

DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT
ROAD HOME HOMEOWNER'S PROGRAM
ACT 872 REVIEW



AGREED-UPON PROCEDURES REPORT
ISSUED MAY 19, 2010

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Executive Summary

Pursuant to Act 872 of the 2008 Regular Legislative Session, we reviewed 116 Road Home grant applicant files to determine whether the documentation in the files at the time of our review supported the RHP and State appeal determinations and the grant award amounts. Although the RHP and State appeals staff often only researched the specific items addressed in the applicants' appeals, we performed agreed-upon procedures on the applicants' entire files. Our results are based on the documentation in the files at the time of our review. See Appendix B for a detailed schedule of our file review results.

The documentation in 107 of the 116 files supported the RHP and/or State appeal determinations for the appealed issues. However, we found documentation in eight of these files that indicated different values for non-appealed issues should have been used in the grant calculation. For six of the eight files, RHP updated the grant calculation after the appeals process to reflect the values that should have been used. During the time of our review, RHP had not updated the grant calculation for the other two files.

The documentation in nine of the 116 files did not support the RHP and State appeal determinations. For seven of these files, RHP updated the grant calculation after the appeals process. For the other two files, the current award is not affected by the unsupported determinations.

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LOUISIANA LEGISLATIVE AUDITOR
DARYL G. PURPERA, CPA

March 1, 2010

Independent Accountant's Report on the
Application of Agreed-Upon Procedures

ROBIN KEEGAN, EXECUTIVE DIRECTOR
OFFICE OF COMMUNITY DEVELOPMENT
DIVISION OF ADMINISTRATION
Baton Rouge, Louisiana

We performed the procedures enumerated below, which were agreed to by management of the Office of Community Development (OCD) for the Louisiana Division of Administration, solely to assist OCD management in evaluating whether the documentation contained in the applicants' files supports the appeal determinations reached by the Road Home Homeowner's Program and the State and the grant award amounts. OCD management is responsible for the Road Home Program (RHP).

This agreed-upon procedures engagement was conducted in accordance with the applicable attestation standards established by the American Institute of Certified Public Accountants and the applicable attestation standards contained in *Government Auditing Standards*, issued by the Comptroller General of the United States of America. The sufficiency of these procedures is solely the responsibility of OCD management. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

Louisiana Revised Statute 40:600.66(A)(7) requires the Louisiana Recovery Authority and OCD to provide certain Road Home applicants an opportunity to have their files reviewed by a third party. In July 2008, OCD contracted with the Louisiana Legislative Auditor to conduct the third party review. OCD identified 207 applicants who were eligible for the review. Of the eligible applicants, 116 applicants requested a third party review of their files. We determined whether the documentation in the files at the time of our file review supported the RHP and State appeal determinations and the grant award amounts.

Although the RHP and State appeals staff often only researched the specific items addressed in the applicants' appeals, we reviewed the applicants' entire files. The overall results of our analysis of the appealed issues are shown on the following page. These results are based on the documentation in the files at the time of our review. See Appendix B for a detailed schedule of our file review results.

The documentation in 107 of the 116 files supported the RHP and/or State appeal determinations for the appealed issues. However, we found documentation in eight of these files that indicated different values for non-appealed issues should have been used in the grant calculation.¹ For six of the eight files, RHP updated the grant calculation after the appeals process to reflect the values that should have been used. During the time of our review, RHP had not updated the grant calculation for the other two files.

The documentation in nine of the 116 files did not support the RHP and State appeal determinations. For seven of these files, RHP updated the grant calculation after the appeals process. For the other two files, the current award is not affected by the unsupported determinations.

We applied the following agreed-upon procedures to the 116 files:

PROCEDURE:	Verify that all issues in the categories identified on the final file review checklist are in closed or resolved status in the JIRA issue tracking system.
RESULT:	We identified 41 files with issues that were not in closed or resolved status. OCD representatives explained that the files included in our review may not have been closed during the time of our review; therefore, it is reasonable to expect that some files would have open issues.
PROCEDURE:	Verify that the Road Home option selected in eGrants matches the option indicated in the closing documents.
RESULT:	No exceptions noted.
PROCEDURE:	Verify that the applicant owned the damaged property as of August 28, 2005, for Hurricane Katrina or September 23, 2005, for Hurricane Rita.
RESULT:	No exceptions noted.
PROCEDURE:	Verify that the applicant was the occupant of the damaged property as of August 28, 2005, for Hurricane Katrina or September 23, 2005, for Hurricane Rita.
RESULT:	No exceptions noted.

¹ See Appendix C for a detailed explanation of the grant calculation.

PROCEDURE:	Verify that the Major-Severe value in eGrants is set to Severe, Major, MIT1, MIT2, MIT3, or Pl.
RESULT:	No exceptions noted.
PROCEDURE:	If the name on the closing documents is different from the name of the applicant, verify that the person who signed the closing documents is authorized to do so.
RESULT:	No exceptions noted.
PROCEDURE:	Verify that the pre-storm value used in calculating the Road Home grant award amount is supported by: <ul style="list-style-type: none">• 1004 appraisal• Field review• Applicant provided pre-storm appraisal• Applicant provided post-storm appraisal of pre-storm value• Lender analysis• Market analysis• Broker's price opinion• Automated valuation method
RESULT:	The documentation in 20 files indicates a different pre-storm value should be used in the grant calculation. For 18 of those files, the award amount is not affected because the estimated cost of damage is lower than the pre-storm value and is the starting point of the calculation. For the remaining two files, the pre-storm value is the starting point; therefore, the award amount could be affected.
PROCEDURE:	For homes located on leased land, verify that the pre-storm value excludes the value of the land.
RESULT:	No exceptions noted.
PROCEDURE:	For duplexes, verify that the pre-storm value is based on one unit if ownership is a single unit or is based on both units if ownership is both units.
RESULT:	No exceptions noted.

PROCEDURE: Verify that the estimated cost of damage used in calculating the Road Home grant award amount is supported by a compensation allowance document.

RESULT: The documentation in seven files indicates a different estimated cost of damage should be used in the grant calculation. For two files, the award amount is not affected because the total FEMA assistance, flood insurance proceeds, and homeowner's insurance proceeds the applicant received is greater than the estimated cost of damage, resulting in a \$0 compensation grant. For the remaining five files, RHP updated the estimated cost of damage after the appeal, which changed the value for the starting point of the calculation; therefore, the award amount could be affected.

PROCEDURE: For applicants, who received an additional compensation grant, verify their eligibility and award amount are supported by an eligibility checklist.

RESULT: No exceptions noted.

PROCEDURE: Verify that the homeowner's insurance proceeds amount used in calculating the Road Home grant award is supported by a settlement statement or a data feed from the data warehouse.

RESULT: The documentation in seven files indicates a different value for homeowner's insurance proceeds should be used in the grant calculation; however, the award amount is not affected because the total FEMA assistance, flood insurance proceeds, and homeowner's insurance proceeds the applicant received is greater than the starting point of the grant calculation, resulting in a \$0 compensation grant. For nine files, RHP updated the value for homeowner's insurance proceeds after our review.

In addition, for 11 files, the Legislative Auditor verified, with the applicant's insurer, a different value for homeowner's insurance proceeds than the value used in the grant calculation. OCD representatives explained that the files included in our review may not have been closed during the time of our review. OCD does not recheck homeowner's insurance until a file is ready for closing; therefore, it is reasonable to expect that the insurance values in some files would not be updated.

PROCEDURE: Verify that the flood insurance proceeds amount used in calculating the Road Home grant award is supported by a settlement statement or a data feed from the data warehouse.

RESULT: No exceptions noted.

