



**Environmental Review for Leasing or Rental Assistance Project
that is Categorically Excluded Subject to Section 58.5
Pursuant to 24 CFR 58.35(a)(5)**

Project Information

Project: Toa Baja Elderly LP - Golden Age Tower (PR-RA-00007)

Responsible Entity: Puerto Rico Department of Housing

Grant Recipient (if different than Responsible Entity): N/A

State/Local Identifier: Puerto Rico

Preparer: Michael J. Richardson, PE

Certifying Officer Name and Title: Doel F. Muñoz Rivera, Program Management Division
Director CDBG-DR Program

Consultant (if applicable): HORNE LLP

Project Location: 9300 Carr 867 Toa Baja PR 00919-5288 (**Figure 1**)

Description of the Proposed Project [24 CFR 58.32; 40 CFR 1508.25]:

This property is a 145-unit complex at the above location. The Rental Assistance Program was developed to respond to the urgent need of preserving the loss of extremely affordable rental units and promoting housing sustainability by providing rental assistance to low-income elderly residents of hurricane-impacted areas who are at risk of becoming homeless, due to the impending loss of funding for Act 173 Program subsidies in Puerto Rico.

This temporary assistance will allow time for PRDOH to achieve exit strategies for the subsidized rental units. Through the end of the twenty-four (24) month duration of this program, PRDOH expects to resolve the housing needs, aggravated by the hurricanes' impact for approximately 1,000 rental units, through these Exit Strategies, securing the ability to keep serving all the remaining Act 173 Program beneficiaries while an exit strategy is achieved.

The Rental Assistance Program will select participants with priority, as defined in the Program Selection Sequence, which has been carefully considered and designed to provide rental assistance to the most precarious necessities within the current Act 173 Program housing properties. The complex at the address above is participating in this program.



Level of Environmental Review Determination:

Categorically Excluded per 24 CFR 58.35(a), and subject to laws and authorities at §58.5, per 24 CFR 58.35(a)(5).

Funding Information

Grant Number	HUD Program	Funding Amount
B-17-DM-72-0001	CDBG-DR	\$1,392,000

Estimated Total HUD Funded Amount: \$1,392,000

Estimated Total Project Cost (HUD and non-HUD funds): \$1,392,000



Compliance with 24 CFR 58.5 and 58.6 Laws and Authorities

Record below the compliance or conformance determinations for each statute, executive order, or regulation. Provide credible, traceable, and supportive source documentation for each authority. Where applicable, complete the necessary reviews or consultations and obtain or note applicable permits or approvals. Clearly note citations, dates/names/titles of contacts, and page references. Attach additional documentation as appropriate.

Compliance Factors: Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5 and §58.6	Are formal compliance steps or mitigation required?	Compliance determinations
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR 58.6		
Airport Hazards 24 CFR Part 51 Subpart D	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the HUD’s Airport Hazard regulations without further evaluation.
Coastal Barrier Resources Coastal Barrier Resources Act, as amended by the Coastal Barrier Improvement Act of 1990 [16 USC 3501]	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	The project is located approximately 1.9 miles from the nearest Coastal Barrier Resource System area (Figure 2). Therefore, the project complies with this regulation.
Flood Insurance Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994 [42 USC 4001-4128 and 42 USC 5154a]	Yes No <input checked="" type="checkbox"/> <input type="checkbox"/>	The project location is partially within a Zone AE – Special Flood Hazard Area (aka 100-year floodplain) (Figure 3) on FEMA Panel 72000C0330J dated 11/18/2009. Flood insurance has been obtained for this project location. See Appendix C .
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR 50.4 & 58.5		
Clean Air Clean Air Act, as amended, particularly section 176(c) & (d); 40 CFR Parts 6, 51, 93	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Clean Air Act without further evaluation.
Coastal Zone Management Coastal Zone Management Act, sections 307(c) & (d)	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Coastal Zone Management Act without further evaluation.



