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Doing Business with HANO During COVID-19

- Hours and Scheduling
  - HANO's office remains closed to the public.
  - Teleworking and Staggered Schedules
    - 48 hour timeframe for responses, but ideally shorter

- Alternate Means of Contact
  - Drop Box at 4100 Touro St
  - (504) 670–3295
  - hcvpinfo@hano.org
Doing Business with HANO During COVID-19

- HUD Waivers
  - Changes to Administrative Plan with alternative public notice methods
    - Keep an eye on the website
  - Delayed annual reexaminations allowed through 12/31/2020
  - When HAP Contract is Executed for New Moves
    - Extends deadline from 60 days from effective date of lease to 120 days.
• HUD Waivers (Cont.)
  • Space and Security Waiver
    • If more than 2 people per bedroom or sleeping room are living in the unit, the family can remain in the unit for the duration of the lease or through July 1, 2021, whichever is longer.
  • Allowing longer periods of HANO paying zero HAP without cancelling the HAP Contract
    • Family has until 12/31/2020 to report changes to income that would reduce their portion before HANO cancels contract
  • Allowing longer absences from a unit without cancelling the Housing Assistance Payment (HAP) Contract
    • Absences excused through 12/31/2020, if related to COVID-19
HANO is processing interim rent changes for losses of income or increases in expenses (i.e. childcare, medical)

HANO is not processing interim rent changes if it would result in an increase in the tenant portion.

- This means if your tenant loses their job and HANO starts paying the entire portion of the rent, HANO will keep paying the entire contract rent until the next regularly scheduled recertification, regardless of whether or not the family obtains a new job or other income.

If your tenant wishes to add a new person to their lease/HANO assistance, that person’s income will not count until the next regularly scheduled recertification.
Voucher Issuance

- HANO must allow program moves and portability as normal
- All vouchers are issued with a term of 120 days
- Any current family searching for a unit beyond 120 days received an automatic extension through July 31, 2020.
- HANO may extend the search time further with public notice via www.hano.org.
- Completed Leasing Packets can be mailed, e-mailed, faxed, or placed in HANO’s drop box at 4100 Touro Street.
Once Leasing Packet and Request for Tenancy Approval (RFTA) is received, HANO staff requests inspection by McCright & Associates, LLC.

- If you have not heard from within three business days, please contact Housing Specialist, Program Manager, or Landlord Liaison.

- Please make sure your unit is ready for inspection when RFTA is submitted.

- If your unit fails the initial inspection, make sure to contact McCright & Associates, LLC to reschedule once you make the required repairs.

- After 30 days without a passing inspection, the participant family will be reissued to search for a new unit.
HANO makes direct deposit payments on the 1st and the 15th of the month.

- The processing cutoff is a few days prior to the 1st and the 15th, so if you sign a contract on the 30th or 31st, you will not receive payment until the 15th of the next month.
Abatement Procedures

- If your unit fails inspection two times in a row, the unit will be placed on abatement and you will not receive payments for that unit.
- It is your responsibility to contact McCright & Associates once the repairs have been made.
- You cannot get this money back; however, once the unit passes inspection, HANO will start paying based off of the passing date.
- Once the unit is placed on abatement, the family will have the option to move.
If your unit is on abatement for more than 90 days, the contract will be cancelled.

The family will be issued a voucher to move, or transferred to another PBV unit, once the unit is on abatement for more than 90 days.
EVICTIONS DURING COVID-19: WHAT YOU NEED TO KNOW AS A SECTION 8 LANDLORD
AGENDA

1. The eviction process under Louisiana Law
2. Federal CARES Act eviction moratorium
3. State law timing considerations under the Governor’s eviction moratorium
4. Illegal evictions
5. Special considerations for subsidized tenants
6. Resources for landlords
“For cause” evictions:
- 5 day notice to vacate (does not include weekends or holidays)
- Rule for Possession
- Hearing/trial
- Warrant for possession (or “writ of possession/ejection”)
“No cause” evictions

- Good cause not typically required for nonrenewal under LA law
  - Many HUD subsidy programs require good cause (properties using HUD lease, most project-based subsidies).
  - LIHTC (tax credit) properties must have good cause
- 10 day notice for month-to-month unless lease says otherwise
- 30 day notice for year lease
WHAT IS THE CARES ACT?

