian.

The assessment will verify that there is evidence that the Applicant's home was damaged by Hurricane Ian.

3.5.4 Minimum Damage Threshold

Applicants must have had a minimum of \$5,000.00 in total damages as a direct result of Hurricane Ian. This should be declared by the Applicant and will be verified by third party data (such as FEMA) and/or the initial site inspection and other reasonable documentation including the insurance, benefits, and expenditure affidavit and supporting documentation, etc.

3.5.5 Property Insurability

Uninsurable properties, such as properties located over water or manufactured homes that are not affixed to a permanent foundation, will be unable to secure such coverage after assistance is provided and are therefore ineligible for the Program.

The Program's ISI will also serve as documentation of insurability, although a specific determination of eligibility to receive coverage through the NFIP will not be made as such a determination can only be made by FEMA.

3.6 Applicant Eligibility Criteria

Applicants receiving assistance from the Resilient SRQ Program must meet each of the following eligibility criteria.

3.6.1 Applicant Identity

A valid, current (not expired at the time of submission) state or federal government-issued photo identification is required for the Applicant and all adult household members. See the Application Document Checklist of acceptable documentation types.

3.6.2 Ownership

The Program must make three (3) determinations related to the ownership of the damaged property. The Program must determine:

- That the Applicant owned the property or had an ownership interest in the property at the time of Hurricane Ian, September 28, 2022;
- That the Applicant currently owns the property or has an ownership interest in the property to verify that the Applicant can properly execute documents encumbering the property and contractual documents; and
- That the owner of the property is a person or a trust that lists one or more occupants of the home as a beneficiary.

3.6.3 Ownership at the Time of the Storm

The Program will determine whether an Applicant meets the ownership at the time of the storm requirement by viewing online records of ownership or by reviewing ownership documentation. Ownership at the time of the storm may be verified through one of the following sources of documentation:

- Online property tax records demonstrating that the Applicant owned the property on September 28, 2022;
- A warranty deed, quitclaim deed or similar legal document evidencing ownership that is dated on or before September 28, 2022;
- A condominium or cooperative shareholder agreement or other evidence of shared ownership dated on or before September 2022;
- Other documentation to validate proof of ownership at the time of Hurricane Ian (September 28, 2022) may be reviewed and approved on a case-by-case basis.

3.6.4 Current Ownership

The Program will determine whether an Applicant meets the current ownership or ownership interest requirement by viewing online records of ownership or by reviewing ownership documentation. Current ownership may be verified through one of the following sources of documentation:

- Online property tax records demonstrating that the Applicant owns the property at time of application;
- A warranty deed, quitclaim deed or similar legal document evidencing ownership that is dated on or before the date of application;
- A condominium or cooperative shareholder agreement or other evidence of shared ownership;
- A “99-year” lease dated on or before the date of application; or

Other documentation that will be reviewed and approved on an individual basis.

3.6.4.1 Person versus Entity Ownership

The Program will review the documentation used to verify current ownership to determine if the owner is a person or an entity. The owner of the property must be a person or a trust that lists one or more occupants of the home as a beneficiary.

The Program must verify ownership independently through a review. The following forms of documentation are acceptable to satisfy the ownership documentation requirement:

- The Program may perform an online review, and a screenshot saved to the system of record of the relevant database is sufficient documentation of ownership; or
- The Program may accept documentation associated with ownership such as deeds, certificates of ownership of cooperative shares, death certificates, wills or other ancillary documentation.

3.6.4.2 Special Considerations for Trusts

Applicants whose properties are owned by trusts that were created for the benefit of natural persons who are the occupants of the home may be eligible for assistance. The following rules apply to such trusts:

- The Applicant must be one of the beneficiaries of the trust;
- The trust or the Applicant/beneficiary must have owned the property at the time of Ian and must currently own the property;
- The Applicant/beneficiary must meet all of the Program’s eligibility criteria, including, but not limited to primary residency at the time of the storm and currently;
- The Applicant must provide a copy of the trust document to the Program;
- The trust document or an abstract or extract of the trust must be recorded in the conveyance records of the County. These records may be recorded after Ian, if necessary; and

- The Program will consider any disaster recovery benefits received by the trust and any beneficiary or occupant of the home when calculating the Applicant’s assistance amount.

If the Program determines that a trust is eligible for assistance, the Program will follow the following rules:

- The tri-party and/or reimbursement agreement (“Agreement”) and all associated documentation must be executed by the trustee(s) of the trust.
- Agreement must be executed by the trustee(s) of the trust and the Applicant and, if applicable, the co-owner unless a distribution has occurred.

3.6.5 Primary Residency and Owner-Occupancy

The Program must verify primary residency and owner-occupancy at the time of Hurricane Ian and also at time of application. For the Resilient SRQ Housing Recovery Program, proof of primary residency is considered to be proof of owner-occupancy if at least one validated owner proves they both occupied the home at the time of Hurricane Ian and at the time of application as their primary residence. Second homes are not eligible for assistance. A second home is defined by HUD as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the storm or at the time of application for assistance.

The Program relies on various documentation and data sources to verify primary residency. The Program primarily relies upon a determination of whether the Applicant has been granted a homestead exemption for the property as documented in online property tax records. In the absence of a homestead exemption, the Program relies upon other documentation provided by the Applicant.

The following documentation requirements apply to individually owned homes. All documentation is subject to review and approval by the Program. For documentation to be considered valid, it must meet all of the following criteria:

- The Applicant’s name(s) must appear on the documentation; and
- The documentation must be clearly dated within the date range provided for that type of documentation; and
- The property address listed on the application as the damaged property address must appear on the documentation.

3.6.5.1 Acceptable Documentation of Primary Residency/Owner Occupancy at the Time of the Storm

The following will be accepted if it contains the required information listed above:

- Homestead Exemption for the 2022 tax year;

Additional documentation may be used to verify primary residency/owner occupancy such as those listed below but only if coupled with multiple (a minimum of two) acceptable documentation types on record:

- Valid government issued photo identification active at the time of the storm;

- A 2022 Federal Tax Return;
- A 2022 Tax Return Transcript;
- Copy of water, electric, or gas bill(s) showing service for the six (6) months prior to time of the storm, showing that service was provided in the name of the Applicant and that usage was consistent with primary residency as judged by the Program's eligibility review team;
- Letter from a water, electric or gas service provider stating that service was provided in the name of the Applicants(s) for the six (6) months prior to the storm, and that the level of service was consistent with a primary residence;
- Receipt of government benefits received for at least one month between the three months before or after the time of the storm showing the Applicant's name and damaged property address (Examples include Social Security, Medicare, LIHEAP, Medicaid, WIC, and Unemployment);
- Homeowners Insurance indicating primary residence at the time of the storm;
- Employer's statement addressed to the Applicant at the damaged home address and dated between one month prior and one month after the time of the storm(Examples include pay stubs and similar documents);
- A Voter Registration Card; or
- Vehicle registration or renewal for the impacted year with the Applicant's name and damaged property address listed.

3.6.5.2 Acceptable Documentation of Primary Residency/Owner Occupancy at the Time of Application

The following will be accepted if it contains the required information listed above:

- Homestead Exemption for the tax year that coincides with the year of application submittal;

Additional documentation may be used to verify primary residency/owner occupancy such as those listed below but only if coupled with multiple acceptable documentation types on record:

- Valid government issued photo identification active at date of application;
- A current Federal Tax Return with a date that corresponds with the Application submission;
- A current Tax Return Transcript with a date that corresponds with the Application submission;
- Copy of water, electric, or gas bill(s) showing service for the six (6) months prior to date of application, showing that service was provided in the name of the Applicant and that usage was consistent with primary residency as judged by the Program's eligibility review team;
- Letter from a water, electric or gas service provider stating that service was provided in the name of the Applicants(s) for the six (6) months prior to the application date, and that the level of service was consistent with a primary residence;

- Receipt of government benefits received for at least one month between the three months before or after the date of the application submission showing the Applicant's name and damaged property address (Examples include Social Security, Medicare, LIHEAP, Medicaid, WIC, and Unemployment);
- Homeowners Insurance indicating primary residence;
- Current employer's statement addressed to the Applicant at the damaged home address (Examples include pay stubs and similar documents);
- A current Voter Registration Card; or
- Vehicle registration or renewal for the current year with the Applicant's name and damaged property address listed.

3.6.5.3 Primary Residency Exceptions

Exceptions to this policy related to the primary residency include the following:

- An Owner/Occupant who is/was in the United States Military and was deployed outside of the United States may still qualify for an award as long as he or she was not renting the property to another person.
- An Owner/Occupant who 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 September 2022 died after the disaster, the Applicant (heir) must provide evidence also that the damaged property was the Applicant (heir's) primary residence in September 2022.
- If the Owner/Occupant of the damaged property in September 2022 had to move due to the uninhabitability of the primary residence, this must be documented by the applicant and provided to the Program.

3.7 Prior Federal Flood Insurance Assistance and Requirements

If the property listed on the application received previous federal flood disaster assistance and was required to obtain and maintain flood insurance through the NFIP or a private flood insurance policy, but the property owner failed to maintain that insurance at the time of Hurricane Ian, the property is not eligible for assistance under this program, as required by applicable federal law.

This requirement transfers to new owners when a property is sold. Properties sold prior to Hurricane Ian may still be subject to this requirement, even if the current owner did not personally receive flood disaster assistance. The Program recognizes that current owners may be unaware of this requirement, as previous owners were responsible for notifying them about the obligation to carry flood insurance. The Program uses a two-step verification process to determine whether an applicant is ineligible for assistance due to a failure to maintain the required flood insurance.

3.7.1 Verification Step 1

The Program has been provided a list of properties that applied for FEMA assistance following Hurricane Ian. If FEMA determined that an Applicant was not eligible for FEMA Individual Assistance because the Applicant was not in compliance with the requirement to carry flood insurance, the Program presumes that the Applicant is not eligible to receive Resilient SRQ

Program assistance. The Applicant may provide information that FEMA’s determination was incorrect, and in such cases, the Program may override FEMA’s determination of noncompliance.

3.7.2 Verification Step 2

The Program has been provided lists of properties that received SBA, FEMA, and CDBG-DR assistance for past storms. Applicants that received past assistance and whose homes are located in the 100-year floodplain according to the FEMA Flood Insurance Rate Map (FIRM) that was in effect at the time of Ian were required to carry a policy of flood insurance at the time of Ian. If the Applicant was required to carry flood insurance, the Program first determines whether the Applicant’s property address appears on the FEMA-provided list of properties whose owners filed flood insurance claims after Hurricane Ian. Applicants that filed flood insurance claims through the NFIP are presumed to have satisfied the requirement to carry flood insurance. Applicants who did not file claims may provide proof of flood insurance coverage by providing documentation that their home was covered by a policy of flood insurance issued through the NFIP or through a private insurer that was in force on September 28, 2022.

In the absence of data showing that the Applicant filed a Hurricane Ian NFIP claim, Applicants may submit proof that they carried a policy of flood insurance that was in force on September 28, 2022, through the NFIP or through another insurer.

3.8 Income Eligibility

Resilient SRQ’s CDBG-DR-funded housing recovery activities must meet one of HUD’s national objectives. The primary objective of the Resilient SRQ Housing Recovery Program is to meet the national objective of benefiting LMI.

At the discretion of the Resilient SRQ Housing Recovery Program and based on the availability of funding, a non-LMI household with household income below 120 percent AMI may be considered for participation in the program under HUD’s Urgent Need objective. Refer to Prioritization section of this Manual.

3.8.1 Adjusted Gross Income (AGI)

An AGI calculation will be completed for the household during the Eligibility Review stage. This should list the income for all household members 18 and older (verified against the application) and include all other family members to document the household composition using the most recently available data.

The income category will be documented based on the total household income and composition (household members). The AMI category must be documented (0-30, 31-50, 51-80, URG), using the current HUD income limits by area.

The income calculation will use the most recent HUD income limits for Sarasota County. These income limits will remain in effect until HUD issues income limits for the subsequent year. If an Applicant has completed an income determination before the new HUD income limits are published, they will not need to recertify their income.

If more than 12 months have passed since the initial income determination but no Agreement has been executed, the income will be re-verified prior to executing the Agreement with the homeowner.

3.8.2 AGI Income Calculation Methods

Consistent with HUD regulations, the Internal Revenue Services (IRS) Form 1040 definition of income is used for determining an Applicant's income eligibility for the CDBG-DR Program. The IRS Form 1040 method of calculating income is commonly called the AGI method.

This method is based upon the household's income as it is reflected on the household's most recently filed IRS 1040 Form(s), which takes the gross income of the household and incorporates deductions to reach AGI. Households must submit the most recent tax returns for all adult household members and/or documentation sufficient to show the income for all adult household members. The Program will utilize the most recent HUD Area Median Family Income (AMFI) data for the household size reported by the Applicant on their application to determine whether a household meets the LMI national objective.

A copy of the Applicant's and other household members' filed 2023 tax return (or most recent year as of the time of application Household Income Certification submittal) and proof of submittal to the IRS is the required method of income verification with the exception of the following:

- No Federal requirement to file a Tax Return
 - If there was no Federal requirement to file a tax return, Resilient SRQ Case Managers will use an alternative accepted proof of income for all household members over the age of 18. The 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 Program may assist an Applicant in gathering information to determine household income, including the use of third-party tools or data-sharing agreements to verify income.

The following types of documentation are examples of acceptable income documentation for household members:

- Federal tax return
- IRS 1040 and proof of submittal
- IRS Tax Transcript Record of Account
- Two consecutive months of income statements
- Pension Statements with monthly or yearly amounts
- Social Security Statements with monthly or yearly amounts
- Unemployment benefits statement for two consecutive months
- Certification of veteran's pension and disability
- Employment verification letter/Offer letter if recently hired
- Letter of termination if recently unemployed

If a household member provides proof of a filed tax extension, the prior year's tax return may also be accepted.

In certain situations, some persons residing in the household are excluded from the income calculation. Those household members include:

- Foster children;
- Live-in aides that are not family members;
- Children of live-in aides;
- Unborn children;
 - Not considered in household size for income eligibility calculation; but are considered for bedroom count; and
- Children being pursued for legal custody or adoption who are not currently living in the household
 - Not considered in household size for income eligibility calculation; but are considered for bedroom count.

In determining the size of a household for the purposes of reporting income as part of this Program, HUD considers all persons who live in the same house but are not tenants to be household members. Household members may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share the same house.

A child who lives in the house at least 50 percent of the time and is named in a shared custody agreement can be included as a household member.

All income and deductions from household members 18 years of age or older and minors with taxable income will be considered when calculating income. Taxable unearned income includes, but is not limited to, social security benefits, interest, and dividends.

Applicants who are unwilling or unable to provide sufficient information to verify household income are deemed to have submitted an incomplete application. If an Applicant fails to provide complete income documentation, the Program may declare their application ineligible.

3.9 Household Size and Occupancy Standards

A household includes all persons that were living in the home when the initial application for assistance was submitted. Total household size includes minors as well as adults (18 or older). If a household member is reasonably expected to live in the household more than 50 percent of the year during the compliance period, they should be included in the household composition. Applicants may include temporarily absent household members classified as household dependents, such as children attending college or household members in a nursing home. If the absent members are included, especially for specific cases where adult children in the household may result in additional bedrooms, their income and deductions must be included in Household AGI calculations.

Applicants may include permanently absent family members classified as household dependents, such as children attending college or a family member in a nursing home. The Applicant can either include them as a member of the household or determine that the person is no longer a member of the household.

3.9.1 Consideration for the Size of the Unit and Number of Bedrooms

In accordance with HUD guidelines, the minimum size of unit is based on anticipated household size and occupancy policies will allow for two persons per bedroom as reasonable. There should be no more than two persons per bedroom, and persons of different generations, opposite sex, and unrelated adults are not required to share a room. Related adults, such as brothers or sisters, are also not required to share a room. All persons over the age of 18 are considered adults.

Due to the County's interest in maintaining the local housing market economic stability, for projects with a Reconstruction feasibility, the program standard unit size for all Applicants will be approximately 1150 square feet for 3 bedrooms and 2 bathrooms. For households with 5 or more members the unit size will be approximately 1300 square feet for 4 bedroom and 2 bathrooms. Modifications to unit size will be considered by the Program for special circumstances such as familial status, property lot constraints, municipal ordinances, and financial hardships. Reconstructed properties will be either MHU, block-built, or stick built construction depending on the damaged property type, property lot ownership, municipal ordinances, and HOA restrictions, as funding budgets allow.

Household composition (bedroom count) must be locked in by the time the application is reviewed for construction feasibility. Once the feasibility is determined, the Program will not consider requests to add or remove bedrooms, regardless of the potential change to the household composition. The Applicant retains the right to appeal this decision.

3.10 Fair Housing and Equal Opportunity Data Collection

In addition to meeting the National Objective, the Program must also attempt to collect demographic data relating to the household(s) receiving assistance. The Program collects this data in its application forms. If the household is unwilling to provide the requested demographic data, the household may refuse to provide this data by indicating that they declined to answer or by leaving the answers blank or selecting "refuse to answer". Blank answers or a decline to answer selected option will be considered to be an indication that the Applicant declined to answer the question asked. If a household is unwilling to provide demographic information, the Program may still process the application.

3.11 Other Eligibility Policy Considerations

3.11.1 Death of the Property Owner

In cases where one property owner died either before or after Hurricane Ian and one or more of the remaining property owners meets all the requirements listed in this manual, the remaining property owner(s) are eligible to receive assistance. If no remaining living property

owner can meet all the Program's requirements, then the application is not eligible to receive assistance. Estates are not eligible to receive assistance.

3.11.2 Power of Attorney

Applicants may authorize others through a legally executed "Power of Attorney" document, which will be captured in the system of record, to submit and/or execute Program application and eligibility documents, to amend such documents and to make decisions related to their participation and benefits to be received in the Program, including withdrawing the application. Applicants may revoke the Power of Attorney at any time in writing, which will be captured in the system of record.

3.11.3 Communication Designee

Applicants may authorize others as a "Communication Designee", which will be captured in the system of record, to discuss Program requirements and their application status without requiring their presence. A Communication Designee may not alter or execute documents or make decisions for the Applicant. Applicants may revoke the rights of a Communication Designee at any time in writing, which will be captured in the system of record.

3.11.4 Incomplete Information

If an Applicant submits information not sufficient to allow the program to make an eligibility determination, they will be notified of the additional documentation required to process their application. This notification will be in writing and the homeowner will have the opportunity to correct or provide more information. Examples of this may include but are not limited to:

- Incomplete application due to missing documents and/or data;
- Information deemed to be inaccurate; or
- Refusal by homeowner(s) to sign required documents.

3.11.5 Potential Fraud

An Applicant's failure to disclose accurate information may delay the application process and could constitute fraud. Potential fraud cases are examined by the Program on a case-by-case basis.

