

STATEMENT OF ISABEL REIFF
SENIOR VICE PRESIDENT OF ICF INTERNATIONAL, INC. AND
CHIEF PROGRAM EXECUTIVE OF THE LOUISIANA ROAD HOME PROGRAM
BEFORE
THE AD HOC SUBCOMMITTEE ON DISASTER RECOVERY
OF
THE SENATE COMMITTEE ON HOMELAND SECURITY & GOVERNMENTAL AFFAIRS
“THE ROAD HOME? AN EXAMINATION OF THE GOALS, COSTS, MANAGEMENT,
AND IMPEDIMENTS FACING LOUISIANA’S ROAD HOME PROGRAM”
MAY 24, 2007

Good afternoon, Chairman Landrieu, Senator Stevens and Members of the Ad Hoc Subcommittee on Disaster Recovery. I am Isabel Reiff, Senior Vice President of ICF International, Inc. and the Chief Program Executive for the Louisiana Road Home Program.

I am pleased to have the opportunity to participate in this hearing, and I look forward to describing for you today ICF’s role (which has often been misunderstood) in the delivery of the State of Louisiana’s Road Home Program. Madam Chairman, the damage done to your home State of Louisiana by Hurricanes Katrina and Rita was unprecedented. The scope and magnitude of the Louisiana Road Home Program are likewise unprecedented. In fact, the Road Home Program is the largest and most complex disaster recovery program in the history of the United States. I will share with you today the details of our involvement with the Road Home Program and our perspective on the Herculean effort that has been required to deliver this unique and challenging program.

Let me start by providing you with a brief history of ICF. ICF was founded as the Inner City Fund in 1969 to provide analysis and implementation advice on public policy issues facing inner city communities across the United States. In the ensuing 38 years, ICF has become a global corporation servicing Federal, state, and local governments, in addition to its commercial and international clients around the world. ICF has decades of experience with the Housing and Community Development Block Grant Program of the Department of Housing and Urban Development (HUD). Our staff has also been involved with major housing disaster recovery projects, emergency response, stakeholder outreach efforts, and administration of claims-related work, all of which are, of course, relevant to our role in the Road Home Program in Louisiana.

Madam Chairman, as you know all too well, Hurricanes Katrina and Rita displaced over 780,000 families from their homes. FEMA originally estimated that 123,000 homes suffered major or severe damage, although we now know from actual Road Home applications that this number is even greater. An additional 82,000 rental units endured a similar fate. More than 18,000 businesses were destroyed. In short, the lives of countless American citizens along the Gulf Coast and in your State of Louisiana were devastated by these powerful hurricanes.

Responding to this crisis, the Congress provided \$6.2 billion in Community Development Block Grant (CDBG) funds to the State of Louisiana on December 30, 2005, and an additional \$4.2 billion on June 15, 2006, for a total of \$10.4 billion for community development recovery efforts. Of this amount, the State of Louisiana decided to dedicate \$8.08 billion to providing assistance to homeowners and renters whose dwellings were damaged by these hurricanes and for special needs housing. The State of Louisiana established the Louisiana Recovery Authority (LRA), an organization consisting of 33 state and national leaders appointed by Governor Blanco of Louisiana. In coordination with the State, the LRA developed the Road Home Program,

which it unveiled for public comment in the Road Home Action Plan (Action Plan) in April 2006. The Action Plan specified the requirements for both a program to assist homeowners and a program to assist renters. The homeowner component is intended to provide financial assistance for uncompensated damages of up to \$150,000 for each of the approximately 123,000 homeowners whose homes were originally estimated to be damaged or destroyed. The rental program has two components – a Small Property Rental Program of \$869 million for reconstruction of up to 18,000 units in small-scale rental buildings, and a program to augment resources provided through Federal Low Income Housing Tax Credits to promote mixed income developments and provide affordable units to very low income households. In addition, the Action Plan includes funds for homeless and special needs housing. The Road Home Program was subsequently submitted to and approved by the LRA Board in April 2006, followed by the approval of the Louisiana Legislature in May 2006. After all of these necessary approvals were obtained on the State level, the plan was immediately submitted by Governor Blanco to HUD Secretary Jackson for final Federal acceptance. HUD released the funds on May 30, 2006.