PROCEDURE: Verify that the FEMA Individual Assistance amount used in calculating the Road Home grant award is supported with an award letter from FEMA, an ICF override document, or a data feed from the data warehouse.

RESULT: No exceptions noted.

PROCEDURE: For Option 1, verify that the total grant award amount on the final disbursement statement matches the closed value amounts indicated in eGrants.

RESULT: No exceptions noted.

PROCEDURE: For Options 2 or 3, verify that the total grant award amount on the settlement statement and the seller/owner's affidavit and immunity matches the closed value amount indicated in eGrants.

RESULT: No exceptions noted.

PROCEDURE: Verify that total disbursements match the current value amounts indicated in eGrants.

RESULT: We identified 62 files where total disbursements did not match the current value amounts. The differences occurred because RHP:

- (1) removed the \$50,000 cap for additional compensation grants for option 1 homeowners;
- (2) made homeowners who sold their damaged homes prior to the start of the program and who had not assigned their RHP rights eligible for a Road Home grant;
- (3) had not disbursed some elevation funds; and
- (4) updated the pre-storm value, estimated cost of damage, FEMA Individual Assistance, flood insurance proceeds, and/or homeowner's insurance proceeds.

PROCEDURE: Verify that the following applicable documentation is uploaded and viewable in eGrants and contains the required signatures:

- Final Disbursement Statement
- Declaration of Covenant
- Grant Agreement
- Limited Subrogation Assignment Agreement
- Grant Recipient Affidavit
- Name Affidavit
- Direct Disbursement Acknowledgement
- Appeal or Final Disbursement Acknowledgement
- Elevation Incentive Agreement Letter
- Elevation Incentive Agreement
- Act of Cash Sale
- Settlement Statement - HUD
- Seller/Owner's Affidavit and Indemnity
- Replacement Property Affidavit
- Compliance and Tax Proration Agreement
- Privacy Policy
- 1099 S Input Form

RESULT: We identified 21 files that lacked at least one of the documents listed above. The number of missing documents totals 25.

We were not engaged to and did not conduct an examination, the objective of which would be to express an opinion, on OCD's compliance with Federal and State regulations, OCD's internal control over compliance with Federal and State regulations, or OCD's financial statements. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters may have come to our attention that would have been reported to you.

This report is intended solely for the information and use of OCD management. However, by provisions of State law, this report is a public document and has been distributed to the appropriate public officials.

Respectfully submitted,



Daryl G. Purpera, CPA
Legislative Auditor

JB:SD:JLM:dl

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Management's Response

BOBBY JINDAL
GOVERNOR



ANGELE DAVIS
COMMISSIONER OF ADMINISTRATION

State of Louisiana
Division of Administration
Office of Community Development
Disaster Recovery Unit

April 22, 2010

Mr. Daryl Purpera, CPA
Legislative Auditor
Office of the Louisiana Legislative Auditor
1600 N. Third St.
P.O. Box 94397
Baton Rouge, LA 70804-9397

RE: Application of Agreed-Upon Procedures
Act 872 of the 2008 Regular Session

Dear Mr. Purpera:

The Division of Administration, Office of Community Development, Disaster Recovery Unit (OCD/DRU) appreciates the opportunity to respond to the Louisiana Legislative Auditor (LLA), Recovery Assistance Division's (RAD), agreed-upon procedures report. ACT 872 of the Louisiana 2008 Regular Session required the Louisiana Recovery Authority and the Office of Community Development to provide certain Road Home applicants an opportunity to have their files reviewed by a third party. Specifically, Road Home applicants who has on or before June 10, 2008, exhausted his remedies of appealing to the Road Home Appeals Panel and further to OCD and for whom a decision was issued by OCD on or before June 10, 2008, denying the relief sought by the Road Home applicant through his appeal, the Louisiana Recovery Authority and OCD shall provide the applicant the opportunity to have the applicant's grant file reviewed by the third person or agency contracted by the Division of Administration to conduct the review. OCD contracted with the LLA to conduct the third party review.

OCD has taken under consideration the reported results of the various agreed-upon procedures. OCD implemented the State Appeals Process to provide applicants who were not satisfied with their initial Road Home program appeal decision an avenue in which to appeal the Road Home decision to OCD for another review. The State Appeals Process was designed to assure that an applicant was afforded an additional review of the issue being appealed. The State's Appeal Process only reviewed and rendered a decision on the specific issue(s) the applicant was appealing; it did not include a complete file review to determine the overall accuracy of the grant calculation. For example, if an applicant appealed a Road Home program appeal decision denying an elevation grant the State Appeals Process only reviewed whether the decision to deny

the elevation grant was proper based on the information contained in the applicant file at the time. The State Appeals Process would not have included a review of other issues outside of the elevation issue, such as, did the file support an Additional Compensation Grant, was the Estimated Cost of Damage calculated properly, was insurance proceeds properly accounted for, etc. The State Appeals Process did not include a review of the applicant's entire file to assure the grant award was calculated properly. The Appeals Process only considered the issue(s) being appealed.

The RAD review of the 116 files went beyond evaluating whether the documentation contained in the applicants' files supports the appeal determinations reached by the Road Home Homeowner's Program and OCD. The RAD review evaluated the documentation contained in the applicants' files, which may have contained information received by the RHP after the appeal, as well as documentation the RAD independently obtained to determine if both the appeal determinations and the grant calculations were supported. For example, RAD independently obtained insurance information from insurance carriers that identified applicants receiving more insurance proceeds than what had been either reported by the applicant or by the insurance carrier to the program. As stated in the preceding paragraph, OCD's State Appeals Process only considered the specific issue(s) under appeal and did not include a complete grant review.

The RAD report states that:

"The documentation in 107 of the 116 files supported the RHP and/or State appeal determinations for the appealed issues. However, we found documentation in eight of these files that indicated different values for non-appeal issues should have been used in the grant calculation. For six of the eight files, RHP updated the grant calculation after the appeals process to reflect the values that should have been used. During the time of our review, RHP had not updated the grant calculations for the other two files."

As stated above the State Appeals Process did not include a review of the applicant's entire file to assure the grant award was calculated properly. The Appeals process only considered the issue(s) under appeal. It should also be noted that just because an applicant's file had been through both the RHP appeal and the State Appeal processes the file was not necessarily a closed file or that the amount of the grant calculation could not change. The RHP did not stop obtaining additional information and documentation for these files nor did the RHP stop "working" that file. So it would be expected that there would be documentation in a file that indicated a different value should have been used in the grant calculation. There were other processes in place that were designed to ensure that accuracy of the grant calculations.

The two files where the grant calculations were not updated during the time of RAD's review have since been updated.

Mr. Daryl Purpera, CPA

April 22, 2010

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The RAD report states that:

“The documentation in nine of the 116 files did not support the RHP and State Appeal determinations. For seven of these files, RHP updated the grant calculation after the appeals process. For the other two files, the current award is not affected by the unsupported determinations.”

OCD does not fully agree with this conclusion. OCD contends that the number of files where the documentation did not support the RHP and State Appeals determinations is less than the nine reported by the LLA. OCD believes the RAD was overly critical to conclude that the documentation in a file did not support the Appeal determination. For example, for file number 108 in appendix B, the RAD concludes that the additional compensation grant is not supported. OCD does not agree because at the time of the appeal the applicant had not provided income documentation sufficient to determine eligibility. Therefore, the appeal had to be denied. It was almost 12 months after the appeal when the applicant provided income documentation sufficient to determine eligibility. In another example, for file number 112 in appendix B, The RAD concludes that updated insurance proceeds were not supported. OCD reviewed the file and determined that the insurance proceeds are supported.