3.11.5.1 Complaint Processes

Any person, including any employee of the CDBG-DR Program, who suspects, witnessed, or discovered any fraud, waste, or abuse relating to the CDBG-DR Program, should report it immediately by contacting CDBG-DR program staff or by emailing ResilientSRQ@scgov.net. Persons, internally working within the program as well as beneficiaries, and other persons can also anonymously report via Sarasota County's Fraud Hotline at 855-506-0304. This hotline is managed by an independent, outside reporting company. If a complaint is received directly by the CDBG-DR program staff, upon receiving, the CDBG-DR Program Managers or their designee will have the primary duty of analyzing the complaint. If the allegations have no grounds or are not supported by any documentation, the file will be documented and closed. If the CDBG-DR Program Managers or their designee determines the complaint is substantiated, they will turn

over investigation to the Sarasota County Office of the Inspector General, the Sarasota County Sheriff's Office, or the appropriate regulatory agency. Instances of fraud, waste, or abuse of CDBG-DR funds will be forwarded to the United States Department of Housing and Urban Development Office of Inspector General (HUD OIG) Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov) as well as the Sarasota County Office of the Inspector General Fraud Hotline (phone: 1-855-506-0304).

3.11.5.2 Preventative Measures

Sarasota County is responsible for ensuring that the CDBG-DR Program actively works to prevent fraud, waste, and abuse and maintains compliance with all federal and state laws, which includes but is not limited to the following preventative measures:

- Require applicants to sign attestations confirming that the information they provide is true and accurate, with explicit warnings regarding penalties.
- Ongoing compliance with federal, state, and local regulations through review of the policies and procedures, project and beneficiary eligibility and award determinations, and program activity files.
- Verify the accuracy of information provided by establishing policies and procedures. These policies may include but are not limited to using third party data to verify the applicant's information and requiring attestations or certifications that the information provided is true and accurate. These policies are designed to mitigate and monitor the risk of fraud through the establishment of measures and detailed steps to manage the information and documents pertaining to each area and program.

3.11.6 Uniform Relocation Act

The Resilient SRQ Program has limited or no anticipated compliance obligations with regard to the Uniform Relocation Act since it is limiting its assistance to owner-occupied, single unit properties that do not contain rental units and participation in the Program is voluntary.

If it is determined that a renter lives in the home with the Applicant, that Applicant would not be eligible to continue in the program.

3.11.7 Method of Correcting Application

If an Applicant answers an eligibility question incorrectly or otherwise makes an incorrect certification on their application, a correction may be submitted by the Applicant and tracked in the system of record.

3.12 Ineligible Applicants

An applicant is ineligible if they do not meet the outlined eligibility criteria, do not receive environmental clearance, or the lot size or local ordinances do not allow for construction.

If an Applicant is deemed to be ineligible to participate in the HRP, a denial notification will be provided in writing with instructions on timelines and steps to appeal the decision. The reason for the ineligibility determination will also be noted in the system of the record. The appeals process is described in the Appeals section of this Manual.

3.13 Communication Standards and Special Needs

Intake will be completed either in person or online. Additional accommodation may be provided on a case-by-case basis.

Program guidelines and other relevant information will be posted on Sarasota County's Resilient SRQ webpage. **Resilient SRQ can be reached at 941-861-5309** and the program general information email is info@resilientsrq.net.

All communication with an Applicant will be logged and maintained in the appropriate Applicant file within the system of record. Likewise, any communications received by other Program representatives should be entered in the appropriate Applicant file within the system of record.

3.13.1 Disability and Special Needs

The Resilient SRQ Housing Recovery Program's policy is to be inclusive when considering disability to support those in need with the repair of Hurricane Ian's damaged homes. Resilient SRQ follows all Fair Housing and Equal Opportunity laws. Sarasota County is committed to providing all citizens with equal access to information about the recovery program, including persons with disabilities and/or special needs.

Title VIII of the Civil Rights Act of 1968, as amended, prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status, or disability. The law also requires HUD to administer its programs in a manner that affirmatively promotes fair housing.

If an Applicant indicates a disability, a Case Manager will confirm the claimed disability for each household member by one of two methods:

- Written documentation indicating federal or state disability benefits:
 - Social Security Letter
 - Veterans Affairs Letter
 - Registered Parking Placard
- Medical Professional Certification of Disability

Information collected to verify a disability within the household is only collected and used for the purposes of identifying reasonable accommodations related to the repair and reconstruction of an Ian damaged home. In some cases, where a disability is identified, a Case Manager may provide additional support or other services to better assist with completion of the Application Intake process. Disability information is not used to determine eligibility for any of the Resilient SRQ Housing Recovery programs.

3.13.2 Limited English Proficiency (LEP)

Sarasota County is committed to providing all citizens with equal access to information about the recovery program, including Limited English Proficiency (LEP) persons. Sarasota County follows HUD's regulation, 24 CFR Part 1, "Nondiscrimination in Federally Assisted Programs of the Department of Housing and Urban Development—Effectuation of Title VI of the Civil Rights

Act of 1964,” which requires all recipients of federal financial assistance from HUD to provide meaningful access to LEP persons.

Under the five-year estimates for 2021 of the ACS, Sarasota County is 2.9 percent Spanish speaking with limited English proficiency. Based upon this assessment, CDBG-DR notices, outreach materials, and other vital documents will be made available in both English and Spanish.

Additional language assistance to LEP persons, to include Spanish and other languages, may include, but is not limited to:

- Oral interpretation services;
- Bilingual staff;
- Telephone service lines interpreter;
- Written translation services;
- Notices to staff and recipients of the availability of LEP services; and
- Referrals to community liaisons proficient in the language of LEP persons.

Request for any the above language assistance, outside of translation of notices, outreach materials, and vital documents into Spanish, may be submitted to ResilientSRQ@scgov.net and the County shall take reasonable steps to ensure that all citizens have equal access to program information, including persons with disabilities (vision and hearing impaired) and LEP individuals.

Program Applicants who identify themselves as non-English language speakers may designate a person with sufficient English proficiency to represent them in the application and overall process by completing and submitting a Communication Designee Form. The Program also has translation services available to effectively communicate with LEP persons.

3.13.3 Public Website

To provide the public with comprehensive information on the status of mitigation activities, The Resilient SRQ Program has created a Hurricane Ian Recovery website, which can be found at: www.resilientsrq.net.

The Resilient SRQ Program website includes information about all of Resilient SRQ’s programs, including but not limited to the HUD-approved CDBG-DR Action Plan, any action plan amendments, program availability, Quarterly Performance Reports (from the HUD DRGR system), policy and procedure manuals, procurement policies, the status of services or goods currently being procured (e.g., phase of the procurement, requirements for proposals, etc.), and other required and pertinent information.

4. Rehabilitation and Reconstruction Program

4.1 Overview and Program Cap

Of the \$201,535,000 in funding made available to the County by HUD for recovery, the County has allocated \$40 million to assist impacted homeowners by rehabilitating or reconstruction their home as a result of Hurricane Ian.

The Rehabilitation and Reconstruction Program has the following caps:

Program	Maximum Assistance (Cap)*
Housing Rehabilitation	\$200,000
Housing Reconstruction	\$310,000

*The maximum amount of assistance for eligible applicants for eligible expenses, after considering any DOB.

The Program is not allowed to duplicate funds received from other sources such as homeowner’s insurance, FEMA or the SBA. An analysis for DOB will be performed on all Applicants throughout the process as described in the DOB section.

Per HUD requirements, once an applicant submits an application to the Program, all work must stop. An application is defined as receiving an invite from the County to complete the full application, the initial survey is not defined as an application.

General housing activities allowed under CDBG-DR; Housing and Community Development Act Section 105(a)(1), 105(a)(3-4), 105(a)(8) 105(a)(11), 105(a)(18), and 105(a)(25), 24 C.F.R. § 570.201(g) include, but are not limited to:

- Single family owner-occupied rehabilitation and reconstruction
- Demolition
- Hazard mitigation
- Property Acquisition
- Other activities associated with recovery of impacted single-family housing stock

The Program will evaluate each individual property through an ISI and environmental analysis to determine the feasibility of rehabilitation and need for elevation if located in a Special Flood Hazard Area (floodplain).

4.2 Environmental Review – Rehabilitation and Reconstruction

Program activities funded by HUD must be environmentally cleared to proceed pursuant to the National Environmental Policy Act (“NEPA”) and other federal, state and local environmental regulations which apply to the Homeowner Rehabilitation and Reconstruction Program. As the Program is CDBG-DR funded, compliance with environmental laws and regulations must be documented in a Site-Specific Environmental Review Record (“ERR”) before the Program can provide assistance to an Applicant. Sarasota County is authorized by HUD to administer the Hurricane Ian CDBG-DR grant funds and functions as the Responsible Entity for environmental review purposes. The County has provided Site-Specific checklists (SSC) for the Resilient SRQ Housing Recovery Program. The SSCs are a result of the

individual county-level Broad Environmental Review Records (ERR) and cover the required review topics as determined by location and scope of work. Important considerations include assessing ground disturbance or expansions exceeding 20%. The environmental review documents both completed work and future activities, ensuring compliance with federal guidelines before funding.

4.3 Duplication of Benefits (DOB) Gap Reduction

The County will ensure compliance with the Stafford Act through collection, analysis, and verification of third-party benefits received by Applicants for purposes of housing repairs. In the event that a DOB is identified for an eligible Applicant, the Applicant will be notified of the amount of the difference (gap) between the financial assistance previously received and the CDBG-DR eligible documented work completed (Allowable Activities). If the Applicant is able to provide payment for the DOB gap at grant signing, a non-interest bearing escrow account will be set up for the County to disburse funds from during the course of the construction.

In the event that the Applicant is not able to provide funds to cover the DOB gap, the County will strive to retain the Applicant in the program by offering alternative housing solutions of a lesser value in order to reduce the Applicant's DOB gap burden. To reconcile the DOB amount owed, the Applicant may be offered a modification in the scope of the rehabilitation or a reduction in the floor plan size (e.g., accepting lesser square footage or reducing the number of bedrooms or baths).

The calculation showing the DOB gap and the reduction in the scope of work will be clearly documented during the grant award process. For example, the program standard unit is a 3 bedroom, 2 bath home with 1,400 square feet with a total cost of \$300,000. A smaller 3 bedroom, 2 bath home with 1,200 square feet may have a total cost of \$250,000, a price difference of \$50,000. If the Applicant has a DOB gap of \$60,000, the gap may be reduced by \$50,000, leaving the Applicant required to provide \$10,000 in escrowed funds, rather than \$60,000. In some instances, all of the DOB gap may be removed by accepting a housing solution with a lesser value.

4.4 Flood Insurance Requirements

The County will use the most current FIRM maps available regardless of whether they are preliminary or adopted. If new maps are released in the future, the County will evaluate the appropriateness of updating the program standard.

Assisted property owners must comply with flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in the amount prescribed by FEMA's NFIP. Such assistance must be maintained for the "life of the property" and as per the Federal Register, "assisted owners must notify all future owners at the time of sale or transfer that they are required to obtain and maintain flood insurance in perpetuity." A Deed Restriction will be placed on the property. Uninsurable properties, such as properties located over water or manufactured homes that are not affixed to a permanent foundation, will be unable to secure such coverage after assistance is provided and are therefore ineligible for the Program.

The County will not provide disaster assistance for the repair, replacement, or restoration of a property which has received federal flood disaster assistance that was conditioned on maintaining flood insurance in perpetuity, but such coverage was not maintained.

4.5 Rehabilitation and Reconstruction of Single Unit Conventional Construction Housing

The County has determined that Rehabilitation is allowed if the cost to repair the structure to bring it to livable standards under Sarasota County Resilient SRQ Construction Specifications Manual, local code, and HUD property and habitability standards is less than sixty (60) percent of the replacement value of a comparable reconstruction unit, unless located in a Special Flood Hazard Area.

The County will conduct an ISI that will document needed repairs and any environmental mitigation needs for the property. Costs for eligible repairs are determined and documented through the use of Xactimate and based on the County's Minimum Construction Specifications Manual.

Homeowners whose homes have been rehabilitated are required to maintain ownership and primary residency of the assisted property for a minimum compliance period of 2 years beginning at construction completion, with a 50 percent reduction per annum. Hazard, flood (if applicable), and windstorm (when required by mortgagee) insurance must be maintained at the assisted property in accordance with the Deed Restrictions. Additionally, homeowners must agree to obtain and maintain flood insurance if they reside in a floodplain.

All rehabilitation activities must be in accordance with the HUD CPD Green Building Retrofit Checklist available at <https://www.hudexchange.info/resource/3684/guidance-on-the-cpd-green-building-checklist/>. These guidelines must be applied to the extent applicable to the rehabilitation work undertaken.

Eligible properties with \$5,000 or less in remaining repairs (inclusive of elevation requirements) will only be considered for participation in the Reimbursement Program for work already completed prior to the date of application submittal. Only those homes with greater than \$5,000 in remaining damages will be considered for the Rehabilitation/Reconstruction Program.

4.6 Reconstruction of Conventional Construction Homes

Reconstruction is intended for eligible Applicants whose homes have been determined by the Program as infeasible for Rehabilitation. Reconstruction involves rebuilding a structure on the same site as the damaged dwelling. The number of dwellings on the property may not increase, although the number of rooms may change.

As defined by Sarasota County Resilient SRQ Action Plan, Reconstruction is allowed if:

- The cost to rehabilitate to a livable standard exceeds 60 percent of the comparable reconstruction costs, or
- the rehabilitation of the structure is technically infeasible

The County will provide standardized floor plans for use in Reconstruction projects based on the current occupancy needs of the homeowner and in consideration of the program standard unit size, building lot dimensions, municipal zoning requirements, and HOA requirements. Based on these considerations, the homeowner will be able to choose from limited options of elevations and floor plan configurations.

Due to the County's interest in maintaining the local housing market economic stability, the program standard unit size for all Applicants will be 1150-1200 square feet for three (3) bedrooms and two (2) bathrooms. For households with five (5) or more members the unit size will be 1270-1320 square feet or four (4) bedrooms and two (2) bathrooms. Modifications to unit size will be considered by the Program for special circumstances such as familial status, property lot constraints, municipal ordinances, and financial hardships. Reconstructed properties will be conventional construction depending on the damaged property type, municipal ordinances, and HOA restrictions, as funding allows.

Homeowners who receive assistance under this Program to have their home reconstructed, are required to maintain ownership and primary residency of the assisted property for a minimum compliance period of 3 years beginning at construction completion, with a 33-1/3 percent reduction per annum. Hazard, flood (if applicable), and windstorm (when required by mortgagee) insurance must be maintained at the assisted property in accordance with the Deed Restrictions. Additionally, homeowners must agree to obtain and maintain flood insurance if they reside in a floodplain in accordance with the terms of the Agreement.

4.7 Rehabilitation of Manufactured Housing Units (MHUs)

Only MHUs that are less than ten (10) years old (as compared to the Program application date) and have less than \$20,000 in rehabilitation costs will be eligible for rehabilitation. MHU rehabilitation pricing will be prepared using the same standards used in Rehabilitation of Conventional Construction structures.

4.8 Replacement of Manufactured Housing Units (MHUs)

If a MHU has been declared infeasible for rehabilitation and the damaged unit is a singlewide MHU, the replacement housing solution will be a replacement 3 bedroom/2-bathroom singlewide MHU unless the household composition indicates a larger unit is required to avoid overcrowding (subject to the County's approval.) If the damaged unit is a doublewide MHU, then their replacement housing solution will be a replacement 3-bedroom/2-bathroom doublewide MHU, unless the household composition indicates a larger unit is required to avoid overcrowding (subject to the County's approval.) Each model or type of home must be approved by the County prior to being utilized in the Program.

If the Applicant owns the land on which the damaged MHU is located the Program may provide a stick-built or block-built unit instead of replacing it with an MHU on a case-by-case basis.

In the event an applicant leased the land or pad site for their MHU which was destroyed and removed, and the lease was canceled or expired, the program may replace their MHU on applicant owned land or on a newly leased site within the County. Applicants that own land within the County and have vacated/canceled/terminated their lease on the land where their MHU existed, may request a stick-built or block-built unit on their owned property instead of replacing it with an MHU. These requests will be evaluated on a case-by-case basis.

4.9 Construction Standards

All CDBG-DR Rehabilitation and Reconstruction projects must meet, at a minimum, HUD's Housing Quality Standards (HQS) as detailed at 24 CFR 982.401 at completion, as well as all applicable local codes and ordinances and the Resilient SRQ Housing Recovery Program's Minimum Construction Specifications Manual.

The County will oversee the construction process for the rehabilitation or reconstruction of Hurricane Ian-damaged homes on behalf of homeowners. A tri-party agreement will be executed between the County, the homeowner(s), and the implementation vendor for the rehabilitation or reconstruction of their damaged property. Construction services will be provided through contractors that have been vetted to meet Program standards regarding quality of materials and construction experience and knowledge, customer service, insurance and bonding, references, warranty services, and pricing. The County or designee will assign one of the previously procured construction contractors to each homeowner. The tri-party agreement will contain the project scope of work developed by the County, as well as incorporating the Program requirements and expectations.

The Program will integrate consistent and standardized construction practices for all construction contractors operating within its jurisdiction. All contractors must adhere to legal requirements and hold valid licenses and registrations. Moreover, they will be obligated to maintain the necessary licenses and insurance coverage for their work while also offering a warranty period for all completed projects.

Only CDBG-DR-eligible activities that align with HUD National Objectives, comply with regulatory guidance, and incorporate best practices will be considered for funding.

All construction will be designed to embody sustainability principles, prioritizing aspects such as water and energy efficiency, resilience, and protection against future disasters. To meet the Green and Resilient Building Standard, the County will follow either ICC- 700 National Green Building Standards or the Florida Green Building Coalition. To meet the Minimum Energy Efficiency standard, the County will apply the Energy Star Certified Homes Program.

4.10 Eligible and Ineligible Rehabilitation and Reconstruction Expenses

Minimum standards and specifications for construction are contained in the County's Resilient SRQ Housing Recovery Program's Minimum Construction Specifications Manual. Information regarding eligible and ineligible construction expenses is provided in the ISI and Scope Development section.

5 Temporary Housing and On-Site Storage

5.1 Temporary Housing

Eligible applicants participating in Sarasota County's Resilient SRQ HRP who are required to vacate their home during Program construction will be provided a Notice to Vacate that will indicate the move out date and any other pertinent information. The Program expects Applicants to secure temporary housing away from the site of the damaged property for the duration specified in the Notice to Vacate. Applicants will be issued a Notice to Move-in once construction activities have been completed and a Certificate of Occupancy/Completion issued, if applicable. The Program is NOT responsible for the Applicant's moving expenses, such as hotel/rental stays, moving company, moving supplies, or other relocation-associated expenses.