On April 11, 2006, the State of Louisiana released a Solicitation for Offers (SFO) seeking proposals from private companies to implement the homeowner and Small Property Rental Program components of the Road Home Program in accordance with the State's requirements. The SFO set forth in significant detail the terms, conditions and time lines for the Road Home Program, including the Action Plan, that had been developed by the State of Louisiana and which the successful bidder would be contractually obligated to implement. The SFO established a four year project schedule, including a projected completion date of the grant awards of December 31, 2008, and a program completion date of June 30, 2010. Ultimately, due to restrictions under Louisiana law, the term of the contract was reduced to three years. Six

firms, including ICF, responded on April 28, 2006. Three finalists, including ICF, were selected in May 2006, and, after rigorous review by the State of Louisiana, the LRA, the Louisiana Legislature, and the Louisiana Board of Ethics, ICF was selected as the Road Home contractor on June 9, 2006, a full 10 months after Hurricanes Katrina and Rita. We signed a three-year contract with the State on June 30, 2006 to implement the Road Home Program in three distinct phases, as required by the State.

Phase 1 of the Road Home contract covered the period from June 30, 2006 through October 11, 2006, and included the following specific tasks:

1. Establishing 10 Housing Assistance Centers (HACs) throughout the State of Louisiana, and in other states where evacuees were currently residing, by August 29, 2006. HACs are facilities for conducting appointments with homeowners to complete their applications, answer their questions, validate their information, and familiarize them with the Road Home process. Within 60 days, ICF and its team identified appropriate and available properties to secure for 10 HACs across the State. We opened the first HAC for the pilot project on July 12, 2006, and the remaining nine HACs on August 22, 2006. Madam Chairman, as you can imagine, this process was exceptionally difficult in Cameron, Vermillion, New Orleans, and St. Bernard Parishes where available commercial property was extremely difficult to find. For example, in Cameron Parish our only option was to lease a house that was being rebuilt. In Orleans and St Bernard Parishes, we had difficulty finding office space that did not require extensive renovation to eliminate mold. In a number of parishes, including Cameron and Vermillion, we had to work with the phone company and the Public Service Commission to

ensure that fiber optic lines required for high speed internet access to our secure computer network were installed and operational in record time. We have ultimately established 13 HACs, 12 in Louisiana and one in Houston. We have also deployed mobile teams to augment resources at existing HACs and to conduct appointments with homeowners in Memphis, Atlanta, Dallas, and San Antonio. Throughout this process, we were directed to do our best to find every displaced citizen and encourage each and every one of them to apply.

2. More importantly, hiring and training thousands of staff, a majority of whom were storm victims themselves. We hired and trained Road Home Program staff (over 2,000 people), not only for the HACs, but also to manage the program, develop the information technology systems, perform on-site home evaluations, install the necessary Quality Assurance (QA)/Quality Control (QC) and anti-fraud functions, develop communications and outreach to publicize the program, and respond to a multitude of daily requests. Our curriculum and training professionals developed dozens of courses from scratch under severe time constraints. We also continued to plan the next stages, often while numerous policies were still being developed by the State, resulting in many changes in the operation of the program. We established critical data linkages and synchronized data feeds from literally hundreds of sources of external data, such as from Federal agencies, parishes, and insurance companies, in order to develop the capability to validate applications and eliminate duplication of benefits as required by Federal law. None of these sources were originally designed to conform to Road Home requirements, and

each had its own structure and challenges that needed to be understood and corrected in order to make use of the information.

3. Launching a pilot program on July 12, 2006, just 12 days after the contract was executed. The first homeowner grant was closed on August 8, 2006, just 39 days after contract execution. The pilot program carried hundreds of pre-selected homeowners through the entire 12 step Road Home process. As a result, important lessons were learned that were invaluable in scaling up the production phase of the full program beginning in October 2006.
4. Planning with the State for the implementation of the Small Property Rental Program components of the Road Home Program.
5. Developing an outreach program to encourage homeowners to begin the application process.

In summary, ICF and its team located and established technologically sophisticated HACs that were comfortable and inviting, often in neighborhoods where buildings and infrastructure (like phone lines) were scarce or non-existent. More importantly, during this period we had to bring on numerous employees, and establish the infrastructure and processes upon which the production phase would be based. All of the HACs were established within 60 days of the signing of our contract with the State and before August 29, 2006, the first anniversary of Hurricane Katrina.

Phase 2 – Implementation and Phase 3 – Wind Down of the Road Home contract were signed by ICF and the State of Louisiana on October 18, 2006. Phase 2 is the production phase of the contract under which applications from homeowners are processed and funds disbursed to eligible applicants. This is the critical phase in which all the applicants will move through the

program into closing, and advisory and monitoring services post-closing. The production phase of the homeowner program has now been underway for seven months, and also includes the launch and implementation of the Small Property Rental Program. The rental program was initiated on January 29, 2007 – some seven weeks ahead of the date mandated by the State in the contract.