Regardless of whether OCD agrees with the RAD's conclusion on these nine files, OCD is pleased that the RAD acknowledges, in appendix B, that for these nine files the current award is supported because either the award amount was not affected or RHP updated the calculation after the appeals process. Ultimately, the applicant received the correct grant award and the file closed properly.

OCD contracted with the RAD to also apply additional agreed-upon procedures to the entire file not just the appealed issues. The agreed-upon procedures for this review were taken from the procedures defined for the final file review RAD was performing for OCD. Some of the agreed-upon procedures, such as, verify that all issues in the categories identified on the final file review checklist are in closed or resolved status in the JIRA issue tracking system, should not have been applied to these 116 files because these files were not necessarily closed files. For those procedures which are germane to these files, OCD will take appropriate action.

We appreciate the cooperation and diligence of you staff in conducting this engagement. If you have any questions or require additional information, please contact me.

Sincerely,



Robin Keegan, Executive Director
Office of Community Development/DRU

RK/SU

Mr. Daryl Purpera, CPA

April 22, 2010

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c: Ms. Angele Davis
 Ms. Barbara Goodson
 Mr. Mark Brady
 Ms. Marsha Guedry
 Mr. Thomas Brennan
 Ms. Lara Robertson
 Mr. Richard Gray
 Mr. Jeff Haley
 Mr. Robbie Viator

Schedule of File Review Results

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
SUPPORTED - The documentation in 107 files supported the RHP and/or State appeal determinations for the appealed issues.							
1	Award Amount	During the post closing review process, RHP received updated information from the applicant's insurer indicating her homeowner's insurance proceeds were higher than the amount used in the grant calculation. RHP recalculated the award amount and notified the applicant that a refund was due. The applicant appealed the recalculation. During the appeals process, RHP verified that the current insurance proceeds were correct.	Estimated Cost of Damage	The State remanded the file to RHP for review of the additional damage documentation provided by the applicant. RHP determined that the documentation did not indicate that the estimated cost of damage was incorrect.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
2	Estimated Cost of Damage	RHP recalculated the estimated cost of damage resulting in an additional disbursement. The applicants did not accept the additional disbursement pending a State appeal determination.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$21,853.28	\$21,853.28	The documentation in the file supports the RHP and State appeal determinations.
3	Pre-Storm Value	RHP determined that the pre-storm value used in the grant calculation was the highest value available in the file.	--	--	\$34,295.00	\$34,295.00	The documentation in the file supports the RHP and State appeal determinations.
	Additional Compensation Grant	RHP determined that the applicants were not eligible for the additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.			
4	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$29,750.00	\$29,750.00	The documentation in the file supports the RHP and State appeal determinations.

ROAD HOME HOMEOWNER'S PROGRAM ACT 872 REVIEW

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
5	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$86,517.44	\$56,517.44	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, the applicant elected to receive the elevation grant.
6	Insurance Proceeds	RHP received updated information from the applicant's insurer indicating the actual homeowner's insurance proceeds were lower than the amount used in the grant calculation. RHP also determined that the pre-storm value used in the calculation was invalid because it was based on a single family structure, while the damaged property was a mobile home on leased land. As a result, RHP revised the pre-storm value using information published by the National Automobile Dealers Association (NADA) for mobile homes. RHP recalculated the award amount and notified the applicant that a refund was due.	Award Amount	The State remanded the file to RHP to determine the applicant's eligibility for an additional compensation grant. RHP reviewed the income documentation in the file and determined that the applicant is not eligible for an additional compensation grant.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
7	Additional Compensation Grant	RHP determined that an additional compensation grant would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$18,256.67	\$18,256.67	The documentation in the file supports the RHP and State appeal determinations.
8	Road Home Grant Ineligibility	RHP determined that the applicants are not eligible for a Road Home grant because they did not occupy the damaged property at the time of the storm.	Road Home Grant Ineligibility	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
9	Estimated Cost of Damage	RHP reviewed the additional damage documentation provided by the applicant and determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$26,597.15	\$26,597.15	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP determined that the pre-storm value used in the grant calculation was the highest value available in the file.	--	--			
10	Additional Compensation Grant	RHP determined that an additional compensation grant would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$27,588.70	\$27,588.70	The documentation in the file supports the RHP and State appeal determinations.
11	Additional Compensation Grant	RHP determined that the applicant was not eligible for the additional compensation grant because her annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$39,456.68	\$39,456.68	The documentation in the file supports the RHP and State appeal determinations.
12	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct. Also, RHP received an update on the applicant's homeowner's insurance indicating the insurance proceeds were higher than the amount used in the grant calculation. RHP recalculated the award amount and determined that a refund was due.	Insurance Proceeds	The State remanded the file to RHP for further review. RHP received additional information on the applicant's homeowner's insurance proceeds indicating the proceeds were actually lower than what was used in the initial grant calculation resulting in an additional disbursement.	\$27,573.84	\$27,573.84	The documentation in the file supports the RHP and State appeal determinations.

ROAD HOME HOMEOWNER'S PROGRAM ACT 872 REVIEW

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
13	Insurance Penalty	RHP determined that the flood insurance penalty was not required, removed the penalty, and included the flood insurance proceeds that the applicant received in the grant calculation. This change reduced the compensation grant, and RHP notified the applicants that a refund was due.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP reviewed the estimated cost of damage and determined that it was actually lower than the amount used in the grant calculation. RHP recalculated the grant award amount based on the reduced estimated cost of damage and notified the applicants that a refund of the entire grant was due.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
14	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for review of the additional damage documentation provided by the applicant. RHP determined that the additional documentation did not indicate the damage was storm related.	\$39,240.21	\$39,240.21	The documentation in the file supports the RHP and State appeal determinations.
15	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.
	Insurance Proceeds	RHP determined that the deduction of the applicant's flood insurance proceeds was correct.	--	--			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
16	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State determined that the applicant did not provide any additional damage information in the timeframe allotted. Therefore, no adjustments were made to the estimated cost of damage.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Pre-Storm Value	The State did not adjust the pre-storm value because the estimated cost of damage was lower than the pre-storm value and was the starting point of the grant calculation.			
	--	--	Insurance Proceeds	The State determined that the deduction for the flood insurance proceeds that the applicant received was correct.			
17	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that the elevation grants were on hold due to a lack of funding.	\$85,649.59	\$67,422.93	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after the appeal, RHP increased the estimated cost of damage and the homeowner's insurance proceeds, which increased the compensation grant and created a gap between the estimated cost of damage and the other compensation received. This change made the applicant eligible for an additional compensation grant.