- Coronavirus Aid, Relief, and Economic Security ("CARES") Act, otherwise known as federal stimulus law
- Passed on March 27, 2020
- Public Law 116-136
HOW DOES THE CARES ACT AFFECT EVICTIONS?

- § 4024 Temporary moratorium on evictions for “covered properties”
- § 4023(d) Moratorium on evictions for multifamily properties with federally-backed mortgages in forbearance
MORATORIUM ON EVICTIONS

§4024 (b) MORATORIUM. —During the 120-day period* beginning on the date of enactment of this Act, the lessor of a covered dwelling may not—

(1) make, or cause to be made, any filing with the court of jurisdiction to initiate a legal action to recover possession of the covered dwelling from the tenant for nonpayment of rent or other fees or charges; or

(2) charge fees, penalties, or other charges to the tenant related to such nonpayment of rent.

* March 27, 2020 – July 25, 2020
Evictions from covered properties for nonpayment of rent, fees, or other charges, barred from March 27 through July 25.

Late fees are prohibited at covered properties from March 27 through July 25.
§4024 (c) NOTICE. —The lessor of a covered dwelling unit—

(1) may not require the tenant to vacate the covered dwelling unit before the date that is 30 days after the date on which the lessor provides the tenant with a notice to vacate; and

(2) may not issue a notice to vacate under paragraph (1) until after the expiration of the period described in subsection b.*

* March 27, 2020 – July 25, 2020
Landlords at covered properties prohibited from issuing a notice to vacate* from March 27 through July 25

After July 25, a 30 day notice is required

*The law does not specify if notices to vacate are only prohibited for nonpayment of rent, or also for other reasons. Judges will have to decide.
§4024(a)(2) COVERED PROPERTY. —The term “covered property” means any property that—

(A) participates in—

(i) a covered housing program (as defined in section 41411(a) of the Violence Against Women Act of 1994 34 U.S.C. 12491(a)); or

(ii) the rural housing voucher program under section 542 of the Housing Act of 1949 42 U.S.C. 1490r); or

(B) has a—

(i) Federally backed mortgage loan; or

(ii) Federally backed multifamily mortgage loan.
Because the language is “any property that participates in” NOT “any tenant that participates in,” all tenants at the property are protected, not just those with subsidies.
VIOLENCE AGAINST WOMEN ACT
COVERED HOUSING PROGRAMS

Department of Housing and Urban Development (HUD)

- **Section 8 Housing Choice Voucher program** (42 U.S.C. § 1437f)
- Public housing (42 U.S.C. § 1437d)
- **Section 8 project-based housing** (42 U.S.C. § 1437f)
- **Section 202 housing for the elderly** (12 U.S.C. § 1701q)
- **Section 811 housing for people with disabilities** (42 U.S.C. § 8013)
- **Section 236 multifamily rental housing** (12 U.S.C. § 1715z–1)
- **Section 221(d)(3) Below Market Interest Rate (BMIR) housing** (12 U.S.C. § 17151(d))
- **HOME** (42 U.S.C. § 12741 et seq.)
- **Housing Opportunities for Persons with AIDS (HOPWA)** (42 U.S.C. § 12901, et seq.)
- **McKinney-Vento Act homelessness programs** (42 U.S.C. § 11360, et seq.) (Permanent Supportive Housing, Shelter + Care)
Department of Agriculture (USDA)

- Section 515 Rural Rental Housing (42 U.S.C. § 1485)
- Sections 514 and 516 Farm Labor Housing (42 U.S.C. §§ 1484, 1486)
- Section 533 Housing Preservation Grants (42 U.S.C. § 1490m)
- Section 538 multifamily rental housing (42 U.S.C. § 1490p-2)
Department of Treasury
- Low-Income Housing Tax Credit (LIHTC) (26 U.S.C. § 42)
The evictions moratorium also extends to “the rural housing voucher program under section 542 of the Housing Act of 1949 (42 U.S.C. 1490r).” Sec. 4024(a)(2)(A)(ii). The separate inclusion of this program was necessary because the Rural Housing Voucher Program was omitted from the covered housing programs in the 2013 VAWA reauthorization statute.
FEDERALLY-BACKED MORTGAGE