As we geared up the production phase of our work, we made sure to include a significant number of Louisiana companies and residents on our team. In fact, 70% of the sub-contracted work on the Road Home Program has been let to Louisiana-based companies and 14% of the work has been awarded to minority, small or women-owned businesses. All of the post-award sub-contracts have been awarded through an open and competitive process. Of our 2000 full time employees working on the Road Home Program, 84% are Louisiana residents and 70% were affected by the hurricanes. Nearly all of the senior management of the program are now Louisiana residents. I want to assure the Subcommittee that these Louisiana employees provide us with a true sense of urgency as we work to assist their fellow Louisianians who were displaced from their homes. We thank them for their selfless commitment to this vitally important program.

Originally, the Road Home contract required ICF to complete the process of accepting all Road Home homeowner applications, finishing all award calculations for eligible applicants, and closing on all of these transactions by the end of 2008. We now project that much of this work will be done, and most grants awarded, by the end of this calendar year, a year earlier than the original schedule. I should point out that the State of Louisiana and the Federal government have required strict auditing processes to prevent identity and application fraud, including substantial third-party verification of data submitted by applicants. The entire process involves multiple

steps and the submission and review of data from numerous sources. As the program has been implemented, several State and Federal entities have conducted audits of the program, a summary of which is attached as Exhibit A.

Now, Madam Chairman, let me turn to a description of our accomplishments in the past seven months:

- As of May 18, 2007, we have received 137,876 applications. Of these applicants, 114,000 have scheduled or held appointments at one of the HACs.
- We have calculated benefits for 78,807 applicants and have transmitted nearly 61,000 award letters, whose value totals approximately \$4.6 billion at an average benefit calculation of \$75,550.
- We have held 18,638 closings to date at which we have committed to disburse a total of approximately \$1.4 billion. In the month of April, we held closings with just under 8,000 homeowners and expect to close with 10,000 homeowners this month and in every other month for the balance of the year.
- At this rate, we will be disbursing \$750 million each month from now through December.
- We currently project that approximately 90,000 eligible homeowner applicants will have received their Road Home funds by the end of this year, assuming that there are no further major changes in the structure of the program.

I want to assure you that we are doing everything in our power to process these applications and disburse the funds to the people of Louisiana as soon as possible, within, of course, the requirements of the State of Louisiana under the Road Home contract and the requirements of State and Federal law. Although we have faced innumerable challenges in the

delivery of this program, we have nearly cut in half the projected time it will take to conduct most of the closings. This has been accomplished in an environment of dozens of policy and procedural changes as the program has progressed.

In order to illustrate this point, I would like to outline what had to be done when HUD informed the State that it had to alter its disbursement procedures to conform to CDBG rules in late March of this year. As a result of this request by HUD and additional program streamlining requested by the State, ICF was directed to reengineer the back-end of the closing process. This involved:

- Restructuring closing procedures;
- Working with the lenders to distribute the funds to the thousands of homeowners who had already closed;
- Retraining staff;
- Communicating the changes to the public;
- Re-engineering the software systems to incorporate these changes; and
- Reorienting the work of our sub-contractor title companies under the new requirements.

Best practices would suggest that these changes would be planned, designed, and implemented over a regular schedule through a pre-determined process. In a disaster environment, however, delivery could not follow such a carefully prescribed process and so we continued to deliver while the program was redesigned. In April, without any disruption to the delivery or program services to the homeowners, ICF made the necessary changes, executed disbursement of the funds to those who had already closed, and conducted nearly 8,000 closings

--- more than double the number closed in the previous month, and more than in the entire program to date.

Madam Chairman, as you know, many articles have been written about the performance of the homeowner program. It is important for everyone to understand that this program has been implemented in a very challenging post-disaster environment. It is instructive to note that between June 2006 and April 2007, dozens of policy and programmatic changes were made to this program, a complete list of which I attach as Exhibit B to my testimony. These changes include everything from numerous alterations to the calculations of benefits (the core of the program) to adding new categories of eligible recipients, such as properties on leased land. Additional changes have been made to the process of establishing pre-storm value (a key determinant for calculating a grant), the treatment of homeowners over the age of 65, and the process of verification of data about homeowners, among numerous others. Each of these changes resulted in modifications to the Management Information System, and to all of our communications materials whether through meetings, brochures, the Website, or the Call Center. Advisors in the HACs, Call Centers (ours and the closing agents), and outreach staff all required retraining. All of these changes have made it quite challenging for us to provide consistent answers to the questions that homeowners are asking us on a daily basis and have often delayed the closings of many homeowners.