5.2 Storage Units

Depending on the scope of work and as specified on the work order, storage unit(s) for homeowners to use during the construction phase can be provided. The HRP may provide assistance to Applicants for the cost of the storage units utilized to temporarily remove personal items for a maximum of one month prior to construction initiation, duration of construction activities, and a maximum of one month post completion of construction as indicated by the Notice to Move-in and receipt of the Certificate of Occupancy/Completion (as applicable). The Applicant is solely responsible for any additional time the storage unit(s) is/are used.

The Program will work with the Applicant to establish a payment structure for the storage units; however, the storage unit contract will be between the storage unit company and Applicant. The Program nor its vendors will be a party to the storage unit agreement.

The Program is NOT responsible for the Applicant's moving expenses, such as, moving company, moving supplies, or other relocation-associated expenses.

5.3 Recapture

Applicants must inform the Program of any federal, local, and/or private assistance that is provided for storage units as it may be considered a duplication of benefits, and under the federal regulations established by the Stafford Act, must be accounted for before any other federal assistance is provided. If the Program was not previously informed of duplicative assistance, it may result in recapture of Program funds from the applicant. Similarly, if an applicant chooses to withdraw from the Program or refuses to allow construction activities to be completed, the Program may elect to recapture funds provided to the applicant for the storage units.

6 Homeowner Reimbursement Program

6.1 Overview and Funding Cap

Of the \$201,535,000 in funding made available to the County by HUD for recovery, the County has allocated \$15 million to assist impacted homeowners by providing reimbursement for eligible home repair, elevation and reconstruction expenses that were incurred following Hurricane Ian.

The Homeowner Reimbursement Program will provide up to \$50,000 in reimbursement to eligible LMI homeowners that incurred "out of pocket" expenses for repairs performed in association with their Hurricane Ian recovery. An expense is "incurred" when a homeowner spends money on performing construction on their home. According to HUD Notice CPD-15-07 issued September 15, 2015, and Federal Register 88 FR 32046, Vol. 88, No. 96, only costs that are actually paid prior to the application date are eligible for reimbursement, regardless of the date of any construction contract that the homeowner may have executed.

The Program is not allowed to duplicate funds received from other sources such as homeowner's insurance, Federal Emergency Management Agency (FEMA) or the Small Business Administration (SBA). An analysis for Duplication of Benefits (DOB) will be performed on all Applicants throughout the process as described in the Duplication of Benefits section.

Per HUD requirements, expenses must have been incurred by Applicants prior to their submittal of an application to the Resilient SRQ Housing Recovery Program, but no later than one (1) year after the HUD announcement of the Hurricane Ian Award Announcement for Sarasota County on May 23, 2023. The County has received HUD approval to allow for a one-year extension to this deadline. Although the deadline has been extended to May 23, 2025, once an Applicant submits an application to the Program, all work must stop and this date is considered the official submission date by the applicant.

All Applicants must declare on their application (and subsequent supporting documentation and attestations) the amount of private funds they have expended for performing Hurricane Ian related repairs on their home, when those repairs were performed, and when the expenses were actually paid (including materials and contractor work). All repairs noted on the application and repairs identified during the ISI phase will be documented on the Repair Completion Verification (RCV) report and photographed by an Inspector in accordance with the inspection protocols contained in this Manual.

The Reimbursement option may be combined with the County's Rehabilitation and Reconstruction activities if additional repairs or construction are needed.

The County's policy will allow the homeowner to be reimbursed for program eligible expenses which exceed the value of all other benefits received for those activities. The value of a homeowner's program eligible expenses shall be the lesser of:

- The value of eligible repair costs for which the Applicant can attest to as having occurred pre-Program application, or
- Their Xactimate® (Xactimate) cost estimate provided in the Repair Completion Verification (RCV) report developed by a trained Program inspector, or
- \$50,000 (the Reimbursement cap as approved in the County's Action Plan)

6.2 Reasonable and Necessary Costs

Only work performed prior to the date of application is eligible for reimbursement. All work must be for items that are deemed "reasonable and necessary" for federal funding, as determined by the County. During the ISI, the Program will inspect, document, and value all homeowner-reported repairs that were completed to the Applicant's home. This valuation will serve as the basis for the determination of the Applicant's reimbursement amount to limit the Program's risk of reimbursing Applicants for unreasonable, unnecessary, or fraudulent expenses that were submitted as receipts or invoices. The reimbursed value of repair work will be limited to the cost of achieving minimum construction standards, as contained in the County's Construction Specifications Manual.

To ensure the necessary and reasonableness of costs, during the ISI, the County will utilize Xactimate, an industry-wide construction cost estimating software tool that accounts for the location of the home, incorporates monthly pricing updates, and accounts for variances in regional pricing present in the disaster-impacted area.

The results of the ISI will be documented and provide an estimated value of all repairs that were completed in all living areas of the home and the exterior of the home. The program shall require proof of permitting and inspection for any reimbursable repair activity for which a permit is

required. For any completed work that required a permit but was not used or didn't receive final inspection clearance will not be reimbursable.

6.3 Continuing Work after Submittal of Program Application

The County is restricted by HUD requirements from providing reimbursement for work performed between the submission of application and the Environmental clearance. Any work performed after submission of the program application cannot be reimbursed by the County.

6.4 Environmental Review – Reimbursement Program

Program activities funded by HUD must be environmentally cleared to proceed pursuant to the National Environmental Policy Act ("NEPA") and other federal, state and local environmental regulations which apply to the Homeowner Reimbursement Program. As the Program is CDBG-DR funded, compliance with environmental laws and regulations must be documented in a Site-Specific Environmental Review Record ("ERR") before the Program can provide reimbursement assistance to an Applicant.

Sarasota County is authorized by HUD to administer the Hurricane Ian CDBG-DR grant funds and functions as the Responsible Entity for environmental review purposes. The County has provided Site-Specific checklists (SSC) for the Resilient SRQ Housing Recovery Program. The SSCs are a result of the individual county-level Broad Environmental Review Records (ERR) and cover the required review topics as determined by location and scope of work. Important items to consider for reimbursement include gathering information for completed work to determine where ground disturbance occurred (e.g., elevation, reconstruction, sewer/septic repair) in a new area on the original parcel, or the original footprint if the work exceeds the 20 percent expansion threshold.

The environmental review is required to document both past work completed and any work going forward after submission of the Program application. The environmental review for eligible activities that have been completed prior to the release of CDBG-DR funds is more limited in scope since the physical action has already taken place. For activities that have already been completed, the County will conduct a tiered review describing the scope of activities being funded and analyze the impact of funding activities that have already occurred. HUD guidance prohibits the use of funds to cover any activity that occurred between the time of application and the Environmental Clearance. Only work performed prior to application will be considered for reimbursement.

To complete the environmental review process, the data necessary to perform each Site-Specific review is gathered and the appropriate site-specific checklist is completed. The completed checklist is then reviewed by the County for final quality check and signoff prior to funding.

6.5 Reimbursement Program Options

All Applicants for the Resilient SRQ Housing Recovery Program will be considered for eligibility for all program activities, including Rehabilitation, Reconstruction, and Reimbursement. Homes located in a Special Flood Hazard Area that were substantially damaged or were reconstructed and are not elevated per the most recent and applicable FEMA requirements will not be eligible for reimbursement funds until they are elevated, and documentation is provided to the Program.

6.5.1 Reimbursement Only

14.5.1.1 All Repairs Complete

Upon completion of the ISI, if all repairs have been completed including any required elevation due to substantial damage or improvement within a floodplain (if applicable and as verified with an as-built final elevation certificate), the Program will reimburse homeowners the lesser of:

- The full value of eligible repairs and elevation minus the value of duplicative benefits received, or
- A maximum award of \$50,000.

14.5.1.2 Partial Repairs

Upon completion of the ISI, for eligible properties with \$5,000 or less in remaining repair costs including any required elevation due to substantial damage or improvement within a floodplain (if located in a Special Flood Hazard Area and as verified with an as-built final elevation certificate), the Program will allow the homeowner a maximum of 6 months to complete the remaining repairs before awarding the lesser of:

- The full value of eligible repairs and elevation as determined after ISI minus the value of duplicative benefits received, or
- a maximum award of \$50,000

The Program will verify completion of the repairs with an ISI.

6.5.2 Reimbursement Plus Rehabilitation

Upon completion of the ISI, if an eligible property is found to have \$5,000 or more in remaining repair costs, the homeowner must accept Rehabilitation assistance as a condition of receiving reimbursement of repair expenditures incurred prior to program application. Homeowners may receive a reimbursement of up to \$50,000 for eligible repairs after consideration of all potential duplicate sources of benefit. Applicants who accept reimbursement for eligible costs and have unmet repair needs shall use a contractor selected and assigned by the Program and must abide by all rules and provisions of the Rehabilitation program. If the Program is not able to fully fund the necessary remaining rehabilitation expenses with CDBG-DR funds, the Reimbursement payment will be applied to the gap. Any remaining gap must be paid by the homeowner and placed into escrow prior to the Program initiating rehabilitation activities. Any reimbursement funds remaining after the gap is filled will be issued to the homeowner.

6.5.3 Reimbursement Plus Reconstruction

6.5.3.1 Structure Not Demolished

Upon completion of the ISI, where the feasibility determination is Reconstruction and the structure is still standing and can be safely inspected, the Program will reimburse homeowners up to a maximum award of \$50,000 for eligible reimbursement costs based on the on-site inspection and RCV report. Applicants who accept reimbursement for eligible costs and have grant funds remaining to apply towards their construction, shall use a contractor selected and

assigned by the Program and may be reimbursed for work incurred prior to the application date and agree to have remaining work completed by the assigned contractor. If the Program is not able to fully fund the necessary reconstruction expenses with CDBG-DR funds, the Reimbursement payment will be applied to the gap. Any remaining gap must be paid by the homeowner and placed into escrow prior to the Program initiating Reconstruction activities. Any reimbursement funds remaining after the gap is filled will be issued to the homeowner.

If needed, the Applicant must ensure the amount of personal funds necessary to complete the full project and grant funds is committed to the Program escrow account. This may mean resubmitting some of the reimbursed grant, if needed when final scope is determined.

6.5.3.2 Structure Demolished

Upon completion of the ISI, where the feasibility determination is Reconstruction and the structure has been demolished, the Homeowner must provide documentation if requesting reimbursement for any funds spent on a structure that has demolished.

6.5.4 Mobile or Manufactured Homes

The full cost of the home, up to the program cap, as detailed in a mobile or manufactured home construction contract, invoice, or other documentation supporting expenditure, is eligible for reimbursement, only if the construction contract is executed and/or invoice or other documentation is supplied by the applicant demonstrating payment, and construction is complete prior to the date the Applicant applied to the Resilient SRQ Housing Recovery Program.

6.5.5 Architectural, Engineering, Planning, and Zoning Approvals

Architectural, engineering, planning, and zoning costs are reimbursable. However, if an Applicant is participating in the housing Rehabilitation/Reconstruction Program, the same architectural, engineering, planning, and zoning costs cannot be paid for by the Reimbursement program. Grant funds cannot be used to pay for the same work twice.

6.5.6 Non-Unit Priced Items

If the inspector determines that pricing for an item of work has not been priced in Xactimate, the Program will treat that item of work as a non-unit priced item (NUPI). The majority of NUPIs will likely be found during the assessment of homes that include work related to elevated foundations, including the elevation of an existing structure, the reconstruction of an elevated structure or the replacement of a manufactured housing unit. If it is expected that the Program will encounter the item repeatedly during site visits, the Program may develop composite pricing that can be utilized each time the NUPI is encountered. NUPI's may be priced using the following methodologies:

- The Program may develop its own pricing using alternative cost-estimating tool such as RSMMeans. Such pricing must be documented prior to use.
- The Program may develop its own pricing using pricing obtained from three (3) or more construction contractors located within the State of Florida. Such pricing must be documented prior to use.

6.5.7 Maximum Repair Grades

Xactimate price lists provide several choices related to the quality of materials factored into the cost of a specific component or repair. These line items are typically identified using one of the following terms incorporated into an item description: standard, average, high-grade, premium, deluxe, etc. To prepare a necessary and reasonable cost estimate, completed repairs will be valued using the lesser of the two following options:

- The actual grade of materials installed OR
- The quality determined by the Minimum rehabilitation standards document

6.5.8 Homeowner Declaration/Attestation

All homeowners accepting reimbursement shall attest to the location, quantity, and total cost of the work completed that was incurred prior to application submission and agree to maintain all records of work performed for a minimum of five (5) years after the County's grant is closed out. Homeowners must also certify their understanding that all documentation may be subject to review and audit by the County and/or federal auditors.

An Expenditure Certification Form will be completed that specifies the cost of the work, date of completion, and attests to possession of supporting documentation that proves amount and timing of work completed and/or payment for the work. The certification attests that proof of payment as per 24 CFR 85.20(6) will be held for five (5) years that reasonably matches or exceeds the Program Work-in-Place estimate or amount reimbursed.

6.6 Elevation

The ISI will contain a determination of whether the Applicant's home was elevated or reconstructed after Hurricane Ian. If a home was elevated or reconstructed and the home is located within an area where elevation is required, typically referred to as a "Special Flood Hazard Area" or SFHA, the Program will verify that it was properly elevated by reviewing the post-construction elevation certificate that was completed by a licensed professional.

Sarasota County will require that reconstructed or elevated homes located in the SFHA be elevated in compliance with the more restrictive of either the current, effective Flood Insurance Rate Map (FIRM) or the Preliminary Flood Insurance Rate Map (PFIRM) (when applicable). The SFHA represents areas that have a 1percent or greater chance of being inundated with water in any given year. Due to this 1percent chance this area is commonly referred to as the 100-year floodplain. The SFHA is subdivided according to risk into zones V, VE, A, AE, AH, AO, AR, A99, and IN. Areas on flood maps that are outside the SFHA have less risk and are designated as zones B, X500, C, X, D, and ANI. Reconstructed and elevated homes in the SFHA (or 100-year floodplain) must be elevated to at least the base flood elevation (BFE) plus an additional freeboard of two (2) feet. If the elevated or reconstructed structure is located in a V-Zone, the Applicant must provide a letter from their architect or construction contractor stating that the home was constructed using V-Zone compliant building standards and materials. There are no minimum elevation requirements for Applicants who voluntarily elevated their homes if such homes are located outside of the 100-year floodplain, however those costs are not eligible for reimbursement.

6.7 Manufactured or Mobile Home Units (MHU)

6.7.1 MHU Repairs

Expenses related to the repair of an eligible damaged MHU that was owned by the Applicant at the time of Hurricane Ian are eligible for reimbursement. Such repairs will be valued and documented as if the Program was evaluating repairs made to a stick-built home.

6.7.2 MHU Replacement

Expenses related to the replacement of a damaged MHU are eligible for reimbursement. The value of replacement of an MHU will follow the procedures outlined in this Policy Manual for valuing non-unit priced items. Reimbursement for the cost to replace an MHU is only eligible if the replacement MHU has a date of manufacture within 10 years of the date of application. This ensures that the Program is only reimbursing Applicants for MHUs that were purchased in new condition after Hurricane Ian or used MHUs that were no more than ten (10) years old as of the date of application. Date of manufacture will be verified using the Sarasota County Property Appraiser's website or by photographing the attached tag or data plate on the unit. Purchase of MHUs on alternate sites to alleviate flood plain concerns will be considered on a case-by-case basis. The results of the manufacture date search will be retained in the Applicant's file.

6.8 Reimbursement Program Options

All Applicants for the Resilient SRQ Housing Recovery Program will be considered for eligibility for all program activities, including Rehabilitation, Reconstruction, and Reimbursement. Homes located in a Special Flood Hazard Area that were substantially damaged or were reconstructed and are not elevated per the most recent and applicable FEMA requirements will not be eligible for reimbursement funds until they are elevated, and documentation is provided to the Program.

6.8.1 Reimbursement Only

6.8.1.1 All Repairs Complete

Upon completion of the ISI, if all repairs have been completed including any required elevation due to substantial damage or improvement within a floodplain (if applicable and as verified with an as-built final elevation certificate), the Program will reimburse homeowners the lesser of:

- The full value of eligible repairs and elevation minus the value of duplicative benefits received, or
- A maximum award of \$50,000.

6.8.1.2 Partial Repairs

Upon completion of the ISI, for eligible properties with \$5,000 or less in remaining repair costs including any required elevation due to substantial damage or improvement within a floodplain (if located in a Special Flood Hazard Area and as verified with an as-built final elevation certificate), the Program will allow the homeowner a maximum of 6 months to complete the remaining repairs before awarding the lesser of:

- The full value of eligible repairs and elevation as determined after ISI minus the value of duplicative benefits received, or
- a maximum award of \$50,000

The Program will verify completion of the repairs with an on-site inspection before issuing a payment.

6.8.2 Reimbursement Plus Rehabilitation

Upon completion of the ISI, if an eligible property is found to have \$5,000 or more in remaining repair costs, the homeowner must accept Rehabilitation assistance as a condition of receiving reimbursement of repair expenditures incurred prior to program application. Homeowners may receive a reimbursement of up to \$50,000 for eligible repairs after consideration of all potential duplicate sources of benefit. Applicants who accept reimbursement for eligible costs and have unmet repair needs shall use a contractor selected and assigned by the Program and must abide by all rules and provisions of the Rehabilitation program. If the Program is not able to fully fund the necessary remaining rehabilitation expenses with CDBG-DR funds, the Reimbursement payment will be applied to the gap. Any remaining gap must be paid by the homeowner and placed into escrow prior to the Program initiating rehabilitation activities. Any reimbursement funds remaining after the gap is filled will be issued to the homeowner.

6.8.3 Reimbursement Plus Reconstruction

6.8.3.1 Structure Not Demolished

Upon completion of the ISI, where the feasibility determination is Reconstruction and the structure is still standing and can be safely inspected, the Program will reimburse homeowners up to a maximum award of \$50,000 for eligible reimbursement costs based on the on-site inspection and RCV report. Applicants who accept reimbursement for eligible costs and have grant funds remaining to apply towards their construction, shall use a contractor selected and assigned by the Program and may be reimbursed for work incurred prior to the application date and agree to have remaining work completed by the assigned contractor. If the Program is not able to fully fund the necessary reconstruction expenses with CDBG-DR funds, the Reimbursement payment will be applied to the gap. Any remaining gap must be paid by the homeowner and placed into escrow prior to the Program initiating Reconstruction activities. Any reimbursement funds remaining after the gap is filled will be issued to the homeowner.

If needed, the Applicant must ensure the amount of personal funds necessary to complete the full project and grant funds is committed to the Program escrow account. This may mean resubmitting some of the reimbursed grant, if needed when final scope is determined.

6.8.3.1 Structure Demolished

Upon completion of the ISI, where the feasibility determination is Reconstruction and the structure has been demolished, the Homeowner must provide documentation if requesting reimbursement for any funds spent on a structure that has demolished.

