

Housing Authority of the City of Laredo
Regular
Board of Commissioners Meeting



LHA Board Room
2000 San Francisco Ave.
Laredo, Texas 78040

Friday, November 18, 2022
12:00 p.m.

Laredo Housing Authority
Regular Board of Commissioners Meeting

Zoom Video Link:

<https://us02web.zoom.us/j/89982724519?pwd=YWVWSktRL1MwNGFSSHhjU1owQVBiz09>

Call in Number: 1-346-248-7799

Webinar ID: [899 8272 4519](#)

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2000 San Francisco Ave.
Laredo, Texas 78040

Friday, November 18, 2022

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Board of Commissioners

Jose L. Ceballos, Board Chairman
Dr. Sergio D. Garza, Vice Chairman
Anita L. Guerra, Commissioner

Dr. Marisela Rodríguez Tijerina, Commissioner
Gloria Ann Freeman, Resident Commissioner

The Board of Commissioners will convene for a Board meeting for discussion on the following matters (NOTE: A quorum of the Board will be physically present at this location, but up to two other Commissioners may attend by videoconferencing, as permitted by Tex. Gov't Code Section 551.127)

A-22-R-8

Agenda

November 18, 2022

1. CALL TO ORDER
2. INVOCATION PRAYER
3. PLEDGE OF ALLEGIANCE
4. ROLL CALL AND DECLARATION OF QUORUM
5. CITIZENS COMMENTS

This is the opportunity for visitors and guests to address the Board of Commissioners on any issue. The Board may not discuss any presented issue, nor may any action be taken on any issues at the time. There will be a 3-minute limitation per speaker. (Texas Attorney General Opinion-JC-0169)

6. DISCLOSURE OF CONFLICTS OF INTEREST FOR BOARD OF COMMISSIONERS AND STAFF
7. PRESENTATION BY RESIDENT ADVISORY BOARD

8. PUBLIC HEARING: To receive public comments and input, and close the public hearing period.

Presentation and public comments on the proposed Annual PHA Plan and Five-Year Action Plan for fiscal years 2023-2027, under the Quality Housing and Work Responsibility Act/Housing Reform Act of 1998.

9. APPROVAL OF MINUTES

A. Approval of Minutes for Board of Commissioners meeting on August 26, 2022.

10. STANDING REPORTS AND PRESENTATIONS (No Action to be taken on these items)

A. General comments from Board Chairman.

B. Executive Directors Report to include status of grant programs and ongoing construction projects.

C. Unaudited Financials for the month of September 2022.

11. CONSENT AGENDA

All of the following items may be acted upon by one motion. No separate discussion or action on any of the items is necessary unless desired by a commissioner.

A. Consideration to ratify the approval of a renewal with Texas Municipal League Intergovernmental Risk Pool for Workers' Compensation Coverage in an estimated amount of \$88,231 effective October 1, 2022 through September 30, 2023.

B. Consideration to ratify the approval of a renewal with Texas Municipal League Intergovernmental Risk Pool for Automotive Liability Insurance Coverage in the amount of \$18,059 effective October 1, 2022 through September 30, 2023.

C. Consideration to ratify the approval of a renewal with Housing Authority Insurance Group for the Commercial Liability and Property Insurance Coverage in the amount of \$317,209 effective October 1, 2022 through September 30, 2023.

D. Consideration to ratify the approval of a renewal with Housing Authority Insurance Group for Commercial Liability and Excess Liability Insurance Coverage in the amount of \$26,038.64 for the Laredo Housing Facilities Corporation effective September 22, 2022 through September 21, 2023.

E. Consideration to authorize the Executive Director to renew the month-to-month lease agreements with Webb County for the Springfield Acres Head Start Center located at the Ana Maria Lozano Development and Magic Corner located at the South Laredo Development.

- F. Consideration to authorize a travel request of staff to the scheduled Executive Directors Meeting with the San Antonio HUD staff in San Antonio, Texas on November 30, 2022 through December 2, 2022.

12. ACTION ITEM

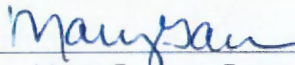
- A. Discussion and possible action to finalize and adopt the Agency Annual PHA Plan, the 2023-2027 PHA Five-Year Action Plan and Resolution No. 22-R-06, as presented by staff and in consideration of all public input, to become effective April 1, 2023.
- B. Discussion and possible action to approve the Capital Fund Program Amendment to the Consolidated Annual Contributions Contract for Calendar Year 2022 and adopt Resolution No. 22-R-07.
- C. Discussion with possible action relating to the status of the Redevelopment/Revitalization of Colonia Guadalupe.
- D. Discussion with possible action relating to the status of the Permanent Supportive Housing Project.
- E. Discussion and possible action to approve of writing-off non-collectable amounts for vacated Public Housing and Farm Labor units from April 1, 2022 through September 30, 2022, as recommended by staff.
- F. Discussion and possible action to approve an amendment to the FY 2022-2023 Operating Budget.
- G. Discussion and possible action to adopt the Public Housing Flat Rents and Resolution No. 22-R-08 effective January 1, 2023 as recommended by staff.
- H. Discussion and possible action to approve the 2023 Housing Choice Voucher (HCV) Program Payment Standard amounts effective January 1, 2023 using the FY 2023 Fair Market Rents and adopt Resolution No. 22-R-09.
- I. Discussion and possible action to approve the purchase of a vertical carousel filing system from Southwest Solutions Group, Inc. in the amount of \$72,299.45 from HCV Program reserves.
- J. Discussion and possible action related to possible changes to the organizational structure and filling of management positions. This item may be discussed in Executive Session, pursuant to Section 551.071 (consultation with attorneys) and 551.074 (personnel matters).

13. EXECUTIVE SESSION IN ACCORDANCE WITH THE TEXAS GOVERNMENT CODE

The Board of Commissioners for the Housing Authority of the City of Laredo reserve the right to adjourn into Executive Session at any time during the course of this meeting to discuss any of the matters listed on the posted agenda, above, as authorized by the Texas Government Code, including Sections 551.071 (consultation with attorneys), 551.072 (deliberations about real property), 551.073 (deliberations about gifts and donations), 551.074 (personnel matters), 551.076 (deliberations about security devices), and 551.086 (economic development).

14. ACTION ON ANY EXECUTIVE SESSION ITEM

15. ADJOURNMENT

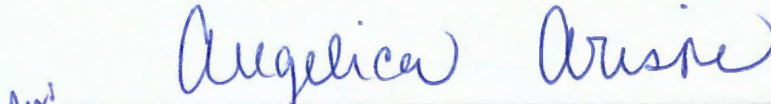


Mary Gona, Executive Director

Laredo Housing Authority is committed to compliance with the Americans with Disabilities Act (ADA). Reasonable accommodations and equal access to communications will be provided to those who provide notice to the Executive Director at (956) 722-4521 at least 48 hours in advance. This meeting site is accessible to disabled persons. Disabled parking is provided in the north parking lot adjacent to the Administration Building, and disabled building access is located at the main entrance.

CERTIFICATON

This notice was posted at the Municipal Government Offices, 1110 Houston Street, Laredo, Texas, at a place convenient and readily ADA/accessible to the public at all times. Said notice was posted on Tuesday, November 15, 2022 at 12:00 p.m.



Jose A. Valdez Jr., City Secretary

PROPOSED FIVE YEAR ACTION PLAN 2023-2027

<u>2023</u>		<u>2024</u>		<u>2025</u>		<u>2026</u>		<u>2027</u>	
TX011000001 Colonia Guadalupe		TX011000001 Colonia Guadalupe		TX011000001 Colonia Guadalupe		TX011000001 Colonia Guadalupe		TX011000001 Colonia Guadalupe	
HVAC	\$350,000	HVAC	\$352,000	HVAC	\$250,000	HVAC	\$148,000	Stair Tread and Riser Replacement	\$200,000
Kitchen Cabinets	\$147,000	Kitchen Cabinets	\$147,000	Rehab Exterior Storage Rooms	\$95,000	Bathroom Renovation	\$200,000	Storage Room Exterior Doors	\$65,000
		Landscaping	\$50,000	Storage Room Roof & Shingle Replacement	\$52,000	Kitchen Cabinets	\$147,000	Metal Screen Doors	\$100,000
								Window Shades	\$90,000
TX011000003 Carlos Richter/AM Lozano		TX011000003 Carlos Richter/AM Lozano		TX011000003 Carlos Richter/AM Lozano		TX011000003 Carlos Richter/AM Lozano		TX011000003 Carlos Richter/AM Lozano	
HVAC (CR)	\$249,000	Storage Room Door & Frame Replacement	\$15,000	HVAC (AML)	\$250,000	Concrete Work	\$25,000	Roof Replacement	\$25,000
Kitchen Cabinets	\$60,000	HVAC (AML)	\$288,000	Landscaping	\$50,000	Landscaping	\$50,000	Restroom Renovations	\$150,000
Roof Replacement	\$250,000	Upgrade ADA Units	\$126,000	Security Lighting (CR)	\$20,000	Security Lighting	\$18,000	Storage Door Frames and Doors	\$65,000
						Flooring	\$125,000		
						Parking Lots	\$75,000		
TX011000004 Sr Home		TX011000004 Sr Home		TX011000004 Sr Home		TX011000004 Sr Home		TX011000004 Sr Home	
Electrical Upgrade	\$70,000	Restroom Renovation	\$35,000	Landscaping	\$50,000	Exterior Renovation (Fencing Upgrade)	\$35,000	TV Cabling	\$85,000
Domestic Water Booster Pump System	\$18,000	Boiler Backup	\$30,000	HVAC	\$150,000	Security Cameras	\$60,000	Window Replacement (Annex and 2 bedrooms)	\$75,000
Automated Peatonal Front Gate	\$12,000	Window Replacement	\$75,000			Parking Lot Stripping	\$6,000	Mechanical, Electrical and Plumbing Renovations	\$60,000
TX011000005 Meadow Acres/South Laredo		TX011000005 Meadow Acres/South Laredo		TX011000005 Meadow Acres/South Laredo		TX011000005 Meadow Acres/South Laredo		TX011000005 Meadow Acres/South Laredo	
Plumbing Replacement (MA)	\$65,000	Exterior Door and Frame Replacement	\$61,000	Administrative/Community Modernization	\$385,000	Administrative/Community Modernization	\$385,000	Gypsum Board Replacement	\$50,000
Gypsum Board Replacement	\$45,000	Landscaping	\$40,000					Parking Lots Repavement	\$85,000
		Bathroom Renovations	\$70,000					Tankless Water Heaters (MA)	\$85,000
								Bathroom Renovations (SL)	\$120,000
TX011000006 Asherton		TX011000006 Asherton		TX011000006 Asherton		TX011000006 Asherton		TX011000006 Asherton	
Water Run-Off/Drainage	\$90,000	Kitchen Cabinets Replacement	\$30,000	Replace Galvanized Lines With Copper Phase 1	\$104,000	Kitchen Cabinets	\$66,000	Plumbing	\$65,000
Playground/Gazebo	\$50,000	Gypsum Board Replacement	\$17,000			Security Lighting	\$18,000	Roof Soffit	\$21,000
		Washer Drain & Dryer Hookups	\$60,000			Landscaping	\$48,000	Block Fence	\$65,000
		Installation of Handicap Railings & Ramps	\$10,000						
Sub-Total:	\$1,406,000	Sub-Total:	\$1,406,000	Sub-Total:	\$1,406,000	Sub-Total:	\$1,406,000	Sub-Total:	\$1,406,000
1408- Management Improvements	\$170,000	1408- Management Improvements	\$170,000	1408- Management Improvements	\$170,000	1408- Management Improvements	\$170,000	1408- Management Improvements	\$170,000
1410-Administration-Management Fees	\$190,000	1410-Administration-Management Fees	\$190,000	1410-Administration-Management Fees	\$190,000	1410-Administration-Management Fees	\$190,000	1410-Administration-Management Fees	\$190,000
1430-Fees & Costs-A&E Fees	\$50,000	1430-Fees & Costs-A&E Fees	\$50,000	1430-Fees & Costs-A&E Fees	\$50,000	1430-Fees & Costs-A&E Fees	\$50,000	1430-Fees & Costs-A&E Fees	\$50,000
1480-Appliances	\$31,000	1480-Appliances	\$31,000	1480-Appliances	\$31,000	1480-Appliances	\$31,000	1480-Appliances	\$31,000
1480-Miscellaneous Equipment-Vehicle	\$28,000	1480-Miscellaneous Equipment-Vehicle	\$28,000	1480-Miscellaneous Equipment-Vehicle	\$28,000	1480-Miscellaneous Equipment-Vehicle	\$28,000	1480-Miscellaneous Equipment-Vehicle	\$28,000
1480-Miscellaneous Equipment	\$25,000	1480-Miscellaneous Equipment	\$25,000	1480-Miscellaneous Equipment	\$25,000	1480-Miscellaneous Equipment	\$25,000	1480-Miscellaneous Equipment	\$25,000
2023 Total:	\$1,900,000	2024 Total:	\$1,900,000	2025 Total:	\$1,900,000	2026 Total:	\$1,900,000	2027 Total:	\$1,900,000

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LHA Board Room

2000 San Francisco Ave.

Laredo, Texas 78040

Friday, August 26, 2022

12:00 P.M.

Board of Commissioners

Jose L. Ceballos, Board Chairman
Dr. Sergio D. Garza, Vice Chairman
Anita L. Guerra, Commissioner

Dr. Marisela Rodríguez Tijerina, Commissioner
Gloria Ann Freeman, Resident Commissioner

The Board of Commissioners will convene for a Board meeting for discussion on the following matters (NOTE: A quorum of the Board will be physically present at this location, but up to two other Commissioners may attend by videoconferencing, as permitted by Tex. Gov't Code Section 551.127)

A-22-R-7

Minutes

August 26, 2022

1. CALL TO ORDER

Chairman Jose L. Ceballos called the meeting to order at 12:07 p.m.

2. INVOCATION PRAYER

Resident Commissioner Gloria Ann Freeman led them in prayer: "Please bow your heads, Dear Heavenly Father we ask that you hear our prayers, thank you for this beautiful day in which we gather to do our work bless us and guide us that our decisions are the correct ones as they affect many residents in our community. We pray for all who are in danger through conflicts around the globe. We pray that you protect everyone in the paths of natural disasters. We pray that you bless and heal all the homeless, the senior citizens and the disabled persons. We pray that you protect all of our active-duty military and our veterans. We pray that you protect our children as they return to school and participate in their extracurricular activities. We pray that you protect our government employees throughout our county. And lastly but not least, we thank you whole hardily for all the blessings you bestow on us In Jesus name we pray. Amen."

