



The Road Home

BUILDING A SAFER,
STRONGER, SMARTER LOUISIANA

Appeal Policies Update

Deliverable 00031
Policy and Plans

July 15, 2007



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Introduction

The Road Home program administers the Homeowner Assistance Program, conducting the following activities:

- Operates Housing Assistance Centers (HAC)
- Conducts program outreach
- Accepts and processes applications for compensation
- Verifies applicants' eligibility and determine amounts of assistance in accordance with State guidelines
- Provides advisory services to property owners
- Provides a process for mediation of disputes between the program and homeowners
- Performs other duties as required to manage the program and comply with all federal, state and local laws, regulations and contractual requirements.

Overview of Resolution Process

Homeowners who believe the program's determination of their funding award calculation or their eligibility status is incorrect work through the Resolution process. A homeowner may contact the Resolution team by phone or in writing. If a homeowner expresses disagreement about their calculation or their eligibility status by phone, the homeowner's case is forwarded to a Resolution Advisor who works to resolve the homeowner's issue or issues. *The Road Home* makes every effort to resolve a homeowner's issue or issues during the Resolution process in a timely manner. Due to the variety of issues, requirements for additional proof/documentation, and reliance on outside verifying sources, there is no specific timeframe to resolve issues presented by homeowners and/or move an application from Resolutions to Close.

Once issues are resolved, including checking or revising award calculations, homeowners receive correspondence by mail from *The Road Home* informing them of the decision reached in Resolution. Homeowner's can convey by phone whether or not they are satisfied with the Resolution decision. If a homeowner is satisfied with the Resolution decision, the case is forward to the Pre Closing team for processing and transmittal to A designated title company. If a homeowner is not satisfied with the Resolution decision, a homeowner can decide to close on their current award amount and dispute the decision reached in Resolution by submitting a formal appeal in writing to *The Road Home* Appeals Office. Alternatively, if a homeowner is not satisfied with the Resolution decision, a homeowner can also decide to submit a formal appeal in writing to *The Road Home* Appeals Office before going to close.



During the Resolution process, *The Road Home* Ombudsman or an advocacy group with *Road Home* release form(s) on file may participate in discussions of the specific issues and concerns of the homeowner, if requested to do so by the homeowner. The Ombudsman may even resolve the homeowner's issues during the Resolution process but the Ombudsman has no formal role in *The Road Home* appeal process. During *The Road Home* Appeal process, all communication is provided to the applicant through first-class mail, allowing for the applicant to discuss relevant information with advocates or the Ombudsman.

Overview of Post Closing Grant Reconciliation Process

In the event that a homeowner disagrees with the award amounts calculated for their application at the time or after they have closed with a designated title insurance company, they have an additional opportunity to work to correct any calculation issues with the Post Closing Grant Reconciliation Team. If the homeowner did not work with the Resolutions Team on the calculation issue prior to attending one closing appointment, the applicant will be directed to the Post Closing Grant Reconciliation Team to address the issue in the same manner as Resolutions. If the issue was not addressed by the Resolutions team, work with this team must be complete before the homeowner is eligible to appeal the issue related to their award calculation.

Instructions for Filing a *Road Home* Appeal

Instructions for Filing a *Road Home* Appeal, approved by the Louisiana Office of Community Development, are provided to each applicant at the time of close with a designated title company. When instructions are provided at a closing, applicants sign an Acknowledgment Form to document receipt of instructions and any intent to follow up a closing event to contact *Road Home* staff to address award calculation issues, file a *Road Home* appeal, or pursue a State Appeal with the Louisiana Office of Community Development.

Instructions can also be provided directly to applicants in other situations, including:

- A Resolutions or Post-Closing Grant Reconciliation team decision is documented and their work with the applicant is complete. Completion may include additional letters or documents mailed to a homeowner after calculations have been reviewed, whether or not the homeowner agrees with the decision
- A request to file an appeal mailed to the Appeals Office but the homeowner has not yet worked with another *Road Home* team on the identified issue(s) or gone to close with a designated title company
- Upon request at a Housing Assistance Center or outreach event
- Accessed on the www.road2la.org website.

Overview of Appeal Process

A concerted effort is made to resolve an applicant's issue at the Resolutions or Post Closing Grant Reconciliation level by careful review of specific circumstances, explanation of program policies and procedures, incorporation of additional documents provided by the homeowner, and correction of inadvertent errors. Staff will strive to resolve potential disputes at these levels, providing homeowners with professional, polite, and responsive service at all times, with the goal of reducing the incidence of disputes and obviating the need for a formal appeal.

Applicants to *The Road Home* Homeowner Assistance Program have the right to appeal calculations related to award decisions presented in writing by *The Road Home* program. Specifically, applicants can appeal:

- Eligibility decisions
- Amount of benefit compensation including, but not limited to:
 - Pre-storm value of home
 - Estimated cost of damage
 - Amount of FEMA assistance
 - Amount of Insurance payments
- Denial or calculation of Additional Compensation Grant (ACG)

Applicants who are in the process of closing with a designated title company have one more opportunity to dispute the calculations presented in their benefit option. Applicants who request a resolution after one closing event will be forwarded to the Post Close Grant Reconciliation Team for review and potential revision with updated calculations, based on new or existing documentation to support any potential changes or a final notice of determination.