Perhaps the greatest impact resulted from the almost immediate changing of the timetable for the dissemination of grant letters to homeowners and subsequent closings upon ICF's signing of the production phase of the contract in October of last year. The term of this contract was 32 months, but within weeks we were asked to dramatically reduce the time frame for delivery. And, indeed, we have cut that expected time frame of closings nearly in half. While

all of these changes were made in an honest effort to improve the program, the fact is the Nation's largest, most complicated housing revitalization program in history required an extraordinary number of mid-course corrections and wholesale re-engineering of the underlying delivery model, in an environment that would not tolerate an interruption in service. ICF was not responsible for the promulgation of these policies, but we are doing our level best to comply with these requirements and to provide Road Home grants to eligible applicants as quickly as we possibly can.

From the beginning of the Road Home Program, we have developed and disseminated several reports to make transparent the progress of the program. In particular, we produce for the State:

- a daily report that shows progress through the pipeline (applications, appointments, calculations, letters, benefit selection forms returned, scheduled and actual closings);
- a weekly pipeline report (all of the above and also average calculation and average closing);
- a weekly financial dashboard report (including projections given current average grant and varying numbers of applicants); and
- a weekly press release (applications, appointments, benefits, average benefit calculation, closings).

In the past few weeks, there have been a number of reports indicating that the Road Home Program will not have sufficient funds to make payments to all of the eligible applicants in Louisiana. As part of our ongoing obligation to keep the State of Louisiana fully informed on the status of this program, ICF has been providing the State with the weekly reports cited above

since November 2006, setting forth, among other things, the amount of funds calculated and committed through letters to homeowners, funds expended to date, and the number of homeowners with whom we have closed. These reports have also regularly included estimates of Road Home expenditures based upon the estimated total number of eligible applicants who are likely to receive Road Home funds and the likelihood of a funding shortfall under certain scenarios. The State has now confirmed that there will in fact be a funding shortfall for the Road Home Program.

Madam Chairman, in summary, I would like to make the following key points:

1. The Road Home Program is unprecedented in the history of this country.
2. The Road Home Program was designed and approved by the State of Louisiana, and ICF is doing its level best to deliver this program.
3. There have been dozens of changes imposed by the State and HUD since the inception of the Road Home Program.
4. Despite all of the challenges, dramatic progress has been made and will continue to be made in the coming weeks and months.

Chairman Landrieu, thank you for allowing me to participate in today's hearing on behalf of ICF International, Inc. I would be pleased to answer any questions that you and Members of the Subcommittee may have.

EXHIBIT A

Audit Activities

The Road Home Program has been audited or reviewed by the following:

1. HUD OIG Office of Audit

Objectives:

- Homeowner eligibility
- Homeowners receive proper grant award amounts
- Duplication of Benefits
- ICF Contract
- Subcontracts
- Deliverables

Status: August 31, 2006 to present

2. HUD Office of Community Development Disaster Recovery Team, Washington, Washington D.C., Monitoring Team

Objectives:

- Review National Objectives, waivers, contracts, and general compliance

Status: September 25 – September 29, 2006

3. HUD Office of Community Development Disaster Recovery Team, Washington, D. C., Monitoring Team

Objectives:

- Monitor all procurement on Louisiana Project
- Review P&N audit of contract costs.
- Assess OCD procedures/practices and resources to monitor contract performance, program progress, and fraud prevention.
- Analyze First American closings and disbursements.
- Assess ICF Fraud Prevention/Mitigation Program.
- Review ICF subcontracts.

Status: April 2 – April 6, 2007

4. United States House Appropriations Committee Surveys and Investigative Staff

Objectives:

- Obtain an understanding of ICF's management policies, staffing and day to day operations.
- To gain a detailed understanding of the “nuts and bolts” procedures, methods and controls being deployed by ICF for the purpose of detecting and avoiding fraud, waste, and abuse of federal funds throughout *The Road Home* program.

Status: October 9 – October 13, 2006

5. State of Office of State of Louisiana Legislative Auditors

Objectives:

- Travel Expenses
- Deliverables
- Change Control Board
- Economic Development

Status: Ongoing

6. Government Accounting Office (GAO)

Objectives:

- To determine to what extent post catastrophic federal funds are replacing private catastrophic insurance and what criteria each state should follow in administering block grants.