ROAD HOME HOMEOWNER'S PROGRAM ACT 872 REVIEW

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
18	Pre-Storm Value	RHP increased the pre-storm value using the highest value available in the file.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
19	Pre-Storm Value	RHP determined that the highest available pre-storm value was used in the grant calculation.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.			
20	Pre-Storm Value	RHP increased the pre-storm value using the highest value available in the file.	--	--	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	RHP did not adjust the estimated cost of damage because the other compensation the applicants received was greater than the starting point of the grant calculation.	Estimated Cost of Damage	The State upheld RHP's appeal determination.			
21	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage. RHP also received updated insurance information indicating the applicants' homeowner's insurance proceeds were lower than the amount used in the grant calculation and their flood insurance proceeds were higher than the amount used in the grant calculation. RHP recalculated the award amount and notified the applicants that a refund was due.	Award Amount	The State upheld RHP's appeal determination.	\$116,835.77	\$22,843.21	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP increased the estimated cost of damage, which increased the compensation grant and created a gap between the estimated cost of damage and the other compensation received. This change made the applicant eligible for an additional compensation grant.
	Estimated Cost of Damage	RHP determined that the appeal was not submitted within the timeframe allotted.	--	--			
22	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$4,966.37	\$4,966.37	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
23	Additional Compensation Grant	RHP determined that the applicant was not eligible for the additional compensation grant because her annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$21,595.57	\$21,595.57	The documentation in the file supports the RHP and State appeal determinations.
24	Award Amount	RHP determined that the award amount was calculated correctly.	Award Amount	The State upheld RHP's appeal determination.	\$11,614.13	\$11,614.13	The documentation in the file supports the RHP and State appeal determinations.
25	Road Home Grant Ineligibility	RHP determined that the applicants were not eligible for a Road Home grant because they sold the damaged property to an individual after the storm.	Road Home Grant Ineligibility	The State upheld RHP's appeal determination.	\$23,080.97	\$0.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP revised its eligibility policy which made applicants who sold their home prior to August 29, 2007, eligible for a Road Home grant.
26	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$52,156.65	\$52,156.65	The documentation in the file supports the RHP and State appeal determinations.
27	Estimated Cost of Damage	RHP increased the estimated cost of damage. RHP also reviewed the applicants' homeowner's insurance information provided prior to closing which showed they received insurance proceeds. This information was omitted from the initial grant calculation. RHP recalculated the award amount based on the change to the estimated cost of damage and the inclusion of the insurance proceeds and notified the applicants that a refund was due.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Pre-Storm Value	The State upheld RHP's appeal determination.			

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.			
	Elevation Grant	RHP determined that the damaged residence is not located in an eligible area.	Elevation Grant	The State upheld RHP's appeal determination.			
28	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.
	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage.	--	--			
29	Additional Compensation Grant	RHP determined that any additional grant award would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$48,500.90	\$48,500.90	The documentation in the file supports the RHP and State appeal determinations.
	--	--	Estimated Cost of Damage	The State determined that the estimated cost of damage was correct.			
30	Pre-Storm Value	RHP determined that the pre-storm value used in the calculation was the highest value available in the file.	Pre-Storm Value	The State offered the applicants the option of accepting the highest available pre-storm value, which was the value used in the calculation, or ordering a new appraisal. The State remanded the file to RHP for review of the applicants' response. The applicants accepted the pre-storm value that was used; therefore, no changes were made to the pre-storm value.	\$10,091.88	\$10,091.88	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
31	Elevation Grant	RHP determined that the applicant did not provide proof of payment or denial of ICC funding from her flood insurance provider to determine eligibility.	Elevation Grant	The State upheld RHP's appeal determination.	\$147,277.72	\$136,076.72	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
32	Pre-Storm Value	RHP ordered an appraisal of the damaged residence but increased the pre-storm value to the highest value available in the file, a market analysis.	Pre-Storm Value	The State remanded the file to RHP for further review. RHP determined that the market analysis was invalid because the analysis was conducted as a mobile home rather than a single family home. RHP reduced the pre-storm value to the appraised value, which reduced the compensation grant.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
33	Road Home Grant Ineligibility	RHP determined that the applicant owned but did not occupy the damaged residence at the time of the storm. The applicant filed a second appeal and provided additional documentation to support his occupancy. RHP reviewed the additional documentation and approved the appeal.	The applicant did not file a State appeal.	--	\$150,000.00	\$146,360.00	The documentation in the file supports the RHP appeal determination. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
34	Additional Compensation Grant	RHP determined that the applicant's annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$112,225.60	\$112,225.60	The documentation in the file supports the RHP and State appeal determinations.
35	Insurance Penalty	RHP determined that the penalty was required because the applicant did not carry homeowner's insurance at the time of the storm.	Insurance Penalty	The State upheld RHP's appeal determination.	\$63,700.00	\$63,700.00	The documentation in the file supports the RHP and State appeal determinations.

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
36	Pre-Storm Value	RHP determined that the post-storm appraisal provided by the applicants was not acceptable because the value was more than 20% higher than the highest appraisal ordered by the RHP.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
37	Estimated Cost of Damage	We could not locate any documentation of RHP's appeal determination in the file. According to information in the file, no changes were made to the estimated cost of damage.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	FEMA Assistance	We could not locate any documentation of RHP's appeal determination in the file. According to information in the file, no changes were made to the deduction of the FEMA assistance that the applicant received.	--	--			
38	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that the elevation grants were on hold due to a lack of funding.	\$110,876.86	\$113,510.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds and the associated legal fees.
	Additional Compensation Grant	We could not locate any documentation of RHP's appeal determination in the file. According to information in the file, no changes were made to the additional compensation grant.	--	--			
39	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP obtained additional damage documentation from the applicant and decreased the estimated cost of damage.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage.	--	--			
40	Road Home Grant Ineligibility	RHP determined that the applicant was not eligible to receive a Road Home grant award because his home was a houseboat, which is not an eligible structure.	Road Home Grant Ineligibility	The State remanded the file to RHP to verify that the home was built to residential construction codes and inspected by parish inspectors. However, RHP could not verify this information because the permit office had no record of the property. Also, the parish does not regulate floating structures; therefore, the applicant's home would not have been inspected. In addition, the applicant's marine insurance classified the structure as a houseboat.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
41	Pre-Storm Value	RHP determined that the highest available pre-storm value was used in the grant calculation.	Pre-Storm Value	The State remanded the file to RHP to order a new appraisal. The appraisal indicated a lower pre-storm value than the value used in the initial grant calculation. In accordance with program policy, RHP maintained the initial pre-storm value.	\$124,150.00	\$124,150.00	The documentation in the file supports the RHP and State appeal determinations.