- Single family (1-4 units) or multifamily (5+ units)
- FHA mortgage
- Other HUD mortgage
- USDA mortgage
- VA mortgage
- Mortgage purchased or owned by Fannie Mae or Freddie Mac
Landlords can:

- Call the FHA, VA, USDA, Fannie Mae, or Freddie Mac escalation number to inquire as to the status of their mortgage: [https://www.hmpadmin.com/portal/resources/advisors/escalation.jsp](https://www.hmpadmin.com/portal/resources/advisors/escalation.jsp).
- Look up if Fannie Mae or Freddie Mac own their mortgage at:
  - Fannie Mae: [https://www.knowyouroptions.com/loanlookup](https://www.knowyouroptions.com/loanlookup)
  - Freddie Mac: [https://ww3.freddiemac.com/loanlookup/](https://ww3.freddiemac.com/loanlookup/)
Many properties with federally-backed multifamily mortgages are eligible for forbearance for up to 90 days under §4023.

During the forbearance period, tenants are protected from eviction.

Depending when the forbearance period begins, this period could, in theory, extend beyond July 25, 2020, thereby extending renter protection beyond date in §4024.
STATE LAW TIMING CONSIDERATIONS

- Gov. John Bel Edwards Proclamation Number JBE 2020-30 from March 16, 2020; extended by Proclamation Number JBE 2020-75 from June 4, 2020

- Act 162 (HB 805)
  - Extends prescription, peremption, and deadlines in legal proceedings that would have expired between March 17 and July 5, until July 6, 2020.
  - Code of Civil Procedure and Civil Code articles related to evictions are exempted.
WHAT DOES THIS MEAN?

- 5-day notices to vacate issued on or after March 17 are “frozen” until June 15 (i.e., the 5 days can’t begin to run)
- 10 or 30 day notices of nonrenewal issued on or after March 17 are “frozen” until June 15
- Notices issued prior March 17 and interrupted by the suspension – remaining days must run after June 15 before eviction can be filed
ILLEGAL EVICTIONS

- It is illegal for a landlord to take any action to put a tenant out without going through the court eviction process
- Includes lockouts, utility shutoffs, or physical removal
- Landlord can be liable for damages for wrongful eviction
SPECIAL CONSIDERATIONS FOR SECTION 8 LANDLORDS

- Tenant cannot be evicted for nonpayment of Housing Authority’s portion of rent
- Some federal subsidy programs require notice to vacate; therefore any waiver of notice in the lease is unenforceable.
- Section 8- minimum state law notice is required (see tenancy addendum).
Subsidized tenants can lose their housing subsidy, and become ineligible for future subsidized housing, if they receive an eviction judgment.

A “consent judgment” can preserve a tenant’s right to subsidized housing:
- Payment plan
- Early termination by consent
The CARES Act § 4022 provides for 180 days of forbearance for landlords with federally-backed single-family (1-4 unit) mortgages, with the option to extend for another 180 days. Servicers of these mortgages are prohibited from initiating foreclosure proceedings for not less than the 60 day period beginning March 18, 2020 under § 4022(c)(2).

The CARES Act § 4023 provides for 30 days of forbearance for landlords with federally-backed multifamily (5+ unit) mortgages who were current on payments as of February 1, 2020, with the option to extend for two additional 30 day periods.

Lenders may provide relief to non-federally subsidized landlords
RESOURCES FOR LANDLORDS

- The Small Business Association (SBA) “Paycheck Protection Program” loan program may provide relief to landlords with management and maintenance staff: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.
- Detailed FAQ for property owners on foreclosure protections in Louisiana can be found at: https://slls.org/covid_foreclosure_prevention/.
- FAQ for landlords available at: https://slls.org/7668-2/
- Locate a HUD-approved housing counseling agency at: https://www.consumerfinance.gov/find-a-housing-counselor/.
- Information for how homeowners can avoid a COVID-19-related scam: https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Fraud-Prevention.aspx.
Many tenants have not yet received unemployment benefits due to delays in the system; those that have may still struggle to catch up on 3 months of rent payments.

Money judgments are not available in summary eviction proceedings.

Working out a repayment agreement may be in the best interest of landlord and tenant.

Most judges will sign a “consent judgment” with a payment plan as an alternative to eviction.
QUESTIONS?