<p>Contamination and Toxic Substances</p> <p>24 CFR 58.5(i)(2)</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>The following sites are within 3,000 feet of the project location:</p> <ul style="list-style-type: none"> • 1 inactive RCRA sites – Sky Lights Rico Plastic at 450 feet to the southwest • 2 NPDES sites – both at Quality Concrete Mix at 1,100 feet to the west <p>As shown on Figure 4, the Sky Lights Rico Plastic site is an inactive RCRA site within 500 feet of the project site. The Sky Lights Rico Plastic site was closed in 2005. As of that time, there had been no reported violations associated with the site. Therefore, there are no indications of hazardous or toxic constituents impacting the project site.</p> <p>Based upon USGS aerial photograph maps, there are no prior uses of the property that would interfere with the current use as a multi-family rental complex. Figure 5 was taken in March 1983 and indicates construction in the area just starting. There were no uses in the area prior to this time. Therefore, this topic is in compliance.</p>
<p>Endangered Species</p> <p>Endangered Species Act of 1973, particularly section 7; 50 CFR Part 402</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Endangered Species Act without further evaluation.</p>
<p>Explosive and Flammable Hazards</p> <p>24 CFR Part 51 Subpart C</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with HUD’s Explosive and Flammable Hazards standards without further evaluation.</p>
<p>Farmlands Protection</p> <p>Farmland Protection Policy Act of 1981, particularly sections 1504(b) and 1541; 7 CFR Part 658</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>This project consists only of leasing or rental assistance and is in compliance with the Farmland Protection Policy Act without further evaluation.</p>
<p>Floodplain Management</p> <p>Executive Order 11988, particularly section 2(a); 24 CFR Part 55</p>	<p>Yes No <input type="checkbox"/> <input checked="" type="checkbox"/></p>	<p>The project location is within a Zone AE – Special Flood Hazard Area (Figure 3) on FEMA Panel 72000C0330J dated 11/18/2009. Pursuant to the updated regulations at 24 CFR 55.12(b)(5), if units are leased within a building of five or more</p>



		residential units or any nonresidential properties are leased on one site in a SFHA, the 8-Step Process is not required if the entire building, i.e. all units and common areas, are fully covered by flood insurance. This building is fully covered by flood insurance. The Insurance Certificates are included in Appendix C ; therefore, the 8-step Decision Making Process is not required.
Historic Preservation National Historic Preservation Act of 1966, particularly sections 106 and 110; 36 CFR Part 800	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	HUD has determined that leasing and rental assistance with no associated repairs, rehabilitation, or other activities with physical impacts has No Potential to Cause Effects under 36 CFR 800.3(a)(1) (see Appendix A). Therefore, this project is in compliance with Section 106 of the National Historic Preservation Act without further obligations.
Noise Abatement and Control 24 CFR Part 51 Subpart B	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance. HUD's Noise standards do not apply.
Sole Source Aquifers Safe Drinking Water Act of 1974, as amended, particularly section 1424(e); 40 CFR Part 149	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Safe Drinking Water Act without further evaluation.
Wetlands Protection Executive Order 11990, particularly sections 2 and 5; 24 CFR Part 55 wetlands provisions	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance without any new construction. Executive Order 11990 and Part 55 wetlands provisions do not apply to projects that do not involve new construction in a wetland.
Wild and Scenic Rivers Wild and Scenic Rivers Act of 1968, particularly section 7(b) and (c)	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	This project consists only of leasing or rental assistance and is in compliance with the Wild and Scenic Rivers Act without further evaluation.
ENVIRONMENTAL JUSTICE		
Environmental Justice Executive Order 12898	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	There are no adverse environmental impacts that are disproportionately high for low-income and/or minority communities.

Mitigation Measures and Conditions



Summarize below all mitigation measures either taken or required as a condition of approval of the project by the Responsible Entity to reduce, avoid, or eliminate adverse environmental impacts and to avoid non-compliance or non-conformance with the above-listed authorities and factors. These measures/conditions must be incorporated into project contracts, development agreements, and other relevant documents. The staff responsible for implementing and monitoring mitigation measures should be clearly identified in the mitigation plan.

The only mitigation measure required for this property is the obtainment of flood insurance. Flood Insurance has already been obtained.

Appendix A – Memo on Historical Properties (program is for Continuum of Care but applies to all Rental and Leasing programs meeting the same requirements)

Appendix B – Figures

Appendix C – Flood Insurance Certificates



Determination:

- This categorically excluded activity/project converts to **EXEMPT** per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license; **Funds may be committed and drawn down** for this (now) EXEMPT project; OR
- This categorically excluded activity/project cannot convert to Exempt status because one or more statutes or authorities listed at Section 58.5 requires formal consultation or mitigation. Complete consultation/mitigation protocol requirements, **publish NOI/RROF, submit RROF (HUD 7015.15), and obtain "Authority to Use Grant Funds"** (HUD 7015.16) per Section 58.70 and 58.71 before committing or drawing down any funds; OR
- This project is not categorically excluded OR, if originally categorically excluded, is now subject to a full Environmental Assessment according to Part 58 Subpart E due to extraordinary circumstances (Section 58.35(c)).

Preparer Signature:

Date: June 29, 2020

Name/Title/Organization: Michael J. Richardson, PE / Director / HORNE LLP

Responsible Entity Agency Official Signature:

Date: 7/22/2020

Name/Title: Doel F. Muñoz Rivera, Program Management Division Director CDBG-DR Program

This original, signed document and related supporting material must be retained on file by the Responsible Entity in an Environmental Review Record (ERR) for the activity/project (ref: 24 CFR Part 58.38) and in accordance with recordkeeping requirements for the HUD program(s).