Chairman Ceballos thanked Ms. Freeman for that very nice prayer.

3. PLEDGE OF ALLEGIANCE

Chairman Jose L. Ceballos led them in the recital of the Pledge of Allegiance.

4. ROLL CALL AND DECLARATION OF QUORUM

Chairman Ceballos thanked everyone that was present as well as joining via zoom.

Chairman Ceballos asked Mrs. Gaona to proceed with roll call. Mrs. Gaona mentioned that Commissioner Dr. Marisela Rodríguez Tijerina and Commissioner Anita Guerra were in route to the meeting and will be joining the meeting in a few minutes.

Chairman Ceballos stated that they have a quorum.

Commissioners Present

Jose L. Ceballos, Chairman
Dr. Sergio D. Garza, Vice-Chairman
Dr. Marisela Rodríguez Tijerina, Commissioner
Anita L. Guerra, Commissioner
Gloria Ann Freeman, Resident Commissioner

Commissioners Absent

Staff Present

Mary Gaona, Executive Director
Jennifer Barrientos, Director of Finance
Bulmaro Cruz, Director of Construction Projects
Melissa Ortiz, Director of Section 8
Roberto Peña, Director of IT
Raquel Aguilar, Assistant Director of Housing Management
Alejandro Jimenez, Assistant Director of IT
Valeria Cabello, Procurement Officer
Jessica Martinez, Director of Planning & Community Services (zoom)
Christy Ramos, Administrative Assistant
Sonia Flores, Senior Accountant
Sara Vicharrelli, Leasing Specialist (zoom)
Maria Hernandez, Property Manager (zoom)
Veronica Alcala, Assistant Property Manager (zoom)
Melinda Gavilanes, Property Manager (zoom)
Elsa Rodriguez, Clerk (zoom)
Maria Hernandez, Property Manager (zoom)
Maria Serrano, Assistant Property Manager (zoom)
Jose Hernandez, Property Manager (zoom)
San Juana Valero, Assistant Property Manager (zoom)
Laura Villalobos, Property Manager (zoom)
Denise Guzman, Property Manager (zoom)
Doug A. Poneck, Attorney
Ricardo De Anda, Attorney

Others Present

Rene Gonzalez, Garza/Gonzalez & Associates
Rosie Rios – Carlos Richter
Maria Medel – Ana Maria Lozano
Rosa Ochoa – Meadow Acres
Violeta Ortiz – Colonia Guadalupe

Chairman Ceballos thanked everybody for making the time to be here and Rene and Doug for making the trip as well, appreciate you all driving down from San Antonio.

Chairman Ceballos stated that Commissioner Guerra has joined the meeting at 12:37 p.m. for the record.

5. CITIZENS COMMENTS

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Chairman Ceballos stated that there were no comments.

6. DISCLOSURE OF CONFLICTS OF INTEREST FOR BOARD OF COMMISSIONERS AND STAFF

Chairman Ceballos stated that there were no disclosures.

7. PRESENTATION BY CENTRAL RESIDENT COUNCIL

Chairman Ceballos pregunto, hay alguien de la Mesa central para hacer comentarios.

Ms. Rosie Ríos comentó -buenos días, después de ya mucho tiempo de no verlos me da mucho gusto verlos que todos están bien y la información que tenemos para esta junta es que ya están establecidas todas las mesas de las colonias, alguna incompleta con uno o dos miembros que nos faltan pero ya estamos trabajando en eso, se abrió también la oportunidad para que los residentes pudieran tener los garage sales, no pudieron lograr el tiempo gratuito que dio la ciudad por el clima pero la siguiente semana lo hicieron, y tenemos también ya el proceso de volver a integrar los programas de After School, queremos lograr que tengamos más niños y estamos trabajando también en hacer las invitaciones a los padres para las nuevas propuestas que tiene Jessica sobre establecer comentarios sobre prevención de crímenes, maltrato de niños y todo eso, está planeado para el mes de septiembre, esperemos que podamos tener buena respuesta de los residentes y estamos trabajando en todo lo que se ha podido hacer hasta este tiempo y esperamos seguir haciéndolo y contar con el apoyo de los residentes sobre todo que es lo importante. Rosie Ríos dio las Gracias por parte de la mesa central. Chairman Ceballos comentó, Muchas gracias. No sé si, ya tenía tiempo que no la veíamos verdad. Hemos discutido, le quería dar nada más un rapidito de lo viene en cuestión de Colonia Guadalupe estamos en planeamiento o planificación para empezar planes de reconstrucción aquí, no sabemos si va a ser reconstrucción completa o va a ser reconstrucción parcial, pero es el planeamiento probablemente para mesas futuras. Aquí los residentes van a ser algo importante empezar ya a platicar. Ms. Rosie Ríos comenta que, si esto va a quedar contemplado en el plan de 5 años y ya tuvieron las juntas en todas las colonias, ya se distribuimos los flyers para recibir la información de los residentes, cuáles son las propuestas que ellos que ven más necesarias, este y también habíamos hablado ya en la junta anterior que usted nos había dicho un comentario de aquí la Colonia Guadalupe terminar lo que está planeado y si se va

a hacer una nueva planeación. ¿Es lo que está usted ahorita diciendo? Chairman Ceballos respondió. Si, lo mas reciente lo va a cubrir Mary en su presentación, pero se vamos a identificar o ya identificaron ellos un edificio que tiene que 3 apartamentos y vamos a ver si podemos hacer lo que no hicimos en Russel Terrace, una reconstrucción de ese edificio que tenga sentido que nos cueste mas tumbar y volverlo a hacer, así que vamos a hacer un plan piloto para ese edificio, porque se ha intentado anteriormente reconstruir o planificar y hay reacción de la comunidad, no nada mas de la que vive aquí, sino del resto de la ciudad que no les ha parecido, entonces se va a tratar de crear participación de los residentes. Si nos dicen los arquitectos que se puede reconstruir les van a dar luz verde para que lo hagan y para que la gente pueda ir a ver y ya se sientan más a gusto, porque va a ver incomodidad como se vivio en Russel Terrace que se cambian de un lugar por un tiempo y luego regresan y eso es bien difícil y mucho trabajo que ya se vivió, pero aquí no hay otra forma de hacerlo, no vamos a construir otro desarrollo y luego cambiarlos, no va a ser así. Entonces le informo a usted como líder, cuando reciba preguntas de las personas que viven aquí en Guadalupe, les pueda explicar que se va a planificar y si el plan piloto demuestra que es muy costoso, ese trabajo de reconstruir la misma vivienda, se va a tener que hacer nuevo y hay que buscar los fondos. La dificultad cuando se está haciendo la planificación de 5 años es que el residente nos esta viendo de que estamos diciendo -no vamos a invertir más dinero con el plan de que se va a reconstruir y dicen -pues cuándo?, si no lo reconstruimos, lo que paso en Russell Terrace que ya no le metían dinero, se decaía, estamos en esa situación aquí, que ya no le queríamos meter mas dinero a algo que se va a quizás reconstruir, le informa a usted porque yo se que a la hora de las juntas le van a hacer esas preguntas. Ms. Rosie Ríos comenta que, si se pusieran a ver que todas las cosas que, porque tienen una historia, no se pueden destruir, pues no avanzaríamos, en ninguna parte del mundo avanzaríamos, entonces lo importante es ir con la modernidad en todos los aspectos. Chairman Ceballos confirma, que ese mensaje es muy importante que se los de a sus mesas directivas porque a veces la resistencia es del residente, a veces, no siempre o de los vecinos que no quieren. Ms. Rosie Ríos comenta, que les provoca ansiedad de tenerse que mover, de tener que cambiar y regresar, Rosie Ríos recuerda que hace muchos años cuando se construyó lo del metro, se le dijo a cada residente que si se quería ir o quieres un bono para que te muevas, entonces mucha gente acepto un bono de 4 mil o 5 mil dólares y compro un pedacito, engancho algo y se fue. Entonces algunas veces pudiera ser algo así en esta situación. Aunque pues es una colonia muy grande, es la más grande de Laredo, pero si realmente ya tiene mucha inversión desde que Rosie Ríos recuerda, 1 millón para esto y 500 mil para el otro y a lo mejor ya es improcedente lo que está pasando, pero ustedes son los que tiene la batuta. Chairman Ceballos responde, que ellos van a llegar en un punto que van a salir, probablemente algunos o todos, entonces es importante que todos estén informados el personal y ustedes para que sepan, Chairman Ceballos quiere empezar el planeamiento. Ms. Rosie Ríos complementa que el proyecto este aceptado, porque ya viene el cambio político y aquí se mueve así, sale el Mayor y sale todo el mundo que estuvo con el Mayor y entra el otro y realmente no debiera de ser así, porque el bienestar de la comunidad es primero que el bienestar de cada una de las personas. Chairman Ceballos comenta, primero vamos a cambiar nosotros que la política en este pueblo, no nada más en este pueblo, en el país, eso lo estamos aprendiendo que desafortunadamente los políticos no son la estabilidad, esa es la realidad, Chairman Ceballos lo platica para que Rosie Ríos comprenda lo que están tratando de hacer

al finalizar de sus servicios aquí y que lo comparta con la gente nueva que está entrando en las mesas, para que ellos entiendan. Chairman Ceballos continua que se va a hacer un plan y lo otro que le estaba platicando a Mrs. Gaona es la infraestructura que tienen aquí no nada más es el edificio, en Russell Terrace era más nuevo, es de los 50s, 60s y 70s, aquí las líneas de agua y drenaje van a estar más viejas, entonces aparte de reconstruir los edificios, esta reconstruir las líneas de agua y ese es un costo que nosotros no hemos contemplado y ahora como está la situación en la ciudad, Chairman Ceballos hace la pregunta usted cree que lo van a contemplar?, no tienen ni para lo que ya identificaron, esa es la realidad. Ms. Rosie Ríos comenta, identificada estaba como desde hace 10 años y se quedó parado, esperemos que el que entre, entre con más ganas de servirle a la comunidad y no a los intereses económicos de la ciudad, porque aquí realmente así se ha movido, aquí y en todo el mundo, me apoya fulano de tal y por ahí me voy. Chairman Ceballos responde, que bueno que entiende eso porque esa es la realidad, para mi yo pienso que sería más factible reconstruirlo lo que esta, basado a la situación que tiene la ciudad, porque para meter líneas nuevas estamos hablando de una cantidad de millones para las 200 unidades que tenemos aquí, pero ese tema probablemente va a seguir viniendo a la mesa directiva cada 2 meses para darle actualización, hasta que entre otro grupo o hasta que se le dé seguimiento, pero tratar de informar para que el planeamiento no se pierda. Ms. Rosie Ríos complementa, y tratar de sacar los fondos aprobados para que antes de que otra cosa suceda pues quede el proyecto ya aprobado, eso sería lo ideal. Chairman Ceballos comenta, bueno las finanzas ese es otro proyecto en sí, porque tenemos que escoger. El proyecto tiene reservas igual como tenía Russell Terrace, pero la realidad es que hay una sola manera de utilizar las reservas; si reconstruimos, es más difícil utilizar las reservas, tenemos que sacarlos de Public Housing para utilizar las reservas y eso es más complicado. No estamos ahí todavía, porque le van a preguntar con el planeamiento, ya se los preguntaron, los 300 mil que tenían para lo de la electricidad de Guadalupe y los 400 que venían, todo eso y se están haciendo esos ajustes. Ms. Rosie Ríos comenta, pero se había informado que se iba a hacer transferencias, de un fondo a otro para lo más necesario. Si a lo mejor hace falta que tuviéramos una junta con todos los representantes de las colonias y que usted estuviera con nosotros y si alguno de los comisionados tiene un tiempo, que es precioso para ustedes, yo sé que es bien importante su trato también y venir aquí a las juntas es un correr, pero que bueno sería poder informarlo así en general y directo de usted. Chairman Ceballos confirma, si lo hacemos más adelante ya que estemos. Ms. Rosie Ríos continua, lo hacemos más interesante, mas importante porque van a decir -quien es Rosie?, ¿Rosie que?, mejor lo oímos de usted. Chairman Ceballos confirma, si lo hacemos, el plan piloto del edificio ya está por hacerse, se va a autorizar para poder llevar a cabo ese ejemplar y si el arquitecto dice -No, no nos va a salir, pues ahí le paramos y se tiene que hacer demolición, pero eso es lo que sigue, Thank you Mrs. Ríos, estamos al pendiente.

8. APPROVAL OF MINUTES

- A.** Approval of Minutes for Board of Commissioners meeting on May 20, 2022.
- B.** Approval of Minutes for Board of Commissioners meeting on July 29, 2022.

Commissioner Dr. Marisela Rodriguez Tijerina moved to approve the minutes for the Board of Commissioners meeting on May 20, 2022 and July 29, 2022 as presented.

Resident Commissioner Gloria Ann Freeman seconded the motion.

Motion passed unanimously.

9. STANDING REPORTS AND PRESENTATIONS (No Action to be taken on these items)

- A.** Executive Director's Overall Status report, including status of completed project opening ceremonies, plaques, leasing admissions into Los Balcones Apartments, and status of campus renovation activities.
- B.** Resident Services and Afterschool Center status report, including afterschool enrollment and individual center programmatic information.
- C.** Follow-up presentation on the proposed public housing safety and security program, changes to oversight and implementation, and resources proposed to be allocated/budgeted, and proposed changes to Admissions Policy.

Chairman Ceballos stated, that there is more information that I asked Mary to put in, to bring in, some of it is going to be rather quick. I think they prepared that in advance, so it's in your packets. But I will let Mary lead us through that. And then when we get to item 9C Mary, we may want to bring it in, if you want to bring it in when we do item 10B roll it together so it's all related. Go ahead Mary.