If resolution pre-closing or grant reconciliation post-closing is not achieved to the satisfaction of an applicant, (s)he is offered the opportunity to file a formal appeal in writing with *The Road Home* Program. One of the following situations must have taken place before an appeal will be accepted by *The Road Home* Appeals Office:

- Applicant received written or verbal notification of the Resolution Team's final decision, has not gone to closing and disagrees with the award amount(s).
- Applicant has gone to close and received written or verbal notification of the Post Close Grant Reconciliation Team's final decision.
- Applicant received final notification of the Resolution Team's decision, has gone to **one** closing and submits a *Road Home* appeal within 90 days of date of closing.

The Appeals Office will research all information related to an application only as it relates to current policies governing *The Road Home* award decisions. The Appeals Office will not challenge policies or laws set forth by federal, state, or local government and will mail notification to applicants appealing policies that ***The Road Home Appeals Office will not provide any exception to or change of policy without signed approval from The Louisiana Office of Community Development (OCD) and the Louisiana Recovery Authority (LRA).***

Applicants are provided with information regarding the formal appeal process at the time of closing. If the homeowner is not satisfied with the final decision of *The Road Home's* Appeals Office, the homeowner can submit a State Appeal to the State of Louisiana Office of Community Development (OCD). OCD will only review issues identified and information presented by the homeowner in the *Road Home* appeal process and the State decision on the appealed issue(s) is final.

Level I: Appeal to *The Road Home*

If an applicant wishes to appeal a *Road Home* decision, the applicant must submit his/her appeal in writing. The applicant must provide a written statement to *The Road Home* Program's Appeals Office, indicating that the applicant disagrees with *The Road Home* Program's decision relative to the results of their work with the Resolution and/or Post Closing Grant Reconciliation process and that the applicant wants to appeal that decision. The applicant must provide a written request to appeal a decision made either in Resolution or Post Closing and include the following information (required information is noted):

- Full name of all Homeowners/Applicants (*required*)
- Complete current address (*required*)
- Application ID number (*required*)
- **Original** signature of one or more Homeowner(s)/Applicant(s) (*required*)
- Telephone number (*required*)
- E-mail address
- New or existing documentation supporting their appeal
- Additional justification for appealing *The Road home* decision.

Filing an Appeal

Applicants will have 90 days from the date the appeal information was transferred to the applicant, either by hand or by mail, to respond with a formal *Road Home* appeal. The deadline for receipt will be based on the postmark on the Resolution or Post Close Grant Reconciliation Determination sent to the applicant, the closed or resolved date posted in the Issue Tracker database regarding the applicant's case issue, or the date of the first closing, whichever applies.



Applicants must mail their written appeal request to:

The Road Home Appeals Office
P.O. Box 4669
Baton Rouge, Louisiana 70821

Once an appeal is received by the Appeal Office, it will be stamped with a date of receipt. If a fax transmittal, e-mail or telephone call is received by the Appeals Office from a homeowner, the Appeals Office will respond via first-class mail to the homeowner describing the appeals procedure and requesting the appeal be mailed for consideration. Any forward of information from another Road Home department, other than a direct mail of appeal information from a Housing Assistance Center upon request of the applicant, will be rejected by the Appeals Office.

The Appeals Office will scan and upload the appeals letter and attached information into the eGrants application file and, based on the date of acceptance, work to reach a final Appeals decision for the case within 60 days of acceptance of the appeal. All applicants who submit a formal appeal will receive written correspondence from *The Road Home* Appeals Office acknowledging acceptance of the appeal. Copies of *Road Home* correspondence mailed to applicants will be attached to the applicant's Issue Tracker case(s) and uploaded into the eGrants application.

If the applicant does not include the required information to process the case, staff from the Appeals Office may contact the applicant to obtain all required information. All communication to obtain required information will be recorded in Issues Tracker and/or attached to the eGrants application.

In the event that information required to render an appeal decision, such as an ordered appraisal for a pre-storm value appeal, is not available within 60 days of accepting an appeal, the Appeals Office may request an extension to provide additional time to receive required information from other *Road Home* departments. Any extension approved by the homeowner will be documented in a memo mailed to the homeowner and attached to the eGrants application.

Appealing Ineligibility Status

Applicants who do not qualify for any funds from *The Road Home* are able to appeal general eligibility through Resolutions. If Resolutions determines the calculations are correct and the applicant is ineligible, the applicant will be sent a revised notice of ineligibility including instructions on filing a *Road Home* appeal. The Appeals Office will not address appeals that challenge policy but will review the case to determine the validity of all calculations associated with the application, if any. Applicants submitting formal appeals challenging policy will be mailed a letter from the Appeals Office



notifying the applicant that their appeal has been denied by *The Road Home* Appeals Office and forwarded directly to the Louisiana Office of Community Development upon request.