GOVERNMENT OF PUERTO RICO
Department of Housing

Appendix A –




U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

OFFICE OF THE ASSISTANT SECRETARY FOR
COMMUNITY PLANNING AND DEVELOPMENT

FEB 20 2014

MEMORANDUM FOR: CPD Division Directors
Regional Environmental Officers

FROM: 
Danielle Schopp, Director, Office of Environment and
Energy, DGE

SUBJECT: Determination that Continuum of Care (CoC) Leasing and Rental
Assistance with no associated physical building activities have "No
Potential to Cause Effects" under Section 106 of the National Historic
Preservation Act and its implementing regulations 36 CFR Part 800

The U.S. Department of Housing and Urban Development (HUD) has determined that leasing and rental assistance activities in the Continuum of Care (CoC) Program that include no maintenance, repairs, or rehabilitation to the leased or rented properties have "No Potential to Cause Effects," as described in 36 CFR 800.3(a)(1). These leasing and rental assistance activities provide transitional or permanent housing for the homeless in existing scattered site buildings with no associated physical changes to the buildings, and have no potential to cause effects on historic properties, assuming such properties were present. Neither HUD nor the grantees participating in the CoC Program have any further obligations for these projects under Section 106 of the National Historic Preservation Act (Section 106) or 36 CFR Part 800. No consultation with the State Historic Preservation Officer (SHPO), Tribal Historic Preservation Officer (THPO), or other interested parties is required.

A copy of this memorandum in the Environmental Review Record for a qualifying individual CoC project will document compliance with Section 106, 36 CFR Part 800, 24 CFR Part 50, and 24 CFR Part 58 regarding historic properties.

Leasing and rental assistance with associated unit or building repairs, rehabilitation, or new construction do not qualify for the treatment described in this memo. Likewise, other types of projects participating in the CoC Program, including repairs, rehabilitation, and new construction, do not qualify for the treatment described in this memo. These activities must be fully reviewed under the Section 106 process, including consultation with a SHPO, THPO and/or tribal authority, interested parties and the public, to aid HUD or the Responsible Entity in making an effect determination.

Please direct any questions regarding this memorandum to Nancy E. Boone, Federal Preservation Officer, at Nancy.E.Boone@hud.gov or 202-402-5718.



Appendix B – Figures

Figure 1 – Project Location

Figure 2 – Coastal Barrier Resource System Areas

Figure 3 – Flood Hazard Area

Figure 4 – Toxics

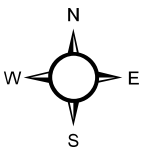
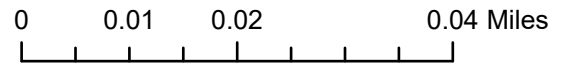
Figure 5 – Historical