Ms. Gaona stated, for our Public Housing, our PIC score was at 99.73% and our lease up is currently at 98.95%. For Section 8 we have a PIC score of 104.06%, our HAP utilization is at 103.10%, and our lease up is at 99.30%. For our emergency housing vouchers, of the 85 allocated, we have 75 families that have already been housed, 1 that was pending an inspection, and 9 vouchers that are issued but are still searching. For our Rapid Rehousing Program, we've got 9 households that are assisted and that is our max. Here you have our leasing comparison, we did drop 1 unit here at Colonia Guadalupe which we were holding for one handicap tenant but they are not going to utilize it so we have gone ahead and made it available to lease. Other than that, we have basically stayed the same. Our average is at 99.11% for the year. Chairman Ceballos asked, Mary when we take the units off-line, these three units, do they come off the stats. Do you tell HUD so they can take it off? Ms. Gaona replied, yes. I did do the one unit that I had advised you about, the one with the resident that one is off-line. So, once we take them off-line it does not affect our utilization. The Rapid Rehousing, we have covered that already but we do have our FY2021 grant through January 2023 and we were awarded the FY2022 through 2024, and we will need to apply for the new grant for the next year. For our Emergency Housing Vouchers, I already covered that. This is our Building A; the first floor is already furnished. Chairman Ceballos stated, so I was explaining to Mr. Gonzalez earlier how we created private spaces. I don't think that Doug has walked in there yet but we took our open concept and created partitions using glass to create at least some private space where people don't so, if someone is sick doesn't promote an illness in the building. So, this was a COVID funded renovation. I hope that the staff is pleased with it. These get a little bit of privacy in case someone is sick and doesn't know it, at least not in the immediate space. Got us an upgrade, we were talking about COVID monies coming into

cities and entities and this is how we used ours. The entry became touchless so you walk in and the doors are now automatic, they used to be all handles, so those are some improvements. Vice-Chairman Dr. Sergio D. Garza stated, I like the windows and doors because you can see what's going on. Chairman Ceballos stated, that was part of the idea to. Go ahead Mary. Ms. Gaona stated, this is the conference room downstairs, that is the second-floor staff has already started to move up to the second floor. Our maintenance shop, we have started that. The pouring of the concrete has already passed inspection so the pouring should begin hopefully Monday or Tuesday. So, we will see that a little different. We have gone through most of our regular items, I know you have the statistics in your regular report but we can roll that in with 10C. Chairman Ceballos stated, do you want to do the ceremonies since you have that up? Ms. Gaona responded, yes. Chairman Ceballos stated, so Mary, one thing I assumed is that we needed to have a ceremony at Balcones, but is that necessary? Is the city expecting us to have a ceremony? Ms. Gaona responded; they have asked if we are going to have one. Tina has asked. Chairman Ceballos stated, okay. Ms. Gaona stated, we have proposed September 20th to do that. Chairman Ceballos asked, and you anticipate leasing in that month or after the ceremony? Ms. Gaona replied, after the ceremony. We have already met with several of the committees, we want to start already getting the waiting list ready for the beginning of September and then already have the committee meeting, we have already talked to Bethany House to get them processed. My goal is to have them housed by October 1st. Chairman Ceballos stated, so I guess for the Board is to see if these dates work, right? And of course, the Ana Maria Lozano, that building is in operation already so it is just a formality of having a ceremony since we are rededicating it to Ana Maria Lozano. Does that work for everybody? Commissioner Dr. Marisela Rodriguez-Tijerina stated that September 26, would not work for her but that is okay. Chairman Ceballos stated, I mean we are setting the dates so we can find a date that works. Do you have a date? We can work with you on a date, you don't have to decide right now. The Balcones plaque is here. The Lozano plaques are here, right? Ms. Gaona responded, yes. Balcones arrived this week and Russell Terrace is expected to arrive late September. Chairman Ceballos asked, and we did the revisions that Dr. Garza prepared? Ms. Gaona replied, yes. Chairman Ceballos replied, perfect. You know because of COVID we never did a Russell Terrace ceremony either. That's why I am saying, I don't want to add more work to our team. We did get some money from the D.D. Hachar Trust and I did say we would have a ceremony, but they have not inquired about it obviously it was right in the middle of COVID. Commissioner Anita Guerra asked, Chairman, how do you feel about it? Chairman Ceballos replied, I think we should do something for them like we did at the other BiblioTech which is to memorialize it, it is in the plaque already. So, we took care of them in the plaque. I think we will be okay. The building has been in operation now for a year and a half since then so I think we will be alright. Commissioner Anita Guerra stated, and for the scheduling, I guess we would just need to work with Dr. Tijerina or Dr. Garza. Chairman Ceballos replied, I think we are covered. If we can tweak the date to work with Dr. Rodriguez-Tijerina, that would be great for Ana Maria Lozano. That is a little more because it involves the Lozano family so we need to coordinate with them. The other one is strictly ourselves and the city government for that the City of Laredo. Any comments or anything else on these Mary? Ms. Gaona replied, only that we are waiting for the mayor to get back to us on his availability for those two dates.

Dr. Maricela Rodriguez-Tijerina stated, that September 30, 2022 worked. Ms. Gaona stated, on the next slide, the leasing for Los Balcones. We will begin the applications on the 5th. I know we do have in our policies that two units are set aside for veterans so we are trying to see if we can get those two applicants. Chairman Ceballos replied, you have all our policies on it, we set the rents, with all the subsidy and all of that. Ms. Gaona replied, yes, that is where we have the two units for veterans and two units for students. So, on the next slide we have the campus renovations. Chairman Ceballos asked, is it yes, you said two units, right? Yes, two units with a total of four students max. Vice-Chairman Dr. Sergio D. Garza stated, one and one, right? Chairman Ceballos replied, its two units of mixed, one for males and one for females. Ms. Gaona stated, on the campus renovations activities, you can see we are still missing a couple of areas so we do have the manifold installation which is scheduled for Monday, the plumber came by last week but he is finishing some work elsewhere but should be here on Monday. The grading, we are pending to receive the, we did separate the staking and the leveling so we are waiting for those quotes, the deadline is on Tuesday but hopefully Valeria will get something before that. On the irrigation system for that area, it has already been awarded as soon as the leveling is done, we will do the grading and then do that. The flag pole is also ready for installation as soon as the grading is complete. The light fixtures will be installed as soon as the flag poles go up. And for Parking Lot C, the work is scheduled to begin on August 31st and they have indicated that they are going to start with the sidewalks and the canopy footings and then they will finish up with the parking lot. Chairman Ceballos stated, so the Parking Lot C is the one that is back here. Very good. Are we missing anything or is that it. Ms. Gaona stated, that is all on item A we have another presentation on item B.

Chairman Ceballos asked, are all our center open? Ms. Gaona replied we don't have staff at Ana Maria Lozano right now, so that is the only one not open. These are the afterschool program enrollments. I was asking Ms. Rios because I felt the twenty wasn't that many but maybe it is for the size. At Carlos Richter we only have twelve and at South Laredo we have seventeen. Some of the families are still cautious about sending the kids. Commissioner Dr. Marisela Rodriguez-Tijerina stated, just out of curiosity what are the ages for those after school programs. Ms. Gaona responded; I think they start at five to eighteen. Commissioner Dr. Marisela Rodriguez-Tijerina replied, and on average they range that much. Attorney Ricardo DeAnda asked, who supervises them? Ms. Gaona replied, the Resident Services Coordinators and the BiblioTech Technicians. Vice-Chairman Dr. Sergio D. Garza stated, the number two can be what it is right now because don't forget right away the pressure of assessments. They have after school tutoring programs and things like that and of course I know both districts get out at different times. I think USD gets out like at 2:45 or something like that and they start at 7:45 I believe. This is elementary, high school gets out much later. So that is another thing that the schedules throw things off as to the number of students going and participating in these events. Ms. Gaona stated, these are some of the activities that Ms. Rios touched on that are scheduled and some that are pending for the resident services or that have already occurred. Chairman Ceballos replied, so you are getting the resident service program reconstituted-organized right. Ms. Gaona responded, yes. And we are still struggling to fill those couple of positions but we continue to try to get them filled. Resident Commissioner Gloria Ann Freeman

asked, will that information be passed down to some of the Resident Councils? Ms. Gaona stated, yes. Resident Commissioner Gloria Ann Freeman asked, in a timely manner because we had a major issue with the meeting and garage sale information especially at Russell Terrace. Ms. Gaona replied, I will speak to the staff about that. This is the calendar for BiblioTech. Chairman Ceballos asked, and this is only where we have BiblioTech. Ms. Gaona replied, yes. We are trying to see if we can transition and use some of this is on Public Housing Centers but some of the children still want to come in and do the games. Chairman Ceballos said, still in the old model. Ms. Gaona replied, yes. They tell the staff that they are tired of school but we still try to push it. Vice-Chairman Dr. Sergio D. Garza stated, you know one of the big fuses I had about Casa Verde was of course the implemented ESL and yet I don't see ESL on there and I think that it is important. Chairman Ceballos stated, on the calendar. Ms. Gaona replied, I know we did discuss it at our Resident Council meetings with the parents and Jessica got names of interested individuals at the different meetings and she was going to start working on setting up the class. Vice-Chairman Dr. Sergio D. Garza asked, when are these meetings? Ms. Gaona responded; they are usually throughout the day. Some are held in the morning and some in the evening or afternoon. Vice-Chairman Dr. Sergio D. Garza asked, like any day of the week. Ms. Gaona responded, yes, she will schedule it during the last meeting. Vice-Chairman Dr. Sergio D. Garza asked, like on a Monday, could I attend that meeting. Ms. Gaona responded, yes, we can send it out as soon as she schedules it. I know for most of the Resident Councils she trying to get them on the same date and time every month like the second Tuesday of every month at three o'clock. As soon as those are set with the Resident Councils, we can send it out to the Board and any time you want to attend you can. Commissioner Dr. Marisela Rodriguez-Tijerina stated, I would like to add maybe like some, that is why I was asking about the ages, because in 8th grade they need to pick an endorsement. So, understanding career navigation I know that it is early on but the law says they have to pick an endorsement and a lot of students are very indecisive on what they want to major on so I think exploring different careers and what those careers lead to because sometimes it could be as simple as a certificate and not a four year or a two year, some of those certificates can be very short term you know like truck driving for example that gives a lot of great job opportunities so understanding careers is also important cause that may provide some motivation. Vice-Chairman Dr. Sergio D. Garza stated, you probably also have speakers that can come speak to them. Chairman Caballos asked, is that something that, do you have a team that can come out on a schedule if there.

Commissioner Dr. Marisela Rodriguez-Tijerina replied, absolutely. We have tools that also help to identify what their interests may be and how to link it to higher ed. Chairman Caballos stated, I know Jessica is on right, I am sure she will follow up. Any other comments? Do you have any questions or comments for Mary? Mary, thanks for that added work in covering those items. I appreciate that.

Chairman Ceballos stated, your next item is item 9C, if it is okay with you all we can roll it in with item 10B and bring that up and you can cover it I think it relates to that.

10. ACTION ITEM

Chairman Ceballos made a motion to move up item 10A.

**Vice-Chairman Dr. Sergio D. Garza seconded the motion.
Motion passed unanimously.**

- A. Presentation and possible action related to the Housing Authority of the City of Laredo Audited Financial Statements for Fiscal Year Ending March 31, 2021, by Garza/Gonzalez & Associates. This item may be discussed in Executive Session pursuant to Section 551.071, consultation with attorney and Section 551.074, personnel matters.

Chairman Ceballos stated, we have the representative from our auditing firm Rene Gonzalez here. This item may be discussed in Executive Session pursuant to Section 551.071, consultation with attorney and Section 551.074, personnel matters. I don't anticipate that, just based on reading the report but if we do need to go into executive, that item is listed as such. Go ahead Rene. Mr. Rene Gonzalez stated, Mr. Chairman thank you very much for having us here. Commissioners, happy to be here this afternoon to present the audit report that we completed for the year ending March 31, 2021. The report should be in your packet, you should have three documents one that you got today. The first one is the large report that comprise of the audit report with everything that is required to be submitted to HUD on a timely basis. In addition to that you will have a second report that we call comments on the audit report. Which is our way to communicate to you how the audit went and or if there were any issues or recommendations that sort of thing. And then the last document that you should have gotten this morning, is the audit summary that I am going to concentrate on which summarizes both reports. The conduct of audit report and the financial statements and audit report itself. So, if I may, I'll go through that and then I will be able to respond to any questions that commissioners may have. First of all is to share with you that we began this particular audit back in July 2021, we come in and do what we call interim work. So, our auditors come in and review your programs, your internal controls, your systems in place, that sort of thing and then we come back in October to look at your financial activities so that we can determine how to prepare and submit this particular report. Management provided us with updated trial balances from January 2022 to May 2022. We were able to complete the report in the data collection form that goes to the Federal Government prior to the due date of June 30, 2022, that was the extended deadline that you had because of all the other issues that happened before. So, you did meet the deadline in reporting this. You did submit an unaudited REAC submission which is required to be done before the audit is submitted and completed. And that was approved in March of 2022 that is prepared by your staff. And like I said we did submit the REAC submission and the audit report that is here. On the audit summary, on page 1, I wanted to share with you that the report that we are, and that is the reason you hire us, to review the financial activity and put the report together and then determine whether it meets the requirements of the feds and the requirements of the financial statements. So, we rendered an unmodified opinion, meaning a clean opinion, meaning that we feel that all the data is fairly presented in all material respects and in addition because you do administer federal funds, we are also required to give you an audit report with internal controls and compliance. I am happy to report to you that you have no material weaknesses, no significant deficiencies that we had to report and only (1) matter that we report to you on the separate management letter. So very

positive for the organization, for management. I do want to also emphasize that we had full cooperation from your management. We were not able to prepare the report without the full cooperation from your staff. We had full cooperation in that regard, there was no restrictions that were imposed on us as the auditors. In some cases, some clients do restrict us from looking at certain information and in this case, that did not occur. Very positive from your staff as well. We did test the major programs, that are on page 1 of the audit summary. Section 8 of course, the vouchers and in addition to that we had to test some COVID funding that was included in that particular year. We had \$116K of COVID testing we had to do and an addition \$384K in Public Housing. You are considered for the first time as low-risk auditee, very positive. You were not considered low risk in the past, because of issues that had come up and I am happy to report again that they have been addressed. Management has addressed all those findings and recommendations that were in the past so you have qualified as a low-risk auditee. So that is very positive. The last point on page 1 is that there is an audit completed and submitted to REAC submission and to the clearinghouse and we did that timely, along with your staff by June 20, 2022, which is timely. On the second page, I am not going to go through all that information but that is a summary of the numbers that are on this report. In the larger report, as you know, the first few pages' kind of summarize all the activity of the housing authority the later pages behind that are details of everything that is summarized in the front. This is an additional summary for you that is easier to read where it gives you what we call the balance sheet, the statement of net position showing your assets and just looking at total assets, between 20 and 21 we do a comparison there your asserts increased by \$1.6M dollars between 20 and 21. And broken down the bulk of that of course being your cash and cash equivalents. Liabilities increased by only \$476K dollars so you have at the end of 2021 the audit report period a total net position of \$34.1M. A very healthy situation for the district. On page three, is the statement of revenue and expenditures. In the operations during the 21 period, and again we compare that to 2020 again, the last column showing increases or decreases between years 2020 and 2021. And so, you generated \$19.2M dollars in revenues, you had operating expenses of \$18.1M dollars so you increased your fund balance if I may, your net position by \$1.1M dollars between the years 2020 to 2021. Again, a very positive situation for the housing authority. The last page of my summary deals with the report on the conduct of the audit. And here in the past we've told you basically the number of issues that we've raised, all those have been addressed by management. We are happy to report that there are no deficiencies in the audit. As I've shared with you, we have no restrictions, we had full cooperation, and no disagreements with management. In addition to that, we have one comment that is HUD granted, not significant, but that we had to propose a number of audit adjustments, that management excepted, to include in the audit report to make it fairly presented. And other than that, I want to thank the staff for their cooperation. We work closely with your staff in that regard. And we are ready to respond to any questions that the Commissioners may have. Chairman Ceballos asked, do you also prepare our tax returns as part of your contract? Mr. Rene Gonzalez stated, no, we do not. I believe you have a separate entity that does that. Chairman Ceballos asked, who is doing that for us on the non-profits? Ms. Gaona replied, the management company. Their auditors, Katopody. Jennifer Barrientos for the record, for the Housing Authority we do not have tax return but for the non-profits it is the other auditor that we have