Appealing Calculation Inputs

Applicants can appeal any input used in the calculation of their award. The Appeals Office will thoroughly research the case and gather additional information as needed to make a determination using State approved homeowner program policies and procedures. All calculations will be reviewed during the appeal research phase. **Once calculations are reviewed, no additional appeal can be submitted unless the calculations are changed by another Road Home department.**

In the event that the applicant appeals the pre-storm value determination assessed to their property/home **and** requests another appraisal, *The Road Home* program will order a full post-storm appraisal paid for in full by *The Road Home*. If requested by an applicant filing a formal appeal, the Appeals Analyst or Advisor assigned to the case will order a 1004 Appraisal through the *Road Home* department tasks with coordinating appraisal orders.

In the event the applicant disagrees with the specific information used to determine the pre-storm value, for example the square footage of the house, the applicant may also appeal on the grounds that incorrect information was used to establish the pre-storm value. Applicants will be requested to submit supporting documentation.

All information related to the research of the input as well as associated supporting documentation will be forwarded to the Appeals Analyst or Advisor to include in the case file and upload into eGrants.

Appeals Office Review

Appeals Office staff will make every effort not to work with cases in which they were directly involved in the application, benefit decision making, and/or closing process through a prior *Road Home* position. When the Appeals Office receives a formal appeal from an applicant, it will be assigned to an Appeals Analyst by the Appeals Manager, Assistant Manager or Team Leader. The Appeals Analyst will review the appeal request and compare to all related program policies to determine whether the initial decision made by *The Road Home* program was appropriate based on the policies and requirements of *The Road Home* program. The Appeals Analyst will also review all accessible information related to the application. The Appeals Office Analysts, Team Leaders, Assistant Manager, and Manager have the authority to request and review all files and/or information available from the following departments:

- Anti-fraud
- Designated title company
- Final Review Liaison



- Home Evaluation
- Housing Assistance Centers
- MIS/IT
- Post Closing
- Pre Closing
- Resolutions

Copies of information not stored in eGrants or Issues Tracker must be securely forwarded to the Appeals Office immediately upon request or when it becomes available. **Once an appeal is accepted, other Road Home department staffs are strictly forbidden from contacting applicants regarding their calculations or from altering any documents and/or calculations without written permission from the Appeals Manager.**

If information is missing or unavailable that directly relates to the appeal submitted, the Appeals Office will mail a letter to the applicant specifying information required to complete the appeal process. If information is not submitted by the applicant before the timeline to render a decision expires, the appeal may be denied.

Appeals staff will attempt to collect income information from all appealing applicants that do not have completed CDBG and/or income worksheets/forms included in their application.

Appeals Advisory Committee

The Road Home program will designate staff to act in an advisory capacity to the Appeals Office. Staff assigned to the Appeals Advisory Committee will include representation from:

- Pre Closing Team
- Communications
- Management Information System (MIS)
- Policy and Procedures
- Compliance
- Resolutions Team
- Post Closing Grant Reconciliation Team

The Appeals Advisory Committee will meet to troubleshoot cases, analyze appeal trends, review LRA and OCD policy changes that will affect appeals, and provide procedural recommendations. Meetings will be facilitated by the Appeals Deputy Director, Manager, or Assistant Manager.

Determination Process

Once all information and policies are reviewed by the Appeals Analyst, the Analyst will complete an Appeal Determination Report including calculations and final results and submit to the Team Lead and Manager. The Manager or designated representative will review information with the Appeals Analyst and/or their Team Leader and approve all final determinations.

Determination can only be one of the following:

1. Approve appeal – *Road Home* policies and procedures were not followed accurately, timely, or appropriately. Corrective action will be documented.
2. Deny appeal – *Road Home* policies and procedures were followed accurately, timely, and appropriately.
3. Table/extend appeal (one time only) – Additional information is required by the Manager/Assistant Manager or designated representative to fully consider all aspects of the case for determination. *Tabling a case cannot extend more than an additional 30 days past the appeal deadline.*

Applicant Notification & Follow-Up Action

Based on the review of documents, and the merits of the appeal, the Appeals staff will make a final determination for *The Road Home* to approve or deny the appeal. The appeal decision will be based solely on the merits of the case, as demonstrated by the documents provided by the homeowner and including in the eGrants application.

The Appeals staff assigned the appeals case will notify the applicant of the determination by sending the applicant an Appeals Determination Report postmarked within the appeal due date through first-class mail. The Appeal Determination Report will serve as formal notification of the Appeals Officer's decision.

Denials: Appeal Determination Reports denying an appeal will include the following information:

- Appeal determination
- Summary of appeal submitted by applicant
- Summary of calculations related to the homeowner's application
- Summary of policies and/or procedures challenged by the applicant
- Summary of information and policies/procedures reviewed by Appeals Office
- Summary of additional verifications or calculations completed to warrant determination.
- Instructions for providing feedback specific to the Appeal Determination Report.
- Instructions on filing a Level II appeal with the Office of Community Development.



Once an Appeals Determination Report denying the appeal has been mailed to the applicant, the Appeals Office will forward the report decision to the Office of Community Development and attach all appeal file information to the applicant's eGrants file.