Location

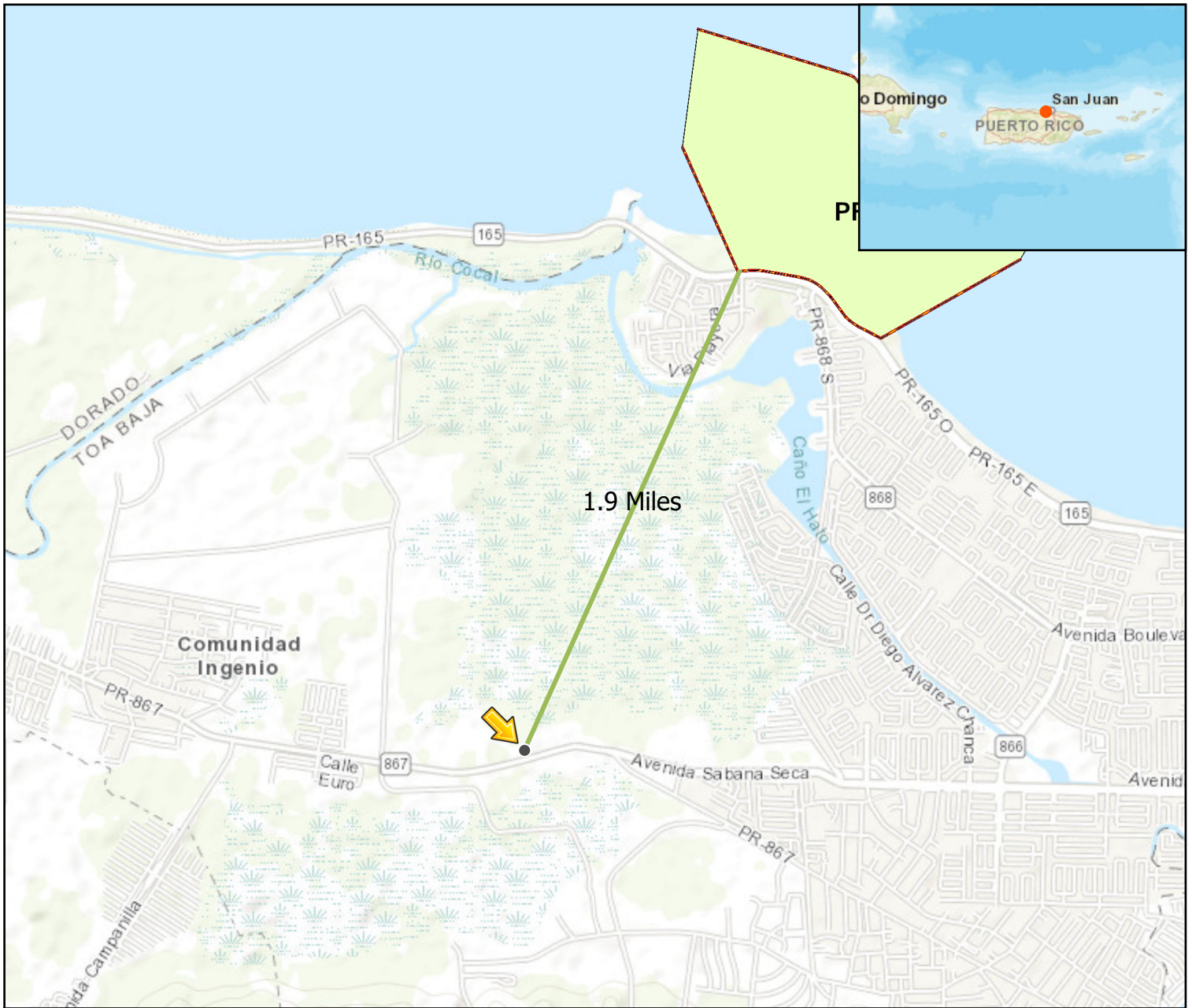


Legend








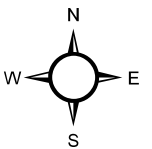
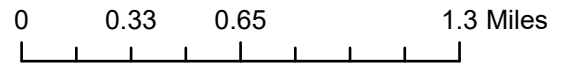


Coastal Barrier Resource Area



Legend

-  CBRS Map Panels
-  Otherwise Protected Area
-  System Unit
-  CBRS Prohibitions
-  CBRS Buffer Zone



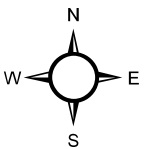
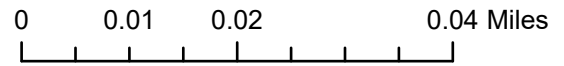