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1340 Poydras St. Suite 600
New Orleans, LA 70112
hadams@slls.org
(504) 529-1000 x.258
LANDLORD MEETING

HOUSING CHOICE VOUCHER INSPECTIONS

PRESENTATION
BY
MCCRIGTH & ASSOCIATES

07/08/2020
INTRODUCTIONS

- Local Project Manager – Corey Bordelon
- Director of Field Operations – Brian Kramer
- Kenardo Curry, Director of Business Development
- Stan McCright - Owner
**ORGANIZATIONAL OVERVIEW**

- Principals Have 57+ Years Combined PHA
- Founded in 1988
- Corporate Office Located in Chattanooga, TN
- Conducted Over 2,000,000 HQS Inspections
- Experienced in Managing Diverse Markets
- Bilingual Call Center and Inspection Organization
- Scheduling & Call Center – Chattanooga, TN
- Inspection Staff – Local
INSPECTOR QUALIFICATIONS

- HQS Certified
  - Classroom
  - Field
- Lead Based Paint Visual Assessment Certified
- Mold & Mildew Visual Assessment Certified

TRAINING

| Days of Classroom & Online Training | 5 Days |
| Days of Field Training | 10 Days |
| Rent Reasonableness Training | YES |
| Inspector Ethics Training | YES |
| Administrative Plan Training | YES – 1 Full Day |

CERTIFICATION EXAM

| Passing Final Exam Required | YES |
| Final Exam Questions | 100 |
| Open or Closed Book | Closed Book |

POST TRAINING

| Corporate Trainer on Staff | YES |
| QA After Field Training | YES |
| Continuing Education Required | YES |
HQS PROTOCOL

- Based on HUD Regulations and HANO protocols
- Inspections Should Always Be Objective
  - Not One Standard for Failed Properties
  - Another Standard for Passed Properties

ALL PROTOCOLS THE SAME!
REGULATIONS STATE

- All Units Must Be Inspected Prior to Approval of the Lease and Execution of HAP Contract

- All Units Must Be Inspected Annually or Biennially
  - All Determinations of Inspections Must Be Adequately Documented and Contained in PHA Files
  - # Bedrooms
  - Age of Unit
  - Amenities
  - Gross and Contract Rents
  - ZIP Code
INITIAL INSPECTIONS

Upon Receipt of the RFTA (Voucher) from HANO

- Within 24 Hours
  - McCright Calls the Landlord to Set Inspection Date and Give EVENT ID
  - We Must Have a Good Phone Number
- Within 72 Hours
  - McCright Will Conduct the Inspection (IF the Unit is Ready)
- Inspector Will Call Ahead on Day of Inspection
- Landlord **MUST** Call When Ready for Re-inspection
ANNUAL INSPECTIONS

- Scheduled Every Other Year – before LDI
- Scheduled 2 Hour Window (i.e. 8–10)
- Notification Letter Mailed w/EVENT ID
  - Letters to Both the Landlord and Tenant
- Reminder Call 1 Day Prior
- NO CALL AHEAD on Annuals (unless requested)
- Failed Units Automatically Re-inspected in 28 Days
HQS – ANNUAL INSPECTIONS

- Inspect Each Unit Annually
  - Decent, Safe and Sanitary
  - Notify Owner of Deficiencies
  - Identify All Tenant Caused Damages
  - Specify Time Period to Repair
    - 28 Days
    - 24 Hour
SPECIAL INSPECTIONS

- Scheduled Like an “Initial” Via Phone
- Complaint
  - Participant, Landlord or Other Source
- Safety or Lack of Maintenance
OWNER MAINTENANCE RESPONSIBILITY

- Must Maintain in Accordance with HQS
- If Owner Fails to Maintain
  - Life Threatening Not Corrected Within 24 Hours
  - Non-Life Threatening Not Corrected Within 28 Days
- HANO Must Take Prompt and Vigorous Action
  - HANO Remedies:
    - Terminate
    - Suspension (Abate)
    - Reduction
HQS CHECKLIST