contracted with the management company. Mr. Ceballos replied, I guess I was asking for our subsidiary non-profits not the partnerships. Are we not required to file tax return on those? Mr. Rene Gonzalez stated, no there are no tax returns that would be required on those. Chairman Ceballos replied, okay good. Mr. Rene Gonzalez stated, as a governmental entity that is part of your operations, those numbers are included in here as well. They are summarized in the back by each entity. Chairman Ceballos replied, thank you, I don't have any questions. Resident Commissioner Gloria Ann Freeman stated, I don't have any questions, I do have a comment, thank you for a job well done. Mr. Rene Gonzalez stated, appreciate that, we try. From our prospective it is about getting the cooperation from management and on getting a lot of the stuff, we are very happy that we had no major recommendations. Chairman Ceballos stated, also thank our staff for all the work you do in collaborating with the firm. Appreciate that as well. Mary, any comments from you. Ms. Gaona stated, just that we did go through I guess a trying basis on the new system so, we are very grateful to Jason also for working with us to solve the issues that we were having with the system. Vice-Chairman Dr. Sergio D. Garza asked, so, is this where then item number 3 other matters we proposed a number of audit adjustments, is that because of the new system then? Ms. Gaona replied, some of that was related to that. Mr. Rene Gonzalez stated, part of it is that, the other thing is that you just converted to a new system and it takes effort on how you transfer all the activity. And Jason Hyde is the audit manager on this audit, so he works very closely with your staff. Chairman Ceballos stated, thank you very much for your presentation and for making the trip down, we really appreciate that.

Chairman Ceballos made a motion to approve the audit for the record for the fiscal year ending March 31,2021.

Resident Commissioner Gloria Ann Freeman seconded the motion.

Motion passed unanimously.

Chairman Ceballos made a motion to take items 10B and 10C into executive session and then reconvene with any action on both. We will be consulting with our attorney with both items as authorized by Section 551.071.

Vice-Chairman Dr. Sergio D. Garza seconded the motion.

Motion passed unanimously.

Chairman Ceballos stated that we will go into executive session at 1:35 p.m. with our Executive Director, our Attorneys, and the Board.

- B.** Presentation and possible action to authorize the proposed budget and renewal of contracts with the off-duty Laredo Police Department officers for the purpose of providing onsite safety and security services, under the "community-policing" philosophy and approach, at LHA-owned housing developments, effective September 9, 2022 through September 8, 2023.

Chairman Ceballos stated, as back ground, this item was brought to the Board last month as it related to an incident that occurred on-site having to do with, I guess someone that had been committing some thefts in the neighborhood and finally ending up in one of the Public Housing units and was arrested and it kind of caught prime media because he was the crime stoppers person of the week. So that and a prior case in April of this year that related to human trafficking. So anyway, Dr.

Garza, Mary, and I met with the leading police department officer, he is actually a Lieutenant now and we kind of talked through what they are doing and how we could improve. I did talk to one of the deputy chiefs as well and he gave me some input, which was essentially the things we were already discussing and talking about. Well two main things which was link yourselves to Crime Stoppers and potentially even because I said what if we fund a special initiative and if you all look at the statistics for Russell Terrace and Guadalupe this month in your report there is the bigger theft issues are there in those two projects like eighteen to twenty reports. The second was screening, doing additional screening with the tenants. We always here that from the police department sounds like a punt like hey you all screen your people right. In this case, it wasn't a tenant, it was somebody that was coming to hide. So, this item is here. Commissioner Anita L. Guerra asked, a friend of theirs? Chairman Ceballos replied, I am not sure, I really don't know maybe Mary can give us the background but ultimately for me is that the Board puts something in place that can be if we do the same thing which is these officers go out in the evening and patrol at their whim wherever they think they should be. What I am trying not to say is that these are random acts of crime that occur across the city. The fact that they are happening in Public Housing doesn't mean that our communities are more unsafe. I want to make that clear but we are also investing very little money less than \$30,000 dollars a year in these officers that are helping with security. I think we out to invest more and I think we will have greater success. Where I think we can do more is to activate our residents. I think and that is with the resident activity information that I wanted Mary to share I also wanted you all to see that there is that movement and because of COVID that kind of had been dormant right. But now we can activate that and I am glad Ms. Rios is here because ultimately, we can't be patrolling twenty-four hours a day. The residents have to take care of their communities as well. Vice-Chairman Dr. Sergio D. Garza stated, I am glad you made that point, cause right away when that happened someone said now you all are harboring criminals in housing. Chairman Ceballos responded, it caught on like quickly, we all got text about it. That is the background information that I wanted to share. I don't want to ever, this is very true, I use to say it about Russell Terrace. The conditions of Public Housing are very often socially and physically better than the neighborhoods where Public Housing is. But at the same time when I realized we are only investing twenty some thousand dollars and we expect them to patrol everything its not going to happen. The Crime Stoppers thing, I think it is a very good thing, Mary had it on the presentation they are willing to come the chief said we are willing to bring the Crime Stoppers to make a presentation to the Resident Councils. I think that would be good and we can put up signs so that people understand your walking here and doing stuff, you are going to get reported. Do we want to put money there? I think we do; you get an extra two-hundred fifty bucks if someone is actually committing a crime in a Public Housing site and you call in and they get busted you are going to get extra two-hundred fifty bucks. Commissioner Anita L. Guerra asked, and it is anonymous so there is no way they can trace it back to you, they are not suppose to. Chairman Ceballos responded, yes, so I asked that. I have never used it so I really do not know the dynamics but we did ask the officer and he explained it to us. It is pretty private and there is no way because they don't handle the calls here. So, if you call no one here is going to answer. Commissioner Anita L. Guerra stated, it's an eight hundred number and they keep it very unanimous but the thing is I think the residents might be afraid to

report cause of retaliation but the system is set up so that it's anonymous and they are safe and they get that money. Chairman Ceballos stated, my fear was really like there maybe instances where I feel like I am overreacting and I may be. But I also think when, the case in April where they are harboring undocumented against their will, not harboring where they almost are keeping them hostage, to me that takes a lot that means a lot of people look the other way and are fearful of reporting it. And that is a big problem and that is not the only case. We have had other chatter that has come to me about that occurrence so I do not think we should sit idle. I think it's an opportunity to focus on it and maybe we still have random instances but at least you know we are responsive at our level. Commissioner Anita L. Guerra stated, I don't think you can ever get rid of crime but you can kind of move it out of an area like displace it from the areas which Public Housing should be safer for our residents. I feel like if there is more vigilance and cooperation between the citizens, It's an admirable goal. Chairman Ceballos asked, what do you think Dr. Rodriguez? Commissioner Marisela Rodriguez-Tijerina stated, well I just think it comes with awareness. Like when Title IX Boise the awareness of that and the anonymous. People may not be aware of there is not going to be retaliation and how this is important to speak up whenever you come across something like that. Chairman Ceballos asked, Ms. Freeman do you have any thoughts, you are at Russell Terrace? Resident Commissioner Gloria Ann Freeman stated, I have several comments. First of all, that is a very good program the Crime Stoppers program. I think if people really weren't afraid of using it that a lot of the areas could get cleaned up. Another one is that we still have the neighborhood watch signs still up, why can't we restart that program? Chairman Ceballos replied, you can. Resident Commissioner Gloria Ann Freeman stated, and we need to get the residents to sit down and read what they signed when they came on board in Public Housing and in anyone of the colonias. Where it says that they are liable and responsible for anything that their visitors do. Because you have people coming in and have a party and invite a lot of people and their guest are the ones that are causing the issues. Especially over there at Russell Terrace, so they need to be aware of it so they can tell them okay calm down because they are going to call the cops and its going to be on me and not on you. Chairman Ceballos stated, that was the rationale for me like the attorneys are like you already have that you can already take care of this issue. I know Ricardo said it and Doug probably agree with that but I wanted there to be some like hey you are going to give them a pink sheet that they are going to sign and it says we have a zero-tolerance policy by the way. It's not like on page seven of the lease its like right here, we are showing it to you. If you harbor anybody or if you are involved in transporting, which is the addition that Ricardo made last week. Make sure that it included transporting because if you are driving people, we don't want you here either. So, I think if we have an addendum, more work for the staff, you have a zero-tolerance policy addendum that clearly states that reminder if you are involved in any of these types of issues you will be, you can't be here. I don't know if they would qualify for a grievance but anyway that was my rationale to let it be something separate. Commissioner Anita L. Guerra stated, a different color and that they get a copy of that and a copy of all their lease agreement but at least a copy of that. Chairman Ceballos stated, we haven't let Mary chime in. Ms. Gaona stated, we did a presentation on what I think we would want to increase the hours to. Like you said, they currently only have sixteen hours a week. For 2020, we spent twenty-three thousand, for 2021 we spent twenty

thousand, and for 2022 we currently have spent eleven thousand. They are putting in an average of seven hundred to eight hundred hours. Chairman Ceballos asked, can you open that? It's more my compulsion and not that I can't see it. The OCD, you too. Ms. Gaona stated, what we were thinking is that we would do four hours everyday our proposed expense would be forty-three thousand. Chairman Ceballos asked so Mary who would be supervising this because this is part of the thing? Ms. Gaona responded, on the top we put a liaison and if we include salary and benefits for the Liasson it would be like seventy-one thousand. Commissioner Anita L. Guerra asked, and is this a peace officer or not? Chairman Ceballos stated, that is a good question, what are you proposing? Ms. Gaona stated, that is what we were thinking of that we would propose it as a retired peace officer because we called Nelrod who does our job descriptions to see what we can get but they were asking us if we wanted them to be armed or unarmed so that is something I wanted to discuss here. Commissioner Dr. Rodriguez-Tijerina asked, is this something that needs to go into executive? Chairman Ceballos stated, I don't think so. Doug? Attorney Doug Poneck stated, no not just if you are talking about whether to do something like this or not. This is all public information. Chairman Ceballos stated, to me Mary, in my head I am thinking of a retired former chief, there are people out there that have retired that can come and actually part of what is happening is that we don't speak the same language as the officers right. So, all we do is to tell them this time go by Carlos Richter and then work this street but the advantage of having a former officer or even an existing officer that works for us. Is that they have those back channels so that they can call. You are in the law enforcement field so they can call people that are real time informed as apposed to a staff member that is just an administrator but that is a decision the Board needs to make, I guess. In my head I had not considered employing an officer. I had considered contracting someone that has or is a law enforcement official or that background. Commissioner Anita L. Guerra stated, I was just going to say that I think a retired is better because if they have a full-time job how are they going to do a full time here and a full-time job in law enforcement. So, if you contract hem you don't have to worry about most of the fringe benefits or any of the fringe benefits, I think. Because law enforcement in Laredo is kind of high end but that is fine that is no problem. Chairman Ceballos stated, the officer that is the lead he was supposed to be that in-between but he is an active Lieutenant with the police department so he is busy and he is really not budgeting hours for him as much as he probably should to do the programming because he doesn't see himself in that role. I think somebody that could say okay guys lets look its forty cases between Russell Terrace what do we do where do we want to go. Do we want to go to a resident council meeting, do we want to walk two days a week instead of being in a car every night you know. To me, I would lean more to a retired person that's an official but I could go either way its not a deal breaker for me to hire an administrator either. Commissioner Dr. Rodriguez-Tijerina stated, I think we have to be clear on what the intent of this person is the liability also and at what point cause crime may not just be in that situation it may spill over to another boundary right so communication also that is why I am saying also, I think. Vice-Chairman Dr. Sergio D. Garza stated, I was thinking that too for example as a retired police officer, what privileges do I have now or what rights do I have as an active police officer. My certifications like some of them are for life and some of them are not. Once they expire, I have to go back and renew them. So, a police officer, someone who has retired, would

they have to have their gun training for sure obviously, not that we plan to use it, but that is where I am coming from. Chairman Ceballos asked, the peace officer certification is a permanent certification, right? Commissioner Anita L. Guerra replied, yes, it's not a lot it's like forty hours every two years. The master peace officer is forty hours whenever, it's not a lot but they have to qualify. The retired fire arm is not my expertise. Chairman Ceballos stated, but your point is a good one. We are not, in my head in my thought process, we are not asking this person to be the patroller. We are asking him to be the coordinator. I do not want him like walking around with a hand gun and patrolling. We want him to be able to talk to this other team that are actually officers and coordinate what they should be doing. Should they be walking, should they be door knocking, should they be at night increasing their night shift or reducing the night shift for morning. That is where I think the staff isn't necessarily trained to be able to create that. Commissioner Anita L. Guerra replied, I think that can be part of it but also, they can be working with the residents. Not to be surveillance but like law enforcement presence so there is the peace of mind. I just think that they can do both but I do understand that he has to do management leadership and the liaison with the contract that we have right. But also do a little bit of the prevention like be the face of law enforcement for the, but I understand that is a lot for one person. Resident Commissioner Gloria Ann Freeman stated, let me make sure I am understanding you. You're saying that the person in charge of that program or department could be a retired officer that has a very good knowledge of law enforcement like the changes in the law as they are changing. But then the other people under him like these four officers right here they are active duty. Chairman Ceballos responded, yes, well they are off duty officers, working on their off hours. And we have an agreement with the police department, they lend us a vehicle that we gas up. It is a collaborative and it is only one vehicle. Commissioner Anita L. Guerra asked, so they take turns with that one vehicle? Resident Commissioner Gloria Ann Freeman stated, but they do their rounds so are we suppose to contact them or 911 or the direct number. Chairman Ceballos replied, the director ultimately decides what they do while they are working for us, the director is. Which is the gap I am trying to fill because Mary has a lot on her plate so to say you manage them and you create their schedules is like no. It's like let's get someone that can help Mary create the strategy. Okay, we are going to hit this theft and we are going to take care of that. We had some domestic issues before; I think last year we were seeing that. It would essentially be Mary directing this retired officer or administration person or whatever we decide we hire. Commissioner Dr. Rodriguez-Tijerina stated, why don't we just have a consultant and then get LPD to organize all that and we supplement that collaborative agreement to where we take, I don't know I am just worried about the responsibility, the liabilities. Attorney Doug Poneck stated, maybe the way to see it from what I hear from the Chairman. Is if Mary had the time to focus on this, she would be dealing with the officers and saying we have these needs what do we do, what are we doing about these needs. Then the officers rely on their certification and police training and so forth. And do what they think they should do as the external contractor. The staff is not directing them how to do their police work but just basically coordinating saying we had these complaints, what can we do about those things? But since Mary does not have the time, you would create a position or something for someone who has training and experience and who would have a sophisticated communication with the law enforcement folks that are still