Flood Hazard Area



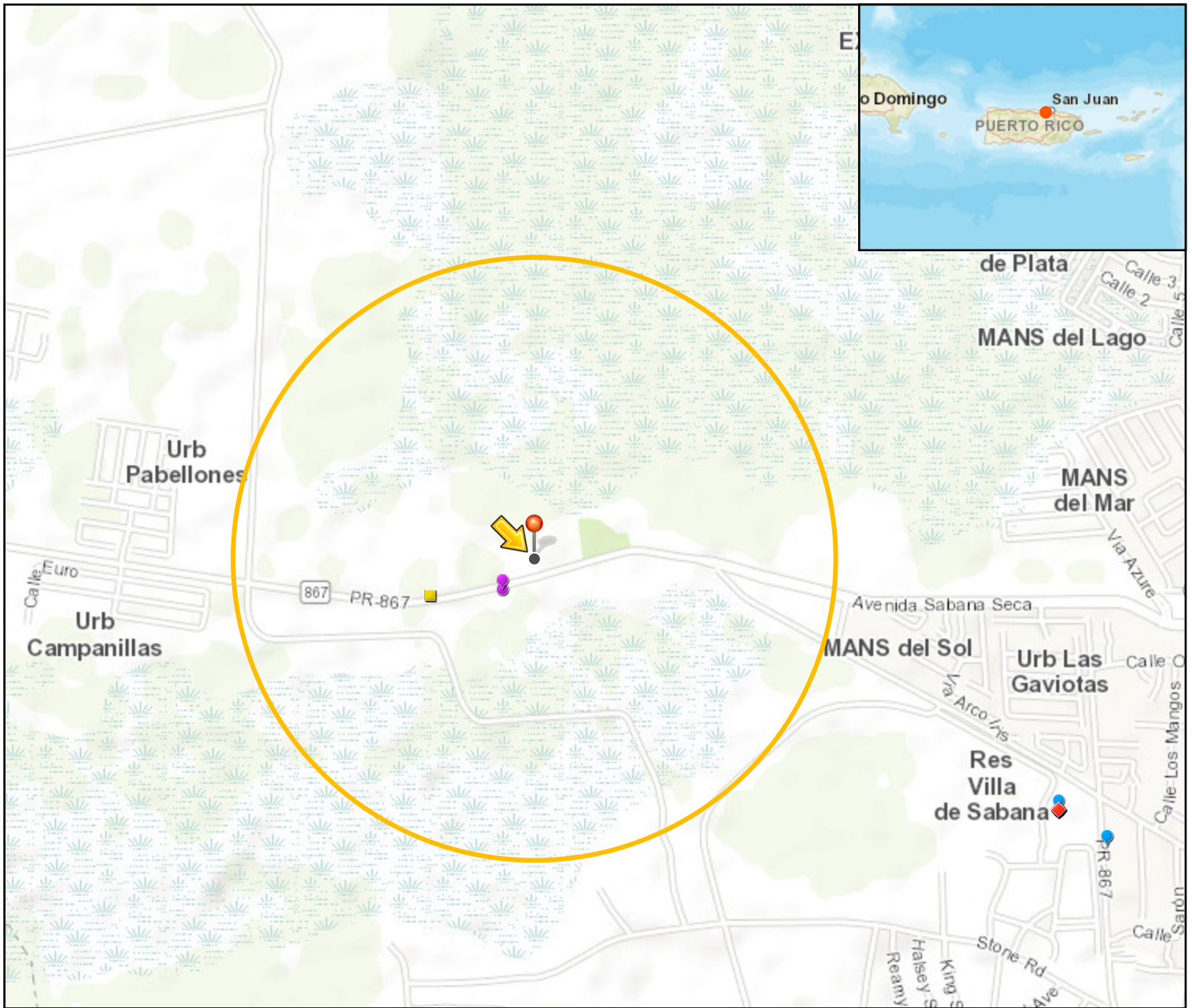
Legend

- | | |
|---|---|
| 1% Annual Chance Flood Hazard | SFHA / Flood Zone Boundary |
| Regulatory Floodway | FIRM Panels |
| Special Floodway | Incorporated |
| Area of Undetermined Flood Hazard | Superseded |
| 0.2% Annual Chance Flood Hazard | Not incorporated |
| Future Conditions 1% Annual Chance Flood Hazard | No Revalidation Status |
| Area with Reduced Risk Due to Levee | Reevaluated |
| Other Boundaries | Contact Community for Revalidation Status |
| Limit Lines | Effective |





Toxics



Legend

- ◆ SEMS_NPL_(EPA_Sites) - SEMS_NPL
- SEMS_(EPA_Sites) - SEMS
- ◆ RCRA_INACTIVE_(EPA_Sites) - RCRA_INACTIVE
- ◆ RCRA_ACTIVE_(EPA_Sites) - RCRA_ACTIVE
- RCRA_(EPA_Sites) - RCRA
- NPDES_(EPA_Sites) - NPDES
- ◆ NCDB_(EPA_Sites) - NCDB
- ICIS_(EPA_Sites) - ICIS
- ACRES