Status: Completed November 13 – 14, 2006

7. State of Office of Community Development Internal Audits/Reviews

Objectives:

- Housing Activity Centers
- First American Process for closing and disbursement
- Resolution/Pre-Closing Department
- Post Closing Procedures

Status: Ongoing

8. Labor Audit – administered by OCD under contract to Postlethwaite & Netterville

Objectives:

- Review Phase II 2006 labor rates by ICF and subcontractors

Status: estimated completion mid-June 2007

9. SAS 70 Audit – administered by OCD under contract to Postlethwaite & Netterville

Objectives:

- Federally required audit of information technology services to ensure security

Status: scheduled to begin week of May 14, 2007

EXHIBIT B

HOMEOWNER ASSISTANCE PROGRAM POLICY AND PROGRAMMATIC CHANGES

Program Revisions with Significant Impact June 2006 – April 2007

1. **ICC funding deducted from all eligible homeowners' elevation allowance award** (August 27, 2006)
 - a. Decreased average elevation allowance award for applicants the program considers eligible for ICC funding
2. **Mobile homes and site-built homes on leased land** (August 27, 2006)
 - a. Increased pool of eligible applicants
3. **Homeowner provided appraisals submitted from January 1, 2000 up until date of storm are appreciated to 2nd quarter 2005 (based on OFHEO index)** (September 28, 2006)
 - a. Increased homeowner provided appraisals' value thereby increasing PSV
4. **Credit for legal fees associated with successfully obtaining insurance proceeds** (September 28, 2006)
 - a. Crediting homeowners for any legal fees paid to successfully obtain insurance proceeds for structural damage to residence decreases overall duplication of benefits deduction
5. **Began accepting pre-storm appraisals dating back to January 1, 2000** (October 4, 2006)
 - a. Prior to policy change, RH accepted pre-storm appraisals dating back 2 years from date of damage to storm
 - b. Required MIS change
6. **Option 3 Sell Calculation changed for elderly** (October 4, 2006)
 - a. Increased average award for all applicants aged 65 or older as of December 31, 2005 choosing Option 3 where PSV was basis for calculation
 - b. Required MIS change
7. **Calculation methodology finalized** (October 6, 2006)
 - a. Overall methodology and policies approved by LRA/OCD along with assumptions
8. **Affordable Compensation Loan capped at \$50,000** (October 12, 2006)
 - a. Decreased award for some percentage of applicants at or below 80% AMI
 - b. Required MIS change and retraining of staff
9. **Income verification method approved by State** (October 19, 2006)
 - a. Required significant outreach and 'catch up' efforts with homeowners to retroactively get information needed to verify low/moderate income status
10. **Affordable Compensation Loan calculation for Option 2 change** (October 26, 2006)
 - a. ACL for Option 2 was originally calculated based on Estimated Cost of Damage used in Compensation Grant calculation. The policy changed so that the ACL for qualifying lower income applicants choosing Option 2 was based on the Estimated Cost to Rebuild (Type 1 Evaluation) regardless of the Estimated Cost

of Damage used in the Compensation Grant calculation. This increased ACL award for qualifying lower income applicants choosing Option 2, receiving an ACL award and whose compensation grant input was a Type 2 Evaluation.

b. Required MIS change

11. Began using home evaluation as proxy for FEMA damage assessment eligibility criteria (November 8, 2006)

a. Increased pool of eligible applicants by allowing home evaluation (if home evaluation determined damage => \$5,200 and caused by storm) as proxy for FEMA damage assessment in situations where either (1) homeowner did not register with FEMA or (2) FEMA data incomplete and not possible to determine if damage 'major' or 'severe'

12. Assignment policies approved (December 15, 2006)

a. Increased pool of eligible applicants by allowing applicants who may have already sold home to assign rights to the purchaser

13. Alternative PSV Determination Policies (January 12, 2007)

a. Approved on January 12, 2006 but program stopped ordering AVMS on December 15, 2006

b. Allowed applicants to submit post-storm appraisals)

c. Required MIS change

d. Required retraining of all staff and development of revised outreach materials

