



Please submit all completed forms to Bettsie Norton (bnorton@road2la.org)

CCB Form

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

Date: <u>1.16.07</u>	Initiator: <u>AR for Hegner and Bauchle</u>	Team/Dept: _____
Tracking No.: <u>80A</u>	Mail: _____	Phone: _____

Title of Proposed Change:
Permit homeowners to close under Option 2 even if they have not purchased new home

Description: *(Give a high level summary)*
 The Road Home requires HOs who elect Option 2 to establish owner occupancy of a new residence in the state of Louisiana. While some customers have purchased their new home and can demonstrate ownership, many others have not yet purchased the new home.

 This policy will allow the Road Home to schedule and execute a closing prior to the purchase of a new home.

 Proposed procedure:

- Close and provide to Road Home customer at settlement funds that would have been provided under Option 3.
- Upon proof of purchase of new home (or simultaneously with closing on second home), disburse the remaining funds provided under Option 2.

 There will be time limit placed on the how long the homeowner has to purchase second home. Suggest that this time from be negotiated with each homeowner, but not to exceed 180 days without an extension from OCD.

Reason(s) for Change Proposal:
 Some homeowners will not be able to purchase a second home without a down payment provided by Option 3 funds. Also allows homeowners to move to closing more quickly.

Risks:

- If the Option 3 amount is LESS than what the homeowner owes on the damaged home, HO will not be able to exercise this option. Road Home may need to discuss with lenders to figure out how to navigate this situation
- Road Home will need to keep an accurate list of HOs with "option 2 balances" and communicate closely with OCD so that these funds are not disbursed to other HOs.
- eGrants does not currently allow tracking of the "option 2 balances" and requirements for eGrants to support automatic drawdown requests do not include this feature. Road Home will need to modify eGrants to handle this situation and/or implement a manual process to do so

CCB Decision: Date: 1.24.07 Approve Reject Put on Hold 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 type="checkbox"/> Administration		
X Call Center	Implement talking points	
X Center Managers / Team Leads	Implement talking points	
X Communications	Develop and implement comm. Strategy	
X Community Outreach	Implement communication strategy	



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<input checked="" type="checkbox"/> Compliance		
<input checked="" type="checkbox"/> Fraud Prevention		
<input type="checkbox"/> Hazard Mitigation		
<input type="checkbox"/> Homeowner Assistance	Closing team to pass Option 2 letters to First American	
<input checked="" type="checkbox"/> Home Evaluation / Inspection		
<input type="checkbox"/> Logistics / Facility / Security		
<input checked="" type="checkbox"/> MIS / Technical		
<input type="checkbox"/> Policy & Planning	Work with communications to develop talking points	
<input type="checkbox"/> PMO		
<input type="checkbox"/> Public Information Office		
<input checked="" type="checkbox"/> QA / QC		
<input type="checkbox"/> Small Rental		
<input type="checkbox"/> Special Needs		
<input checked="" type="checkbox"/> Training		
<input type="checkbox"/> Other (please specify lead responsibility)		

Client Decision: Date: 2/4/07 Approve Reject Put on Hold Elevate to Client

Client	Signature	Date
Suzie Elkins, OCD		2-8-07
Andy Kopplin, LRA		2-7-07



Please submit all completed forms to Bettie Stapleton (estapleton@road2la.org)

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Date: <u>1/24/07</u>	Initiator: Policy and Plans Team_____	Team/Dept: Policy and Plans Team
Tracking No.: <u>86-A</u>	Mail: <u>arechler@icfi.com</u> _____	Phone: 225-242-1002_____

Title of Proposed Change:

Overriding 3rd party verified FEMA and Insurance Data

Description:

Homeowners often challenge the insurance payment amounts reported by their insurance company to the *Road Home*. Homeowners also challenge the FEMA payment amounts reported by FEMA to the *Road Home*.

In both cases, homeowners argue that the insurance or FEMA amount being deducted as a duplication of benefit includes monies not provided for structural damage to their homes or, in the case, of insurance proceeds, include insurance proceeds for items not covered in the home evaluation.

From documentation provided by the homeowner, the Resolution Team is able to verify the homeowner's challenge of the insurance and/or FEMA deductions. The current policy in all cases is to accept the third party verified information provided by the insurance company and FEMA. This proposed policy would allow the *Road Home* to change the insurance proceed amount and/or the FEMA proceed amount only if the homeowner is able to provide documentation demonstrating that the amount provided by the insurance company or FEMA is inaccurate and the Resolution Team confirms the homeowner's information is accurate. Only certain advisors or supervisory personnel who have been specially trained will be able to change information in eGrants from what was provided by insurance companies or FEMA in this limited circumstance. Resolution teams will use their best efforts to obtain concurrence from the insurance companies and FEMA as part of the process of verifying the information provided by the homeowner.

Supporting documentation must come directly from the insurance company or from FEMA.

If the homeowner documentation is used to override the documentation reported from insurance company or FEMA, those files should be sent through an additional step to verify the decision is being made properly and that the documents are not fraudulent. This could be involved KPMG or some other group to ensure these documents are sound. Also, the applications should not be delayed as a result of this fraud/verification check. As they are moved forward, the check should be done separately.

If the homeowner is challenging items or assistance that was included in deduction but not covered in the home evaluation, then the documentation must clearly itemize or show which proceeds should not be considered a duplication of benefits. If, for example, the insurance proceeds amount provided by the insurance company included an unattached garage, the documentation provided by the homeowner must clearly itemize the unattached garage and include the amount that was specifically awarded for the unattached garage. Or if, for example, the FEMA IA deduction provided by FEMA included assistance for contents or rental assistance, the documentation must show the different dollar amounts awarded to each.

If the homeowner is challenging the overall accuracy of the insurance or FEMA proceeds amount provided by the insurance company or FEMA then the homeowner must provide documentation proving that the award amount is inaccurate.

Advisors will complete a standard form (to be developed) that serves as a record of the discrepancy between the information provided by insurance companies, FEMA and the homeowner and how and why the discrepancy was resolved. The standard form will include an approval/signature line for the advisor and his or her supervisor. Supporting documents should be attached to the form. Both the signed form and supporting documents should be scanned into eGrants with a copy provided to the appropriate insurance company or FEMA.



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Reason(s) for Change Proposal:

Approximately 1000 homeowners are currently in Resolution challenging the insurance proceeds amount or the FEMA proceeds amount deducted from their funding assistance awards and the number is expected to increase.

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