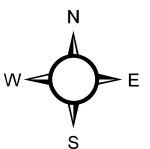
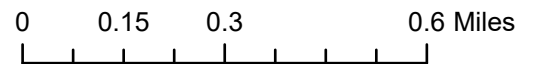
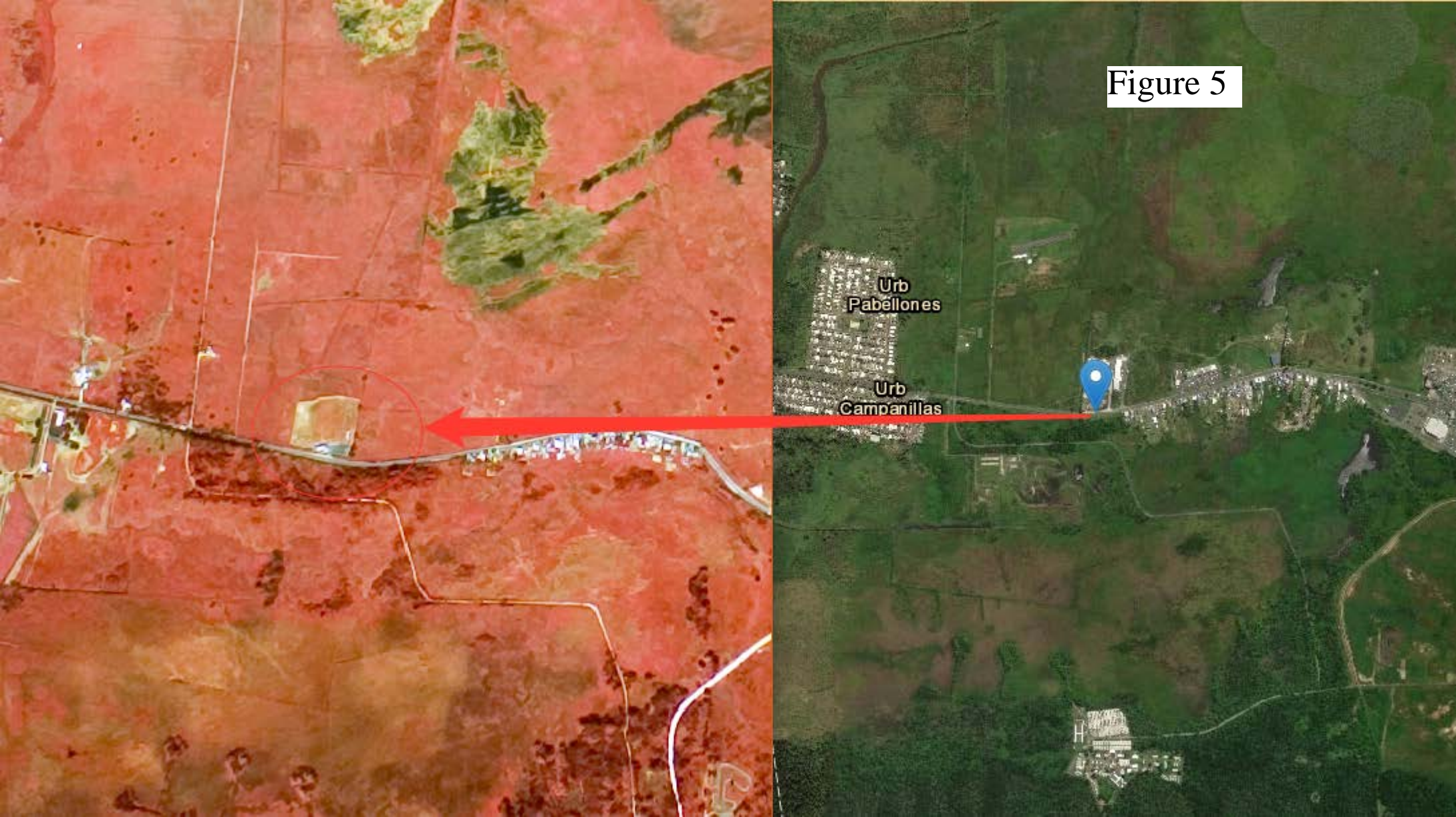


Figure 5





GOVERNMENT OF PUERTO RICO
Department of Housing

Appendix C – Flood Insurance Certificates



United Surety & Indemnity Company

PO Box 2111

San Juan, PR 00922-2111

t. 787.273.1818

f. 787.625.0893 . 787.783.8115

www.usicgroup.com

Policy Number: FLP33741

Inception Date: 07/05/2020 12:01 AM

Expiration Date: 07/05/2021 12:01 AM

Previous Policy #:

Input By: JLP

FLOOD POLICY DECLARATIONS GENERAL PROPERTY FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
------------------	-------------------------------------

TOA BAJA ELDERLY HOUSING LP
GOLDEN AGE TOWER SABANA SECA
CARR 867 KM 2.3
TOA BAJA, PR 00949-

TOA BAJA ELDERLY HOUSING LP
GOLDEN AGE TOWER SABANA SECA
CARR 867 KM 2.3
TOA BAJA, PR 00949-

PROPERTY ADDRESS	RATING INFORMATION
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GOLDEN AGE TOWER SABANA SECA
CARR 867 KM 2.3
TOA BAJA, PR 00949

DATE OF CONSTRUCTION: 01/01/2001
CURRENT FLOOD ZONE: AE
GRANDFATHERED: N/A
RATED FLOOD ZONE:
COMMUNITY NUMBER: 720000 0330 J
COMMUNITY NAME: PUERTO RICO, COMMONWEALTH
REPLACEMENT COST: \$500,000
NUMBER OF UNITS:

PROPERTY DESCRIPTION: EGIDA
BUILDING OCCUPANCY:
BUILDING TYPE: 3 OR MORE FLOORS

FIRST MORTGAGEE INFORMATION	SECOND MORTGAGEE INFORMATION
-----------------------------	------------------------------

PUERTO RICO DEPARTMENT OF HOUSING
AVE BARBOSA 606 EDIF JUAN C CORDE
PO BOX 21365
SAN JUAN, PR 00928

N/A

LOAN NUMBER: TBA-

LOAN NUMBER:

LOSS PAYEE INFORMATION	DISASTER AGENCY INFORMATION
------------------------	-----------------------------

LOAN NUMBER: CASE FILE NUMBER:
DISASTER AGENCY

PREMIUM CALCULATION

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	1,000	\$ 175,000	.20	\$ 325,000	.08	\$ 0	\$ 610
CONTENTS	\$	0					\$ 0	\$ 0

BUILDING & CONTENTS PREMIUM: \$ 610
INCREASED COST OF COMPLIANCE: \$ 4
NET PREMIUM: \$ 614

Agency:

FULCRO INSURANCE
P.O. BOX 9024048
SAN JUAN, PR 00902

COMMERCIAL DISCOUNT: 0 % \$ 0
COMMUNITY RATING DISCOUNT: 0 % \$ 0
GUARANTY FUND: \$ 0
ANNUAL PREMIUM: \$ 614

RENEWAL BILLING PAYOR:

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Frederick Millan /President

Counter Signature Agent

This Declarations page along with the Flood Insurance Policy Form constitutes your flood insurance policy.

Coverage limitations may apply. Refer to your flood insurance policy for details.

Policy issued by UNITED SURETY & INDEMNITY CO.

INSURED

□□□ FLP D GP 1



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Política sobre confidencialidad y flujo de información personal financiera

USIC Group¹ reconoce la importancia de la información, en adelante la "información"², personal financiera que nuestros clientes y consumidores nos suministran en el curso de nuestras operaciones. Para nosotros, el manejo responsable de dicha información constituye una obligación primordial para con nuestros clientes y consumidores.

En vista de lo anterior, a continuación le detallamos nuestra política sobre confidencialidad y flujo de información personal financiera.

Tipo de información personal financiera que recopilamos

1. Información provista voluntariamente por usted a nosotros o a cualquiera de nuestros agentes, representantes autorizados o productores, con relación a la obtención de algún producto³ de los que ofrecemos.
2. Información que surge de transacciones, reclamaciones u otras gestiones iniciadas por usted con nosotros relacionadas con cubiertas de nuestros productos, primas, ajuste de reclamaciones, descripción y valores asegurados u otros asuntos relacionados a los productos que ofrecemos.
3. Información que proviene de terceros relacionada con su historial de crédito.

Tipo de información personal financiera que divulgamos

1. Como regla general, USIC Group no divulga la Información de sus clientes a terceros. No obstante, USIC Group tiene la obligación legal de divulgar toda aquella Información personal de sus clientes que sea necesaria para cumplir con algún reglamento, orden judicial, ley federal o estatal que así lo exija, incluyendo, pero sin limitarse a las divulgaciones requeridas por la sección 603(d)(2)(A)(iii) del "Fair Credit Reporting Act", 15 U.S.C. 1681a (d)(2)(A)(iii). Además, USIC Group puede compartir la Información entre sus componentes, a saber, United Surety & Indemnity Company y USIC Life Insurance Company.

¹ USIC Group incluye, United Surety & Indemnity Company y USIC Life Insurance Company.

² El término "información" comprende asegurados o nombre de los asegurados, dirección, teléfono, historial de empleo, situación financiera, historial de salud, historial de reclamaciones a esta y otras aseguradoras.

³ Nuestros productos incluyen fianzas, seguros de propiedad, seguros de inundación, seguros de vida, seguros de incapacidad y seguros de cáncer.

Políticas y prácticas de protección de la confidencialidad y seguridad de la información personal que recopilamos

1. Como regla general, USIC Group no comparte la Información de sus clientes con terceros.
2. USIC Group comparte la Información de sus clientes o consumidores con las personas o compañías que en representación nuestra proveen los productos que ofrecemos, solo en la medida en que dicha información sea necesaria para la obtención de algún producto de los que ofrecemos, o en el trámite de las transacciones, reclamaciones u otras gestiones iniciadas por usted relacionadas con cubiertas de nuestros productos, primas, ajuste de reclamaciones, descripción y valores asegurados u otros asuntos relacionados a los productos que ofrecemos.
3. USIC Group comparte la Información de sus clientes o consumidores con compañías con las que haya contratado para que lleven a cabo campañas de mercadeo de nuestros servicios o productos, o con otras instituciones con las cuales tenemos acuerdos conjuntos de mercadeo de nuestros productos o servicios, limitando tal divulgación a que la Información compartida sea estrictamente necesaria para lograr nuestros objetivos de mercadeo, y requiriéndole a las compañías contratadas para tales gestiones que la Información divulgada sea utilizada únicamente para esos fines.
4. USIC Group no comparte la Información de sus pasados clientes, salvo que sea necesario para cumplir con algún reglamento, orden judicial, ley federal o estatal que así lo exija.
5. USIC Group protege internamente la confidencialidad de la Información de sus clientes y consumidores, y para ello, USIC Group limita el acceso a la Información a los empleados que necesiten utilizarla para proveerle a usted el servicio necesario relacionado a los productos que ofrecemos.
6. En cualquier otro caso, USIC Group no comparte la Información de sus clientes, salvo que sea necesario para cumplir con algún reglamento, orden judicial, ley federal o estatal que así lo exija.