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
42	Pre-Storm Value	RHP determined that the highest pre-storm value available in the file was used in the grant calculation.	Insurance Penalty	The State remanded the file to RHP for further review. RHP determined that the insurance penalty was required because the applicant did not carry homeowner's insurance at the time of the storm.	\$97,117.13	\$97,117.13	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	--	--			
43	Award Amount	RHP increased the pre-storm value to the highest value available in the applicants' file. RHP also determined that the flood insurance proceeds the applicants received were higher than the amount used in the grant calculation. In addition, RHP noted that the applicants did not submit complete income documentation to determine their eligibility for the additional compensation grant. RHP recalculated the award amount based on the changes made to the pre-storm value and the flood insurance proceeds, which decreased the compensation grant, and notified the applicants that a refund was due.	Additional Compensation Grant	The applicants did not submit the required income documentation within the timeframe allotted. Therefore, the State upheld RHP's appeal determination.	\$0.00	\$7,594.47	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is because after our review RHP decreased the pre-storm value.
44	Road Home Grant Ineligibility	RHP determined that the applicant was not eligible to receive a Road Home grant because her home was a houseboat, which is not an eligible structure.	Road Home Grant Ineligibility	The State upheld RHP's appeal determination.	\$123,150.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that RHP had not updated the current award in eGrants to reflect ineligibility during the time of our review.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
45	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that the elevation grants were on hold due to a lack of funding.	\$123,373.46	\$123,373.46	The documentation in the file supports the RHP and State appeal determinations.
46	Additional Compensation Grant	RHP determined that the compensation grant was calculated correctly and that the applicant was not eligible for an additional compensation grant because his annual income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$7,331.85	\$7,331.73	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is an insignificant difference in the homeowner's insurance proceeds.
47	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State determined that applicant did not dispute the results of the compensation allowance document, which indicated the property was less than 51% damaged. Therefore, the State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
48	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	--	--	\$60,117.51	\$60,117.51	The documentation in the file supports the RHP and State appeal determinations.
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.			
	Elevation Grant	RHP did not award the elevation grant since the applicants declined the grant prior to their first closing.	Elevation Grant	The State notified the applicants that the elevation grants were on hold due to a lack of funding.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
49	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Pre-Storm Value	The State remanded the file to RHP to order a new appraisal. The appraisal indicated a higher pre-storm value than the value used in the initial grant calculation. However, the insurance proceeds that the applicants received exceeded the higher pre-storm value; therefore, no additional disbursements were made.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.
	Insurance Proceeds	RHP determined that the deduction of the applicant's flood and homeowner's insurance proceeds was correct.	Insurance Proceeds	The State upheld RHP's appeal determination.			
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.			
50	Additional Compensation Grant	RHP determined that the applicant did not provide sufficient income documentation for all adult members in her household.	Additional Compensation Grant	The State determined that the applicant was not eligible for an additional compensation grant because her annual household income exceeded the annual income limits.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.
51	Additional Compensation Grant	RHP determined that the applicant was not eligible for an additional compensation grant because her annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$54,976.33	\$54,976.33	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
	--	--	Estimated Cost of Damage	The State remanded the file to RHP for further review of the estimated cost of damage. According to the appeal documentation, RHP mailed the estimated cost of damage report to the applicant and requested her to provide additional documentation regarding the damages to her home, but she did not. Therefore, the State upheld RHP's appeal determination.			
52	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage.	Additional Compensation Grant	--	\$49,221.86	\$49,221.86	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Elevation Grant	The State notified the applicant that she will be informed of the new Federal regulations under the FEMA elevation program.			
53	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	The applicants did not file a State appeal.	--	\$53,369.85	\$53,369.85	The documentation in the file supports the RHP appeal determination.
	Estimated Cost of Damage	RHP increased the estimated cost of damage.		--			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
54	Additional Compensation Grant	RHP determined that the applicant did not submit sufficient documentation to determine her eligibility for an additional compensation grant.	Additional Compensation Grant	The State determined that the applicant was not eligible for an additional compensation grant because her annual household income exceeded the annual income limits.	\$150,000.00	\$150,000.00	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP increased the pre-storm value and recalculated the award amount, which increased the compensation grant.	--	--			
55	Compensation Grant	RHP determined that the compensation grant award was calculated correctly.	Compensation Grant	The State upheld RHP's appeal determination.	\$109,274.00	\$50,000.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
56	Additional Compensation Grant	RHP determined that the applicant's annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$117,474.03	\$117,474.03	The documentation in the file supports the RHP and State appeal determinations.
57	Additional Compensation Grant	RHP determined that the applicant's annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$26,585.28	\$26,585.28	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	--	--			
58	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP reviewed the estimated cost of damage and determined that it was actually lower than the amount used in the grant calculation.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
59	Additional Compensation Grant	RHP determined that the applicant's annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$110,910.16	\$108,639.19	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after the appeals process, RHP reviewed the homeowner's insurance proceeds and deducted from the current award the amount the applicant received for contents, which is not a duplication of benefits. This amount should not have been deducted from the grant award. Subsequent to our review, RHP updated the homeowner's insurance proceeds and ordered a new appraisal which increased the pre-storm value.
	Pre-Storm Value	RHP determined that the pre-storm value used in the grant calculation was the highest value available in the file.	--	--			
60	Pre-Storm Value	RHP determined that the pre-storm value used in the grant calculation was the highest value available in the applicants' file.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$50,855.86	\$50,751.10	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicants' insurer that the homeowner's insurance proceeds were actually higher.
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	--	--			

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
61	Elevation Grant	RHP notified the applicants that the elevation grants were on hold due to a lack of funding. RHP also received updated information from FEMA indicating the amount of FEMA assistance that the applicants received was higher than the amount used in the grant calculation. RHP recalculated the award amount and notified the applicants that a refund was due.	FEMA Assistance	The State remanded the file to RHP for further review. RHP reviewed the additional documentation and determined that the FEMA assistance was not a duplication of benefits. RHP recalculated the award amount and notified the applicants that they do not owe RHP a refund.	\$91,141.88	\$88,471.55	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds.
62	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file. RHP also received updated information on the homeowner's insurance proceeds indicating the proceeds were higher than the amount used in the initial grant calculation. RHP recalculated the award amount based on these changes which increased the compensation grant.	Insurance Proceeds	The State remanded the file to RHP for further review. RHP determined that the homeowner's insurance proceeds were correct.	\$41,213.65	\$41,213.65	The documentation in the file supports the RHP and State appeal determinations.
63	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP revised the estimated cost of damage resulting in a refund due. The applicants filed a second State appeal, and the State again remanded the file to RHP for further review. RHP corrected its earlier mistake and updated the estimated cost of damage to the amount used in the initial grant calculation.	\$24,472.20	\$27,235.77	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP decreased the estimated cost of damage.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
64	Additional Compensation Grant	RHP determined that any additional award would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$57,999.00	\$57,845.96	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds.
65	Pre-Storm Value	RHP reviewed the pre-storm appraisal provided by the applicant and determined that the appraisal was not valid.	Pre-Storm Value	The State remanded the file to RHP to order a new appraisal. The new appraisal resulted in a lower value than what was used in the initial grant calculation. RHP used the higher value in accordance with RHP policy.	\$150,000.00	\$80,000.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher. Also, RHP removed the cap on the additional compensation grant.
66	Additional Compensation Grant	RHP determined that the applicant was not eligible for an additional compensation grant because her annual household income exceeded the annual income limits.	The applicant did not file a State appeal.	--	\$60,395.62	\$59,184.19	The documentation in the file supports the RHP appeal determination. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds and the associated legal fees.
	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.		--			
	Insurance Proceeds	RHP received updated information regarding the applicant's flood and homeowner's insurance proceeds indicating the actual proceeds were lower than the amounts used in the grant calculation. RHP recalculated the compensation grant amount resulting in an additional disbursement.		--			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
67	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that the elevation grants were on hold due to a lack of funding.	\$150,000.00	\$133,722.33	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher. Also, RHP removed the cap on the additional compensation grant.
	Pre-Storm Value	RHP determined that the pre-storm value used in the grant calculation was the highest value available in the file.	--	--			
68	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$77,504.15	\$74,602.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher.
69	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Additional Compensation Grant	The State determined that any additional award amount would exceed the estimated cost of damage.	\$11,518.76	\$13,905.35	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually lower.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	--	--			
70	Additional Compensation Grant	RHP determined that the applicant was not eligible for an additional compensation grant because his annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$69,623.18	\$24,123.18	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
71	Pre-Storm Value	RHP ordered a new appraisal resulting in a higher pre-storm value and an increase in the compensation grant. Also, RHP reviewed the income documentation in the file and determined that the applicant was not eligible for an additional compensation grant. RHP recalculated the grant award and notified the applicant that a refund was due.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$10,697.80	\$4,515.34	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds and the associated legal fees.
72	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	--	--	\$60,480.63	\$66,935.85	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that RHP had not updated the pre-storm value in eGrants during the time of our review. Also, RHP updated the homeowner's insurance proceeds after our review.
	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that she will be informed of the new Federal regulations under the FEMA elevation program.			
73	Pre-Storm Value	RHP determined that the highest available pre-storm value was used in the grant calculation.	Pre-Storm Value	The State remanded the file to RHP to give the applicants the option of ordering a new appraisal. The applicants declined to order an appraisal; therefore, the State upheld RHP's appeal determination.	\$72,218.80	\$72,218.80	The documentation in the file supports the RHP and State appeal determinations.
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	--	--			