6.9 Eligible and Ineligible Expenses

The Program will categorize expenses valued during the ISI phase for the purposes of determining a homeowner's eligible reimbursement amount, to identify ineligible expenses, and to verify that all construction costs are both reasonable and necessary. All funds and awards are subject to a DOB analysis. Information regarding eligible and ineligible construction expenses is provided in the ISI and Scope Development section.

6.10 Duplication of Benefits and Calculation of Eligible Reimbursement Amounts

Federal law prohibits any Applicant from receiving federal funds for any part of a disaster-related loss for which he or she has already received financial assistance under any other program, from insurance or any other source. This is referred to as a "Duplication of Benefits" (DOB) in the Stafford Act.

Funds received by the Applicant from other sources for the same property and same purpose are considered duplicative benefits. If an Applicant is eligible to receive reimbursement assistance, all assistance previously received by the Applicant for the repair, reconstruction, mitigation, or other Hurricane Ian-related construction activities must be considered when calculating the Applicant's unmet reimbursement need.

If the Applicant received potentially duplicative assistance, the Program must determine if such assistance was spent on Allowable Activities. Allowable Activities are expenditures on items and services made by the Applicant for the purpose which was intended when the Applicant received assistance. If the Program determines that an Applicant did not spend all the potentially duplicative assistance on Allowable Activities, the Applicant is not eligible for reimbursement due to one of the following conditions:

- The Applicant incurred out of pocket expenses only because they spent some or all their funds on non-allowable expenses that disaster recovery funds were not intended to cover; or
- The disaster recovery funds received by the Applicant were sufficient to cover all the Applicant's disaster recovery construction needs.

The Program uses multiple sources to verify duplication of benefits, including verification with third parties and Applicant declaration (where no other source of information is readily available).

6.11 Subrogation (Repayment)

Each homeowner must execute an Agreement that requires that they report any potentially duplicative funds received after application to the Program. The Program may revisit DOB calculations and data sources at any time. The Program will track each report of additional funds received and determine the best course of action regarding the report received. The following process will be utilized to determine whether subrogation is required:

- Upon notification by a homeowner or through third party sources, that additional funds were received, Sarasota County will determine whether those funds are potentially duplicative of

the reimbursement payment that was received by the Applicant. Funds are considered potentially duplicative if they would have been considered by the Program when calculating the homeowner's original reimbursement payment.

- If the funds received and reported by the homeowner are considered duplicative, the Program will perform a new reimbursement calculation. The difference between the homeowner's prior reimbursement calculation and the new reimbursement calculation shall be the subrogation amount.
- The Program will then initiate recapture for the subrogation amount that is identified through the calculation.

7 Initial Site Inspection (ISI) and Scope Development

7.1 Overview

The Resilient SRQ Housing Recovery Program will conduct site inspections on single family homes to observe, photograph, and quantify existing damage as well as repairs that may have been performed after Hurricane Ian. Xactimate® software shall be used to determine both the fair value of any storm related damage repair which occurred prior to the date of the ISI and the programmatic cost to complete repairs on the home to meet the Program's Minimum Construction Specifications, HUD's Housing and Quality Standards (HQS), local code requirements, hazard abatement, and all program standards including resiliency measures.

The ISI incorporates four activities in a single site visit:

- The validation of work reported as complete by the homeowner;
- An assessment of all future work required to bring the home compliant with local code and HQS;
- Collection of required data for the completion of the Environmental Tier II report; and where necessary,
- Testing for the presence of Lead, if required pursuant to 24 CFR Part 35.

Following the ISI, the data collected will be used to create a rehabilitation scope of work or review the repairs that were made prior to the applicant's application and if any remain outstanding, the value of which will be evaluated to determine if the home continues in the program as a rehabilitation or reconstruction project.

7.2 Safety

Inspectors shall make their best effort to photograph and assess the following areas without putting themselves in harm's way or at risk. Where possible inspectors may reach in to collect photos while remaining in a safe area. Areas of a home that require an inspector to enter a confined space shall be determined to be inaccessible.

Examples of such areas may include but are not limited to:

- Attics only accessible through a scuttle hole,
- Crawl spaces with less than 2 feet of vertical clearance, etc.

Areas in or around a home that are considered unsafe may include but are not limited to:

- Any property marked as “Condemned” by a locality,
- Any area of a home that has no subfloor in place, or has soft/weak flooring or subflooring,
- Areas that have structural components penetrating the normal living space.

Inspectors shall use discretion when inspecting homes with significant clutter and will avoid touching or disturbing homeowner’s possessions. In some instances, the homeowner may be requested to remove clutter for the inspection to occur. Dogs, snakes, and other pets may represent a danger to an inspector. Homeowners will be asked to remove or secure their pets prior to inspection. Inspectors shall use their discretion when entering any area with a visible rodent or insect infestation as these represent potential disease vectors.

7.3 Eligible Costs

Work completed prior to submission of the Program Application may be deemed eligible for program funding when the work performed was for the purpose of repairing the home to a habitable standard defined by HUDs Housing Quality Standards, or to make temporary repairs in an effort to prevent further damage to the dwelling. Eligible work includes material and labor costs associated with performing repair work at the eligible address.

Some completed work may have limited eligibility in that it may be used to reduce the value of insurance proceeds considered in the DOB calculation (further described in the DOB section).

7.3.1 Work required to complete rehabilitation of the home

Eligible costs/work includes items needed to:

- Repair storm damage
- Correct HQS deficiencies
- Abate hazards, and
- Bring areas of repair into code and/or floodplain compliance.

7.4 Ineligible Costs

Ineligible Costs include the price differential between the value of program approved materials as listed in the Minimum Construction Specifications Manual and the price of enhanced items installed by a homeowner or their contractor. Other items that represent ineligible costs are specified later in this section.

7.5 Initial Site Inspection Process

7.5.1 Total Loss Validation

In specific circumstances a home may be declared a Total Loss at the time of ISI. Some of these circumstances may include but not be limited to; the home no longer exists at the site, the home is off its foundation, extensive roof damage that has allowed rain and weather inside the structure for a prolonged period, excessive mold and damage to framing members, etc. These

homes will not be considered as feasible to Rehabilitate and will automatically be deemed Reconstruction projects.

7.5.2 Repair Completion Verification (RCV)

During the intake and application phase, homeowners had the opportunity to provide details of work they already performed on the home prior to program application. The ISI inspector will have documentation of all the homeowner's reported repairs and will capture evidence, including photos, of their completion while on site. When homeowner's reported repairs cannot be validated, the inspector shall report that as well by documenting the reported activity with note and a zero-dollar value.

7.5.3 Damage Inspection

While on-site, the inspector will document all existing damage, code violations, and deficiencies as per HUD HQS. The damage inspection includes completion of an HQS checklist, exterior and interior photographs of all areas of the home, measurements of all rooms, and a sketch of the home. This data will be aggregated in Xactimate® Software to generate a preliminary damage estimate commonly referred to as the Estimated Cost of Repair or ECR. Where possible, photos will support each line item of scope and measurements will be used to justify quantities.

7.5.4 Tier II Environmental Review Data Collection

To eliminate the need for multiple field visits, all data and photographs needed for the Tier II Environmental Review will be captured during the Initial Site Inspection. Inspectors are trained in this data collection and will populate forms that are provided to the Environmental Specialist who will complete the Tier II report.

7.5.5 Lead Based Paint Testing

HUD's Lead Safe housing rule (24 CFR Part 35) requires that all homes with more than \$25,000 in HUD assistance identify and abate all lead hazards. For homes receiving between \$5,000 and \$25,000 of assistance, all lead hazards must be identified and "controlled through all hazards" through interim controls. For all homes built in 1978 or earlier that are participating in the Rehabilitation Program,, Sarasota County will perform a Lead Based Paint Risk Assessment. Where possible, this inspection shall take place at the same date and time as the Initial Site Inspection to minimize disruption to the homeowner.

7.5.6 Well Water Testing

Homeowners that rely on a private well for drinking water may have had that well contaminated either directly by the storm event or by disturbing the area during construction processes. To ensure private well owners have access to a safe water source, the County will collect data from these homeowners to determine if there is a potential problem with the water supply. If a homeowner indicates any issue with the smell, or taste of the water, cloudiness or carbonation, the County will have testing done before the repair or reconstruction activities have concluded.

8 Special Flood Hazard Areas and Substantial Damage

8.1 Substantial Damage

A determination of “substantial damage” applies to a damaged home in a Special Flood Hazard Area, regardless of the cause of damage, where the community participates in the NFIP. Typically, when damage to a home in the SFHA exceeds 50 percent of the value of the home, the locality issues a Substantial Damage Determination. Upon the Substantial Damage designation, a home must be made compliant with local floodplain management regulations, generally through elevation of the structure. The cost of elevation will be added to the Rehabilitation scope of work for all substantially damaged homes.

8.2 Substantial Improvements

The term substantial improvement carries the same implications of substantial damage but is determined in a different fashion. If a homeowner does not have a Substantial Damage determination, the home may still be required to become compliant if the value of the permitted repairs exceed 50 percent of the structure’s value and the home is within the Floodplain. This may be true even if the current identified repairs are less than 50 percent because localities have flexibility to aggregate the value of all repairs over a period of time that they define.

8.3 Elevation of Structures

A designation of Substantially Damaged or Substantial Improvement will require compliance with floodplain regulations. When elevation of a structure is required, homes must be elevated to the Base Flood Elevation (BFE) +2 feet of freeboard as per the Federal Register, which exceeds the current County standard of +1 foot.

Funding for homes elevated in this program will be provided to meet the BFE +2 feet requirement. Program funding will not be utilized to increase the elevation of the property above the federal requirement. The cost of elevation will be determined as described in the NUPI section of this Manual.

8.4 Final Rehabilitation Scope of Work

Once the results of the Lead Based Paint Risk Assessment and the Tier II Environmental Review are available, the ECR will be updated with any Lead, Environmental, or Elevation scope. This final rehabilitation document shall be known as the Final Rehabilitation Scope of Work (SOW) which is an Xactimate produced report. The Scope of Work is used to determine feasibility and will become a construction document if the home remains as a rehabilitation project.

8.4.1 Rehabilitation Eligible Construction Activities

The costs of the following items are included in rehabilitation scope and must fall within the program caps as identified in the Action Plan and this Manual.

- All identified damages that can be reliably tied back to the storm.
- All identified code violations.

- Any relevant lead abatement.
- Any required elevation.
- Any reasonable accessibility accommodations.

8.5 Feasibility of Construction

8.5.1 Feasibility Threshold Values

Once a Scope of Work has considered all eligible factors, the cost of rehabilitation shall be compared to the cost of a replacement home for which the Applicant is eligible. If the cost of Rehabilitation is greater than 60 percent of the cost of a replacement home (defined below), the recommendation will be Reconstruction. If the cost of rehabilitation is less than 60 percent of the cost of the replacement home, the recommendation will be Rehabilitation.

8.5.2 Feasibility Calculation detail

Home proceeds as a Reconstruction if $\frac{\text{Cost of Rehabilitation}}{\text{Cost of Reconstruction}} > .60$

Home proceeds as a Rehabilitation if $\frac{\text{Cost of Rehabilitation}}{\text{Cost of Reconstruction}} \leq .60$

- **Factors included in the Cost of Rehabilitation (numerator)**
 - Storm damage repair
 - Code compliance
 - Accessibility requirements
 - Elevation (when required)
 - Lead Abatement Costs (when required)
- **Factors included in the Cost of Reconstruction (denominator)**
 - Demolition of the existing structure
 - Fixed price of eligible new home
 - Flatwork
 - Cost of Ramp or elevator (if required)
- **Factors that are not to be included in the feasibility determination include:**
 - Engineering Costs
 - HOA specific items

8.6 Reconstruction Scope of Work

The Reconstruction Program uses standardized unit pricing across all previously procured contractors. All contractors will utilize a shared pool of construction drawings, each having a fixed value. The Scope of Work shall utilize the program standard unit costs for demolition, engineering, construction, and ancillary items, which are also fixed. The Program's pricing may be amended if

local conditions warrant a change. Any change to a fixed price component will be at the discretion of the Program Managers or their designee.

The total of all reconstruction costs is subject to the overall program caps.

8.7 Allowable Costs of Repairs

The Program considers construction expenses to be eligible for both reimbursement and reducing the Applicant's duplication of benefits liability.

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

The homeowner will be required to document repairs made to the home as part of their Application to the Program.

The following requirements apply:

- The homeowner must provide a signed self-certified statement that documents, in detail, all labor and/or repairs made to the damaged property following Hurricane Ian. (Self-performed labor or labor provided by friends, family, etc. on an informal (non-contractual or undocumented) basis cannot be valued monetarily and deducted from DOB.)
- A program inspector must determine with reasonable assurance that the repairs were made after the date of the hurricane by conducting a Repair Completion Verification (RCV) Report, which will be used to inform the DOB and evaluation process. Xactimate will be utilized to determine the value of the repairs. This process is more thoroughly discussed in DOB section of this Manual.

The RCV is an independent assessment of the necessary and reasonable cost to repair, elevate or reconstruct the homeowner's home and its valuation reflects the work that was performed by the homeowner in the home that can be observed during the ISI. The RCV also documents the work that was completed to the home through photographs and descriptions. Valuations are based upon industry-standard pricing that is adjusted to appropriately reflect variables such as the changes in pricing between regions, post-storm price escalation and contractor and labor availability.

8.8 Non-Reimbursable Allowable Activities

In addition to the RCV, reimbursement is also based upon an examination of each homeowner's allowable activity expenditures. Allowable Activity expenditures are not directly reimbursable expenses, and they are not valued during the Program's RCV. Homeowners that used benefits received from insurance, SBA, FEMA or other sources for eligible purposes may receive a credit to offset their DOB liability which may increase the construction reimbursement amount that they can receive. In such instances, the Program is required to document eligible expenditures via on-site validation, receipts, paid invoices or through other means that demonstrates that an expenditure occurred for an allowable activity.

The Program will not perform a line-level review of expense documentation as such a review would require onerous identification of each expense by both the homeowner and the reviewer. Reviews of expense documentation are fact-specific and individual determinations may be based upon the overall context of the documentation submitted by a homeowner.

8.9 Eligible and Ineligible Scope

The Table below lists specific activities and whether they are eligible or ineligible for the Housing Recovery Program.

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Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Repair of the Residential Structure	Structural, interior and exterior repairs of the home or manufactured housing unit. Including, but not limited to, repair or replacement of doors, windows, drywall, roof, floors, plumbing, gas, electrical, water heaters, replacement of utility lines, connection to utilities, and HVAC.	✓	✓	✓	
Elevation of the Residential Structure	Elevation of the home or manufactured housing unit plus all associated structural, interior and exterior repairs of the home. Including, but not limited to, repair or replacement of doors, windows, drywall, roof, floors, plumbing, gas, electrical, water heaters and HVAC.	✓ (when required per flood map)	✓ (when required by flood map)	✓ (when required per NFIP / flood maps)	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Reconstruction of the Residential Structure	Complete reconstruction of the home or replacement of a manufactured housing unit, including demolition of the damaged dwelling/MHU.	✓	✓	✓	
Replacement of Essential Appliances	Refrigerators, Stoves, Ovens, Cooktops, Ranges, Built-In Microwave Ovens, and Dishwashers will be included in the valuation.	✓	✓	✓	
Removable AC Units	AC Units that are removable (mounted to windows) or are not permanently installed.		✓ (if primary cooling system)		
Access Ramps and Wheelchair Platform Lifts	Accommodations to increase mobility access to or within a home	✓ with documented need	✓	✓ with documented need	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Mobility Modifications	Grab bars, roll-in shower, accessible lavatory, electrical modifications, visual/audible smoke alarms, and other mobility modifications	✓ with documented need	✓	✓ with documented need	
Sewer, Septic, Water or Well Repair and Replacement	Repair or replacement of sewer, septic, water or well systems located outside of the home's footprint.	✓	✓	✓	
Interior and Exterior Demolition and Debris Removal from the Home	Interior and exterior demolition and debris removal to the curb or a dumpster.	✓	✓	✓	
Hazard Remediation (Asbestos, Lead Paint, Mold)	Use of a Qualified Contractor to Remediate or abate lead based paint or asbestos hazards	✓ (when validated via manifest or letter	✓	✓	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
		from abatement contractor)			
Repairs Outside of Residential Structure (Fences, Decks, Detached Structures)	Repair or replacement of fences, driveways, sidewalks, patios, decks, detached garages, utility buildings, storage sheds and other structures and fixtures outside of the footprint of the home.		✓ When required by HOA.	When required by HOA Remove and reset existing fencing if it is in the way of construction or elevation.	
Attached Garages	Garages or carports that are attached to the dwelling and under the roof line	Completed or in-progress repairs to and modifications of attached garages due to elevation.	1. Completed or in-progress repairs to and modifications of attached garages due to elevation.	Elevate an existing attached garage with the rest of the home.	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
		Automatic garage door opener if justified as a medical need.	2. Automatic garage door opener if justified as a medical need.	When required by HOA or other authority.	
Repairs to Bulkheads, Seawalls, and Retaining Walls	Repair or replacement of a bulkhead, retaining walls, seawall or wave break.	✓	✓	✓ if determined by an engineer to mitigate an imminent danger to the primary residence	
Design Services, Permits and Zoning Fees	Fees paid to architects or designers to facilitate the repair, elevation or reconstruction, or in support of any eligible construction activity	✓	✓	✓ (these are included in the contractor's overhead)	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Engineering Fees	Fees paid to engineers for services required to determine work on a job site. Includes but not limited to Land surveys, soil testing, elevation certificates, as-builts, and boring reports.	✓	✓	✓	
Landscaping and Paving	Decorative landscaping and paving, tree removal, tree cutting and stump grinding.	if installed per local or HOA requirement. Removal is eligible if needed for construction.	Allowable to the extent they appear in Statement of Loss	✓ (If required by HOA or other Authority)	
Vegetative debris	Damaged trees or vegetation removed as part of recovery from the storm event.	✓ (with proof of completion, letter from tree service or landscaping company, etc..)	✓	✓	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Temporary Storage	Temporary storage of household items and furniture while the home is being repaired or reconstructed.		✓	✓ (if program determines need exists)	
Forced Mortgage Payoff	Seizure of insurance funds by a mortgage company to involuntarily pay down a mortgage.				✓
Attorney's Fees to Collect Insurance	Fees paid to an attorney to assist with an insurance claim or a lawsuit against an insurance company.		✓ (with attorney statement where applicable)	Not appropriate in the Scope of Work	
Independent Adjustor or Assessor Fees	Hiring of an independent adjustor or damage assessor to assist with an insurance claim.		✓	Not appropriate in the Scope of Work	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Auxiliary Structures not eligible within the program but covered by insurance	Pools, Hot tubs, Fountains, Detached garages, Recreational or Playground equipment.		to the extent they appear in Statement of Loss	Demolition allowable if required to perform other eligible work	
Home enhancements	Security systems, Satellite dishes, Sprinkler systems, mirrored walls, built-in shelving, wall units, decorative features, custom closet systems, etc.		to the extent they appear in Statement of Loss	Allowable as a removal or detach and reset expense if required to perform other eligible work.	
Solar Panels	Solar Panels			Removal only, when accommodating construction or eliminating a safety hazard.	