Derecho de Exclusión

1. Todo cliente o consumidor tiene derecho a solicitar que no se divulgue su Información no-pública.

2. Si usted desea solicitar tal exclusión, puede hacerlo enviando una carta vía correo a: USIC Group, P.O. Box 2111, San Juan, Puerto Rico 00922-2111. Es importante que en la carta incluya la siguiente información: fecha, nombre dirección postal, número de póliza y/o fianza y firma.



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Solicitud de Exclusión

USIC Group se reserva el derecho a divulgar la Información de sus clientes o consumidores, que no se pública, a terceros no afiliados a USIC Group.

Usted tiene derecho a solicitar que no se divulgue su Información que no sea pública a terceros no afiliados a USIC Group. Si así lo desea usted, debe proveer la información que a continuación se requiere y enviar esta hoja firmada a la siguiente dirección: USIC Group, PO Box 2111, San Juan, Puerto Rico 00922-2111.

Nombre y Apellidos: _____

Dirección Postal: _____

Número de Póliza: _____

Número de Fianza: _____

Teléfono: _____

Correo electrónico: _____

FIRMA

FECHA

Reserva

USIC Group se reserva el derecho de enmendar de tiempo a tiempo esta Política de Confidencialidad; de ese ser el caso, le notificaremos los cambios correspondientes.

USIC Group
PO Box 2111

San Juan, Puerto Rico 00922-2111



United Surety & Indemnity Company

PO Box 2111

San Juan, PR 00922-2111

t. 787.273.1818

f. 787.625.0893 . 787.783.8115

www.usicgroup.com

Policy Number: FLP33741

Inception Date: 07/05/2020 12:01 AM

Expiration Date: 07/05/2021 12:01 AM

Previous Policy #:

Input By: JLP

FLOOD POLICY DECLARATIONS GENERAL PROPERTY FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
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P.O. BOX 9024048

SAN JUAN, PR 00902

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CARR 867 KM 2.3
TOA BAJA, PR 00949-

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CARR 867 KM 2.3
TOA BAJA, PR 00949

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GRANDFATHERED: N/A
RATED FLOOD ZONE:
COMMUNITY NUMBER: 720000 0330 J
COMMUNITY NAME: PUERTO RICO, COMMONWEALTH
REPLACEMENT COST: \$500,000
NUMBER OF UNITS:

PROPERTY DESCRIPTION: EGIDA
BUILDING OCCUPANCY:
BUILDING TYPE: 3 OR MORE FLOORS

FIRST MORTGAGEE INFORMATION	SECOND MORTGAGEE INFORMATION
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PUERTO RICO DEPARTMENT OF HOUSING
AVE BARBOSA 606 EDIF JUAN C CORDE
PO BOX 21365
SAN JUAN, PR 00928

N/A

LOAN NUMBER: TBA-

LOAN NUMBER:

LOSS PAYEE INFORMATION	DISASTER AGENCY INFORMATION
------------------------	-----------------------------

LOAN NUMBER: CASE FILE NUMBER:
DISASTER AGENCY

PREMIUM CALCULATION

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	1,000	\$ 175,000	.20	\$ 325,000	.08	\$ 0	\$ 610
CONTENTS	\$	0					\$ 0	\$ 0

BUILDING & CONTENTS PREMIUM: \$ 610
INCREASED COST OF COMPLIANCE: \$ 4
NET PREMIUM: \$ 614

Agency:

FULCRO INSURANCE
P.O. BOX 9024048

SAN JUAN, PR 00902

COMMERCIAL DISCOUNT: 0 % \$ 0
COMMUNITY RATING DISCOUNT: 0 % \$ 0
GUARANTY FUND: \$ 0
ANNUAL PREMIUM: \$ 614

RENEWAL BILLING PAYOR:

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Frederick Millan /President

Counter Signature Agent

This Declarations page along with the Flood Insurance Policy Form constitutes your flood insurance policy.

Coverage limitations may apply. Refer to your flood insurance policy for details.

Policy issued by UNITED SURETY & INDEMNITY CO.

PRODUCER

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