ultimately going to exercise their own discretion and judgement under their biases and so forth but you will have a better grasp-oversight or communication liaison relationship with a knowledgeable person in that position that would have the knowledge and time. And so forth. Chairman Ceballos stated, yah. Ms. Gaona stated, like on the Russell Terrace cases that we talked about right now. The report that we get from the police department says that there has been and I can tell you that it has been one unit-one household but it does not have a police report number so there is no way I can get a police report to find out what really happened at that unit. Yes, it's on the calls and it's recorded in the stats that we get but we can't get a police report to know exactly what happened. So, this individual would be able to contact them and try to get more information or okay this is how we are going to handle this or how we are going to approach this situation. To be able to see exactly what is happening. Commissioner Anita L. Guerra asked, so why can't we get that police report? Resident Commissioner Gloria Ann Freeman stated, because it wasn't made. They don't right up a report unless there is any action taken by PD at that moment. Commissioner Anita L. Guerra asked, so what do they do? Do they just go and claim that there was a call. Chairman Ceballos responded, I guess the call log serves as that no report. The other point that I want to clarify so the reason we haven't in the past we've made a decision not to go and expand the police department efforts because we will lose the officers to other traffic. So, if we say okay let's agree to give them seventy thousand dollars to patrol Russell Terrace and Guadalupe further, we won't see the benefit from it because they will get calls and go so this is the alternative. Resident Commissioner Gloria Ann Freeman stated, but if the off the clock Laredo police officers and they are off the clock. We have seen so many times in these last two years where people that are working a second job and they think they are covered by the law because they are a peace officer get arrested like at Walmart and gas stations and things like that for an incident. That they were involved in because they were trying to stop somebody from breaking the law. What liability would we have as his employer as a contracted employee. How bad could it look if something actually happened like that. God forbid with one of the officers that we use. Commissioner Dr. Rodriguez-Tijerina stated, that was my question earlier. Chairman Ceballos asked, do you want to entertain responding to that Doug? Attorney Doug Poneck replied, no. I think it is a complicated situation sir. Probably one that if you want to go down that road then we should do a closed session but it's not easily answered. There are going to be issues about who is responsible and all that which would be on a case by case and it depends. Chairman Ceballos stated, it's not any different than any other contractor that on our paid time is doing stuff. I may be wrong. Attorney Doug Poneck replied, I think that is right but you know to say that whoever wishes to sue for example won't look at everyone in the picture. Attorney Ricardo DeAnda stated, but there is a degree of separation it's a contractor appose to an employee. Resident Commissioner Gloria Ann Freeman asked, and would we have an invisible wall if they're on a foot chase going through the units and the person just happens to cross the street towards K Tarver across Plum and or Springfield. Do they stop there or do they use their law enforcement training and continue to chase until back up arrives. Attorney Ricardo DeAnda stated, so that is one of the reasons we use the police officers, because they are trained and so it does provide some defense in a worst-case scenario and also as peace officers, they understand whatever duty they may have in respect to hot pursuit and so

forth. Chairman Ceballos stated, alright, so it is 1:20 we have another few items. Today I have time to work this through in executive session if the board has time or we can bring it back. Do you all have time today? We can do the other items and leave that one pending for executive. Everyone replied, we have time. So, if it is okay, we will let Mary finish the presentation and then we will leave it pending and finish the rest of the meeting and then take that one at the end and see if we can work through the legalities of it. Are you finished? Ms. Gaona responded, just to present different options to the Board if we do the four hours for six days or the four hours for five days and or four hours for four days the way we have it right now. Chairman Ceballos stated, which that would be a decision for the person administering it and for you over how that is run. Ms. Gaona responded, yes and then we would come back with a budget amendment for that. Chairman Ceballos asked, so what would be the amount that you would dedicate to this individual law enforcement and or civilian? Ms. Gaona responded, seventy-one thousand for the individual and we were thinking of the thirty-seven thousand for the four hours for six days. Chairmen Ceballos stated, so the coordination would cost us more that the actual patrol. Ms. Gaona replied, yes. Commissioner Anita L. Guerra asked, as a salaried employee? Ms. Gaona replied, yes, as a salaried employee not contracted. Commissioner Anita L. Guerra stated, I think if you want to accomplish that leadership management that they are going to have to be some kind of law enforcement not civilian. Chairman Ceballos asked, is there anything else we want to discuss in public before we move on from this item. Okay, we will not take any action on this item and let's move on to the other items and finish those.

I am going to attempt to make a motion in clarifying this action is to reflect that the Housing Authority does not have a law enforcement department per say but is interested in continuing to implement this safety and security services with the intent of providing a safe place to live for our tenants. We are going to authorize a budget for the director as presented and requiring at her request that she hire a staff person for the role of administering this program and preferably a person that has a background in the law enforcement field or security field or safety field that suits the need of overseeing this program. That is one part of the motion, the second is to ask our attorneys to write up language that reflects how this program will be implemented in terms of safety and to make all contracts with existing subcontractors and future ones subject to those same delineated safety rolls or safety performance measure. I think that is generally how we discussed this could roll out. That is the motion in two areas. Is there a second?

Resident Commissioner Gloria Ann Freeman seconded the motion.

Chairman Ceballos asked if there were any other wishes from the Board and or any comments from the Attorneys. Attorney Doug Poneck stated, since we had this discussion in closed session, I don't think we need to have the discussion in open session. But those comments will be reflected in the work we do going forward.

Motion passed unanimously.

- C. Discussion and possible action to approve amendments to the Admissions and Continued Occupancy Policy and Housing Choice Voucher (HCV) Administrative Plan, including extending the reach of the zero-tolerance policy to prohibit subsidized housing for individuals who engage or support human trafficking

activities, and disqualify landlords who engage or support human trafficking from participating under the HCV program.

Chairman Ceballos stated, Mary, we had left one item pending there was some discussion we didn't have a finality on. Ms. Gaona replied, just on the lease whether we could change the lease or not and also, we wanted to know the number of years or the complete ban if that was allowed or not. We have discussed it back and forth and I know Nelrod stated that we can't do a complete ban that you can do a number of years right but that we can't do a lifetime ban like the other two that are federal regulations. We did find a chart that's being used and we wanted you to consider looking at it. Their human trafficking on here and that had the seven years. Chairman Ceballos asked, this is 10C, it is on here? Vice-Chairman Dr. Sergio Garza replied, no it's right there. Ms. Gaona stated, currently we do have the three years and even the staff asked because we are in the process of updating our Public Housing ACOP, so we do have three years so we wanted to consider changing it to at least within five. The average, most housing authorities, have from three to five or seven. Chairman Ceballos replied, I would want to, I was like wanting a permanent ban for human trafficking. Commissioner Anita Guerra replied, but I think that's not allowed? Chairman Ceballos said, you are like didn't you hear her say that. Well, that's why I said I wanted a permanent ban but if its seven years or as permissible by law then that is enough for me. And then the other thing in the policy, is to create by policy to have the agency create an addendum to the lease that explicitly reminds them that these criminal offenses listed, you would be subject to this ban of seven years or higher as permitted by law including human trafficking. Are you all okay with that? Attorney Doug Poneck asked, do you want add this to the closed session as well? Chairman Ceballos responded, alright. Any additional comments on this one? The thing is, what I wanted to say publicly for us in the room, is like if you don't make it hard enough, you are going to have people that are potentially hurting others, putting them in containers and shipping them and then come get federal assistance. It's like there is no good in that. If you are doing that you should not be allowed to come and get a subsidy and if you're transporting them, you too as well. We should keep a log of those people anyway those are my comments. No action on this item. We will be taking it into executive session and I will announce that when we get to it.

Chairman Ceballos stated, I am going to ask our Attorney Doug Poneck to read out the edit, this item was deliberated on last meeting and further in executive session today to read the last edit to that policy. Attorney Doug Poneck stated, so at the end of it, I would ask that the motion be made to approve the changed policy language but to also authorize staff and the lawyers to make any other tweaks to make sure they need to be caught that where else they need to be caught that reflect these changes in any other parts of the policy and perhaps to also authorize as well adding the grid somewhere in the policy that outline the various offences that may lead to consequences as was discussed in closed session with modifications that have been articulated. So the changes as you said last Board meeting you were provided with proposed changes to policy language the crime by household members paragraph under chapter two of the HCV Admin Plan defined crime by household members to read "the members of the household may not engage in drug related criminal activity or violent criminal activity any

crime involving human trafficking or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons including those residing in the immediate vicinity of the premises. So, before it said the members of the household may not engage in any of those things. Now we added members of the household may not engage or knowingly permit a guest of the household to engage in those things that I just enumerated. That way those who come into the property as a guest of the household, the household members have to be careful of and not permit knowingly even a guest to engage in these activities and or will be subject to the consequences of being evicted. In addition to that we expanded the definition of human trafficking originally it was human trafficking means any criminal activity that involves compelling or coercing a person to provide labor or services, or to engage in commercial sex acts. The coercion can be subtle or overt, physical or psychological, and in the case of a minor, exploitation for commercial sex is human trafficking, regardless of whether any form of force, fraud, or coercion was used. That's the definition, at least part of the description that was provided by the DOJ, the Department of Justice, but it didn't go far enough so we added the following sentence. Human trafficking also included the recruitment, harboring, transportation, provision, or obtaining a person for labor or services through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery. And then the last change is that we had previously talked about the length of the termination of the HAP contract and the original language said the PHA will permanently cease to issue any HAP contract to the owner or any persons or parties acting on behalf of the owner. Now the language will read the PHA will permanently cease to issue any HAP contract to the owner or any persons or parties acting on behalf of the owner for seven or more years as permitted by law. Chairman Ceballos said, okay. Attorney Doug Poneck said, so those are the three edits to this particular policy that was provided to the Board the last time. But then I would ask that the Board further authorize that staff and the lawyers make whatever other tweaks that are consistent with this to any other portions of the HCV Admin Plan and also, we are asking that you approve the ACOP changes which is needing these modifications because they are managerially described and to authorize staff to develop the chart that was discussed in closed session to reflect in a simple to read fashion what the consequences are for certain kinds of criminal and or other activities.

Chairman Ceballos said I will make that motion. He said I want to make sure we handle your administrative request. Ms. Gaona said, yes, to change in the policy from three to seven. Chairman Ceballos amended the motion to include that.

Vice-Chairman Dr. Sergio D. Garza seconded the motion.

Resident Commissioner Gloria Ann Freeman asked, the ban what about the guests coming back into housing? Can they come to visit in housing or after the seven years? Attorney Doug Poneck said, so can the guests of the household come to visit. Resident Commissioner Gloria Freeman said, if they have been arrested? Attorney Doug Poneck said, so, the way that it is written is anyone who has been convicted of that would face the same situation. Resident Commissioner Gloria Ann Freeman replied, okay. Chairman Ceballos said, I think her question is if somebody outside of housing has a case, correct me if I am wrong Ms. Freeman, if somebody has had some kind of engagement with that and is going through the process can they come and visit, I think the answer is yes, they can come visit but

they can't actively be engaging in that. Vice-Chairman Dr. Sergio Garza asked, is that what you are asking? Resident Commissioner Gloria Ann Freeman said, no my scenario is I got arrested, I was tried, they gave me four years, the ban is seven years, my wife is still in housing, because she didn't know anything about it, can I go and stay with her? Attorney Doug Poneck said, no, I don't think that you are permitted. Resident Commissioner Gloria Ann Freeman replied, okay. Chairman Ceballos said, so in this case it would be seven years or more if the law allows it. Attorney Doug Poneck said, there is nothing in here that makes that exception or carves out that scenario. Chairman Ceballos said, in my head, that is by design because you want people to have that conversation. If you get involved in that, it is going to split our family. It is going to kick us out and we won't be able to reapply potentially forever even though that might not be entirely permissible right now. Any other questions or comments? Jennifer, go ahead. Jennifer Barrientos for the record, so, I just wanted to see what the lawyer thinks I think this is part of our significant amendment because we are changing the admissions and occupancy so it has to go through a comment period. Chairman Ceballos replied, I think we are all fine with that however it needs to be posted. Attorney Doug Poneck said, it is usually the 30-day comment period. Chairman Ceballos replied, noted that there be that 45-day posting requirement.
Motion passed unanimously.

- D. Discussion and possible action to adopt an increase to the micro-purchasing threshold from \$2,000 to \$5,000 as recommended by staff.

