



Please submit all completed forms to Bettie Norton (bnorton@icfr.com)

CCB Form

(All Change Proposals received by noon each Tuesday will be reviewed by the Change Control Board (CCB) which meets each Wednesday)

Date: 4/24/07 Initiator: OCD/LRA; Team/Dept: OCD/LRA
 Tracking No.: 16 A Mail: _____; Phone: _____

Title of Proposed Change:

Elderly Exemption from penalty associated with Option 3

Description: (Give a high level summary)

The compensation calculation for homeowners who choose Option 3: Sell is as follows:

- o If the home had less than 51% damage, the homeowner's *grant amount* is the lesser of their uncompensated cost of damage or 60% of their uncompensated loss of value up to \$150,000
- Uncompensated cost of damage = *Estimated cost of damage* (minus) any *other compensation* the homeowner(s) received for loss to the structure
- 60% of Uncompensated loss of value = 60% of *Pre-storm value* (minus) any *other compensation* the homeowner(s) received for loss to the structure
 - o If the home had equal to or greater than 51% damage, the homeowner's *grant* is 60% of their uncompensated loss of value up to \$150,000
- 60% of Uncompensated loss of value = 60% *Pre-storm value* (minus) any *other compensation* the homeowner(s) received for loss to the structure

If one or more homeowner was 65 years old or older as of December 31, 2005, the homeowner is exempt from the penalty associated with the "Sell" option and is eligible for the compensation grant calculation under Option 2: Relocate even if the homeowner moves out of the State or becomes a renter.

Reason(s) for Change Proposal:

At the request of the State, the Road Home implemented this policy beginning on October 4, 2006. This CCB is intended to formally document the State's approval of this policy.

CCB Decision: Date: 4.25.07 Approve Reject Make Revisions Elevate to Client

Implementation: (All teams identified below to review and take appropriate actions. Any problems should be brought back to CCB for discussion and further guidance.)

Impacted Team(s)	Action(s)	Due Date
<input checked="" type="checkbox"/> Administration		
<input checked="" type="checkbox"/> Call Center		
<input checked="" type="checkbox"/> Closing Team / First American		
<input checked="" type="checkbox"/> Communications		
<input checked="" type="checkbox"/> Community Outreach		
<input checked="" type="checkbox"/> Compliance		
<input checked="" type="checkbox"/> Fraud Prevention		
<input type="checkbox"/> Hazard Mitigation		
<input checked="" type="checkbox"/> Homeowner Assistance		
<input type="checkbox"/> Home Evaluation / Inspection		
<input type="checkbox"/> Logistics / Facility / Security		



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<input checked="" type="checkbox"/> MIS / Technical		
<input checked="" type="checkbox"/> Policy & Planning		
<input type="checkbox"/> PMO		
<input type="checkbox"/> Production		
<input checked="" type="checkbox"/> Public Information Office		
<input checked="" type="checkbox"/> QA / QC		
<input type="checkbox"/> Small Rental		
<input type="checkbox"/> Special Needs		
<input type="checkbox"/> Training		
<input type="checkbox"/> Other (Specify lead responsibility)		

Budget Impact: _____

OCD/LRA Decision: Date: _____ Approve Reject Make Revisions

Client	Signature	Date
Suzie Elkins, OCD		5/1/07
Andy Kopplin, LRA		

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9. 3 AND 4 UNIT OWNER-OCCUPIED PROPERTIES

Date CR Submitted: 9/29/06 Initiator: Bob Santucci _____ Team/Dept: Small Rental _____
Tracking No.: CP 17 E-Mail: urcusa@mac.com Phone: 242-1033 _____

Summary

There is a discrepancy between the Small Rental Program and the Homeowner Assistance Program regarding the eligibility of 3 and 4 unit owner occupants.

The Revised Action Plan for the Small Rental Property Repair Program reads as follows:

"Eligible properties include:

- Small Rental Properties
- Small Owner Occupied Properties with one or more rental units...."