Approvals: If the Appeals staff approves the appeal, overturning the original decision of *The Road Home*, an Appeals Team Leader, Consultant, Assistant Manager, or Manager will provide instructions to relevant *Road Home* program staff to implement revisions determined by the Appeals staff. An Appeal Determination Report will be mailed to the applicant, including the following information:

- Appeal determination with specific additional award amount approved
- Summary of appeal submitted by applicant
- Summary of calculations related to the homeowner's application
- Summary of policies and/or procedures challenged by the applicant
- Summary of information and policies/procedures reviewed by Appeals Office
- Summary of additional verifications or calculations completed to warrant determination.
- Contact information to the Appeals Office Advisor assigned to answer questions specific to appeal award.
- Instructions for providing feedback specific to the Appeal Determination Report.
- Instructions on filing a Level II appeal with the Office of Community Development.

Once an Appeals Determination Report including corrective action steps has been mailed to the applicant, the Appeals Office will forward the report decision to the Office of Community Development and attach all appeal file information to the applicant's eGrants file.

Feedback: Once an Appeal Determination Report is complete and mailed, the homeowner will have one additional opportunity to provide any additional information that would impact the appeal determination, including:

- New information specific to an issue approved or denied in the Appeal Determination Report
- New information pertaining to a new issue not addressed in the Appeal Determination Report.

The deadline for submitting feedback to the Appeals Office is 14 calendar days from the date printed on the first page of the Appeal Determination Report. Any information submitted after the deadline will not be reviewed by the *Road Home* Appeals Office and will not be eligible for review in the Office of Community Development (OCD) Appeal process.



Level II: Appeal to the Office of Community Development (OCD)

Homeowners/Applicants who disagree with the determination of *The Road Home* Appeals Office will be informed that if they disagree with the determination, they may make a final state appeal to OCD. OCD appeal filing instructions will be provided to the applicant for this purpose. The applicant's Level II appeal must be postmarked within **60** days of the date of *The Road Home* Appeal Determination Report and submitted by mail to *The Road Home* Appeals Office at the following address:

The Road Home Appeals Office
ATTN: STATE APPEAL
P.O. Box 4669
Baton Rouge, Louisiana 70821

The Road Home Appeals Office will complete an initial review of all appeals submitted to OCD to determine eligibility. For all eligible state appeals, *The Road Home* Appeals Office will forward the State Appeal documents to OCD along with the Appeals Determination Report and all information reviewed in *The Road Home* appeal process. The Appeals Office will communicate the transfer to OCD using an approved OCD reporting form and documents checklist. All information will be uploaded into eGrants and updated in Issue Tracker for OCD staff review in the OCD project or category.

Designated OCD staff will review each state appeal to provide a direct decision or forward to the Louisiana Division of Administrative Law for judicial file review. Once the state appeal process is complete, OCD will provide the homeowner with a written document of the final decision and, in the case in which OCD approves or remands the appeal, provide instructions to *The Road Home* program to ensure that application processing resumes or that program benefits are recalculated, whichever is applicable.

The OCD appeal decision will be based solely on the merits of the case, as demonstrated by the documents provided by the homeowner and the program staff. All incoming communication regarding cases in Level II appeals will be directed immediately to the designated OCD representative.

OCD will attempt to reach a decision on State Appeals within 60 days of receiving the state appeal from either the homeowner or *The Road Home* Appeals Office.

Road Home Recalculation: The *Road Home* Appeals Office will not respond directly to any applicant in the Level II appeals process. In the event that additional information is received by any Road Home department that would impact calculations specific to a state appeal, OCD will be notified immediately.



If information is received by *The Road Home* which would cause a state appeal to no longer be relevant, the *Road Home* Appeals Office will summarize the information for both the homeowner and OCD, including notification that all or part of the state appeal can be voided due to a calculation change that would address issues identified in the state appeal.



Appendix



The Road Home

BUILDING A SAFER,
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APPEAL DETERMINATION REPORT

APPROVED FOR \$000.00

NAME
ADDRESS
CITY

06HH000000

DATE

P O BOX 4669
BATON ROUGE,
LOUISIANA 70821



Applicant ID:	06HH 000000
Acceptance Date:	<DATE>, 2007
Appeal Summary:	<APPEAL>
First Close Complete:	YES/NO
Determination Date:	<DATE>, 2007

Appeals Office staff researched, reviewed and/or verified all calculations related to your *Road Home* awards and compared your calculations to policies set forth by the program. Research results are as follows:

Calculations Appealed		Current Calculations	
Base Value	PSV	Base Value	PSV
Pre-Storm Value (PSV)		Pre-Storm Value (PSV)	
Cost of Damage		Cost of Damage	
Elevation Estimate		Elevation Estimate	
Base Value - FEMA		Base Value - FEMA	
- Flood Insurance		- Flood Insurance	
- Private Insurance		- Private Insurance	
- Insurance Penalty		- Insurance Penalty	
- Sold Proceeds		- Sold Proceeds	
Compensation Grant		Compensation Grant	
Elevation Allowance		Elevation Allowance	
CDBG form signed	<YES/NO>	CDBG form signed	<YES/NO>
Income Category	A-4	Income Category	A-4
Income verified	<YES/NO>	Income verified	<YES/NO>
Gap between Damage and Awards	<YES/NO>	Gap between Damage and Awards	<YES/NO>
Additional Compensation Grant Eligibility	<YES/NO>	Additional Compensation Grant Eligibility	<YES/NO>
Additional Compensation Grant		Additional Compensation Grant	
Original Total Award		Revised Total Award	
Current Award Amount Owed			