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
74	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Award Amount	The State upheld RHP's appeal determination.	\$52,126.84	\$44,952.46	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds and the associated legal fees.
	Pre-Storm Value	RHP increased the pre-storm value using the highest value available in the file.	--	--			
75	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$117,894.43	\$87,831.54	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher. Also, RHP increased the estimated cost of damage after our review.
76	Pre-Storm Value	RHP reviewed the post-storm appraisal provided by the applicants and determined that the appraised value was not within the acceptable range of 20% of RHP's pre-storm value.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP determined that the estimated cost of damage was correct.	\$48,482.26	\$48,482.26	The documentation in the file supports the RHP and State appeal determinations.
77	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP requested and received additional damage information from the applicant. RHP reviewed the additional information and determined that the estimated cost of damage was correct.	\$38,485.89	\$38,485.89	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
78	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$10,054.13	\$10,054.13	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	--	--			
79	Pre-Storm Value	RHP increased the pre-storm value to the highest value available, a pre-storm appraisal submitted by the applicants. However, the appraisal was not in the file.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$17,780.40	\$17,780.40	The documentation in the file supports the RHP and State appeal determinations.
	Estimated Cost of Damage	The applicants submitted additional photos showing slab damage; however, RHP determined that the photos were not sufficient to conclude that the damage was caused by the storm.	Estimated Cost of Damage	The State upheld RHP's appeal determination.			
80	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Pre-Storm Value	The State did not adjust the pre-storm value because the estimated cost of damage was lower than the pre-storm value and was the starting point of the grant calculation.	\$24,621.55	\$24,621.55	The documentation in the file supports the RHP and State appeal determinations.

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
81	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State remanded the file to RHP for further review of the estimated cost of damage and the pre-storm value. According to the appeal documents, the applicants did not provide additional information regarding the estimated cost of damage. Therefore, the State upheld RHP's appeal determination. Also, RHP increased the pre-storm value using the highest value available in the file.	\$30,000.00	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations.
82	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
83	Estimated Cost of Damage	RHP decreased the estimated cost of damage.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$40,395.66	\$30,000.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is because after our review RHP increased the estimated cost of damage.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
84	Pre-Storm Value	RHP determined that the highest available pre-storm value was used in the calculation.	Pre-Storm Value	The State remanded the file to RHP to order a new appraisal, which indicated a lower pre-storm value than the value used in the initial grant calculation. RHP maintained the initial pre-storm value in accordance with program policy.	\$30,000.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, the applicant elected to receive the elevation incentive award.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	--	--			
85	Additional Compensation Grant	RHP determined that the applicant was not eligible for an additional compensation grant because his annual household income exceeded the annual income limits.	--	--	\$19,159.41	\$19,159.41	The documentation in the file supports the RHP and State appeal determinations.
	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that he will be informed of the new Federal regulations under the FEMA elevation program.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
86	Elevation Grant	During the RHP appeal, elevation awards were on hold due to availability of funds.	Elevation Grant	The State notified the applicants that they will be informed of the new Federal regulations under the FEMA elevation program.	\$127,911.09	\$127,911.09	The documentation in the file supports the RHP and State appeal determinations.
	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	--	--			
	Pre-Storm Value	RHP determined that the highest pre-storm value available in the file was used in the grant calculation.	--	--			
	FEMA Assistance	RHP verified that the amount of FEMA assistance that the applicants received was higher than the amount used in the grant calculation. RHP recalculated the award amount, which decreased the award, and notified the applicants that a refund was due.	FEMA Assistance	The State determined that the applicants did not submit documentation from FEMA regarding the FEMA assistance they received. Therefore, the State upheld RHP's appeal determination.			
87	Award Amount	RHP determined that any additional award amount would exceed the estimated cost of damage.	Award Amount	The State upheld RHP's appeal determination.	\$51,193.30	\$51,193.30	The documentation in the file supports the RHP and State appeal determinations.
88	Additional Compensation Grant	RHP received updated information from the applicant's insurer indicating the homeowner's insurance proceeds were higher than the amount used in the grant calculation. RHP recalculated the award amount which decreased the compensation grant. RHP notified the applicant that a refund was due.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$54,523.02	\$54,523.02	The documentation in the file supports the RHP and State appeal determinations.
89	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage.	Estimated Cost of Damage	The State determined that the estimated cost of damage was correct.	\$44,776.20	\$44,776.20	The documentation in the file supports the RHP and State appeal determinations.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
90	FEMA Assistance	RHP determined that the FEMA assistance deduction was correct. RHP also reviewed the insurance documentation in the file and determined that the applicants received more homeowner's insurance proceeds than the amount used in the grant calculation. RHP recalculated the award amount and notified the applicants that a refund was due.	FEMA Assistance	The State upheld RHP's appeal determination.	\$49,086.10	\$49,086.10	The documentation in the file supports the RHP and State appeal determinations.
	--	--	Insurance Proceeds	The State determined that the insurance proceeds deduction was correct.			
91	Pre-Storm Value	RHP determined that the highest available pre-storm value was used in the grant calculation.	Pre-Storm Value	The State did not adjust the pre-storm value because the estimated cost of damage was lower than the pre-storm value and was the starting point of the grant calculation.	\$0.00	\$0.00	The documentation in the file supports the RHP and State appeal determinations.
	Elevation Grant	RHP notified the applicants that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicants that they will be informed of the new Federal regulations under the FEMA elevation program.			
	--	--	Insurance Proceeds	The State notified the applicants that since this issue was not raised with RHP, the issue cannot be addressed in the State appeal.			
	--	--	Additional Compensation Grant	The State determined that any additional award amount would exceed the estimated cost of damage.			

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
92	Additional Compensation Grant	RHP determined that the applicant was eligible for an additional compensation grant resulting in an additional disbursement.	Elevation Grant	The State notified the applicant that the elevation grants were on hold due to a lack of funding.	\$150,000.00	\$117,620.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
93	Award Amount	RHP determined that the estimated cost of damage was lower than the amount used in the grant calculation. RHP also reviewed the insurance documentation in the file and determined that the homeowner's insurance proceeds were lower than the amount used in the grant calculation. RHP recalculated the award amount which increased the compensation grant but decreased the additional compensation grant. RHP notified the applicants that a refund was due.	Award Amount	RHP received an update from the applicants' insurer indicating the homeowner's insurance proceeds were actually higher than the amount used in the grant calculation. RHP recalculated the award amount which decreased the compensation grant but increased the additional compensation grant. RHP notified the applicants that a lesser refund was due.	\$59,754.20	\$59,754.20	The documentation in the file supports the RHP and State appeal determinations.
	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Estimated Cost of Damage	The State remanded the file to RHP for further review. RHP determined that the revised estimated cost of damage was correct.			
	--	--	Elevation Grant	The State notified the applicants that the elevation grants were on hold due to a lack of funding.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
94	Award Amount	RHP increased the pre-storm value from a National Automobile Dealers Association (NADA) appraisal to the highest value available in the file, a Broker's Price Opinion (BPO). In addition, RHP determined that any additional award amount would exceed the estimated cost of damage.	Award Amount	The State remanded the file to RHP to change the pre-storm value back to the NADA appraisal.	\$24,850.00	\$24,850.00	The documentation in the file supports the RHP and State appeal determinations.
	Elevation Grant	RHP did not review the appeal because it was received after the deadline.	--	--			
95	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$2,633.59	\$0.00	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds.
	Insurance Proceeds	RHP received updated information from the applicants' insurer indicating the insurance proceeds were lower than what was used in the grant calculation. RHP recalculated the award amount resulting in an additional disbursement.	--	--			
96	Pre-Storm Value	RHP determined that the highest pre-storm value was used in the grant calculation.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$69,794.25	\$39,637.49	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher.
	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.			
	FEMA Assistance	RHP determined that the FEMA assistance deduction was correct.	--	--			
	Insurance Penalty	RHP determined that the flood insurance penalty was required because the applicant did not provide evidence of flood insurance coverage at the time of the storm.	--	--			