14. Rent to own, lease to own, bond for deed eligible after convert to full ownership (January 15, 2007)

a. Increased pool of eligible applicants

**Complete List of Policy and Programmatic Changes
June 2006 – April 2007**

Policy Change	Date Change Approved
HUD Visit approving “compensation” approach	June 14, 2006
ICC funding deducted from all eligible homeowners elevation allowance	August 27, 2006
Mobile homeowners on leased land eligible; Homeowners of site-built homes on leased land are eligible	August 27, 2006
Murphy Oil Spill applicants cannot be processed until local and legal decisions made	August 27, 2006
1 st Insurance MOU signed	September 27, 2006
“Estimated cost of damage” and “Pre-storm Value” defined	September 28, 2006
HO provided appraisals to include appreciation	September 28, 2006
Credit for legal fees associated with obtaining insurance proceeds	September 28, 2006
Began accepting pre-storm appraisals dating back to January 1, 2000	October 4, 2006
Option 3: Sell calculation changed for elderly	October 4, 2006
Calculation methodology finalized	October 6, 2006
Estimated cost of rebuilding homes changed to \$130 per square foot	October 12, 2006
Affordable Compensation Loan capped at \$50,000	October 12, 2006
Income verification methodology approved by State	October 19, 2006
SBA data exchange	October 19, 2006
Affordable Compensation Loan for Option 2 calculation change	October 26, 2006
Allow affidavit from homeowner for FEMA and insurance amounts for use in calculation	October 26, 2006
USDA considered duplication of benefits	November 8, 2006
Began using home evaluation as proxy for FEMA damage assessment eligibility criteria	November 8, 2006
Began using utility bills as proxy for occupancy eligibility criteria where no homestead exemption	November 8, 2006
Updated FEMA data received	November 14, 2006
Mobile home funding calculations approved	November 15, 2006
Lender MOU finalized and sent to lenders for Option 1	November 16, 2006
Began practice of accepting insurance affidavits where no 3 rd party insurance data available	November 25, 2006
HUD approved acquisition of properties prior to environmental review	December 4, 2006
Duplex funding calculations approved	December 15, 2006
Assignment policies	December 15, 2006
Stopped ordering AVMs	December 15, 2006
Began accepting post-storm appraisals from applicants	December 29, 2006
Alternative PSV determination policies	January 12, 2007
Rent to own, lease to own, bond for deed eligible after convert to full ownership	January 15, 2007

Active duty military personnel currently assigned to duty away from their home or were assigned to duty away from their home at the time of the storm are eligible	January 15, 2007
Homeowner can go to 1 st closing, receive current award amounts and then go to Resolution or Appeals to seek additional funding	February 15, 2007
Option 2 and 3 homeowners can reserve mineral rights if request to do so prior to closing	February 15, 2007
Option 2 homeowners who have not identified replacement home can go to closing and receive Option 3 award amount	February 15, 2007
Lump sum disbursement to Option 1 homeowners without mortgages and revised covenant requirements	April 2, 2007
There are no longer any Option 1 homeowners who are required to elevate to receive funding assistance from the Road Home	April 9, 2007
Lump sum disbursement to Option 1 homeowners with mortgages and revised covenant requirements	April 11, 2007

General Dates	
SFO Released	April 10, 2006
LA Board Approves RH Action Plan	April 26, 2006
State Legislature Approves RH Action Plan	May 11, 2006
HUD Releases Funds from First Appropriation	May 30, 2006
President Signs \$4.6 Billion 2 nd Appropriation	June 15, 2006
Pilot Housing Assistance Center Opens	July 12, 2006
Call Center Opens	August 18, 2006
Online application launched	August 20, 2006
Substantial Clarifications to RH Approved by HUD	August 22, 2006
10 Housing Assistance Centers open	August 22, 2006
Additional Clarifications to RH Action Plan sent to HUD	November 30, 2006
Approval of Additional Clarifications to RH Action Plan	May 15, 2007

**BIOGRAPHY OF ISABEL REIFF
SENIOR VICE PRESIDENT OF ICF INTERNATIONAL, INC. AND CHIEF PROGRAM
EXECUTIVE OF THE LOUISIANA ROAD HOME PROGRAM**

Isabel Reiff joined ICF International in 1989 and brings more than 30 years of experience in public policy consulting and program implementation. An experienced manager, Ms. Reiff leads ICF's social programs and strategic communications practice within which resides the housing and community development group. She has managed numerous contracts with Federal, state, and local governments most of which include multiple subcontractors. Most recently, she has served as Chief Program Executive for the Road Home Program. Ms. Reiff has also worked for local government as well as for the Federal government. She holds a B.A. in Art History from Mount Holyoke College and a M.A. in Architecture and Urban Planning from the University of California, Los Angeles.