NOTES:

<See Templates>

CURRENT HOMEOWNER POLICIES (VERSION 4.2):

Your award calculations are based on a published set of Homeowner Policies which are updated regularly and posted on *The Road Home* website www.road2la.org:

SECTION <##>:

ADDITIONAL APPLICATION INFORMATION REVIEWED:

Pre-Storm Values Available:

Income Calculations:

CDBG Form (signed):

Closing documents:

Benefit Selection Form:

DETERMINATION:

Based on the information provided and research conducted, the Appeals Office staff determined that all *Road Home* policies and procedures were not followed in a timely, consistent and/or accurate manner.

A revised grant amount has been approved for your *Road Home* application.

Your appeal has been approved with the following action steps:

- Recalculate award to include revised calculations as shown on Page 2.
- Distribute additionally awarded funds through scheduled disbursement. Disbursements are processed by the Post-Closing Grant Reconciliation Team.



If you have questions specific to the information contained in this report, please contact the following Appeals Office staff:

Contact person: NAME
Telephone number: PHONE
e-mail address: E-MAIL

FEEDBACK:

The Appeals Office will accept any additional information or appeal that you have not already submitted to *The Road Home* program. Your deadline to submit additional requests or documents is two weeks from the date on the front of this report:

<DEADLINE>.

Once the deadline has passed, no additional information or counter appeal will be accepted related to the calculations presented in this report.

FILING A STATE APPEAL:

The determination of the Appeals Office is in accordance with Louisiana Recovery Authority and Louisiana Office of Community Development (OCD) governing rules. Should you disagree with the application of *The Road Home* policies and governing rules in place to guide the *Road Home* Appeals Determination, you have the ability to file a State Appeal with the Louisiana Office of Community Development. A copy of this report and all *Road Home* information related to your appeal case will be forwarded to OCD at the time a state appeal is accepted.

A State Appeal must be submitted by mail and must be postmarked within **60 days** of the date appearing on the first page of this Determination Report. *The Road Home* Appeals Office will forward your State Appeal to OCD to review and notify you of its final decision.

The address to send the OCD State Appeal is:

The Road Home Appeals Office
ATTN: STATE APPEAL
P.O. Box 4669
Baton Rouge, Louisiana 70821

The OCD Appeal decision will be based solely on the merits of the case, as demonstrated by information related to your appeal case. OCD will not accept any



information that was not submitted as a part of your *Road Home* appeal process. All decisions presented by OCD are final.

Completed by:

Analyst

Date

Reviewed by:

Team Lead

Date

Approved by:

Nicole Lachance, Appeals Manager

Date



The Road Home

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STRONGER, SMARTER LOUISIANA

APPEAL DETERMINATION REPORT

NO ADDITIONAL AWARD APPROVED

NAME
ADDRESS
CITY

06HH000000

DATE

P O BOX 4669
BATON ROUGE,
LOUISIANA 70821



NOTES:

<See Templates>

CURRENT HOMEOWNER POLICIES (VERSION 4.2):

Your award calculations are based on a published set of Homeowner Policies which are updated regularly and posted on *The Road Home* website www.road2la.org:

SECTION <##>:

ADDITIONAL APPLICATION INFORMATION REVIEWED:

Pre-Storm Values Available:

Income Calculations:

CDBG Form (signed):

Closing documents:

Benefit Selection Form:

DETERMINATION:

Based on the information provided and research conducted, the Appeals Office staff determined that all *Road Home* policies and procedures were followed in a timely, consistent and/or accurate manner.

<p>We are sorry to inform you that your appeal has been denied.</p>
--

FEEDBACK:

The Appeals Office will accept any additional information or appeal that you have not already submitted to *The Road Home* program. Your deadline to submit additional requests or documents is two weeks from the date on the front of this report:

<DEADLINE>.

Once the deadline has passed, no additional information or counter appeal will be accepted related to the calculations presented in this report.



FILING A STATE APPEAL:

The determination of the Appeals Office is in accordance with Louisiana Recovery Authority and Louisiana Office of Community Development (OCD) governing rules. Should you disagree with the application of *The Road Home* policies and governing rules in place to guide the *Road Home* Appeals Determination, you have the ability to file a State Appeal with the Louisiana Office of Community Development. A copy of this report and all *Road Home* information related to your appeal case will be forwarded to OCD at the time a state appeal is accepted.

A State Appeal must be submitted by mail and must be postmarked within **60 days** of the date appearing on the first page of this Determination Report. *The Road Home* Appeals Office will forward your State Appeal to OCD to review and notify you of its final decision.

The address to send the OCD State Appeal is:

The Road Home Appeals Office
ATTN: STATE APPEAL
P.O. Box 4669
Baton Rouge, Louisiana 70821

The OCD Appeal decision will be based solely on the merits of the case, as demonstrated by information related to your appeal case. OCD will not accept any information that was not submitted as a part of your *Road Home* appeal process. All decisions presented by OCD are final.