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
97	Award Amount	RHP determined that the award amount was calculated correctly.	Estimated Cost of Damage	The State determined that the applicant did not provide any additional damage information. Therefore, no adjustments were made to the estimated cost of damage.	\$43,761.14	\$41,913.53	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that after our review, RHP updated the homeowner's insurance proceeds and the associated legal fees.
98	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	--	--	\$60,649.19	\$84,549.19	The documentation in the file supports the RHP and State appeal determinations. The difference between the current award and LLA's calculation is that RHP had not updated the pre-storm value in eGrants during the time of our review.
	FEMA Assistance	RHP determined that the FEMA assistance deduction was correct.	FEMA deduction	The State did not adjust the FEMA assistance deduction because the applicant was already awarded the maximum Road Home grant award.			
	Award Amount	RHP recalculated the award amount based on the change to the pre-storm value which increased the compensation grant.	--	--			
99	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$73,417.83	\$69,570.14	The documentation in the file supports the State appeal determination. The difference between the current award and LLA's calculation is that we verified with the applicant's insurer that the homeowner's insurance proceeds were actually higher. RHP contacted the applicant who said she was involved in on-going litigation with the insurance company; therefore, RHP did not update the insurance proceeds in eGrants.
	Additional Compensation Grant	RHP determined that any additional award amount would exceed the estimated cost of damage. RHP also determined that the applicants were required to have flood insurance because they lived in a flood zone, but the applicants did not have a flood insurance policy in effect at the time of the storm. Therefore, RHP assessed a 30% flood insurance penalty which reduced the compensation grant amount.	Additional Compensation Grant	The State determined that the flood insurance penalty resulted in an uncompensated difference between the estimated cost of damage and the total funds received in homeowner's insurance proceeds and Road Home grant funds. Therefore, the State awarded the applicants an additional compensation grant.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
	--	--	Insurance Penalty	The State determined that the flood insurance penalty was correct.			
100	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$83,098.15	\$83,098.15	Although the additional compensation grant is supported, a non-appeal issue is not supported. The documentation in the file indicates the homeowner's insurance proceeds are lower than the amount used in the appeal determination. RHP updated the proceeds after the appeal.
101	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The applicants provided damage estimates from the City of New Orleans. The State remanded the file to RHP for further review. RHP determined that the estimates are not comparable to Road Home estimates.	\$30,000.00	\$30,000.00	Although the estimated cost of damage and pre-storm value are supported, a non-appeal issue is not supported. During the appeals process, RHP determined that the applicants were not eligible for the elevation grant; however, documentation in the file prior to the appeal indicates the damaged property is eligible for elevation. RHP updated the eligibility after the appeal.
	Pre-Storm Value	RHP increased the pre-storm value using the highest value in the file.	--	--			
102	Pre-Storm Value	RHP increased the pre-storm value using the highest value available in the file, resulting in an additional disbursement.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$0.00	\$0.00	Although the pre-storm value is supported, a non-appeal issue is not supported. The estimated cost of damage was based on an incorrect square footage. After the appeals process, RHP corrected the square footage.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
103	Insurance Penalty	RHP determined that the applicants did not have a flood insurance policy in effect at the time of the storm; therefore, the insurance penalty was accurately applied.	Insurance Penalty	The State upheld RHP's appeal determination.	\$118,698.92	\$118,698.92	Although the insurance penalty is supported, a non-appeal issue is not supported. RHP increased the estimated cost of damage after the first closing but did not update the value in eGrants. Therefore, the RHP and State appeals staff used the original estimated cost of damage in the grant calculation. RHP updated the estimated cost of damage in eGrants after the appeals process.
104	Estimated Cost of Damage	RHP determined that the estimated cost of damage was correct.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$35,871.23	\$35,871.23	Although the estimated cost of damage is supported, a non-appeal issue is not supported. Documentation in the file prior to the appeal indicates the homeowner's insurance proceeds included items that are not considered a duplication of benefits. These items should not have been deducted from the grant award. After the appeals process, RHP removed the deduction.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
105	Elevation Grant	RHP notified the applicant that the elevation grants were on hold due to a lack of funding.	Elevation Grant	The State notified the applicant that he will be informed of the new Federal regulations under the FEMA elevation program.	\$65,449.91	\$65,458.51	Although the elevation grant is supported, a non-appeal issue is not supported. Documentation in the file prior to the appeal indicates the homeowner's insurance proceeds included items that are not considered a duplication of benefits. These items should not have been deducted from the grant award. After the appeals process, RHP removed the deduction. Also, the difference between the current award and LLA's calculation is an insignificant difference in the estimated cost of damage.
106	Estimated Cost of Damage	RHP decreased the estimated cost of damage, which decreased the compensation grant. RHP notified the applicants that a refund was due.	Estimated Cost of Damage	The State remanded the file to RHP for review. RHP determined that the revised estimated cost of damage was correct.	\$3,052.39	\$3,894.42	Although the estimated cost of damage and pre-storm value are supported, a non-appeal issue is not supported. Documentation in the file prior to the appeal indicates the homeowner's insurance proceeds included items that are not considered a duplication of benefits. These items should not have been deducted from the grant award.
	Pre-Storm Value	RHP also increased the pre-storm value to the highest value available in the file.	--	--			
107	Estimated Cost of Damage	RHP increased the estimated cost of damage, which increased the compensation grant.	Estimated Cost of Damage	The State upheld RHP's appeal determination.	\$74,086.26	\$69,829.45	Although the estimated cost of damage is supported, a non-appeal issue is not supported. Documentation in the file prior to the appeal shows a difference between the detail page and the summary page for the homeowner's insurance proceeds. Also, we verified with the applicants' insurer that the homeowner's insurance proceeds were actually higher.

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File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
NOT SUPPORTED - The documentation in nine files did not support the RHP and/or State appeal determinations for the appealed issues.							
108	Additional Compensation Grant	RHP determined that the applicants' annual household income had been misclassified; thus, they were not eligible for an additional compensation grant.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$93,110.83	\$93,110.83	The additional compensation grant is not supported. The income documentation was not sufficient to determine eligibility. After the appeals process, the applicants provided income documentation that indicates their eligibility for an additional compensation grant and RHP updated the current award.
109	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file, which change increased the compensation grant. RHP also determined that the applicant was not eligible for an additional compensation grant based on her income documentation and notified the applicant that a refund was due.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$150,000.00	\$123,518.88	The revised pre-storm value is not supported. The value does not take into account that the applicant owned both units of the duplex. Also, the additional compensation grant is not supported. RHP miscalculated the annual income. After the appeals process, RHP corrected the pre-storm value and the income calculation and awarded the applicant an additional compensation grant. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
	--	--	Additional Compensation Grant	The State remanded the file to RHP for further review. RHP determined that the applicant's income exceeded the limits for eligibility.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
110	Award Amount	RHP increased the pre-storm value from a National Automobile Dealers Association (NADA) appraisal to the highest value available in the file, a Broker's Price Opinion (BPO). Also, RHP determined that any additional award amount would exceed the estimated cost of damage; therefore, RHP did not change the pre-storm value in eGrants.	Award Amount	The State upheld RHP's appeal determination.	\$25,550.00	\$25,550.00	The revised pre-storm value is not supported. The broker's price opinion is invalid because the damaged residence was a mobile home on leased land; therefore, the NADA value should have been used as the pre-storm value. However, RHP did not change the pre-storm value in eGrants; therefore, the current award is not affected.
111	Pre-Storm Value	RHP increased the pre-storm value from a National Automobile Dealers Association (NADA) appraisal to the highest value available in the file, a Broker's Price Opinion (BPO). The current award was not affected, however, because RHP determined that any additional award amount would exceed the estimated cost of damage.	Pre-Storm Value	The State did not adjust the pre-storm value because the estimated cost of damage was lower than the pre-storm value and was the starting point of the grant calculation.	\$9,661.14	\$15,750.00	The revised pre-storm value is not supported. The broker's price opinion is invalid because the damaged residence was a mobile home on leased land; therefore, the NADA value should have been used as the pre-storm value. RHP updated the pre-storm value after the appeals process. Also, RHP removed the additional compensation grant from the current award.
112	Pre-Storm Value	RHP increased the pre-storm value to the highest value available in the file.	Pre-Storm Value	The State upheld RHP's appeal determination.	\$30,000.00	\$30,000.00	Although the pre-storm value is supported, the updated insurance proceeds are not supported. We could not locate any documentation in the file verifying the updated amounts. Also, we verified with the applicants' insurer that the homeowner's insurance proceeds are actually higher. The current award is not affected because the compensation grant is \$0.
	Insurance Proceeds	RHP received updated information from the applicants' insurer indicating the flood insurance proceeds were higher and the homeowner's insurance proceeds were lower than the amounts used in the grant calculation. RHP recalculated the award amount and notified the applicants that a refund was due.	Insurance Proceeds	The State upheld RHP's appeal determination.			