"Owners of doubles (2-unit properties) who rent one unit and live in the other must decide whether they will receive compensation through the Road Home Homeowner Assistance Program or through the Small Rental Property Repair Program. If the Road Home Homeowner Assistance Program is chosen, the full double-unit structure will serve as the basis for calculation of assistance up to the program cap of \$150,000. If the owner elects to compete for funds from the Small Rental Property Repair Program and is selected, the property is eligible for assistance for both units, but is subject to the caps and limitations stated above."

The Revised Action Plan for the Homeowner Assistance Program reads as follows:

"The home must be in a single-unit or double-unit structure. If the Homeowner Assistance Program is chosen, the full double-unit structure will serve as the basis for calculation of assistance up to the program cap of \$150,000. For multi-unit structures larger than double-unit structures, if the homeowner chooses the Homeowner Assistance Program, funding up to \$150,000 is available, but is based only on the damages to and value of the *unit in which the owner resides*. The owner occupant landlord may also choose the Small Rental Property Repair Program instead."

Recommendations

Advise that owner-occupants in 3 and 4 unit properties apply through Small Rental program for assistance to both programs.

Advise change to Homeowner Assistance Program Action Plan.

Discussion/Pros/Cons

- Eliminates need to revise Homeowner Assistance program application
- Allows customers to apply to both programs at same time
- Homeowner assistance program budget assumptions included owner-occupants who live in three or more unit properties so there should be no adverse impact to budget

Additional Impacts

Decision

The Action Plan Amendments are in agreement regarding double-units. Owner-occupants living in 3 and 4 units are eligible for assistance under both the Homeowner Assistance Program and the Small Rental Program. 3 and 4 unit owner-occupants will apply for assistance under the Small Rental Program umbrella - applying to compete for Small Rental funds and applying to receive Homeowner Assistance funds under the Small Rental Program. On the back end, the applicant's homeowner assistance award will come from the Homeowner Assistance Program pool of funds.

The Homeowner Assistance Program Action Plan requires a technical revision. Suggested language:

"The home must be in a single-unit or double-unit structure. If the Homeowner Assistance Program is chosen, the full double-unit structure will serve as the basis for calculation of assistance up to the program cap of \$150,000. For multi-unit structures larger than double unit structures, if the homeowner chooses the Homeowner Assistance Program, funding of up to \$150,000 is available, but is based only on the damages to and value of *the unit in which the owner resides*. The owner occupant landlord may also choose to receive assistance through the Small Rental Property Repair Program."

OR

"The home must be in a single-unit or double-unit structure. If the Homeowner Assistance Program is chosen, the full double-unit structure will serve as the basis for calculation of assistance up to the program cap of \$150,000. For multi-unit structures larger than double unit structures, the homeowner is eligible for assistance from the Homeowner Assistance Program and the Small Rental Property Repair Program. Funding from the Homeowner Assistance Program is capped at \$150,000 and is based only on the damages to and value of *the unit in which the owner resides*."

<p>Client approval required? If yes, see next box. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Date Submitted to Client 1: 9/29/06 Submitted to: Suzie Elkins Date Submitted to Client 2: _____ Submitted to: _____ Client Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Rejected <input type="checkbox"/> Put on Hold</p>
<p>Action Plan Amendment Change Required: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Additional Actions:</p> <ul style="list-style-type: none"> - Requires Action Plan Amendment change (likely qualifies as "technical"). See above for suggested language - Need to determine how to process 3 and 4 unit owner occupants under the Small Rental program - Homeowner Evaluation: Requires additional protocol to prorate reconstruction costs - Homeowner Assistance: Requires pro rata award calculation - MIS: Must incorporate changes to calculator; communication between 2 computer programs - Small Rental: Requires underwriting criteria; requires scoring criteria; requires specialized team - Communications: Must repackage new program; FAQ revisions
<p>Decision Date: _____ Decision Date: _____</p>	<p>Client 1 Signature: _____ Client 2 Signature: _____</p>