HOUSING ELIGIBILITY - HOUSING QUALITY STANDARDS

ALL ROOMS OK REPAIRS

- Are there at least two working outlets or one working outlet and one light fixture?
  - (Kitchen and bathroom must have permanent light fixture.)
- Is there any exposed wiring (other than low voltage doorbell, etc)?
- Do outlet and light switches have a cover plate and work properly?
- Do windows open or close properly?
  - (Windows with sash cords must have them intact; at least one window in bedroom and living room.)
- Do any windows need putty?
  - Are doors leading to exterior properly weather stripped?
- Do windows have strong locks (if within 6’ of the ground level)?
- Is the ceiling structurally sound?
- Are there any leaks in ceilings, walls, or windows?
- Are there any holes in ceiling or walls?
- Is there crumbling plaster or peeling paint on window and door frames, walls, or ceilings?
- Is there peeling paint between interior and exterior windows?
- Are the floors structurally sound?
- Do the floors have any tripping hazards, such as torn linoleum or carpeting?
- Are all closets doors hung properly so that they do not fall?
HQS CHECKLIST

BATHROOM

- Does the toilet operate properly?
- Are there any leaks?
- Is the toilet affixed firmly to the floor?
- Does the sink provide hot and cold running water?
- Is there enough water pressure?
- Are there any leaks?
- Does the water drain properly?
- Is the an operable GFCI receptacle? (if required)
- Is there an operable window or exhaust fan for proper ventilation?
- Is there any mold on walls/ceiling, or deterioration/moldy caulking around tub?
- Is the tub surface deteriorated creating a Sanitation Hazard?

Housing units under the Section 8 Program must be safe, decent, and sanitary condition. Each unit must pass our field representative’s inspection before we approve the unit for Section 8 assistance. You should review the requirements indicated below before you send a request for lease approval and the related papers. Make sure the unit conforms to these standards, or that the landlord can and will make the necessary repair or alterations. All plumbing, electrical, heating, and other mechanical systems must be in proper operating condition.
KITCHEN

- Does the stove have all knobs intact, do all stovetop burners work and is there a properly installed oven door gasket?
- Is the refrigerator large enough from the family size?
- Does the refrigerator and freezer cool properly?
- Is there adequate and sanitary space to store and prepare food?
- Does the sink provide hot and cold running water?
  - Are there any leaks?
  - Does the water drain properly?
  - Are there GFCI receptacles installed within 6 feet of the sink?
INITIAL AND ANNUAL INSPECTIONS

- **Common Access Items**
  - Four (4) or More Steps Must Have a Handrail
  - Walkways Free of Trip Hazards (>3/4 inch unlevel)
  - Adequate Security
  - No Double Keyed Deadbolts
  - Exterior Free of Debris

- **General Requirements**
  - Is Your C.O. Complete?
  - Required Smoke Detector and CMOX Installed?
  - Are ALL Utilities ON?
  - Unit “Clean and Move-In Ready”?
General Requirements (Continued)

- No Broken or Cracked Windows
- Light Globes Installed
- Weather-Strip and Door Sweeps
- Handrails Installed
- Water Heater Pressure Relief Valve Downpipe must be within 6 inches of the floor or to exterior of unit
- All Outlets Function and Grounded Properly
  - 3-Prong
- GFI’s Installed within 6 feet of an open water source
- All Windows Open, Lock and Balances are Good
- All Appliances Installed
  - Stove and Refrigerator
INITIAL AND ANNUAL INSPECTIONS

General Requirements (Continued)
- Hot Water
- Furnace
- A/C in operable condition if installed
- Bathroom Requirements
  - Bathroom Sinks and Toilets Anchored Properly
  - Lighting
  - Sizes
  - Privacy
  - Ventilation (Must Have Window or Fan)
- Doors
  - Bedrooms
  - Bathrooms
  - Screen Doors (if installed)
INITIAL AND ANNUAL INSPECTIONS

- **General Requirements (Continued)**
  - **Bedroom Requirements**
    - 70 Sq. Ft. (Does Not Include Closet)
    - 7 Foot Ceiling Over 75%
    - Two Outlets or One Light Assembly and One Outlet
    - Source of Heat
    - Egress
    - Window that is Designed to Open
    - Smoke Detector installed no further than 12inches from ceiling or on ceiling
  - **Kitchens**
    - Refrigerator for Size of Family
    - Adequate Counter and Pantry Space
    - Stove
    - GFI’s (Post 1978)
TENANT RESPONSIBILITIES