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
113	Award Amount	RHP increased the pre-storm value to the highest value available in the file.	Award Amount	The State upheld RHP's appeal determination.	\$60,148.60	\$60,148.60	The award amount is not supported. Documentation in the file prior to the appeal indicates the homeowner's insurance deductible was greater than his claim for Coverage A (dwelling). RHP should have applied the deductible to the dwelling claim in accordance with its standard practice. After our review, RHP updated the insurance proceeds.
114	Award Amount	RHP increased the pre-storm value to the highest value available in the file, which increased the compensation grant.	Award Amount	The State transferred the file to Post Closing Grant Reconciliation because the initial appeal was not yet complete. During the post closing review process, RHP received updated information from the applicants' insurer indicating the homeowner's insurance proceeds were lower than the amount used in the grant calculation. This change increased the compensation grant.	\$69,348.25	\$69,348.25	The award amount is not supported. Documentation in the file prior to the appeal indicates the homeowner's insurance proceeds included items that are not considered a duplication of benefits. These items should not have been deducted from the grant award. After our review, RHP removed the deduction.

File #	Issue(s) Appealed to RHP	RHP Appeal Determination	Issue(s) Appealed to State	State Appeal Determination	Current Award	LLA Calculation of Award	LLA Additional Comments
115	Additional Compensation Grant	RHP determined that the applicants were not eligible for an additional compensation grant because their annual household income exceeded the annual income limits.	Additional Compensation Grant	The State upheld RHP's appeal determination.	\$135,917.40	\$104,415.60	The additional compensation grant is not supported. RHP calculated the annual income incorrectly. After the appeals process, RHP corrected the income calculation and awarded the applicants an additional compensation grant. The difference between the current award and LLA's calculation is that after our review, RHP removed the cap on the additional compensation grant.
116	Pre-Storm Value	RHP increased the pre-storm value to the value from a pre-storm appraisal from the 3rd quarter of 2005.	--	--	\$0.00	\$0.00	Although the insurance proceeds are supported, the pre-storm value is not supported. RHP should have adjusted the appraisal to reflect a value as of the 2nd quarter of 2005, according to program policy. Also, after the appeals process, RHP received updated information from the applicants' insurer indicating the homeowner's insurance proceeds were actually higher than the amount used in the grant calculation. This update decreased the compensation grant to \$0.
	Insurance Proceeds	RHP determined that the insurance proceeds deductions were correct.	Insurance Proceeds	The State upheld RHP's appeal determination.			

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Grant Calculation

The total RHP grant award is the sum of the compensation grant, the elevation allowance, and the additional compensation grant calculated in that order. Applicants can choose one of three options.

For option 1, the compensation grant amount is the lesser of the homeowner's uncompensated cost of damage or uncompensated loss of value up to the program cap of \$150,000 and calculated as follows:

Compensation Grant Calculation	
Lesser of:	Pre-Storm Value Estimated Cost of Damage
Less:	Other Compensation ²
Equals:	Uncompensated Loss
Lesser of:	Uncompensated Loss \$150,000 Cap
Less:	30% penalty if applicable
Equals:	Compensation Grant Award

For option 2, the compensation grant calculation is modified as follows:

- If the home was less than 51% damaged, the compensation grant amount is the lesser of the uncompensated loss of value or the uncompensated loss of damage up to \$150,000.
- If the home was equal to or greater than 51% damaged, the compensation grant amount is the uncompensated loss of value up to \$150,000.

For option 3, the compensation grant calculation is modified as follows:

- If the home was less than 51% damaged, the compensation grant amount is the lesser of the uncompensated cost of damage or 60% of the uncompensated loss of value up to \$150,000.
- If the home was equal to or greater than 51% damaged, the compensation grant amount is 60% of the uncompensated loss of value up to \$150,000.
- If a homeowner was 65 years old or older as of December 31, 2005, the homeowner is exempt from the 40% penalty applied to the uncompensated loss of value.
- If a homeowner was in the military and was required to move out of state with Permanent Change of Station (PCS) orders, the homeowner is exempt from the 40% penalty applied to the uncompensated loss of value.

² Other compensation consists of amounts received from FEMA for structural damage to the home, flood insurance proceeds, homeowner's insurance proceeds, and proceeds from the sale of the home following the storm.

The elevation allowance builds on the compensation grant and is capped at \$30,000.³ The elevation allowance is the lesser of:

- Road Home available balance = \$150,000 (minus) the compensation grant; or
- Elevation allowance of \$30,000 for site built home including modular construction or elevation allowance of \$20,000 for manufactured housing.

If a homeowner’s household income is less than or equal to 80% of the area median income adjusted for household size, then the homeowner is eligible for the additional compensation grant, which builds on the compensation grant and the elevation allowance. The additional compensation grant is not capped for option 1 homeowners, but the total award including the compensation grant, elevation allowance, and additional compensation grant is limited to \$150,000. The additional compensation grant is capped at \$50,000 for option 2 homeowners. The additional compensation grant is not available to option 3 homeowners.

Additional Compensation Grant Calculation	
	Estimated Cost of Damage
Plus:	Estimated Elevation Cost Type 1 (if applicable)
Less:	Other Compensation
Less:	Compensation Grant Amount
Less:	Elevation Allowance (if applicable)
Equals:	Compensation Gap
Lesser of:	Compensation Gap
	Available Balance ⁴
	\$150,000 Total RHP Award Cap, if Option 1 or \$50,000
	Additional Compensation Grant Cap, if Option 2
Equals:	Additional Compensation Grant

³ OCD increased the cap on elevation assistance to \$100,000. This increase does not affect the \$30,000 elevation allowance available through the Road Home Program because it is funded through a different funding source with different requirements.

⁴ The available balance in this calculation is the difference between the \$150,000 award cap and sum of the compensation grant award and the elevation allowance.

Applicants who sold their damaged homes prior to August 29, 2007 are also eligible for a Road Home grant award, which is calculated as follows:

Sold Home Compensation Grant Calculation

	Pre-Storm Value
Less:	Other Compensation ⁵
Equals:	Uncompensated Loss
Lesser of:	Uncompensated Loss
	\$150,000 Cap
Less:	30% penalty if applicable
Equals:	Compensation Grant Award

⁵ Other compensation consists of amounts received from FEMA for structural damage to the home, flood insurance proceeds, homeowners' insurance proceeds, and proceeds from the sale of the home following the storm.

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