Completed by:

Analyst

Date

Reviewed by:

Team Lead

Date

Approved by:

Nicole Lachance, Appeals Manager

Date



**APPEAL DETERMINATION REPORT
JULY 07 TEMPLATES**

ELEVATION

NOTES:

- Applicant chose Option 1 and accepted the elevation allowance, but did not receive elevation allowance at first closing.
- At the direction of the Office of Community Development (OCD), *The Road Home* stopped disbursing elevation funding to all applicants in mid-April 2007.
- There are 2 possible pools of elevation funds: Elevation Compensation to Option 1 applicants and Elevation Grants to Option 2 applicants. OCD has not decided if and when elevation funding will be made available to applicants. There is **no guarantee** that these funds will become available.
- Elevation funds will not be released with any appeal award – distribution of elevation funds, if released, will be in a separate process.

ADDITIONAL APPLICATION INFORMATION REVIEWED:

Elevation Grant Calculation:

Estimated Elevation Cost	\$<value>
Minus Other Elevation Compensation	<u>(\$<value>)</u>
Elevation Allowance	\$<value>

Benefit Selection Letter: Signed <date>

Applicant checked "<yes or no>" to the following question:

Closing Instructions: Hold on Elevation Award

Dated:

"Do not disburse Elevation Grant – Wait for 2nd Disbursement"



**APPEAL DETERMINATION REPORT
JULY 07 TEMPLATES**

PRE-STORM VALUES:

NOTES:

- Applicant had a higher valid pre-storm value available, reflected in a revised compensation grant calculation.

ADDITIONAL APPLICATION INFORMATION REVIEWED:

Valid Pre-Storm Values Available: Highest value is selected

Louisiana Road Home Appraisal:	\$<value>
<date of appraisal>	
Broker's Price Opinion (BPO):	\$<value>
<date of BPO>	
Market Analysis:	\$<value>
Lender Appraisal:	\$<value>
Applicant-Submitted Appraisal:	\$<value>
Automated Value Method:	\$<value>



**APPEAL DETERMINATION REPORT
JULY 07 TEMPLATES**

ADDITIONAL COMPENSATION GRANT (ACG)

NOTES:

- Additional Compensation Grant (ACG) was formerly titled “Affordable Compensation Loan”, or ACL.
- ACG <was/was not> verified by another department of the Road Home Program prior to appeal acceptance.

ADDITIONAL APPLICATION INFORMATION REVIEWED:

CDBG Form: Signed <date>

Number of persons in the household:	<#>
Reported Income:	\$<value> to \$<value>
Category:	B - 3

Income Documents:

Name	Source	Frequency
	Month one Value	
	Month two Value	
	<u>Month three Value</u>	
	Sum	

Sum / 3 = \$<value> Average Pay

Average Pay x Frequency = \$<value> Annual Income

Total Annual Household Income:

\$<value> + \$<value> + \$<value> = \$<value> Total

Verified Category for ACG Eligibility: A - 3



**APPEAL DETERMINATION REPORT
JULY 07 TEMPLATES**

INSURANCE/FEMA DEDUCTION:

NOTES: Independent (non-appealed) verification

- Insurance and/or FEMA payments made to applicant were not verified at the time appeal was submitted.

NOTES: Deduction specifically appealed by applicant

- Insurance payments are verified directly with the insurance company in addition to a review of any documents submitted by the applicant related to insurance payment. In some occasions, independent verification cannot be complete due to insurance company policy.
- FEMA documents reviewed must be submitted by the applicant. The Appeals Office cannot independently verify information directly with FEMA.

ADDITIONAL APPLICATION INFORMATION REVIEWED:

Insurance Verification:

Company:

Date of verification:

Method of verification: <telephone, fax, claim summary from applicant>

Amount paid for Dwelling/Structure:

Amount not included in Road Home Deduction:

FEMA Verification:

Date of letter from FEMA

<Summary of Letter from FEMA>

Amount paid for Dwelling/Structure:

Acknowledgement of Receipt of Instructions for Filing an Appeal:

Date signed:

“If *The Road Home* determines through the resolution or appeal process that you were overpaid for any reason at your first closing, you will be required to refund the overpayment to the State of Louisiana Office of Community Development (OCD).”

Closing Documents: Limited Subrogation/Assignment Agreement:



Date signed:

“If I/we hereafter receive any insurance payments for physical damage to the Residence (not including contents) caused by Hurricane Katrina or Hurricane Rita, I/we agree to promptly pay such amounts to the State if that amount would have reduced the amount of my Program grant had I/we received such insurance payments prior to my receipt of grant proceeds. I/We hereby authorize and instruct my insurance carrier to issue any future payments for such damage jointly to me and to “La. Division of Administration/DRU”. For insurance payments, this assignment shall not apply to amounts received in excess of the amount of my/our grant received under the Program for which the State has not been reimbursed from other sources.”

FILING A ROAD HOME APPEAL

Overview

You have the right to appeal *The Road Home* Homeowner Assistance program's award decision. You can appeal:

- Eligibility decisions
- Amount of benefit compensation including, but not limited to:
 - Pre-storm value of home
 - Estimated cost of damage
 - Amount of FEMA assistance
 - Amount of Insurance payments
- Denial of Additional Compensation Grant (ACG).