- Common Tenant Fail Items
  - Kitchen Cabinet Damage
  - Mold/Mildew in Bathroom Tub/Shower Areas
  - Broken Windows
  - Damage to Doors and Hardware
  - Light Globes Removed/Broken (P/W/C)
  - Wall Damages (holes, etc.)
  - Carpet Stains
  - Indoor/Outdoor Garbage or Debris
  - Lawn Maintenance (As Applicable)
  - Removing batteries from Smoke Detectors and CMOXs
HQS INSPECTIONS

- Includes the following areas:
  - Site
  - Building Exterior
  - Building Systems
  - Common Areas
  - Dwelling Unit
  - Health & Safety
Common Problem

- 4 or More Steps Leading to Property Require A Handrail
- A Step is Defined as a Rise in Elevation onto the Deck or Porch
BUILDING EXTERIOR

- **Structure and materials**
  - **Siding and Roof**
    - Must Be in Good Repair
    - Materials Properly Attached to Home
    - Weather/Water Tight
    - No Unpainted Surfaces (Promotes Mold/Mildew)
  - **Downspouts and Gutters**
    - No Regulation in HUD, But If Present Must Be In Good Repair
EXTERIOR PROBLEMS

- Missing Components
- Rotted Fascia/Soffit
- Shingles Missing
- Mold or Mildew on Exterior Surface
HQS INSPECTIONS

- **Food Preparation and Refuse Disposal**
  - Must Have Adequate Food Preparation and Storage Area
  - Must Have Adequate Refuse Disposal for the Family Size

- **Thermal Environment**
  - Must Be Able to Maintain Adequate Thermal Environment For the Geographic Climate

- **Illumination And Electricity**
  - Windows and Lights are Defined by HUD Regulations
  - All Electrical Must Be In “Proper” Operating Condition
HQS INSPECTIONS

- **Structure and Materials**
  - Siding Must Be in Good Repair
  - Materials Properly Attached to Home and Weather/Water Tight
  - No Unpainted Surfaces (Promotes Mold/Mildew)

- **Interior Air Quality**
  - Mold (sever cases = 24hr deficiency)
  - Noxious Gases (24hr deficiency)
  - Sewer Gases (24hr deficiency)
NOTIFICATION LETTERS

McCright and Associates
928 McCallie Ave
Chattanooga, TN 37403-2724
results.mccright.com

October 25, 2011
Event ID:

RE:

Dear Owner/Agent:
Este es un documento importante. Por favor, pídale a alguien que se la interprete.

On October 24, 2011, Luis Miranda re-inspected the unit at [redacted] for required repairs that were identified during a previous inspection. The results of the re-inspection are below:

Your unit inspection resulted in a Fail rating per Housing Quality Standards (HQS).

Because the required repairs were not completed at the time of this final inspection, in accordance with HUD regulations, the [redacted] will move to terminate the HAP contract and the tenant may be issued a new Housing Choice Voucher and other appropriate paperwork to relocate to another unit. Failure to keep the unit in decent, safe, and sanitary conditions at all times in accordance with HQS will result in the termination of the Housing Assistance Payments Contract with the owner and/or the loss of rental assistance to the family.

To discuss your options concerning the HAP contract and participant eligibility, please contact the [redacted] Section 8 department at [redacted].

If you have questions regarding this letter or the inspection results, please call McCright & Associates at [redacted] option 2.

Sincerely,
McCright & Associates
October 24, 2011

Event ID: [Redacted]

Summary of Inspection Findings: [Redacted] inspected on October 24, 2011

Special Notes:
None.

24-Hour Emergency Repairs (Must be Repaired in 24 Hours):
None.

Routine Repairs:
* Bldg Exterior | Building Exterior Roof | All Roofs | Damaged Soffits/Fascia | Right Rear | Level: 3
The soffit/fascia is damaged or missing COMMENTS: both sides affect the building

Items that the inspector noticed but did not cause your property to fail:
None.
IN CONCLUSION

- Make Sure You Have Your EVENT ID

- Landlord Call Ahead Requests
  - Please Call the CSR Phone Number
    - When You Receive Your Notice
    - 504-401-9529
    - 423-267-1300
  - Request Call Ahead Time
    - 30 Minutes
    - One (1) Hour
  - Inspector Will Call
Please type in your question using the Q & A feature.

Please make sure you send the question to all panelists and all participants.

If you called on a telephone, please use *9 to raise your hand and the host will allow you to ask a question.