Chairman Ceballos stated, so the reason I asked Mary to include the policy is because, you handed us the policy and they highlighted page six, I didn't think \$5,000 was enough. I wondered if we should go higher with one the way the policy reads "To the greatest extent feasible, and to promote completion, small purchases should be distributed among qualified sources. Quotations for small purchases, or quotes, may be obtained orally" that's the piece that I don't like, they should all be obtained in writing, we shouldn't be doing anything orally. But I would consider going higher than \$5,000 because I know with construction, how much of a hardship it is to get bids especially in today's day. So, unless you disagree where you think it's dangerous to go higher than \$5,000, then that is fine but I wanted to go a little higher. Vice-Chairman Dr. Sergio Garza asked, how much do you recommend? Chairman Ceballos stated, well in my head, \$10,000 with the amount of construction that we have going on it is a lot of work to get two or three bids for even five, I would go to ten thousand which is what the OMB circular you distributed in the packet says is acceptable. I guess entities can go even higher they have to solicit it. So as an example, you are trying to order some sort of equipment and it just sets for delays right. Now I know why it was at \$2,000 right. I understand that when we started here that was part of what we did to set some controls but that's my opinion. Attorney Doug Poneck stated, I was just wondering whether we are confusing the \$2,000 to \$5,000 issue for the small purchase threshold to begin with because the \$2,000 is for these things called micro purchases and what I understand from the request is to change that number onto \$5,000. So, there's small purchases for any amounts above the petty cash ceiling but not exceeding \$50,000 the agency may use small purchase procedures. Within that paragraph, you start talking about and by the way there are these really small

purchases and we are going to call those micro purchases and those are things that are less than \$2,000 dollars and for that you only need to get one quote and if I read this thing correctly, discussion and possible action to increase the micro-purchasing threshold from \$2,000 to \$5,000. So, there is still up to \$50,000 that you can still use small purchases procedures which I think is the issue you are describing. But what they are really getting at is for these micro purchases where they are so small do, we really even have to do the traditional small purchase procedure. Can we just be permitted to get one quote for those very small purchases. Am I understanding that correctly Mary? Ms. Gaona responded, yes, but if we can do the \$10,000 for that it falls under the same. Attorney Doug Poneck stated, you would want to go now from the \$2,000 to \$10,000, is that what you are saying now. Ms. Gaona replied, yes. Attorney Doug Poneck stated, but basically make it understandable that it's only for the micro-purchases that you are talking about, right? Chairman Ceballos responded, yes. Attorney Doug Poneck stated, I am trying to understand what you are trying to say. Chairman Ceballos replied, I think we are saying the same thing. They fall within the small purchase competitive requirement except now if you fall within if I make the motion and it passes, if you would go up to \$10,000 you can get one quote and you are good but not oral, written. Attorney Doug Poneck stated, so just so you understand, you still have small purchases that are even higher than that up to \$50,000. Chairman Ceballos replied, yes, I understand that. Any thoughts? Vice-Chairman Sergio Garza stated, my head hurts. Chairman Ceballos stated, the staff really needs to chime in. Vice-Chairman Dr. Sergio Garza stated, \$50,000 then \$10,000. Attorney Doug Poneck stated, so the micro purchase is like for the small purchases you would have to get three bids or have a more ample completion but these policies traditionally say, you know what if it is really small, do we have to go through all that. If its under \$2,000, can we just call one person and get a number over the phone and use that instead of going through this elaborate process. Vice-Chairman Dr. Sergio Garza stated, but we are saying that we don't want it over the phone, we want it written. Attorney Doug Poneck stated, correct. Commissioner Anita Guerra stated, it does not take that long to write an email. Chairman Ceballos stated, well, that is a good point, an email doesn't cut it, it has to be a quote. Quote is a technical term. So, the caution here is, you can get a buddy to come do a service. Come do a training and I'll pay you \$9,999 dollars. Commissioner Anita Guerra mentioned, and ninety-nine cents. Chairman Ceballos said, so that is the cautionary tale. That is why it is so low; it was \$2,000 dollars. That is why we kept it so low as a control. So, maybe it is just for construction? I don't know, I want to hear like from Mary and maybe Jennifer for the Board to hear. Is it problematic? So, think you don't have this Board anymore, is it problematic to leave that policy behind? Jennifer Barrientos for the record. So, we are struggling to get the quotes at \$2,000, so we do call the vendors and they are no, we call several times it's not only one time and we don't get the quotes. So, we do want to raise it from the \$2,000 because we have to get three quotes. Anything over two thousand, we get three quotes. So, we do want to raise that; we had asked for the \$5,000 but the \$10,000 is much better but like you say is it reasonable. We do the independent cost estimate to say this work is going to cost us \$4,000 dollars, so if we know someone is coming in at \$9,000, we know that that is not reasonable. So, we would then try to get another quote. Vice-Chairman Dr. Sergio D. Garza replied, so what you are trying to say is that there are not three people bidding at this time, there is only one, so we would have to accept that one. Jennifer responded, if it is

reasonable, yes. Ms. Gaona responded, yes, if not we would have to wait because in the times we are dealing with. I am going to submit a quote and it's going to be good for only two days. And, after waiting for Mr. Ceballos to submit his quote, and I've been calling him and he won't submit it so I already lost this quote because I can't use it anymore so now, I have to go out to him again and ask him again. Vice-Chairman Dr. Sergio D. Garza replied, ask him again. Ms. Gaona stated, because Mr. Ceballos never submitted his quote. Chairman Ceballos asked, why did you use me as that bad example? Vice-Chairman Dr. Sergio D. Garza replied, because she knows you can take it. Ms. Gaona stated, so \$2,000 is challenging. Chairman Ceballos asked, so is \$10,000 risky? There is some hesitation so we can just go with what you asked for and be safe. Doug is knotting his head. Ms. Barrientos replied, I would recommend the \$5,000 and if we see that we are still struggling, we will bring it back. Chairman Ceballos replied, okay. So, it's good that the auditor is present so that he hears that we actually deliberate over items. Attorney Doug Poneck said, he said he has to amend the report. Resident Commissioner Gloria Ann Freeman asked, so what Jennifer is recommending is, Chairman Ceballos said, to stick to the \$2,000 to \$5,000 to see how that works. Yes, with written quotes.

Chairman Ceballos made a motion that we adopt this amendment to the policy increasing the micro-purchasing threshold from \$2,000 to \$5,000 as recommended by our staff but to also amend section 5.2 to describe that that can only be achieved by with formal technical written quotes not emails or anything else.

Vice-Chairman Dr. Sergio D. Garza and Resident Commissioner Gloria Ann Freeman seconded the motion.

Motion passed unanimously.

- E. Consideration to authorize a travel request of staff and/or Board for the Texas Homeless Network Conference in Austin, Texas on September 28-30, 2022.

Vice-Chairman Dr. Sergio D. Garza moves to approve.

Commissioner Dr. Marisela Rodriguez-Tijerina seconded the motion.

Commissioner Dr. Marisela Rodriguez-Tijerina stated that we had just agreed on September 30th to be the opening so we need to redo that because the people attending the conference will not be available for the opening. Vice-Chairman Dr. Sergio Garza asked, will it affect the BiblioTech? Ms. Gaona stated that Jessica and herself were planning on attending. Commissioner Rodriguez-Tijerina said we will just work on another date. Chairman Ceballos said that he may also have something on the 30th. So just work with us on another date. The temperature should be better as we get into October if we need to push it.

Motion passed unanimously.

11. EXECUTIVE SESSION IN ACCORDANCE WITH THE TEXAS GOVERNMENT CODE

The Board of Commissioners for the Housing Authority of the City of Laredo reserve the right to adjourn into Executive Session at any time during the course of this meeting to discuss any of the matters listed on the posted agenda, above, as authorized by the

Texas Government Code, including Sections 551.071 (consultation with attorneys), 551.072 (deliberations about real property), 551.073 (deliberations about gifts and donations), 551.074 (personnel matters), 551.076 (deliberations about security devices), and 551.086 (economic development).

12. ACTION ON ANY EXECUTIVE SESSION ITEM

No action was taken in Executive Session and it is 2:45 p.m.

13. ADJOURNMENT

**Chairman Ceballos moved to adjourn the meeting.
Commissioner Anita L. Guerra seconded the motion.
Motion passed unanimously.**

Meeting adjourned at 2:57 p.m.

Jose L. Ceballos, Board Chairman

Mary Gaona, Executive Director

EXECUTIVE DIRECTOR'S REPORT



Staff Development

September 1, 2022 Nelrod Webinar Class	Screening & Evictions for Drugs and Criminal History Including Medical Marijuana
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
September 6, 2022 HUD	Capital Fund Guidebook Training: Planning and Submission
Cost \$0	Attendees: Mary Gaona, Bulmaro Cruz, Jennifer Barrientos, Sonia Flores, & Ana Martínez
September 6-9, 2022 & September 13-15, 2022 NAHRO	Public Housing Manager
Cost \$1,081	Attendees: Raquel Aguilar
September 8, 2022 Nelrod Webinar Class	Live-In Aides: Where Can They Be Approved?
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
September 8, 2022 NAHRO	Fair Housing V2.2
Cost \$657	Attendees: Raquel Aguilar
September 12, 2022 HUD	Capital Fund Guidebook Training: EPIC
Cost \$0	Attendees: Mary Gaona, Bulmaro Cruz, & Jennifer Barrientos
September 13-15, 2022 Nan McKay & Associates	HCV Housing Quality Standards (HQS)
Cost \$1,950.	Attendees: Ramiro Bernal Jr., & Rebecca Salazar
September 14, 2022 HUD's Office of Public and Indian Housing (PIH)	Stability Vouchers Webinar
Cost: \$0	Attendees: Jennifer Barrientos, Sonia Flores, Mary Gaona, & Melissa Ortiz
September 14, 2022 Texas Homeless Network	Annual HMIS Data Security Webinar
Cost \$0	Attendees: Adrianna Moreno
September 14, 2022 HUD	CFG Training 6 & 12: Other Federal Requirements & Sanctions
Cost \$0	Attendees: Mary Gaona, Bulmaro Cruz, Jennifer Barrientos, Ana Martínez, & Sonia Flores

September 2022
October 2022

September 15, 2022 Nelrod Webinar Class	Form HUD 5382: VAWA Certification
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
September 22, 2022 Nelrod Webinar Class	PH Applicant & Tenant File Document
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
September 28-30, 2022 Texas Homeless Network Austin, Texas	Texas Conference on Ending Homelessness
Cost \$3,648.19	Attendees: Adrianna Moreno, Mary Gaona, & Jennifer Barrientos
September 29, 2022 Nelrod Webinar Class	Project Based Voucher Occupancy Requirements
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
October 6, 2022 Nelrod Webinar Class	Stability Voucher Program
Cost \$0	Attendees: Mary Gaona, Jennifer Barrientos, Melisa Ortiz Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
October 13, 2022 Nelrod Webinar Class	FSS Re-Authorization Final Rule
Cost \$0	Attendees: Melissa Ortiz, Alondra Badillo, Gabriela Cisneros, Cindy Cortez, Adela Lira, & Patricia Muñoz
October 25, 2022 HUD	HUD 2022 Fall NHSDC Conference Live Webcasts
Cost \$0	Attendees: Nancy Sanchez & Adrianna Moreno



Vacant Positions

- Assistant Executive Director
- Construction Project Manager
- Human Resource Manager
- Property Manger
- Assistant Property Manager
- Bookkeeper
- BiblioTech Technician
- Maintenance Aide

September 2022
October 2022



Grants

Webb County American Rescue Plan

- \$200,000 Supportive Service for Los Balcones Apartments
- We hired the case manager on September 26, 2022 for Los Balcones Apartments.
- As of November 2022, four families have moved into Los Balcones Apartments.

Family Self Sufficiency (FSS) 2022 Grant Application

Period	Amount
CY 2023	\$103,472
CY 2024	\$108,646
Total	\$212,118

The FSS grant provides funding to hire an FSS-Program Coordinator who will assist eligible residents by assessing their needs and linking them to supportive services to ensure that they overcome barriers that would prevent them from achieving their personal and professional goals. They build partnerships with employers and community service providers. The grant application was submitted on October 6, 2022 requesting funding for one (1) FSS coordinator's salary plus fringe benefits for the period of January 1, 2023 through December 31, 2023 and renewal funding for January 1, 2024 through December 31, 2024.

FY2020 Rapid Rehousing Grant

- Award received in the amount of \$234,136.00 for Grant FY 2020
- Term: February 1, 2021 – January 31, 2022

As of October 31, 2022 we are at capacity for RRH families/Individuals

- Families: 6
- Individuals: 0
- Elderly: 1

FY2021 Rapid Rehousing Grant

- Award received June 24, 2022 in the amount of \$236,632.00 for Grant FY 2021
- Term: February 1, 2022 – January 31, 2023

FY2022 Annual CoC Program Competition Application

- On September 15, 2022, we submitted a renewal application to the Texas Homeless Network FY 2022 TXBOSCOC Annual Program Competition for our FY 2022 Rapid Rehousing Program in the amount of \$236,632. This grant period would be from 2-1-2024 – 01-31-2025.
 - On September 23, 2022, we were advised that our renewal application would be recommended for funding and it was on their Priority Project Listing as a Tier 1.

Emergency Housing Voucher (EHV)

The Emergency Housing Voucher requires a direct referral from the Continuum of Care through its local Coordinated Entry Entity.

- Award letter received on July 1, 2021
- Awarded 85 Vouchers
- Bethany House of Laredo has been conducting the Coordinated Assessments

As of October 31, 2022

- 76 vouchers are utilized
- 8 vouchers are pending inspection
- 1 voucher is searching
- 21 homeless certifications have been received for waiting list

PIH Notice 2022-24 Stability Voucher Program

HUD is awarding up to \$43,439,000 to support approximately 4,000 new incremental vouchers. This funding opportunity is designed to encourage a community-wide commitment to the goal of ending homelessness. HUD seeks to prioritize PHAs to receive SVs who are partnering with CoCs on this effort.

- On October 10, 2022, we received a Letter of Commitment from the Texas Balance of State Continuum of Care to partner with us on this effort.
- On October 18, 2022, we sent HUD a registration of interest email along with the letter of commitment from our partnering CoC demonstrating our interest in being allocated Stability Vouchers.