All appeals must be submitted in writing to *The Road Home* Appeals Office. **Before submitting an appeal to *The Road Home* Appeals Office, you must first attempt to resolve issues by working with *The Road Home* Resolution Team or Post Close Grant Reconciliation Team.**

Conditions for Filing a Road Home Appeal

If you are not satisfied with the Resolution Team's decision, you can file a formal appeal in writing to *The Road Home* Appeals Office. **No one from *The Road Home* staff can do this for you.** One of the following situations must have taken place before your appeal will be accepted by *The Road Home* Appeals Office:

- Applicant received written or verbal notification of the Resolution Team's final decision, has not gone to closing and disagrees with the award amount(s).
- Applicant has gone to close and received written or verbal notification of the Post Close Grant Reconciliation Team's final decision.
- Applicant received final notification of the Resolution Team's decision, has gone to **one** closing and submits a *Road Home* appeal within 90 days of date of closing.

The Appeals Office will research all information related to an application only as it relates to current policies governing *The Road Home* award decisions. *The Road Home* Appeals Office will not change policies or laws set forth by the State of Louisiana or the federal government. If you disagree with the decision of *The Road Home* Appeals Office, you have the right to submit a State Appeal to the State of Louisiana's Office of Community Development (OCD).



Even though you may be seeking a resolution or appeal of an award, you are allowed to receive the amount of the grant award through a first closing. If you are awarded an additional amount as a result of the resolution or appeal process you will receive the funds at a second closing or, if additional documents do not need to be recorded, through a second disbursement mailed directly to you.

If *The Road Home* determines through the resolution or appeal process that you were overpaid for any reason at your first closing, you will be required to refund the overpayment to the State of Louisiana Office of Community Development (OCD).

NOTE: If you have chosen **Option 2** or **Option 3** but wish to seek additional amounts through the resolution or appeal process after the first closing, please be aware that you are selling your property to *The Road Home* Corporation at the FIRST closing for the amount of the initial award and the sale of your property to *The Road Home* Corporation is **FINAL**. **After the sale at the first closing, you cannot get your property back even if you do not receive any additional award through the resolution or appeal process.** If you do not want to sell your property for the amount of the initial award, you should not close on your grant until the resolution or appeal process is finished.

Additional Award Disbursements

If you have completed one closing with a designated title company you have up to 90 days from the date of the first closing to request Post Closing Grant Reconciliation or, if you have already received written notification of the Resolution Team's decision, file a *Road Home* Appeal if you disagree with the award you received.

If *The Road Home* Grant Reconciliation or Appeals Office determines that you should receive an additional award after the first closing, you will be contacted to either:

1. Schedule an additional closing with a designated title company if additional closing documents need to be recorded or
2. Schedule an award disbursement *mailed directly to you* if additional closing documents do not need to be recorded.

You cannot file an appeal with *The Road Home* program after you have completed the appeals process and attend an additional closing or receive a second disbursement. At a second closing you may be asked to sign a form stating that you understand no appeal will be accepted by *The Road Home* or the State of Louisiana Office of Community Development (OCD) after the second closing is complete.



Instructions for Filing a Road Home Appeal

If you choose to formally appeal after completing *The Road Home* Resolution or Grant Reconciliation process, you must submit your appeal in writing to the Appeals Office **within 90 days** from the date of completion of your Resolution process or the date of your first closing. A formal appeal of calculations related to your *Road Home* application or award can include more than one request for consideration or review but must be submitted as one appeal.

The Appeals Office will only accept communication that is mailed to *The Road Home* Appeals Office. Faxes, emails, telephone calls, or other methods of communication will not be accepted as an appeal but can be followed up with a mailed letter/document.

When submitting a *Road Home* appeal, your letter or document must include the following information:

- Full name of all Homeowners/Applicants
- Complete address
- Application ID number (beginning with 06HH)
- Signature of Applicant or Co-Applicant
- Telephone number(s)
- Specific reason(s) for appealing *The Road Home* decision.

Additional information can be submitted to support your appeal claim, including:

- Supporting documentation for your appeal
- Additional justification for appealing *The Road Home* program decision
- Request for a copy of your appeal file with your Appeal Determination Report.

All information related to your formal appeal must be mailed to:

The Road Home Appeals Office
P.O. Box 4669
Baton Rouge, Louisiana 70821

Submitting an appeal request does not automatically mean that you are in the appeal process. Your completion with Resolution or Post Closing Grant Reconciliation must be documented before an appeal will be accepted.

All official communication from the Appeals Office will be provided in writing through first-class mail. Once your appeal is accepted, the Appeals Office staff will research your issue thoroughly and objectively, providing a decision within 60 days upon accepting your appeal. The start date for the 60 day timeline will begin based on the date your appeal is accepted by the Appeals Office which will be documented in Appeals Office communication to you. All decisions will be made by Appeals Office staff



based on the information included in your application, award calculations made by *The Road Home*, program policies, and documents mailed with your appeal. All Appeal Office decisions including policies reviewed will be recorded in an Appeal Determination Report and mailed to you. The Appeals Office will also forward your appeal decision to the Louisiana Office of Community Development (OCD).