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Window Blinds, Awnings, Canopies, Lanai, Screened-in Structures under the roof line	Interior window blinds and shades, free-standing lanai, exterior awnings/canopies attached to the structure, and screened-in structures under the roof line	only if required by HOA. Removal or demolition is eligible.	to the extent they appear in Statement of Loss	only if required by HOA. Removal or demolition is eligible.	
Non-Essential Appliances	Clothes washers, clothes dryers, wine refrigerators, beverage coolers, mini-refrigerators, grills, pizza ovens, built in coffee makers and countertop appliances.	Plumbing gas lines for clothes dryers is eligible.	to the extent they appear in Statement of Loss	Allowable as a removal or detach and reset expense if required to perform other eligible work.	
Contents	Personal belongings e.g. Furniture, televisions, computers, electronics, household goods, clothing, and food.				✓
Living Expenses	Mortgage payments, insurance premiums and utility bills.				✓

Expense Category	Expense Description	Work already completed by Homeowner prior to submitting an application to the Program		Eligible work that needs to be completed	Ineligible work
		Recorded in RCV report and may be used to calculate Reimbursement	Recorded in RCV and may be used to offset Duplication of Benefits	Eligible Expense in the Scope of Work (as per Minimum Construction Specifications)	Ineligible unless specific exemption is provided by the Program
Rental Property	Repair or replacement of rental units located on the Applicant's property.				✓

9 Environmental Review

9.1 Environmental Overview for Housing

CDBG-DR funding requires compliance with NEPA. HUD distributes these funds and their guidance for meeting NEPA requirements is found in 24 Code of Federal Regulations (CFR) Part 58, Part 55, and Part 51. Additionally, disaster allocation announcements in the federal register provide both waivers and alternative or additional requirements for this provision. All outlined procedures for Sarasota County's Resilient SRQ Housing Recovery Program will adhere to the combined requirements found in these documents, State, and local requirements (whichever is more stringent) and any updates as created by HUD throughout the program.

9.1.1 Tiering

The single-family housing activities will use a tiered approach for environmental review, allowing for program flexibility in case Applicants are found ineligible.

- This environmental review encompassed a county-wide Tier 1/Broad Review which evaluated all items that can reviewed for a larger targeted area, clarified what will be reviewed at the site-specific level and completed the posting/publication required for the Request for Release of Funds process including both the local comment period, the federal objection period, and receipt of the Authority to Use Grant Funds (AUGF).
- Once each home is identified, a Tier II/Site-Specific review will be performed based on HUD's latest guidance evaluating those factors not encompassed in the broad review. Upon completion of the site-specific review, which will include all supporting documentation and signature, the address will receive a notice to proceed which will allow it to move to the next phase of the recovery process.

9.2 Responsible Entity (RE)

Only a unit of general local government can act as a responsible entity for the environmental review, decision making, and actions such as any required mitigation applied to the project.

Sarasota County will be acting as the Responsible Entity for the projects under this Program, within its jurisdiction. In addition to the AUGF, all site-specific reviews must be completed prior to any assistance being provided. All required mitigation will also be identified in the site-specific review.

9.3 Certifying Officer (CO)

HUD requires that the Responsible Entity appoints, through a resolution, a person or position that will be responsible for signing the environmental documents and certifications for the RE's project(s). A minimum of two individuals will be named to ensure Program continuity. These persons/positions must have the legal capacity to carry out the responsibilities of 24 CFR 58.13, and act as the responsible Federal official to carry-out all the requirements of the NEPA process.

The primary signatory and alternate named positions are identified below:

1. Primary CO - Division Manager, Program Management Division, Office of Financial Management
2. Alternative CO – Director, Office of Financial Management
3. Alternative CO – Deputy County Administrator, Office of Financial Management

10 Duplication of Benefits (DOB)

10.1 Overview

Section 312 of the Robert T. Stafford Disaster Assistance and Emergency Relief Act (42 U.S.C. 5155(a),(c)) prohibits any person, business, or other entity from receiving duplicative financial assistance for the same disaster recovery purpose from multiple sources of federal and other support. CDBG-DR funds are intended to be the payer of last resort for eligible recovery activities.

A DOB occurs when:

- A beneficiary receives assistance from multiple sources (examples: private insurance, FEMA, NFIP, non-profits, etc.); and
- The total assistance amount exceeds the need for a particular recovery purpose.

This policy outlines DOB determinations and award calculation to consider all possible disaster recovery funding sources, including assistance received for subsequent disasters when processing homeowner applications for assistance.

There will be a minimum of three checkpoints for DOB throughout the process:

1. During the eligibility review of a homeowner's file.
2. Prior to the execution of the Agreement.
3. Prior to the processing of the file closeout.

10.2 Sources of Duplication of Benefits

The following are sources of funding assistance provided for damage and loss that may be considered a DOB in accordance with 88 FR 32046 and must be deducted from the assistance provided:

- Assistance received from the Federal Emergency Management Agency (FEMA), including but not limited to FEMA Individual Assistance, FEMA National Flood Insurance Program (NFIP) and FEMA Increased Cost of Compliance (ICC);
- Private insurance;
- Assistance received from the Small Business Administration (SBA);
- Subsidized loans;
- Charity or Non-Profit funding; and
- Any other local, state, and Federal sources of funding.

10.2.1 FEMA Individual Assistance (FEMA IA)

The County will verify receipt of FEMA IA benefits using the database provided by FEMA. There are two instances in which the Program uses other documentation for FEMA IA payments received:

- If the Program is unable to verify the FEMA IA amount through the FEMA data, the Program uses the payment amount provided by the homeowner on the application; or
- When a homeowner appeals and claims that their actual FEMA payout is lower than the amount reflected in the FEMA data, the homeowner may provide valid documentation demonstrating that the FEMA IA amount stated in the FEMA data is incorrect. In such cases, the Program will verify the information provided by the homeowner with FEMA and may adjust the payout amount if FEMA confirms that the information in its data set is incorrect.

FEMA IA repair, replacement, and permanent housing construction payments related to structural loss to the property are considered potentially duplicative benefits. Payments for other losses or expenses are not considered duplicative.

10.2.1.1 Special Considerations regarding FEMA IA

The following special considerations shall apply:

- FEMA IA construction payments may also be utilized for temporary housing expenses. Applicants may reduce their FEMA IA construction benefit amount if they are able to provide proof that such funds were utilized for valid temporary housing expenses in excess of any FEMA temporary housing benefits.
- When an Applicant is claiming an allowable activity offset for temporary housing expenses, the amount received from FEMA IA for temporary housing and any amounts received from insurance companies for Additional Living Expenses (ALE) are deducted from the Applicant's verified claim prior to calculating the offset.
- In cases where FEMA determines that an Applicant was ineligible to receive FEMA IA assistance or determines that a duplication of benefits occurred after a FEMA IA payment has been made to an Applicant, FEMA may attempt to recapture funds from the Applicant. If FEMA has determined that a recapture is required, Resilient SRQ will continue to count any FEMA IA benefits received by the Applicant as duplicative. However, if an Applicant can provide sufficient proof in the form of a letter from FEMA or other documentation (including a canceled check showing a repayment to FEMA) that funds were repaid to FEMA, the Program may adjust the Applicant's benefit determination to exclude the amount repaid to FEMA from the benefit calculation because the repaid amount is no longer duplicative, provided that the Applicant continues to meet all program eligibility requirements.
- FEMA has notified the Program of certain additional FEMA IA payments that were made to homeowners after the start of the Resilient SRQ may not distinguish between payments that were made to homeowners after the start of the Resilient SRQ for structural repair and payments made for other potentially duplicative or non-

duplicative purposes. Accordingly, the entire amount that may be duplicative will be included in each Applicant's calculation out of an abundance of caution.

- Any fees associated with legal costs, adjuster's fees, and settlement costs are reimbursable expenses if supporting documentation is provided and clearly labeled as such.

10.2.2 National Flood Insurance Program (NFIP) Payments

NFIP payments are verified by the Program using data provided by FEMA. If the Program is unable to verify the receipt of NFIP insurance proceeds utilizing FEMA data, the Program uses the payment amount provided by the homeowner on the application.

NFIP payments for structural loss (building coverage) to the property listed on the application are considered potentially duplicative benefits. Payments for other losses or expenses, including contents coverage, are not considered duplicative.

10.2.3 FEMA 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 NFIP includes ICC coverage for all new and renewed Standard Flood Insurance Policies. ICC payments that are intended to be used for activities such as demolition, floodproofing and elevation are verified by the Program using data provided by NFIP. If the Program is unable to verify the receipt of ICC proceeds utilizing FEMA data, the Program will use the payment amount provided by the homeowner on the application.

ICC payments received for the property listed on the application, verified by NFIP or homeowner provided information, are considered potentially duplicative benefits.

10.2.4 Private Insurance

All property, flood, or casualty insurance settlement amounts for loss to dwellings are considered a DOB and are deducted from the Applicant's funding assistance award. Private insurance payments for contents or other expenses are not deducted from the Applicant's funding assistance award. Insurance proceeds are often broken into different categories that may cover the contents or the structure of the home. Only those proceeds for repair, replacement, or mitigation of the structure will be included in the DOB calculation. Insurance proceeds paid for contents will be excluded from the DOB calculation.

Insurance proceeds are initially determined by the Program through the Applicant-provided information. The documentation provided by the Applicant must come from the insurance company that issued the payments or an order from an administrative proceeding or court of competent jurisdiction. Applicants must also provide written or verbal authorization for the Program to contact third-party private insurance providers.

Insurance proceeds will then be determined and verified by the Program by contacting the insurance company and verifying proceeds. If the Program is unable to verify the private insurance proceeds through the insurance company, the Program will use the claims payout provided by the homeowner. If a homeowner can provide documentation demonstrating that

the insurance proceeds amount provided by the insurance company includes items not covered in the home evaluation or not paid to cover structural loss, the Program will use the documentation provided by the homeowner to adjust the private insurance payout in the DOB calculation. In addition, if a homeowner claims no insurance on their application, but has a current mortgage, the Program will request private insurance documentation from the homeowner. If the damaged property was insured at the time of the storm and did not file a claim, the homeowner is required to file a claim and provide evidence of the insurance company's response regarding the claim.

10.2.4.1 Special Considerations regarding Private Insurance

When an Applicant claims an allowable activity offset for temporary housing expenses, the amount received from for temporary housing or Additional Living Expenses ("ALE") is deducted from the Applicant's verified claim prior to calculating the offset.

If an Applicant obtained insurance proceeds through legal action, amounts incurred for legal fees are credited to the Applicant and are not considered duplicative benefits. Amounts recovered for punitive damages, contents or other non-structural coverage are not considered duplicative benefits. Applicants are required to provide evidence of payment and judgment or settlement documentation demonstrating the homeowner's success in the legal action. The Applicant's attorney must provide a written statement showing these amounts for the Program to consider them non-duplicative. All other legal fees that a homeowner may have paid out of any disaster assistance proceeds will be included as part of their DOB.

In the case that a homeowner has an open insurance claim and still has the potential to get additional proceeds upon completion of repair work, the homeowner will have two options.

- Either the homeowner can close the claim with their insurance company and obtain documentation stating they no longer have access to insurance funds; or
- The Program will include all funds that are available to the homeowner in the DOB calculation. Once the Program's work is complete on the property, the homeowner can claim the funds, but would be subject to a subrogation as specified in the Agreement and will be required to return duplicative funds to the County.

Mold remediation may or may not be included in the CDBG-DR grant award, therefore insurance payments that are issued specifically for mold remediation may constitute a DOB. The documentation provided by the homeowner must come from the insurance company that issued the payments or an order from an administrative proceeding or court of competent jurisdiction.

10.2.4.2 Cooperative or Condominium Units

If the property listed on the application is an individual residential unit located within a building or upon land owned by a cooperative or condominium association, the unit may have been provided coverage for losses through a policy of flood insurance or private insurance held by the cooperative or condominium association. In these cases, the Program must verify whether the owner of the unit received insurance benefits from a policy held by a third party and whether such benefits were provided in the form of a payment to the homeowner. If such benefits were

used by the third party (such as the condo or cooperative association) to perform repairs, the benefits are not considered duplicative.

10.2.4.3 Post-Hurricane Ian Insurance Payment for Non-Storm Related Losses

If an insurance provider provides data to Resilient SRQ regarding additional, post-Hurricane Ian structural loss insurance payments during the insurance verification process, such payments will be considered when calculating an Applicant's reimbursement amount out of an abundance of caution. While the Program does not consider such benefits to be duplicative, the Program has opted to include such payments in the reimbursement calculation. The Applicant may provide supplemental documentation to the Program showing that those amounts should not be considered when calculating a reimbursement amount.

10.2.5 Small Business Administration Loans

Federal regulations consider approved SBA loans for repair and reconstruction to be a DOB for federally funded repair programs. If a homeowner has executed a loan with SBA to cover the cost of repairs or reconstruction, the total amount of the approved loan is considered a DOB unless the homeowner has declined the loan or requested a reduction after SBA initial approval of the loan. As described in 84 FR 28836, "The amount of a subsidized loan that is declined or canceled is not a DOB."

The County is adopting the following policies with respect to declined and canceled SBA loans:

10.2.5.1 Declined SBA Loans

Declined SBA loans are loan amounts offered by a lender but turned down by the homeowner, meaning the homeowner never signed loan documents to receive loan disbursements. The Program will attempt to verify declined loan amounts using third-party data from SBA. CDBG-DR grantees shall not treat declined subsidized loans, including declined SBA loans, as a DOB. Declined loans must be documented through the SBA data feed in conjunction with written communication from the lender (SBA).

10.2.5.2 Canceled SBA Loans

The applicant (borrower) has entered into a loan agreement, but for a variety of reasons, all or a portion of the loan amount was not disbursed and is no longer available to the homeowner. The loan cancellation may be due to the default of the borrower, agreement by both parties to cancel the undisbursed portion of the loan, or expiration of the term for which the loan was available for disbursement. The canceled loan amount is the amount that is no longer available to the homeowner. If a homeowner cancels all or a portion of an SBA loan related to the repair of the dwelling, only the accepted loan amount will be considered a DOB. Canceled subsidized loan amounts are not considered a DOB but are subject to further requirements. Homeowners may not take actions to reinstate the canceled loan or draw any additional undisbursed loan amounts.

- Canceled loans that were never drawn must be documented through the SBA data feed demonstrating the \$0 draw in conjunction with written communication from the lender (SBA).

- Canceled loans that had a portion of the loan drawn, but the remainder canceled must be verified in the SBA data feed in conjunction with written communication from the lender (SBA). The accepted current loan amount will be considered a DOB.

A homeowner must agree, in writing, that he or she will not take any actions to reinstate a canceled SBA loan.

10.2.5.3 Accepted but Undisbursed Loan Amounts

This situation is similar to canceled loans, but no formal action was taken by the homeowner (borrower) or lending agency (SBA) to formally cancel the loan. Accepted but undisbursed subsidized loan amounts are not considered a DOB but are subject to further requirements. The undisbursed loan amount will not be considered a DOB; however, homeowners may not request subsequent draws from the undisbursed portion of the loan.

- Accepted but undisbursed loans that were never drawn must be documented through the SBA data feed demonstrating the \$0 draw in conjunction with written communication from the lender (SBA) reducing the loan amount to \$0.
- Accepted but undisbursed loans that had a portion of the loan drawn, but the remainder never disbursed must be verified in the SBA data feed in conjunction with written communication from the lender (SBA) reducing the loan amount to those funds disbursed. The disbursed loan amount will be considered a DOB.

A written agreement may be required between the homeowner and the County for canceled and accepted but undisbursed SBA loans if no written communication is received from SBA. A homeowner must agree, in writing, that he or she will not take any actions or pursue future draws from any undisbursed funds from an SBA loan.

Any other loan received by a homeowner will count as a duplication unless the homeowner can offset the funds received with eligible repair activities. All SBA assistance will be verified through the SBA database provided to the program to confirm the assistance received.

10.2.5.4 Notification to SBA of Assistance Provided to Homeowners with Canceled SBA Loans

Pursuant to the requirements of 84 FR 28836, Updates to Duplication of Benefits Requirements under the Stafford Act for CDBG-DR Grantees, Resilient SRQ will notify SBA of all reimbursement assistance provided to homeowners with canceled SBA loans. Such notification will be made during the closeout phase of the Program.

10.2.6 Charity or Non-Profit Funding

Funds received by the homeowner from philanthropic organizations are based upon the payment amount provided by the homeowner on the application.

Payments received from non-profits, religious institutions, charitable organizations, or other philanthropic organizations that are specifically intended for repair, reconstruction or mitigation are considered potentially duplicative. Payments for other losses or expenses are not considered when calculating the homeowner's eligible reimbursement amount.

Homeowners who choose to work with private non-profit entities for short-term repair funding may be eligible for reimbursement of their short-term bridge loans.

10.2.6.1 Special Considerations regarding Charity or Non-Profit Funding

The following special considerations shall apply:

- When a homeowner claims an allowable activity offset for temporary housing expenses, the amount received from philanthropic organizations for temporary housing is deducted from the homeowner's verified claim prior to calculating the offset.
- Demolition work, repairs and other work performed on behalf of a homeowner by a philanthropic or charitable organization are excluded from the ISI report of previous repairs and homeowners will not receive credit for such work when calculating the homeowner's eligible reimbursement amount.

10.2.7 Other Sources

Funding received for the same purpose of a Program award, such as funding provided by a non-profit entity or the US Army Corps of Engineers (USACE) to assist the Applicant with rebuilding their home must be reported by the Applicant through the application process and must be accounted for and verified by the Program. In addition, the support documentation related to other duplicative funding sources must be provided by the Applicant, verified by the Program, and applied as a duplication of benefits by the Program. Other potential sources include but are not limited to the following:

10.2.7.1 United States Department of Agriculture (USDA) Loans

USDA Emergency Loan Program (EM) loan amounts that were intended for home repair, elevation or replacement are determined and verified through documentation provided by the homeowner.

The amount considered potentially duplicative is the total amount that the homeowner was awarded for home repair, elevation or replacement. Amounts awarded due to other losses, such as damage to farm equipment or non-residential buildings that support farming activities shall not be considered duplicative. The total amount awarded to the homeowner for potentially duplicative activities is counted as the benefit received regardless of whether the entire awarded amount has been drawn by the homeowner. Loan amounts that were canceled or revoked are not considered duplicative.