Housing Tax Credit Properties

Casa Verde Apartments

Casa Verde Apartments as of: 10/01/2022				
Br Size	Total Units	Occupied	Pre-Leased	VACANT
1	40	38	2	0
2	80	78	2	0
3	32	29	1	2
TOTAL	152	145	5	2

River Bank Village Apartments

River Bank Village Apartments as of: 10/01/2022				
Br Size	Total Units	Occupied	Pre-Leased	VACANT
1	40	38	2	0
2	80	77	2	1
3	32	30	1	1
TOTAL	152	145	5	2

Public Housing

Indicator	Target	Aug	Sep	Oct
PIC Score	100%	99.73%	100.00%	100.00%
Waiting List - Public Housing	500	656	641	623
Waiting List - Elderly	300	76	81	100
Waiting List - Farm Labor	10	13	13	11
Waiting List - Asherton	10	25	23	13

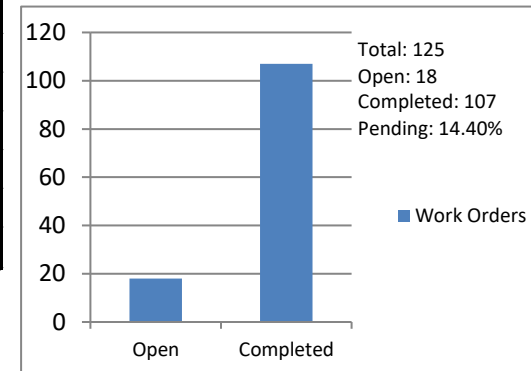
Legend	
Good	■
Fair	■
Poor	■

AMP 1 - Colonia Guadalupe (272 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	271	268	268	268
Units Vacant	≤5	1	2	2
Occupancy Rate	98%	100%	99%	99%
Tenant Visits	20	16	27	22
Facility Conditions		Good	Good	Good
Landscaping Conditions		Fair	Good	Good

*One unit is offline for the Laredo Police Department

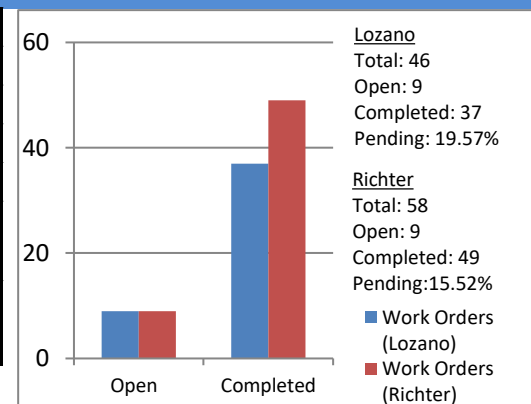
* Two units are pending HUD approval for Modernization



AMP 3 - Ana Maria Lozano and Carlos Richter (226 Units)

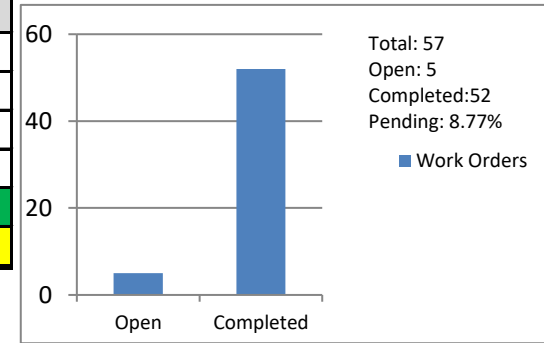
Indicator	Target	Aug	Sep	Oct
Units Leased	226	226	224	224
Units Vacant	≤5	0	0	2
Occupancy Rate	98%	100%	99%	99%
Tenant Visits	20	20	22	30
Facility Conditions (Lozano)		Good	Fair	Fair
Landscaping Conditions (Lozano)		Fair	Fair	Fair
Facility Conditions (Richter)		Good	Fair	Fair
Landscaping Conditions (Richter)		Fair	Fair	Fair

* Two CR units have HUD approval for Modernization



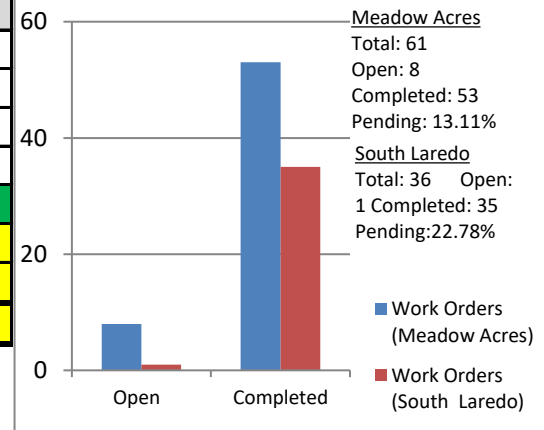
AMP 4 - Senior Home (100 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	100	100	100	99
Units Vacant	≤2	1	0	0
Occupancy Rate	98%	100%	100%	1%
Tenant Visits	10	20	15	20
Facility Conditions		Good	Good	Good
Landscaping Conditions		Fair	Fair	Fair



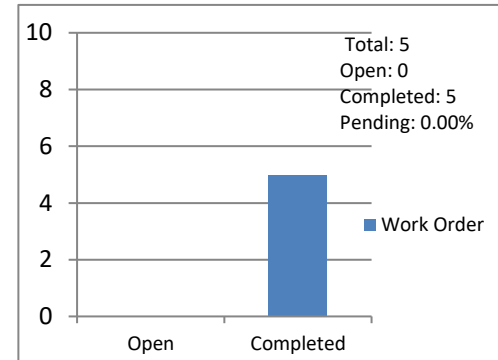
AMP 5 - Meadow Acres and South Laredo (134 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	134	134	133	132
Units Vacant	≤3	0	1	2
Occupancy Rate	98%	100%	99%	98%
Tenant Visits	20	9	2	6
Facility Conditions (Meadow Acres)		Good	Good	Good
Landscaping Conditions (Meadow Acres)		Fair	Fair	Fair
Facility Conditions (South Laredo)		Good	Good	Fair
Landscaping Conditions (South Laredo)		Fair	Fair	Fair



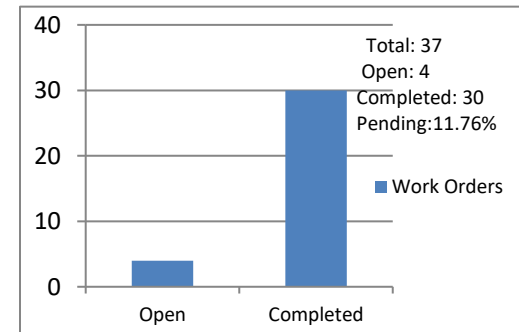
AMP 6 Asherton (32 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	32	26	25	25
Units Vacant	≤1	6	7	7
Occupancy Rate	97%	81%	78%	81%
Tenant Visits	10	20	24	24
Facility Conditions		Good	Good	Good
Landscaping Conditions		Fair	Fair	Fair



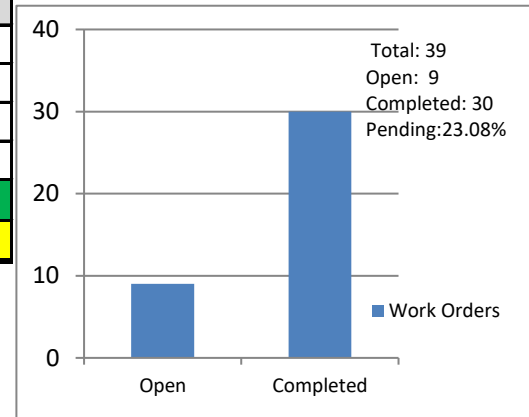
Farm Labor (48 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	48	37	37	37
Units Vacant	≤1	11	11	11
Occupancy Rate	98%	77%	77%	77%
Tenant Visits	10	8	14	14
Facility Conditions		Fair	Fair	Fair
Landscaping Conditions		Fair	Fair	Fair



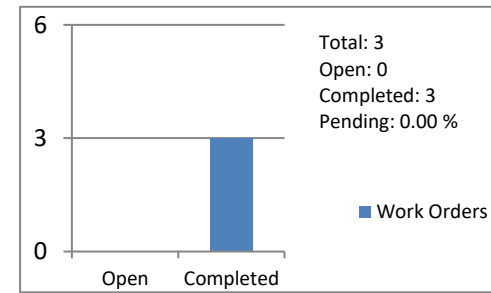
Russell Terrace (200 Units)

Indicator	Target	Aug	Sep	Oct
Units Leased	200	198	198	196
Units Vacant	≤4	2	3	4
Occupancy Rate	98%	99%	99%	98%
Tenant Visits	10	15	15	35
Facility Conditions		Good	Good	Good
Landscaping Conditions		Good	Fair	Fair



Meadow Elderly (30 Units)

Indicator	Target	Jul	Aug	Oct
Units Leased	30	30	29	30
Units Vacant	≤1	0	1	0
Occupancy Rate	97%	100%	97%	100%
Tenant Visits	10	20	20	21
Facility Conditions		Good	Good	Good
Landscaping Conditions		Good	Good	Fair

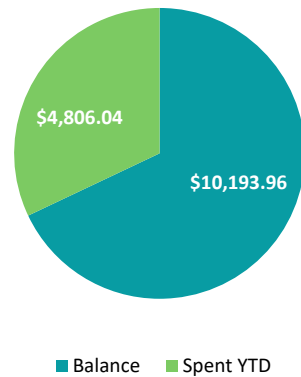


Housing Choice Voucher (HCV) Program CY 2022

Indicator	Target	January	February	March	April	May	June	July	August	September	October	November	December
PIC Score	100%	102.98%	104.11%	104.34%	105.09%	104.54%	104.06%	103.71%	103.71%	105.38%	104.52%		
Lease Up	98%	99.10%	98.50%	99.40%	99.90%	99.90%	99.30%	98.70%	98.10%	98.80%	97.74%		
HAP Utilization	100%	101.40%	100.30%	101.30%	101.90%	102.50%	103.10%	102.70%	103.10%	105.00%	104.60%		
Unit Months Leased	100%	1,606	1,595	1,610	1,618	1,618	1,608	1,599	1,589	1,600	1,600		
Waiting List - Section 8 HCV	500	576	476	425	275	1,220	1,124	1,083	1,037	1037	977		
Waiting List - Zapata	10	21	6	20	12	26	8	22	5	16	12		
Waiting List - Asherton	10	5	4	11	4	15	5	14	3	4	2		
Waiting List - PBV Non-RAD Russell Terrace	200	452	407	397	397	386	383	371	371	356	356		
Waiting List - RAD Russell Terrace	200	581	533	521	521	505	505	501	498	490	471		
Waiting List - RAD Meadow Elderly	30	35	55	85	99	127	129	170	177	184	218		
Waiting List Casa Verde*	N/A	482	465	465	462	462	462	462	462	457	457		
Waiting List Mod Rehab**	N/A	144	115	232	232	228	202	199	194	193	193		
Waiting List Adalberto Nava NW**	N/A	53	53	53	53	53	53	53	53	53	53		
Waiting List - Emergency Housing Vouchers	N/A	20	33	35	35	36	35	32	26	25	21		
Total New Admissions	N/A	9	22	24	10	22	18	13	29	28	23		
Zapata Vouchers	118	55	55	60	59	58	59	59	57	57	52		
Asherton Vouchers	32	14	14	14	14	12	12	12	12	12	12		

Year to Date HAP Utilization **102.59%**
Year to Date Unit Utilization **98.94%**

Homeless Referral Preference Assistance from October 2021 - October 2022



Total
Allocation:
\$15,000

**Laredo Housing Authority
Lease-Up by HCV Programs
Projected Leasing from 1/1/2022 - 10/31/2022**

HCV Programs	Total Available Units	Leasing as of 1/31/2022	Leasing as of 2/28/2022	Leasing as of 3/31/2022	Leasing as of 4/30/2022	Leasing as of 5/31/2022	Leasing as of 6/30/2022	Leasing as of 7/31/2022	Leasing as of 8/31/2022	Leasing as of 9/30/2022	Leasing as of 10/31/2022	Totals
Housing Choice Voucher (HCV)												
Housing Choice Voucher (HCV)	1,178	1,252	1,243	1,254	1,261	1,260	1,250	1,244	1,235	1,248	1,256	12,503
Veterans Affairs Supportive Housing (VASH)	22	18	18	20	22	22	21	21	21	21	21	205
Zapata	118	55	55	60	59	58	59	59	57	57	52	571
Asherton	32	14	14	14	14	12	12	12	12	12	12	128
Russell Terrace PBV	38	37	38	37	37	37	37	36	37	37	38	371
Adalberto Nava PBV	2	1	1	1	1	1	1	1	1	1	1	10
Russell Terrace RAD	138	138	137	136	135	137	138	137	137	136	135	1,366
Russell Terrace RAD (Renovation)	24	24	23	22	23	23	23	23	23	24	24	232
Casa Verde RAD	38	37	36	36	37	38	36	36	35	33	32	356
Meadow Elderly RAD	30	30	30	30	29	29	30	29	30	30	29	296
HCV Total Units	1,620	1,606	1,595	1,610	1,618	1,617	1,607	1,598	1,588	1,599	1,600	16,038
Total Vouchers Available	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,637	16,217
Total Vouchers Leased		1,606	1,595	1,610	1,618	1,617	1,607	1,598	1,588	1,599	1,600	16,038
Difference		14	25	10	2	3	13	22	32	21	37	179
HAP Monthly Subsidy		\$ 877,608	\$ 884,415	\$ 888,141	\$ 888,141	\$ 1,067,608	\$ 875,974	\$ 877,560	\$ 891,740	\$ 896,648	\$ 904,977	9,052,812
HAP Expenditures		\$ 868,629	\$ 859,508	\$ 867,345	\$ 872,955	\$ 877,126	\$ 882,479	\$ 879,366	\$ 882,500	\$ 898,614	\$ 896,090	8,784,612
Monthly Expended Difference		\$ 8,979	\$ 24,907	\$ 20,796	\$ 15,186	\$ 190,482	\$ (6,505)	\$ (1,806)	\$ 9,240	\$ (1,966)	\$ 8,887	\$ 268,200
Monthly Expended %		98.98%	97.18%	97.66%	98.29%	82.16%	100.74%	100.21%	98.96%	100.22%	99.02%	97.04%
Mainstream												
Total Vouchers Available	65	65	65	65	65	65	65	65	65	65	65	650
Total Vouchers Leased		45	46	45	45	44	46	45	52	50	53	471
Difference		20	19	20	20	21	19	20	13	15	12	179
HAP Monthly Subsidy		\$ 13,456	\$ 16,165	\$ 18,343	\$ 18,343	\$ 67,668	\$ 23,062	\$ 24,180	\$ 23,819	\$ 23,495	\$ 25,505	254,036
HAP Expenditures		\$ 22,563	\$ 22,886	\$ 23,156	\$ 23,304	\$ 22,950	\$ 22,632	\$ 23,045	\$ 24,734	\$ 24,376	\$ 26,912	236,558
Monthly Expended Difference		\$ (9,107)	\$ (6,721)	\$ (4,813)	\$ (4,961)	\$ 44,718	\$ 430	\$ 1,135	\$ (915)	\$ (881)	\$ (1,407)	17,478
Monthly Expended %		167.68%	141.58%	126.24%	127.05%	33.92%	98.14%	95.31%	103.84%	103.75%	105.52%	93.12%
Emergency Housing Voucher (EHV)												
Total Vouchers Available	85	85	85	85	85	85	85	85	85	85	85	850
Total Vouchers Leased		54	53	57	61	68	73	75	77	78	78	674
Difference		31	32	28	24	17	12	10	8	7	7	176
HAP Monthly Subsidy		\$ 24,969	\$ 24,969	\$ 24,969	\$ -	\$ 6,818	\$ 28,547	\$ 26,522	\$ 60,026	\$ 44,877	\$ 44,022	285,719
HAP Expenditures		\$ 31,631	\$ 30,160	\$ 32,422	\$ 33,913	\$ 38,416	\$ 41,690	\$ 43,321	\$ 46,279	\$ 46,159	\$ 45,583	389,574
Monthly Expended Difference		\$ (6,662)	\$ (5,191)	\$ (7,453)	\$ (33,913)	\$ (31,598)	\$ (13,143)	\$ (16,799)	\$ 13,747	\$ (1,282)	\$ (1,561)	-103,855
Monthly Expended %		126.68%	120.79%	129.85%	0.00%	563.45%	146.04%	163.34%	77.10%	102.86%	103.55%	136.35%