Appeal Determination Report Feedback

The Appeals Office will accept any additional information or appeal that you have not already submitted to *The Road Home* program. Your deadline to submit additional requests or documents is two weeks from the date on the cover of the Appeal Determination Report.

Once the deadline has passed, no additional information or counter appeal will be accepted related to the calculations presented in this report.

Filing a State Appeal to the Office of Community Development (OCD)

The determination of the Appeals Office is in accordance with Louisiana Recovery Authority and Louisiana Office of Community Development (OCD) governing rules. Should you disagree with the application of *The Road Home* policies and governing rules in place to guide the *Road Home* Appeals Determination, you have the ability to file a State Appeal with the Louisiana Office of Community Development. A copy of this report and all *Road Home* information related to your appeal case will be forwarded to OCD at the time a state appeal is accepted.

A State Appeal must be submitted by mail and must be postmarked within **60 days** of the date appearing on the first page of this Determination Report. *The Road Home* Appeals Office will forward your State Appeal to OCD to review and notify you of its final decision.

The address to send the OCD State Appeal is:

The Road Home Appeals Office
ATTN: STATE APPEAL
P.O. Box 4669
Baton Rouge, Louisiana 70821

The OCD Appeal decision will be based solely on the merits of the case, as demonstrated by information related to your appeal case. OCD will not accept any information that was not submitted as a part of your *Road Home* appeal process. All decisions presented by OCD are final.



Acknowledgement Form Receipt of Instructions for Filing an Appeal

(NOTE: Actual form in larger font and different format) Road Home ID #: 06HH

As an applicant/co-applicant of *The Road Home* program, I have been awarded a grant at a closing with <designated title company> and;

- For Option 2 and 3 applicants: I understand that if I have sold my property to the State of Louisiana all sales are final and I no longer have any rights to the sold property although I still maintain my right to challenge my grant amount through the resolution and appeal process of *The Road Home* program.
- I received a copy of and understand the information included in the instructions for filing a *Road Home* Appeal.
- I understand that if I go to a second closing with a designated title company or receive a second disbursement, I have no further appeal rights.
- I understand that any decision of the State Appeals Office will be a final decision, not subject to review or change by any other office or by any court.
- I understand that if the current grant award that I receive today is determined to be an overpayment, I will refund the overpayment to the State of Louisiana Office of Community Development.

I am accepting my current grant amount, which includes:

\$ _____ Compensation \$ _____ Elevation \$ _____ Affordable Loan

I am choosing Option: **1** **2** **3**

The following checked situation(s) apply to my current status:

- This is my first closing on a *Road Home* grant award (if not, please use Final Award form)
- I do not anticipate any challenge to my current award.
- I am choosing Option 2 but do not have my replacement house within the State. Once my new home is purchased or scheduled as a joint closing, I will receive the remainder of my *Road Home* grant award.
- I am currently working with the Resolution Team about the grant award I closed on today.
- I have a concern about my award calculation and would like to have my grant amount reviewed by the Post Closing Grant Reconciliation Team.
- I have received written notification of the Resolution team’s decision and plan on filing a *Road Home* Appeal within 30 days of today’s closing date.
- I have submitted a *Road Home* Appeal and I am currently awaiting a decision from *The Road Home* Appeals Office.
- I have received a determination from *The Road Home* Appeals Office and plan to submit a State Appeal to the State of Louisiana Office of Community Development within 30 days of today’s closing date.

 APPLICANT NAME APPLICANT SIGNATURE DATE

 CO-APPLICANT NAME CO-APPLICANT SIGNATURE DATE



Appeal Acceptance Notification

MAY 1, 2007

<NAME>
<ADDRESS>
<CITY> LA <ZIP>

ID #06HH 000000

Dear Sir/Madam:

The Appeals Office of *The Road Home* has received your letter and accepted your appeal case. The following details have been noted regarding your appeal:

- Attended one close
- Appealing pre-storm value of home
- Request for appraisal
- Attachments submitted: photos of home.

The Appeals Office staff will research your case thoroughly and objectively, providing a decision within 60 days of the date printed on the top of this letter. In accordance with the current policy of the Appeals Office, all communication from this day forward must be received in writing through mail delivery. The Appeals Office will accept the following related to your appeal:

- Supporting documentation for your appeal.
- Additional justification for appealing *The Road Home* program decision.
- Request for application information reviewed for your appeal case.

The submission deadline is: <DATE two weeks from date on letter>

Additional information or supporting documentation for the Appeals Office should be mailed to:
The Road Home Appeals Office
P.O. Box 4669
Baton Rouge, Louisiana 70821

Once Appeals Office staff research your case, a decision will be rendered and forwarded to you. The decision will address all issues raised in your appeal letter. If you would like to appeal other issues not addressed in your original letter, you must do so by the submission deadline. Please be aware that once you receive a decision from the Appeals Office you will no longer be able to submit an appeal to *The Road Home* unless your award calculations change. We appreciate the time and effort you have taken submitting your appeal.

Sincerely,

Appeals Office
The Road Home Program



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