10.2.7.2 State of Florida Hurricane Ian Recovery Programs

The State Housing Repair and Replacement Program (HRRP) provides housing assistance to eligible single-family owner/occupant Applicants affected by Hurricane Ian in eligible counties.

10.2.7.3 State of Florida, Florida Statutes (SB 4-A) Hurricane Housing Recovery Program

From these funds in the amount of, \$60,000,000 were available and were to be used to fund the Hurricane Housing Recovery Program, to be administered in accordance with part VII of chapter 420, Florida Statutes, for eligible counties and municipalities based on Hurricane Ian and

Hurricane Nicole Federal Emergency Management Agency damage assessment data and population. Hurricane recovery purposes may include, but are not limited to, repair and replacement of housing; repair, replacement, and relocation assistance for manufactured homes; acquisition of building materials for home repair and construction; or housing reentry assistance, such as security deposits, utility deposits, and temporary storage of household furnishings. Of this amount for the Hurricane Housing Recovery Program, up to \$25,000,000 may be used to provide assistance to homeowners to pay insurance deductibles.

10.2.7.4 Other Programs

Other programs will be evaluated as they are identified through reviews of homeowners' received benefits.

10.3 Assistance Not Considered Duplicative

The following are sources of funding assistance that are not considered a DOB under federal law and are omitted when calculating the maximum award amount and final award amounts the Applicant can receive:

- Assistance received for a different purpose.
- Downpayment assistance;
- Interim mortgage assistance;
- Acquisition of damaged property;
- Rental assistance;
- Private loans; and
- Personal assets or lines of credit available to the Applicant (for example, checking/savings accounts, retirement accounts, credit cards, stocks, pensions, etc.).

Assistance received in the form of services instead of money for home repairs from any source is not considered a DOB. Funds received from any source, including flood insurance, FEMA, and hazard insurance that were used to cover repairs to the Applicant's home, do not reduce the amount of disaster assistance if the evidence of expenditures equals at least the amount of assistance. Documentation must be provided demonstrating the cost and type of repair conducted.

10.4 Potential Contractor Fraud

Homeowners claiming contractor fraud must submit an official police report that was filed regarding the alleged fraudulent activity and make every effort to recover the funds prior to the date of the application. If a homeowner elects to claim contractor fraud, the entire amount of the contract with the contractor will be classified as a non-reimbursable allowable activity rather than as a reimbursable construction expense.

10.5 Forced Mortgage Payoffs

Forced mortgage payoffs are not directly reimbursable, but they may serve to decrease a homeowner's DOB liability. Homeowners claiming that they were the subject of a forced mortgage payoff must submit documentation issued by their mortgage company that clearly states that some or all their insurance proceeds were taken to pay off their mortgage. The documentation must also

state the source of funds that were taken by the mortgage company (e.g., flood insurance, homeowner's insurance, etc.) and the amount that was taken to pay down the homeowner's mortgage. The Program will not accept any documentation generated by a homeowner, by an insurance company or by any other source other than the homeowner's mortgage company. Further details regarding non-reimbursable allowable activities and threshold are listed in the Program's Standard Operating Procedures.

10.6 Tax Filings

Tax filings (such as claiming a tax loss) related to losses to the home do not affect funding assistance awards and are not considered duplicative. Homeowners should consult their personal tax advisor to seek guidance regarding any tax-related matters.

10.7 Funds for the Same Purpose but for Different Eligible Use

Funds received for the same purpose as funds provided under the Program, but that were used by the Applicant for a different allowable use may be excluded from the final award calculation. In some instances, funds provided for the same general purpose (e.g., rehabilitation of a home) as the CDBG-DR funds, may have been used by the Applicant for a different allowable use. In these circumstances, if the Applicant can document that the funds received were used for a different, but eligible, use, then the funds are not duplicative.

10.8 Subrogation of Funds

Each homeowner must execute an Agreement that requires that they report any potentially duplicative funds received after application to the Program. The Program will track each report of additional funds received and determine the best course of action regarding the report received.

If it can be established that a homeowner has an additional need, the subsequent funds would not be considered a DOB. However, if an additional need is not demonstrated, disaster recovery funds must be recaptured to the extent they exceed the need and duplicate other assistance received by the homeowner for the same purpose. If CDBG-DR funds were provided last and unknowingly created duplication, the method of recapturing those CDBG-DR funds will be consistent with 2 CFR 200.

The Program will not actively reach out to insurance companies to ask them if additional payments were made unless it becomes apparent that large-scale litigation has been filed against an insurer or insurers that may impact a large number of assisted homeowners.

10.9 Recapture

The homeowner is required to notify the County immediately, in writing, in the event any future payments that they may receive after the award amount creates a DOB. The County will determine whether the funds received are duplicative. If the funds received are deemed duplicative, the homeowner is required to return the funds to the County.

The homeowner must repay any assistance later received for the same purpose as those awarded through CDBG-DR funds. For more information, refer to HUD's Duplication of Benefits Policy Guidance at Federal Register, Vol 84, No. 119, section IV and V, June 20, 2019.

10.10 Monitoring

The Program will review for any DOB received by the homeowner during initial verification of eligibility and at project closeout. The Program reserves the right to conduct a DOB verification at any time during the project, or after project closeout. A review may also be conducted if new information is presented during the case that may indicate a DOB has occurred or if a subsequent disaster occurs when work has not been completed.

11 Award Determination

11.1 Calculating Disaster Recovery Awards

A review of each homeowner's post-disaster need is required to determine the amount of assistance that will not cause DOB by exceeding the homeowner's unmet needs. This review is completed prior to committing any CDBG-DR funding or awarding assistance and will utilize the best, most recent available data from identified sources of funding to prevent DOB.

Sarasota County will follow a process broadly defined in the following 5 steps:

- **Step 1: Identify the total need**

Determine the specific purpose of the project type. Ensure all costs included in the total need are reasonable and necessary.

- **Step 2: Identify all sources of funding received or anticipated**

Applications for assistance will require documentation for all sources of funding received or reasonably anticipated from third parties (including but not limited to assistance received from FEMA, SBA, insurers, and any other identified local, state, and Federal sources).

- **Step 3: Record the information in the DOB Calculation Worksheet**

Determine which funding sources to include or exclude from the unmet need calculations and deduct any assistance that has been determined to be duplicative in nature. All disaster-related assistance received from other sources must be validated and verified that it was used for its intended purpose.

- **Step 4: Determine the maximum award eligible**

Subtract duplicative assistance from all sources from the total need to determine the total unmet need for CDBG-DR assistance.

- **Step 5: Apply program cap**

Compare the maximum award amount to the program cap and determine the final award as the lesser of the maximum possible request or program cap. The Housing Recovery Program uses the following program caps:

- Reconstruction will have a cap of \$310,000
- Rehabilitation will have a cap of \$200,000
- Reimbursement will have a cap of \$50,000

Example: Ms. Smith resides in a single-family home that suffered significant damage following Hurricane Ian. The original estimated cost to rehabilitate the residence is \$100,000. Ms. Smith identified that she had received assistance from FEMA in the sum of \$30,000 for the damages from Hurricane Ian to rehabilitate the residence. She also identified that she has a savings account in the sum of \$12,000.

1.	Identify the Homeowner’s Total Need	\$100,000
2.	Total Assistance Received from all sources	\$42,000
3.	Total Assistance Determined to be Duplicative	\$30,000
4.	Maximum CDBG-DR Award (Item 1 less Item 3)	\$70,000
5.	Program Cap	\$200,000
6.	Final Award (lesser of Items 4 and 5)	\$70,000

In this example, the assistance Ms. Smith received from FEMA is a duplication of benefit as the funding’s purpose is for rehabilitation of the residence following Hurricane Ian. Because of this, the funding received from FEMA is deducted from Ms. Smith’s total need amount to determine the maximum award amount Ms. Smith can receive from CDBG-DR funding. Ms. Smith’s savings account is not considered to be a duplication of benefits and is not included in calculating the maximum and final award amounts.

11.2 Zero Award

A homeowner can meet the requirements for program eligibility, but not qualify for an award. This is known as a zero award. A zero-award file is identified as a file in which a homeowner’s total DOB exceeds the total eligible award amount (remaining Hurricane damage) for a repair, reconstruction, or replacement benefit.

11.3 Calculating the Duplication of Benefits

The County must ensure CDBG-DR awards are necessary and reasonable when determining the total unmet need of the individual homeowner. Thus, a DOB can also occur if the assistance amount exceeds the need for a particular recovery purpose. For this reason, the unmet need and DOB determinations influence the potential assistance a homeowner can receive.

Homeowner reported eligible home repairs related to Hurricane Ian will be validated through an initial site inspection and valued using Xactimate®. The value of eligible repairs, as determined by the County, will be compared to the homeowner’s total received duplicative benefits. If the homeowner’s received duplicative benefits amount exceeds the documented amount of home repair expenses, then the difference between the two amounts will be deducted from the homeowner’s award. This is referred to as a DOB gap. If the cost of eligible repairs exceeds the amount of total received duplicative benefit, then there is no gap, but a potential reimbursement.

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

If it is determined by the program that a DOB gap exists, the homeowner may elect to:

- Provide additional funds to the County for the gap; or
- Request a DOB Gap Reduction to reduce the scope of work.

11.4 Contract Signing Event – Rehabilitation and Reconstruction Program

Once the scope of work (SOW) has been assigned to a contractor by the Implementation Vendor, the County will schedule a Tri-Party agreement signing event with the homeowner, an authorized representative of the Implementation Vendor and a representative from the Resilient SRQ Housing Recovery team. The meeting's purpose is to cover all aspects of construction, including:

- Applicant expectations
- House plan selection (if applicable)
- Accessibility options (if applicable)
- Construction schedule
- Homeowner DOB and Gap Funding contribution (if applicable)
- Applicants move out
- Construction Contract Signing
- Tri-Party Grant Agreement
 - Confirm that they owned the property during the qualifying event and still own the property. Further, they have not received notices of default or seizure related to mortgage, or title.
 - Confirm that they occupy the property as their primary residence and,
 - All other required documents for the signing event.

The damaged property cannot be rehabilitated until the appropriate parties sign all required documents. All homeowners (including co-owners) are required to sign Agreement. At least seventy-two (72) hours before the Contract Signing Event, all documents will be provided to households.

11.5 Signing Event Basic Procedure

The Program will use the basic procedures for the Tri-Party Agreement signing event as follows:

- A meeting will be held between each Applicant, a representative for the Implementation Vendor, and a Resilient SRQ team member to ensure they fully understand the SOW, the Tri-Party Grant Agreement, and any other required Tri-Party agreement signing event documents.
- Applicants will be able to sign their Tri-Party Grant Agreement, and other documents digitally.

- Executed Tri- Party Agreement, and corresponding signing event documents will be housed in the system of record.
- Applicants and Implementation Vendor will provide copies of all signed documents via email or printed copy when necessary.

The Program will use the basic procedures for the Reimbursement Agreement (signing event not required) as follows:

- The applicant will be notified when the Reimbursement Agreement is ready to sign the Reimbursement Agreement. Applicants will be able to sign their Reimbursement Agreement, and other documents digitally.
- A meeting may be held between each Applicant and a Resilient SRQ team member to ensure they fully understand the Reimbursement Agreement, and any other required documents.
- Executed Reimbursement Agreement, and corresponding signing event documents will be housed in the system of record.
- Applicant will provide copies of all signed documents via email or printed copy when necessary.

11.5.1 Special Needs

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.

Accommodation 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.

Signing Event documents will be available to be signed digitally, and paper documentation may be available on a case-by-case basis. All Applicants’ needs will be considered to provide a high level of customer service.

12 Construction Management

The construction begins after the Tri-Party agreement is approved by the Applicant and signed by all parties involved. Applicants may not enter into any side contract outside the scope of work with the contractor assigned to their project.

In addition to providing safe, sanitary, and secure housing, construction must pass all required inspections performed by the local building department or private provider in accordance with Florida Statute 553.791 and, when applicable, fire prevention and fire safety code inspections. All construction is required to pass quality assurance and quality control inspections over the lifespan of the project. The number and frequency of the inspections performed are at the discretion of the Housing Recovery Program.

Projects will also be required to meet additional standards that address the energy efficiency, mitigation, and resiliency goals of the CDBG-DR disaster recovery funding.

All construction is expected, to the greatest extent feasible, to promote high-quality, durable, energy efficient, and sustainable construction and materials.

12.1 Minimum Construction Specifications Manual

In general, construction work completed for the Housing Recovery Program will be completed to the specifications included in the Sarasota County Minimum Construction Specifications Manual, using standard builders' grade materials confirmed to be available from suppliers within Sarasota County. Exceptions have been made for materials that may provide better energy efficiency, improve resiliency, or mitigate future damage. All approved program materials and quality of craftsmanship are detailed in the Minimum Construction Specifications Manual. Requests for upgrades, additions, or modifications regarding construction scopes of work will not be considered. Applicants may not pay out-of-pocket for upgrades, additions, or modifications concurrent with Program funded construction.

12.1.1 Rehabilitation Construction Standards

Rehabilitation includes repairs and renovations to a portion of a home within the original footprint to ensure safe, sanitary, and secure living conditions. It is intended to repair storm damage and bring the repaired items into compliance with the Florida Building Code and local ordinances. The final Scope of Work (SOW) for rehabilitation projects will be based on damage assessment reports with lines of scope aligned with standards for repair established by the County. All home rehabilitation projects must meet the County's limits of repair work addressed by the program cap on funding and the Feasibility calculation.

12.1.2 HUD Housing Quality Standards and Minimum Specifications

Housing Choice Voucher (HCV) program regulations at 24 CFR Part 982 set forth basic housing quality standards (HQS). HQS defines "standard housing" and establishes the minimum criteria for the health and safety of occupants. Current HQS regulations consist of 13 key aspects of housing quality, performance requirements, and acceptability criteria to meet each performance requirement. All funded projects will meet the minimum habitability standards as defined by HQS, in addition to meeting the Minimum Construction Specifications as specified in the Minimum Construction Specifications Manual.

12.1.3 Permits and Codes

Contractors are required to complete all construction activities in accordance with local and state building codes. General contractors are responsible for determining which permits are required and for acquiring those necessary permits to complete the approved scope of work from the authority having jurisdiction for code compliance in the location where the construction project is located. Contractors must demonstrate code compliance in order to pass a program final inspection. For reconstruction or MHU replacement projects, code compliance will be confirmed via a Certificate of Occupancy (or equivalent), issued by the authority having jurisdiction. For rehabilitation projects, code compliance will be confirmed via Certificate(s) of Completion, as

applicable, issued by the authority having jurisdiction. Certificate(s) of Completion issued for rehabilitation projects may vary, depending on the SOW completed by the Program.

12.1.4 Lead-Based Paint and Asbestos Containing Materials

All projects must comply with the lead-based paint requirements of 24 CFR Part 35, Subparts A, B, J, K, and R. A Lead Risk Assessment will be performed and provided to the assigned General Contractor for all homes constructed prior to January 1, 1978. If any hazards are identified, the scope of work will contain line items specific to the required abatement activity and any necessary cleaning. It is the responsibility of the General Contractor to use certified abatement contractors or RRP certified contractors as required to abate, clean, and provide clearances. Any abatement scope must be performed, and an interim clearance provided prior to general rehabilitation work. After rehabilitation is complete, proof of a Lead final clearance must be provided to the County.

To be compliant with OSHA workplace safety requirements, the General Contractor is required to identify any presumed asbestos containing material (PACM) and perform testing on those materials if the scope of work would cause them to be disturbed or become friable.

12.1.5 Energy Efficiency Measures and Green Building Standards

For CDBG-DR-funded projects, HUD requires green building standards for replacement and new construction of residential housing. The Program will meet the Green and Resilient Building Standard by following guidance from the Florida Green Building Coalition.

All rehabilitation projects will follow the policies and procedures specified in the HUD Community Planning and Development (CPD) Green Building Retrofit Checklist. Non-substantially damaged rehabilitation projects will follow to the extent applicable.

Contractors must follow the HUD CPD Green Building Retrofit Checklist available at <https://www.hudexchange.info/resource/3684/guidance-on-the-cpd-green-building-checklist/>.

Contractors must apply these guidelines to the extent applicable to the rehabilitation work undertaken. The Program will meet the Minimum Energy Efficiency Standard by obtaining Energy STAR Certification on Program homes.

12.1.6 Program Mitigation and Resiliency Requirements

Measures to make homes more resilient in the face of future disasters, such as but not limited to Roof-to-wall connections, will be required for all roof replacements on structures with wood roof decks built prior to March 1, 2002, regardless of the insured value of the conventionally built home, per Florida Building Code - Existing Building 706.8.1. As required by Florida Statute 468.601-468.633, the completed work must be inspected by a Florida Professional Engineer, Registered Architect, Licensed General, Building or Residential Contractor, FS 468 Building Inspector.

12.1.6.1 Elevation Requirements

The Contractor must follow HUD guidance to ensure all structures, as defined in 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), will be elevated with the lowest floor at least two (2) feet above the Base Flood Elevation (BFE). The assigned Contractor will provide elevation certificates for construction projects where necessary to comply with HUD's guidance. The Program will not engage in elevation activities as a standalone measure that is not connected to the repair damage caused by Hurricane Ian.

Applicable state and local codes and standards for floodplain management that exceed these requirements, including elevation, setbacks, and cumulative substantial damage requirements, must be followed.

12.1.7 Reasonable Accommodations

If an applicant's requests reasonable accommodations and is approved by the County, the accessibility requirements at 24 CFR Part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) will be met.

The scope of work for Applicants with duly approved mobility modification requests may include items associated with the approved reasonable accommodation(s). Reasonable accommodations may include items that will assist in accessibility, such as widened doorways, ramps, grab bars, etc. To be included in the project's SOW, the Applicant must have requested basic accommodations or presented documentation of a disability for accommodations that the Housing Recovery Program approved. A mobility modification request form must be approved before construction starts.

12.1.8 Essential Appliances

Essential appliances, including a stove/range, oven, water heater, dishwasher, and refrigerator, are included in the Program scope of work for all reconstruction and replacement award types. Appliances provided will be standard grade and energy efficient. Luxury appliances will not be provided. Scopes of work for repair award types will include replacing essential appliances only if they are damaged. Further detail may be found in the Minimum Construction Specifications Manual.

12.1.9 Reconstruction Construction Standards

Reconstruction consists of demolishing, removing, and disposing of the storm-damaged structure, followed by constructing a new home within the same footprint. The SOW for construction will be conducted in accordance with the Florida Building Code 8th Edition, HUD standards for green and resilient buildings, and HUD standards for energy efficiency. Reconstructed homes are only offered in standard floorplans. No custom-designed homes are authorized. Mobility modifications may be considered to address reasonable accommodations and ensure accessibility as described in the Accessibility section of this Manual.

Whether standard framed construction or manufactured home construction, the same minimum standards will apply.

12.1.10 Mobile/Manufactured Home Unit Construction Standards

Mobile/Manufactured Home Unit (MHU) Replacement consists of the demolition, removal, and disposal of the storm damaged MHU, followed by foundation repair or elevation of the concrete pad. MHU installation must be completed by a Mobile Home Installer licensed by the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) in the same footprint as the storm damaged MHU unless the program provides written approval to change the footprint.

The MHUs that are provided as replacements must be HUD-certified to withstand wind zone III, which is sustained winds up to 110 mph. All MHUs will be installed in accordance with local building, wind zone requirements, and zoning regulations. MHUs will be sourced and offered by the General Contractor in accordance with size and configuration guidance.

Applicants will be permitted to select from a prequalified list of MHUs. After installation of the MHU and all ancillary items is complete, the project must pass a Final Inspection.

12.2 Contractor Assignment Methodology

Work will be assigned to contractors based on two factors, (1) current workload and (2) Contractor score. A contractor's score will be determined using a scorecard with various measurements, such as timeliness of project completion, quality of workmanship, etc.

Initial distribution of assignments will be based on scoring of the contractor's response to the Construction Request for Proposal (RFP). Additional work will be distributed based on performance of assigned and completed work using the scorecard methodology.

12.3 Pre-Construction Meeting

A preconstruction meeting will be held at the Applicant's residence to review and confirm the scope of work. A representative from the Program, and the assigned contractor will be present. During this meeting the Applicant will be introduced to the contractor assigned to their project including establishing a work schedule acceptable to property owners and reviewing work upon final inspection. The contractor will gather any information needed to develop construction documents. The contractor may take measurements for any special-order items. Color selections will be made, and the homeowner will sign off on permit applications and Notices of Commencement.

12.4 Notice to Proceed

For a Notice to Proceed (NTP) to be issued, the following documents are required:

- Confirmed scope of work
- Payment and Performance Bond for projects over \$100,000
- Confirmation of builder's risk policy
- Purchase order from Sarasota County

Upon receipt of a NTP and Purchase Order (PO) from Sarasota County, the contractor will start and complete activities within the construction timeline standards described as follows:

Type of Project	Project Amount	Commence Construction Activities (calendar days)	Construction Completion Timeframe (calendar days)
Rehabilitation	Equal to or less than \$50,000	30	60
	Greater than \$50,000.01 and equal to or less than \$100,000		90
	Greater than \$100,000.01 and equal to or less than \$200,000		120
MHU	Any	45	60
Reconstruction	Equal to or less than \$310,000	60	120

12.5 Design Services

Design services are provided by the contractor and shall begin when the NTP is issued and may be included for rehabilitation projects, where necessary.

12.6 General Contractor Responsibilities

- The General Contractor will be responsible for managing the work and its subcontractors and ensuring the following activities:
- Furnishing all necessary labor, materials, equipment, and other services needed to complete the scope of work on the Applicant’s home in accordance with standards, quality, and state building code requirements.
- Obtaining all required permits and inspections required by the local building department.
- Coordinating progress inspections with the County.
- Ensuring timely completion of construction as specified in the tri-party agreement.
- Performing construction as specified in a timely manner, as noted in the Subcontract Agreement, is subject to liquidated damages.
- Performing all work in accordance with local building, health and safety codes, and Lead Safe Housing Rule (LSHR).
- Disposing of all construction debris at a licensed construction waste landfill.
- Completing and submitting all required closeout documentation to the Program.
- Ensuring that all materials, equipment furnished, completed systems, and work performed are free from defects due to faulty materials or workmanship for a period of one year and that any structural work is similarly guaranteed for a period of one year (ten years on reconstruction) from the date of final inspection.
- Meeting insurance and bonding requirements.

- Providing Section 3 Reporting Information

12.7 Quality Control Inspections

All rehabilitation projects must pass a 50 percent and final inspections. All reconstruction projects must meet 33 percent, 66 percent, and final inspections. The goal of program inspections is to confirm that construction work is being completed in accordance with the program-approved scope of work and that work is of sufficient quality. Program inspectors are not municipal code inspectors and program inspections do not supersede required municipal code inspections. General Contractors are responsible for coordinating municipal code inspections, as required by the authority having jurisdiction to close permits and/or obtain a certificate of occupancy or certificate(s) of completion (or equivalent). General Contractors must pass their progress inspection(s) before requesting a final inspection. The General Contractor or General Contractor's representative must be present at each inspection. Failed inspections are considered when determining a General Contractor's score for purposes of General Contractor assignments.

Items required to pass an inspection vary by award type. Inspections may fail an inspection because required work is not complete, because a general contractor or general contractor's representative failed to attend, or because work complete is not of acceptable quality.

12.8 Construction Draws

Construction payment draws will be tied to passed program inspections and may not be submitted if a program inspection is incomplete or has failed. In the event of a reconstruction project, three draws are approved: at the 33 percent mark once foundation is complete, at the 66 percent mark at pre-drywall inspection, and at a passed final inspection. On rehabilitation jobs, two draws are approved: one draw can be requested once 50 percent of the scope of work has been completed and at a passed final inspection. Only items fully completed can be drawn against. On an MHU project a 50 percent draw may be made when the house is delivered on site and a final draw may be submitted once the project is completed.

12.9 Change Orders

If a contractor identified change order work, the request for change will be submitted to Implementation Vendor to review for necessity and cost reasonableness. Xactimate® will be used when appropriate, but other methods of confirming cost reasonableness including three (3) bids or other approved means may be used. The Implementation Vendor will present its recommendation for change order approval to Sarasota County for their approval. A change order is fully approved when a purchase order is issued by Sarasota County for the additional work. Reductions in work need to be approved by the applicant and submitted to the Implementation Vendor for approval.

12.10 Uncooperative Homeowners

If an Applicant is required to vacate as provided in a Notice of Vacate but will not vacate the property, the Case Manager will work with the Applicant to determine the reason. If the Applicant needs assistance moving the Case Manager may provide list of non-profit organizations that may be able to assist. If the Applicant cannot identify a place to stay, the Implementation Vendor's Relocation Coordinator will help them locate housing. If the Applicant won't relocate so the work may be

performed, then the Program will send a formal notice informing them that if they will not vacate the property, they may be withdrawn from the program. Referral will be made to the Special Case Panel for resolution.

If the Applicant refuses to provide access to the site during normal business hours either for normal construction activities or warranty activities, the Applicant will be provided a formal warning including the possibility of being removed from the program or the possibility of their warranty not being serviced. The Program will do its best to accommodate Applicant schedules within reason.

12.11 Construction Complaints

If the Program receives a construction complaint, this complaint will be provided to the Implementation Vendor to coordinate resolution with the Contractor.

12.12 Construction Warranties

Program warranties are as follows:

- For rehabilitation projects, 1 year on workmanship and material contained in the scope of work
- For Reconstruction projects, 1 year on all workmanship and material and the General Contractor is to provide a 3rd party which includes 2-year mechanical and a 10-year structural warranty.
- For MHU projects, 1 year on workmanship and material.

13 Issue and Dispute Resolution

13.1 Case Managers and Other Support Representatives

The Resilient SRQ Housing Recovery Program Case Managers will be assigned to Applicants following an application submittal and to the extent feasible, will remain assigned to an individual Applicant for the life of the Program.

Case Managers will work in collaboration with any Applicant-identified Communication Designees, other stakeholders, and local agencies to best assist HRP Applicants from intake to close-out. Applicants will be informed of their status throughout the process either through their Case Manager and/or through the program's system of record.

Applicants may face potential barriers including the loss of documents or temporary residence outside of the area. In addition to providing Case Managers to work through some of these complications, the Resilient SRQ Housing Recovery Program has established partnerships with local entities such as non-profit local legal services and title companies, etc. to assist Applicants with the application process and obstacles that may arise.

Case Managers will serve several roles and responsibilities in the Housing Recovery Program including providing inbound call center support, conducting mobile outreach visits, communicating with the Applicant about required information, assisting Applicants with application intake and eligibility factors, grant award closing and various meeting scheduling, and other day-to-day duties.

Case Management procedures will be further outlined in the Program's standard operational procedures.

Case notes will be logged as soon as possible in the System of Record to ensure a clear history is in place and ensure visibility and transparency throughout the program.

13.2 Special Case Panel

The Program may consider exceptions to various policies for Applicants who demonstrate undue hardship. A demonstrable hardship may include but is not limited to, the following: prolonged job loss, substantial reduction to household income, death of a family member, unexpected and extraordinary medical bills, a disability, etc. Requests for an exception to the Program based on undue hardship will be evaluated on a case-by-case basis by the Special Case Panel.

The Panel will address unique issues when they arise and will issue policy clarifications or revisions on each policy matter it considers. Additional members of the Panel may also include consultations with subject matter experts to address special topics such as construction, environmental, and other technical areas of the Program. The Panel will meet on a routine basis as needed to meet the demands of the Program.

All meeting outcome decisions will be documented.

HRP will consider and respond to concerns, suggestions, requests, and other issues pertaining to its CDBG-DR Program by utilizing the Special Case Panel.

The Panel will review any proposed scenario or activity (related to broad policy level or an individual Applicant's case file) that conflicts with existing policy guidance or when existing policies are silent.

13.3 Appeals

Applicants may dispute specific program decisions or determinations if they:

- Have updated information that would reverse a program decision;
- Believe that the County made an error in its determination; or
- Have a request for special consideration.

Applicants may submit appeals regarding the following program decisions:

- Eligibility Determination
- Award Determination
- Duplication of Benefit (DOB) Determination
- Special Housing Considerations/Accommodations
- Recapture Amount

13.3.1 Submitting Appeals

The Applicant/homeowner may submit an appeal to Sarasota County for further consideration. The appeal must be received within fifteen (15) calendar days of notification of the item being appealed. Applicants may submit appeals to Sarasota County through the System of Record.

Upon receipt of an appeal request by Sarasota County, a response will be provided acknowledging receipt of their submitted appeal. When practical, a written decision will be sent within fifteen (15) calendar days; however, some cases may require additional time for the review. Sarasota County will keep a record of each appeal that it receives in the Program's system of record.

Homeowners may submit appeals to Sarasota County through the system of record.

Due to limited funding, the Program will not reserve funding for applications that may be appealed prior to eligibility determination. Accordingly, appeals will only be processed while the Program has sufficient funding remaining. Applicants that file appeals are not guaranteed to receive a assistance even if their appeals are successful.

13.3.2 Appeal Outcomes

All appeal determinations will be communicated to Applicants in the system of record and will be considered final. Appeals will result in one of two outcomes:

- Appeal Granted: The Program determines that the appeal has merit. If an appeal regarding ineligibility is granted, the Program will resume processing the application. If an appeal regarding the amount of the award is granted, the Program may recalculate the award and issue a new award letter to the Applicant.
- Appeal Denied: The Program determines that its earlier decision does not need amendment and that no further action is required.

13.3.3 Limitations on Appeals

Certain circumstances may limit the Applicant's ability to appeal a Program decision. The following limitations on appeals will apply:

- Homeowners may not appeal if the Program is oversubscribed and has inadequate funding to fund all homeowners currently in the program.
- Homeowners may not file appeals that question HUD, federal, or state requirements. Homeowners may only file appeals to question determinations that are made by the Program.

14 Inactive Applicants

14.1 Voluntary Withdrawal

The Program may accept the voluntary withdrawal of any application at any time as documented by the Applicant, which will be captured in the system of record. This may be through written documentation provided by the Applicant. Upon voluntary withdrawal of the program the homeowner forfeits their first-come-first-serve queue position, and any allocated funds will be returned to the Program to benefit other applicants.

14.2 Unresponsive Applicants

The Program reserves the right to declare an Applicant as Unresponsive after repeated attempts to communicate or collect information are met with no response. After an Applicant is determined to be Unresponsive, the homeowner forfeits their first-come-first-serve queue position, and any allocated funds will be returned to the Program to benefit other applicants. Unresponsive Applicants may reactivate their application at a later date but will only be evaluated to receive assistance if program funds remain at that time.

15 Close Out

15.1 Overview

The Resilient SRQ Reimbursement and Rehabilitation/Reconstruction Program is designed to be closed out in stages as applications progress to completion.

Stage 1 Closeout: Reimbursement

The County's execution of the Homeowner Reimbursement Agreement shall be considered as the closeout of the preliminary activities associated with the application. No further action will be required to document that an Applicant is eligible for reimbursement and that portion of the Applicant's file shall be considered complete for closeout purposes.

Stage 2 Closeout: Construction Completion

The County will verify that all funds paid for eligible homeowners to general contractors for reconstruction and rehabilitation activities were paid in full. Upon completion of the Program, the County will maintain a full accounting of all disbursements.

Stage 3 Closeout: Compliance Monitoring Period

Upon the completion of the monitoring period, any noncompliance will be identified. The County will initiate any recapture activities against homeowners that are required due to violation of the requirements in the Homeowner Reimbursement Agreement or Homeowner Recon/Rehab Tri-Party Agreement. Applications that are subject to recapture shall remain "open" until the County completes recapture as per the Recapture Policy. The County will follow its policies regarding recapture and write-off and will account for all recaptured funds collected during this period.

Stage 4 Closeout:

After all recapture activities have concluded and all funds have been accounted for properly, the Program shall be closed out.

15.2 Stage 1 Closeout: Reimbursement

15.2.1 Reimbursement-Only Projects

All Applicants receiving assistance through the Reimbursement Program must maintain ownership of their home for a period of 1 year after the execution of the Agreement. If the

property is sold within that time period, a prorated portion of the grant will be returned to the County. The prorated portion shall be determined with the following equation:

$(12 \text{ minus } \# \text{ of months of ownership divided by } 12) \text{ times Reimbursement Amount equals Amount to be returned}$

For example, if a homeowner received a \$50,000 reimbursement and sold the home 9 months after the execution of the agreement, the repayment amount will be calculated as follows: $(12 - 9 \text{ months} / 12) \times \$50,000 = \$12,500$ to be returned.

15.2.2 Multi-Program Projects

If a homeowner is eligible for both Reimbursement and Rehabilitation funding, the Reimbursement file will be flagged for a delayed closing until the Rehabilitation portion of the project and all its related steps have been completed (e.g. property insurance, liens cleared, all contractors paid, etc.).

15.2.3 Exceptions

If any exceptions or variations to standardized document checklists were made, the exception explanation and approval provided by the County will be included in the file in the related document checklist area. Without the exception explanation, the file will not be closed out due to missing or incomplete or improper documentation.

15.3 Stage 2 Closeout: Construction Completion

Once construction work has been completed and a Certificate of Occupancy or Compliance has been issued, closeout assistance to the household will occur as follows.

Sarasota County's staff will coordinate all required file documentation with homeowners, vendors, and contractors necessary to verify completion of construction to Program requirements. In addition to construction closeout documents, staff will make sure that all relevant Applicant and audit documents are maintained in the System of Record to document compliance with Program requirements and federal, state, and local regulations and to facilitate a review or audit by HUD.

Both contractor and program retainage will be released based on the approval of the Program when all closeout requirements are completed in accordance with applicable contract documents. Files should be reviewed for accuracy and completeness, then moved to Stage 3 Closeout: Compliance Monitoring.

At Construction Completion and Closeout the County will inform homeowner of what to expect during the close out including:

- Monitoring Period
- Warranty Packet
- Taxes
- Insurance
- Homeowner Maintenance Tips
- Duplication of Benefits Recheck

15.3.1 Monitoring Period

It is expected that assisted homeowners will own and occupy the home as their primary residence for a period of two (2) years for elevation and rehabilitation projects and three (3) years for reconstruction projects. They must also maintain proper insurance as specified in the Agreement in perpetuity.

15.3.2 Warranty Packet

The household will be provided with a warranty packet that includes information on the process for submitting a warranty request and information on all applicable warranties. The packet will explain that the warranty does not cover homeowner neglect or maintenance items.

Warranties include:

- All labor and materials furnished by subcontractors shall be free of defects for a period of one (1) calendar year covering both workmanship and material, beginning on final completion date for all rehabilitation and reconstruction projects.
- A third-party warranty which includes 2-year mechanical and a 10-year structural warranty for all reconstruction projects.

15.3.3 Flood Insurance

The Program requires assisted households to maintain insurance, if applicable, during the compliance monitoring period.

- Applicants with rehabilitation projects must submit a copy of their current insurance which will be uploaded into the System of Record.
- For the Applicants who received a reconstruction, the homeowner's new insurance information once construction has been completed will be uploaded into the System of Record.
- For Applicants that received reimbursement only, insurance documentation is required prior to any disbursements being made. Insurance documentation will be uploaded into the System of Record.
- For Applicants in multiple programs, proof of insurance is only required once the home is completed. Insurance documentation will be uploaded into the System of Record.

15.3.4 Homeowner Maintenance Tips

Homeowner maintenance tips shall be provided – as well as the equipment maintenance and repair specifications included with equipment.

15.3.5 Duplication of Benefits Recheck

15.3.5.1 Duplication of Benefits Review and Notification

If additional funds were received by the applicant from FEMA, Insurance, SBA, or any other source that would be considered duplicative, the Program will update the DOB documentation and Award Calculation and provide to the Applicant for their acknowledgement.

15.3.5.2 Subrogation and Collection

During the closeout process the Program will review DOB for each Applicant by running a report from the DOB database. If the DOB increased from the time of application or an amount was incorrectly identified, the Applicant will be required to pay back the difference in funds to the program.

15.4 Stage 3 Closeout: Compliance Monitoring Period

The Program will implement procedures to ensure that homeowners comply with requirements contained in the Homeowner Reimbursement Agreement or Homeowner Reconstruction/Rehabilitation Tri-Party Agreement that was executed prior to receiving assistance. Sarasota County acknowledges that these monitoring policies and accompanying procedures will evolve as the Program progresses.

15.4.1 Flood Insurance

All homeowners that received assistance are required to maintain flood insurance on the property in perpetuity. Flood insurance is required if assisted dwelling is located in the 100-year floodplain and must be carried in perpetuity with a deed restriction filed.

Homeowners may be required to provide the declaration page of all required policies to demonstrate compliance.

15.4.2 Ownership

Homeowners are required to maintain ownership of the property that received assistance as follows: (a) rehabilitation or elevation assistance for the two (2) year compliance period and (b) reconstruction assistance for the three (3) year compliance period. If the home is sold prior to the end of the compliance period, then the assisted homeowner must repay a pro-rated portion of the grant amount. The prorated amount will be a percentage based on the number of months remaining to fulfill the one year (or two year) obligation, divided by 12 (or 24). The Program will verify ownership one time during the compliance period. Each case of noncompliance will be addressed on a case-by-case basis in accordance with this Manual and the remaining time left in the compliance period. Borrowers with hardships such as a change in employment, divorce or the death of a family member may have this obligation reduced depending on circumstances, evaluated on a case-by-case basis.

15.4.3 Primary Residency

Homeowners that received assistance are required to reside on the property as their primary residence as follows: (a) rehabilitation or elevation assistance for the two (2) year compliance period and (b) reconstruction assistance for the three (3) year compliance period. If the home is no longer the homeowner's primary residence before the end of the compliance period, the homeowner must repay the grant amount on a pro-rated basis (as stated above). Primary residency is defined as the homeowner remaining as the primary occupant during the compliance period. The Homeowner may not rent or lease the property to another person during this time. The Program will verify primary residency one time during the compliance period. Each case of noncompliance will be addressed on a case-by-case basis in accordance with this policy

and the remaining time left in the compliance period. Applicants with hardships such as a change in employment, divorce or the death of a family member may have this obligation reduced depending on circumstances, evaluated on a case-by-case basis.

The Program primarily relies upon a determination of whether the homeowner has been granted a homestead exemption for the property as documented in online property tax records. In the absence of a homestead exemption, the Program relies upon other documentation provided by the homeowner. The homeowner must provide documentation sufficient to show primary residency at the time of monitoring.

15.4.4 Additional Project Closeout Items

All Single-Family Reimbursement, Rehabilitation and Reconstruction Program application files must be properly closed after the completion of the mandatory residency period. Prior to the closeout of completed cases, the County will conduct a review to ensure that each case file contains documentation to verify that the case:

- Met a HUD national objective;
- Was an eligible activity; and
- Had no outstanding issues.

For a case to be officially closed, the review must be completed and filed. The review will be uploaded into the System of Record. The case file will be locked into a “read-only” status.

15.5 Stage 4 Closeout: Program Closeout

15.5.1 Program Closeout

The closeout of a grant is a process in which HUD determines that all applicable administrative and program requirements of the grant were completed. Once HUD determines that all the funds were expended and the activities were completed, the assigned HUD office will proceed with grant closeout.

The Resilient SRQ Housing Recovery Program is ready for closeout when the following conditions are met:

- All CDBG-DR funds were spent on eligible activities and met a national objective;
- Administrative, Planning, and Program Delivery Costs:
 - No more than 15 percent of the total grant was used for planning costs;
 - No more than 5 percent of the total grant was used for administrative costs;
 - At least 80 percent of the total grant was used for program delivery costs; and
 - At least 70 percent of the grant was used to address the LMI population.
- Other responsibilities of the County under the grant agreement and applicable laws and regulations have been carried out satisfactorily (such as the reporting requirement), or there is no further federal interest in keeping the grant agreement open for the purpose of securing performance.

Once the County and the HUD staff jointly determine that the County is prepared to begin the closeout process, HUD will inform the grantee that the closeout process has commenced, and the County will complete certain documents.

To ensure that the criteria for closeout have been met, the County will review the following for consistency with the following HUD files and systems:

- Line of Credit. Check to determine if the County has any remaining funds in the line of credit. Any remaining funds will be canceled through the closeout process.
- Audit Reports and Monitoring Letters. Review files to determine if there are any unresolved monitoring, audit findings, and/or citizen complaints.
- DRGR Reports or Financial Status Reports. Check to determine if all grant funds have been drawn down and all activities have been completed.

Once HUD determines that the criteria for closeout are met, HUD will complete and execute the Grantee Closeout Certification. Within 90 calendar days of the Closeout Certification execution, the County will submit the final performance report in the DRGR system. Once HUD completes all final reviews, a closeout agreement will be prepared by HUD and executed by the County. If there are any remaining unused funds in the grant, HUD will recapture these CDBG-DR funds. HUD is then responsible for closing the grant in DRGR.

15.5.2 Notifications

Pursuant to the requirements of 84 FR 28836, Updates to Duplication of Benefits Requirements Under the Stafford Act for Community Development Block Grant (CDBG) Disaster Recovery Grantees, Resilient SRQ will notify SBA that the applicant has agreed to not take any actions to reinstate the cancelled loan or draw any additional undisbursed loan amounts.

15.5.3 Record Retention and Access

The County will establish and maintain such records as may be necessary to facilitate review and audit by HUD of Sarasota County's administration of CDBG-DR funds under 24 CFR § 570.493. All records documenting funding decisions will be kept, regardless of the organizational level at which final funding decisions are made, so that they can be reviewed by HUD, the Inspector General, the Government Accountability Office, and citizens pursuant to the requirements of 24 CFR § 570.490. Representatives of HUD, the Inspector General, and the General Accounting Office will have access to all books, accounts, records, reports, files, and other papers, or property pertaining to the administration, receipt and use of CDBG-DR funds and necessary to facilitate such reviews and audits. All records of Sarasota County will be retained for five (5) years from closeout of this grant. All physical and electronic records, following closeout of this grant, will be maintained by the Sarasota County Office of Financial Management.

16 Cross-Cutting Requirements

16.1 Conflict of Interest

The conflict-of-interest regulation at 24 CFR 570.611(b) is intended to protect the reputation of the CDBG/CDBG-DR program from even the appearance of providing special treatment or serving a

special interest. The regulation prohibits conflicts, including situations where a person who is covered by the regulation might obtain a financial interest or benefit from a (CDBG-DR) assisted activity. The program requires all program staff to disclose any relationship with an Applicant, vendor, or contractor. Program staff, sub-grantees, program administrators, vendors and contractors who disclose such relationships are placed in roles where there is no opportunity for them to display favoritism or collude to benefit themselves financially or otherwise, the Applicant, vendor, or the contractor. For example, a customer representative may not perform work on the application of family. For purposes of this regulation, “family” is defined to include spouse, parents, mother-in-law, father-in-law, grandparents, siblings, brother-in-law, sister-in-law, and children of an official covered under the CDBG conflict of interest regulations at 24 C.F.R. § 570.489(h). The County will comply with the CDBG policies.

If potential conflicts are identified, Sarasota County may seek HUD’s approval to consider granting an exception if the County has determined that all the concerns generated by the possible conflict of interest have been addressed, and that an exception would serve to further the purposes of Title 1 of the Housing and Community Development Act of 1974. The County may consider whether the person affected is a low-income person, whether the interest or benefit was present before the affected person was in a position to benefit from the conflict of interest, whether undue hardship results from failure to grant the exception, or other considerations that the County deems is equitable.

16.2 Anti-Fraud, Waste, and Abuse Compliance

Sarasota County will assess all program systems, processes from an anti-fraud, waste, and abuse perspective. Anti-Fraud Compliance will include anti-fraud training for program staff. Anyone with information regarding known or suspected misappropriation of funds or resources is encouraged to report the information to Sarasota County by calling: 1-855-506-0304.

16.3 Management Information System Recordkeeping/Document Management and Retention/Reporting

In accordance with HUD regulations, Sarasota County as the grantee and prime recipient of CDBG-DR funds follows the records retention requirements cited in 2 C.F.R. Part 200, which includes financial records, supporting documents, statistical records, and all other pertinent records. Sarasota County will establish recordkeeping and retention requirements in all contractor agreements in accordance with 24 CFR 570.503(b)(2).

The County will establish and maintain such records as may be necessary to facilitate review and audit by HUD of the County’s administration of CDBG-DR funds under 24 CFR § 570.493. All records documenting funding decisions will be kept, regardless of the organizational level at which final funding decisions are made, so that they can be reviewed by HUD, the Inspector General, the Government Accounting Office, and citizens pursuant to the requirements of 24 CFR § 570.490. Representatives of HUD, the Inspector General, and the General Accounting Office will have access to all books, accounts, records, reports, files, and other papers, or property pertaining to the administration, receipt and use of CDBG-DR funds and necessary to facilitate such reviews and audits.

All documents will be retained for a minimum of five (5) years after the close-out of the federal grant. All physical and electronic records, following closeout of this grant, will be maintained by Sarasota County.

The availability of records is subject to the exemptions to public disclosure set forth in Section 87(2) of Public Officers Law. All Freedom of Information Act (FOIA) or Public Records Requests must be made in writing to Sarasota County's Public Records Coordinator and will be processed in accordance with established procedures. Information on submitting a request can be found at <https://www.scgov.net/government/communications/public-records-request-2028>.

The County will comply with HUD Handbook 2225.6 Records Disposition Schedules and HUD Handbook 2228.2 for disposal of the records in a timely and efficient manner.

Sarasota County will establish reporting requirements in accordance with 24 CFR 570.503(b)(2) and 2 CFR 200, including tracking data and providing reporting at regular intervals, such as monthly, quarterly, and annually, as required.

16.4 HUD Disaster Recovery Grant Reporting (DRGR) System

Sarasota County's Office of Financial Management, Program Management Division is responsible for processing CDBG-DR grant funding and performing draws in HUD's Recovery Grant Reporting (DRGR) System, and reconciling budgets and expenditures.

16.5 Uniform Relocation Act (URA)

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (URA) and/or Section 104(d) of the Housing and Community Development Act of 1974 sets minimum standards for federally funded projects that involve the acquisition of real property or displacement of people. Generally, the use of CDBG-DR funds, including funds used for acquisition, demolition, rehabilitation, or reconstruction triggers URA.

Participation in the HRP is voluntary, in addition homeowners with tenants are not eligible for assistance under the Program. For these reasons, it is not anticipated that the HRP will trigger URA requirements.

16.6 Davis-Bacon Act and Related Acts (DBRA)

The Davis-Bacon Act and Related Acts (DBRA) applies to contractors and subcontractors carrying out certain federally funded or assisted construction contracts in excess of \$2,000 and requires the payment of the prevailing wages (including fringe benefits) for corresponding work on similar projects in the area.

For residential housing, Davis-Bacon applies to the rehabilitation of residential property only if the property contains 8 or more units. Residential property that contains seven (7) or fewer units is exempt. **The Resilient SRQ Housing Recovery Program does not include any housing types or services for which the DBRA will be applicable.**

16.7 Fair Housing

This Program will be implemented and managed in conformity with the Fair Housing Act. Applicants will not be discriminated against regardless of race, color, religion, sex, familial status, disability, and national origin. The Program is designed and managed to allow individuals and households throughout the community to participate without discrimination or prejudice. This includes activities and housing options that can provide specific housing accommodations for vulnerable populations when feasible, such as modifications to improve accessibility, including individuals with disabilities.

The Fair Housing Act mandates the County who received CDBG-DR funds to ensure that no person is excluded from participation in, denied the benefit of, or subjected to discrimination in any housing program or activity because of age, race, color, creed, religion, familial status, national origin, sexual orientation, military status, sex, disability, or marital status.

16.8 Accessibility and Section 504 Compliance

Section 504 of the Rehabilitation Act of 1973, as amended, requires CDBG-DR grantees to operate their CDBG-DR programs in compliance with the Section 504 requirements (24 CFR 8.22 and 8.23). Section 504 of the Rehabilitation Act of 1973 prohibits discrimination in federally assisted programs on the basis of disability and imposes requirements to ensure that qualified individuals with disabilities have access to programs and activities that receive federal funds.

16.9 Lead-Based Paint

A lead hazard assessment is required if the residential property was constructed prior to 1978, in accordance with 24 CFR 35.1015, which shall entail a visual examination of painted surfaces identifying deteriorated paint or visual examination of surface dust, debris, and residue as part of a risk assessment. Should deteriorated paint be identified at the residential property, then all deteriorated paint surfaces must be stabilized using safe work practices and a clearance examination shall be performed prior to Sarasota County releasing CDBG/CDBG-DR Program funds.

For residential properties receiving federal rehabilitation assistance, all work by the County will follow 24 CFR 35.930 in its entirety, including evaluation and hazard reduction requirements. Residential properties that fall under § 35.930(c) in its entirety, of more than \$5,000 and up to and including \$25,000, the County or its contractors will be required to conduct paint testing or risk assessment before rehabilitation begins followed by hazard controls if lead is found. For residential properties that fall under § 35.930(d) in its entirety, receiving more than \$25,000 in federal rehabilitation assistance, the County will conduct paint testing or risk assessment before rehabilitation begins followed by abatement of all lead-based paint hazards identified by paint testing or risk assessment conducted pursuant to paragraphs § 35.930(d)(1) and (d)(2) of this section, in accordance with § 35.1325, except that interim controls are acceptable on exterior surfaces that are not disturbed by rehabilitation and on paint-lead hazards that have an area smaller than the de minimis limits of § 35.1350(d) as stated in § 35.930(d)(3).

16.10 National Environmental Policy (NEPA) and Environmental Review

All reimbursement, rehabilitation and reconstruction projects must obtain environmental clearance under 24 CFR Part 58.5, as amended, prior to commitment of any funds. The County has completed a Tier 1 Environmental Broad Review for the Resilient SRQ Housing Recovery Program and will perform Tier 2 site-specific assessments on all projects assisted through the Program.

16.11 Energy Compliance

Energy efficient and green building standards will be incorporated into Sarasota County's Minimum Construction Specifications Manual and will be used to the greatest extent feasible.

16.12 Financial Systems

As a CDBG-DR recipient, Sarasota County is required to follow the financial administration requirements outlined in 2 C.F.R. Part 200. These standards help ensure that the financial systems put in place by the County:

1. Provide adequate, current, and complete disclosure of the financial results of all financially assisted activities, in accordance with the grant's financial reporting requirements.
2. Document that funds have been used only for authorized/eligible purposes and meet a National Objective.
3. Maintain accounting records that show the sources and uses of funds, funds authorized, obligated/unobligated balances, assets, liabilities, outlays or expenditures and income.
4. Establish effective internal controls over all cash, real and personal property, and other assets acquired with program funds.
5. Track actual program costs against program budget in a manner that relates to program productivity and accomplishments.
6. Use Uniform Administrative Requirements outlined in 2 C.F.R. Part 200 principles to determine whether program costs are reasonable, allowable, and can be allocated, either directly or indirectly.
7. Maintain source documentation for accounting records.
8. Implement procedures for cash management that permit the timely disbursement to Applicants and complete and accurate monitoring and reporting; and comply with 2 C.F.R. Part 200 Subpart F.
9. Conduct single or program specific audits in accordance with the applicable federal requirements.

16.13 Section 3

Section 3 of the Housing and Urban Development Act of 1968 requires that grantees, subrecipients, contractors, subcontractors, and/or developers funded in whole or in part by CDBG-DR funding, to the greatest extent feasible, extend economic opportunities such as hiring opportunities and contracts to Section 3 eligible residents and businesses. Section 3 eligible residents are low- and very

low- income persons who live in the metropolitan area or non-metropolitan county where a HUD-assisted project for housing or community development is located and people who live or reside in public or government assisted housing. Sarasota County is committed to encouraging Section 3 businesses and residents to participate in the Resilient SRQ Housing Recovery Program and requires that all contracts and subcontracts associated with the Program contain Section 3 clauses.

16.14 Equal Employment Opportunity

Executive Order 11246, Equal Employment Opportunity, as amended, prohibits federal contractors and federally assisted construction contractors and subcontractors who do over \$10,000 in government business in one year from discriminating in employment decisions based on race, color, religion, sex, sexual orientation, gender identity, or national origin. The Executive Order also requires government contractors to take affirmative action to ensure that equal opportunity is provided in all aspects of their employment. This regulation is adhered to by the Resilient SRQ Housing Recovery Program.

16.15 Americans with Disabilities Act (ADA)

The Americans with Disabilities Act of 1990 (ADA) prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, state, and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of telecommunications device for the deaf (TDD)/telephone relay services. Sarasota County takes affirmative steps to ensure that people with disabilities have equal access to the programs offered, and that all services are delivered in the most integrated manner possible. The County's mandate to confirm to the requirements of the ADA flows down to every stakeholder, including program beneficiaries, subrecipients, vendors, and developers.

16.16 Confidentiality/Privacy

The Program is committed to protecting the privacy of all individual stakeholders, including the public and those individuals working on the Program. The Program policies and Standard Operating Procedures describe how information is to be handled and protected. Some data collected from Program Applicants may contain personal information on individuals that is covered by the Federal Privacy Act of 1974, as well as applicable state laws. These laws provide for confidentiality and restrict the disclosure of confidential and personal information. Collected information shall only be used for limited official purposes:

- By Program staff to ensure compliance with program requirements, reduce errors, and mitigate fraud and abuse;
- By independent auditors hired to perform a financial or programmatic audit of the program to determine compliance with applicable HUD and federal regulations, including the Stafford Act, CDBG-DR requirements, and local laws;

Sarasota County may disclose an Applicant's personal information to those with official Power of Attorney or for whom the Applicant has provided written consent to do so (Communication Designees).

17. Glossary

Term/Acronym	Definition
ADA	Americans with Disabilities Act.
Adjusted Gross Income (AGI)	Household's income used for determining eligibility, based on IRS Form 1040.
AMI	Area Median Income.
Base Flood Elevation (BFE)	The calculated level of floodwater expected during a base flood, affecting floodplain regulations and insurance.
CDBG-DR	Community Development Block Grant-Disaster Recovery.
CFR	Code of Federal Regulations.
Compliance Monitoring	Ongoing oversight to ensure that recipients follow program rules and federal guidelines.
DBRA	Davis-Bacon Act and Related Acts.
DOB	Duplication of Benefits. Receiving financial assistance from multiple sources for the same recovery-related activity.
Environmental Review Record (ERR)	A document evaluating potential environmental impacts of recovery projects, required under NEPA.
Feasibility of Construction	The practicality of repairing or rebuilding a property based on costs and technical considerations.
FEMA	Federal Emergency Management Agency.
FIRM	Flood Insurance Rate Map. A map created by FEMA to designate areas at high risk for flooding.
General Contractor	Contractor hired by Implementation Vendor, commonly referred to as subcontractor, construction contractor, general contractor.
HUD	U.S. Department of Housing and Urban Development.
ICC	Increased Cost of Compliance.
Implementation Vendor	The County's contracted vendor to assist the County with the Program and to act as a Construction Manager.
Income Limits	Thresholds set by HUD to determine eligibility for assistance, based on Area Median Income (AMI) levels.
LMI	Low-to-Moderate Income.
NEPA	National Environmental Policy Act.
NFIP	National Flood Insurance Program.
Reconstruction	Rebuilding a home on the same site as the damaged dwelling, typically when repairs are not feasible.
Rehabilitation	Repairs or upgrades made to existing homes to bring them to livable standards, meeting health, safety, and energy efficiency requirements.
Reimbursement	Financial compensation provided to homeowners for repairs already made, subject to program criteria.
Special Case Panel	A panel designated to evaluate applicants with special circumstances or unclear eligibility.
Subrogation	The legal right of the program to recover funds from homeowners who receive duplicate benefits from other sources.
URA	Uniform Relocation Act.
URG	Urgent Need (HUD Objective).