Laredo Housing Authority
FSS Participants & Escrow Balance
As of 10/31/2022

	FSS Participant	Escrow Balance
1	Alvarardo, B	\$ 8,560
2	Arreguin, A	\$ 8,040
3	Arreola, S	\$ -
4	Arriaga, P	\$ 270
5	Barrientos, V	\$ 6,904
6	Barrios, A	\$ -
7	Bernal, L	\$ -
8	Briseno, R	\$ -
9	Cavazos, S	\$ -
10	Contreras, S	\$ -
11	Cuellar, L	\$ 12,663
12	De La Fuente, M	\$ -
13	Escobedo, P	\$ 2,720
14	Garcia, E	\$ 5,600
15	Guerrero, O	\$ 4,744
16	Hernandez, M	\$ -
17	Martinez, MJ	\$ -
18	Martinez, M	\$ 11,097
19	Mata, A	\$ 6,958
20	Melendez, E	\$ 1,608
21	Rodriguez, J	\$ 4,870
22	Ruiz, A	\$ 1,048
23	Solis, D	\$ 819
24	Stakely, A	\$ 5,452
		\$ 81,353

Enrolled FSS	
FSS Mandatory Slots	29
FSS Slots Filled	24
Percentage of Filled Slots	82.76%

Escrow Balance	
Participants with Escrow Balance	15
FSS Mandatory Slots	29
Percentage of Filled Slots	51.72%

SEMAP Indicator 14 FSS Points
10
As of 3/31/2023

IT Projects

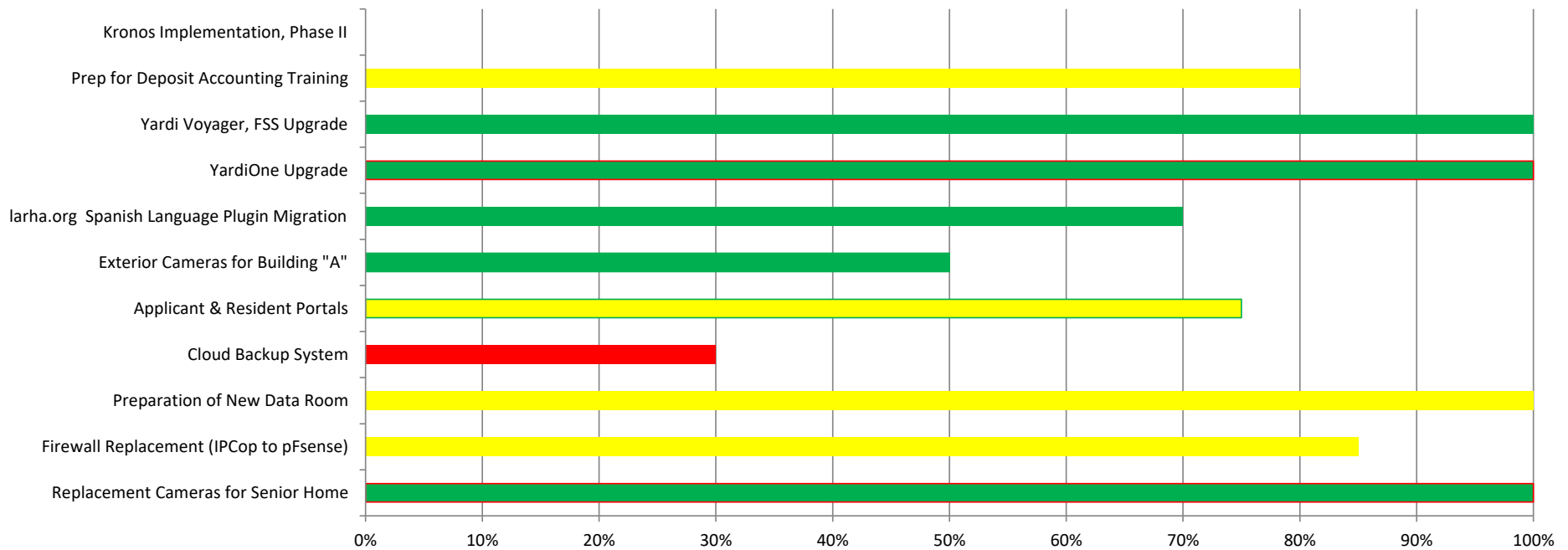
Project	Start Date	Est. End Date	Progress
Replacement Cameras for Senior Home	8/29/2022	10/15/2022	100%
Firewall Replacement (IPCop to pFSense)	8/1/2021	1/1/2022	85%
Preparation of New Data Room	4/4/2022	6/1/2022	100%
Cloud Backup System	8/23/2021	10/31/2021	30%
Applicant & Resident Portals	6/15/2022	8/1/2022	75%
Exterior Cameras for Building "A"	9/13/2022	12/30/2022	50%
larha.org Spanish Language Plugin Migration	9/20/2022	11/30/2022	70%
YardiOne Upgrade	10/13/2022	10/14/2022	100%
Yardi Voyager, FSS Upgrade	10/25/2022	11/4/2022	100%
Prep for Deposit Accounting Training	10/3/2022	10/25/2022	80%
Kronos Implementation, Phase II	TBD		0%

Projects on Radar:
Paperless Initiative
Bibliotech Expansion
Implement Active Directory
Master Plan Implementation
Web Based Backup Storage
Fleet Management
Mobile Device Management Solution

Last 15 Completed Projects:
Internet Service at Los Balcones
Mainserver replacement
Document Disposition
Fiber Optic cable install at AMP 1
Camera Install and Setup, Bldg D
Relocation of Timeclocks, Bldg A
Repair of fiber and conduit, Bldg A
IT Migration to Bldg D
Internet Switchover
Equipment Disposition
Network Cabling, Bldg C
Relocate Public Housing to Bldg A
Relocate HCV to Bldg A
Relocate Finance to Bldg A
Document Disposition

on-time	green
yellow	late
red	paused

IT Projects





Colonia Guadalupe Building B

Project		Progress
Abatement	Awarded to River City Environmental, LLC - Completed	100%
Selected Demolition	Awarded to Royal E. Construction	0%
Concrete Cutting	Not awarded yet	0%
Plumbing Rough-In	Not awarded yet	0%
Concrete Patching	Not awarded yet	0%
Framing	Not awarded yet	0%
Electrical Rough-In	Not awarded yet	0%
Plumbing Top-Out	Not awarded yet	0%
HVAC Rough-In	Not awarded yet	0%
Roofing	Not awarded yet	0%
Insulation	Not awarded yet	0%
Sheetrock	Not awarded yet	0%
Tape & Floating	Not awarded yet	0%
Flooring & Wall tile	Not awarded yet	0%
Suspended Ceiling	Not awarded yet	0%
Painting	Not awarded yet	0%
Finish Carpentry	Not awarded yet	0%
Plumbing Finish	Not awarded yet	0%
Brick	Not awarded yet	0%
HVAC Finish	Not awarded yet	0%
Electrical Finish	Not awarded yet	0%
Painting Touch-Ups	Not awarded yet	0%
Clean-Up	Not awarded yet	0%
	Estimated Progress To-Date	4.35%

* As of 11/11/2022



Building B





LHA Parking Lot C

Project		Progress
Cut, Filling & Compaction	Awarded to Royal E Construction-Completed	100%
5" Concrete Pavement	Awarded to Royal E Construction-Completed	100%
Concrete Sidewalks	Awarded to Royal E Construction- Ongoing	80%
ADA Ramps	Awarded to Royal E Construction-Completed	100%
Curb	Awarded to Royal E Construction-Completed	100%
Saw Cuts & Sealants	Ongoing	50%
Power for Traffic Arm	Awarded to Juan Vizcarra.	0%
Traffic Arm	Awarded to Maverick Fence	0%
	Estimated Progress To-Date	66.25%

* As of 11/15/2022



Parking Lot C





Colonia Guadalupe Maintenance Shop Building E

Project		Progress
Site Demolition	Awarded to Bronze Builders, LLC. - Ongoing	95%
Earth Work (Building Pad)	Awarded to Bronze Builders, LLC. - Completed	100%
Foundation	Awarded to Bronze Builders, LLC. – Completed Foundation inspection passed on 8/23/2022	100%
Plumbing Rough-In	Awarded to Bronze Builders, LLC. - Completed	100%
Electrical Rough-In	Awarded to AC/DC, Inc. - Ongoing	50%
Framing	Awarded to Mr. Adrian Garza. - Completed	100%
Plumbing Top-Out	Awarded to Bronze Builders, LLC. - Completed	100%
HVAC Rough-In	Awarded to Gateway Air Conditioning	0%
Roofing	Awarded to Mr. Antonio Fermin – Completed	100%
Garage Door Installation	Awarded to H & I Overhead Doors	0%
Insulation	Awarded to Mr. Juan Carlos Elguezabal	0%
Sheetrock	Awarded to Mr. Juan Carlos Elguezabal	0%
Tape & Floating	Awarded to Mr. Juan Carlos Elguezabal	0%
Painting	Awarded to Mr. Juan Carlos Elguezabal	0%
Finish Carpentry	Pending Quotes	0%
Plumbing Finish	Awarded to Bronze Builders, LLC.	0%
Brick	Awarded to Bronze Builders, LLC. - ongoing	70%
HVAC Finish	Awarded to Gateway Air Conditioning	0%
Electrical Finish	Awarded to AC/DC, Inc.	0%
Painting Touch-Ups	Awarded to Mr. Juan Carlos Elguezabal	0%
Clean-Up		0%
Estimated Progress To-Date		38.80%

* As of 11/11/2022



Building E – Maintenance Shop





Building E – Maintenance Shop





Housing Authority of the City of Laredo

September 2022 Unaudited Financials

Housing Authority of the City of Laredo
Revenue & Expenditures Report
FY 2022-2023
As of September 30, 2022

	COCC CENTRAL OFFICE COST CENTER	AMP 1 COLONIA GUADALUPE	AMP 3 CARLOS RICHTER/ ANA MARIA LOZANO	AMP 4 SENIOR HOME	AMP 5 MEADOW ACRES/ SOUTH LAREDO	AMP 6 ASHERTON	TOTAL AMPS
Opening Balance	1,806,537	5,611,828	5,250,932	938,568	2,659,205	602,836	15,063,369
Revenues							
April 2022 to August 2022	500,387.70	820,446.93	621,521.30	269,981.39	349,960.87	57,448.76	2,119,359.25
September 30, 2022	100,628.23	151,738.76	128,394.04	56,733.26	76,934.34	12,040.57	425,840.97
Total Revenues	601,015.93	972,185.69	749,915.34	326,714.65	426,895.21	69,489.33	2,545,200.22
Expenses							
April 2022 to August 2022	417,143.23	798,465.09	494,543.94	250,278.69	311,872.37	51,528.27	1,906,688.36
September 30, 2022	87,056.07	126,101.42	99,003.91	43,273.28	64,743.69	10,454.65	343,576.95
Total Expenses	504,199.30	924,566.51	593,547.85	293,551.97	376,616.06	61,982.92	2,250,265.31
YTD Net Profit / Loss	\$96,816.63	\$47,619.18	\$156,367.49	\$33,162.68	\$50,279.15	\$7,506.41	\$294,934.91
Ending Balance	1,903,353.35	5,659,446.97	5,407,299.74	971,730.59	2,709,484.55	610,342.39	15,358,304.24

**Housing Authority of the City of Laredo
Revenue & Expenditures Report
FY 2022-2023
As of September 30, 2022**

	Section 8 Voucher	Farm Labor
Opening Balance	1,205,009.80	988,846.00
Revenues		
April 2022 to August 2022	5,453,973.39	61,473.65
September 30, 2022	1,096,641.58	4,993.72
Total Revenues	6,550,614.97	66,467.37
Expenses		
April 2022 to August 2022	4,979,240.09	33,766.56
September 30, 2022	1,021,635.53	7,968.71
Total Expenses	6,000,875.62	41,735.27
COVID Revenue		
COVID Expenses		
Net Profit / Loss	549,739.35	24,732.10
Ending Balance	1,754,749.15	1,013,578.10

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
COCC—Central Office Cost Center
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE						1,806,537				
REVENUES										
Management Fees	102,875	72,491	30,384	70%	617,251	435,148	182,103	70%	1,234,501	35%
Bookkeeping Fees	16,892	18,132	(1,241)	107%	101,352	103,552	(2,201)	102%	202,703	51%
Asset Management Fees	8,110	7,640	470	94%	48,660	45,840	2,820	94%	97,320	47%
Interest	465	2,365	(1,901)	509%	2,787	8,584	(5,797)	308%	5,574	154%
Other Income	1,917	-	1,917	0%	11,500	7,892	3,608	69%	23,000	34%
TOTAL REVENUES AVAILABLE	130,258	100,628	29,630	77%	781,549	601,016	180,533	77%	1,563,099	38%
EXPENDITURES										
Administrative:					-					
Administrative Salaries	77,766	50,828	26,938	65%	466,596	318,248	148,348	68%	933,191	34%
Administrative Benefits	24,308	15,873	8,435	65%	145,850	109,138	36,712	75%	291,700	37%
Legal	1,500	3,103	(1,603)	207%	9,000	3,103	5,898	34%	18,000	17%
Staff Training / Travel	1,250	-	1,250	0%	7,500	589	6,911	8%	15,000	4%
Audit Costs	833	-	833	0%	5,000	-	5,000	0%	10,000	0%
Advertising and Marketing	250	113	138	45%	1,500	1,156	344	77%	3,000	39%
Administrative Other – Computer Operations	1,333	25	1,308	2%	8,000	3,089	4,911	39%	16,000	19%
Administrative Other – Office Expenses	4,167	5,817	(1,650)	140%	25,000	34,849	(9,849)	139%	50,000	70%
Total Administrative	111,408	75,758	35,650	68%	668,446	470,171	198,275	70%	1,336,892	35%
Utilities:					-					
Water	44	55	(11)	125%	263	373	(111)	142%	525	71%
Electricity	1,000	734	266	73%	6,000	4,066	1,934	68%	12,000	34%
Gas	33	-	33	0%	200	-	200	0%	400	0%
Fuel	125	-	125	0%	750	567	183	76%	1,500	38%
Sewer	33	39	(5)	116%	200	264	(64)	132%	400	66%
Other Expenses (Mandates)	38	40	(2)	107%	225	182	43	81%	450	41%
Total Utilities	1,273	867	405	68%	7,638	5,452	2,185	71%	15,275	36%
Maintenance and Operations:										
Materials	208	7,540	(7,331)	3619%	1,250	10,433	(9,183)	835%	2,500	417%
Contracts	2,083	2,122	(38)	102%	12,500	13,528	(1,028)	108%	25,000	54%
Total Maintenance and Operations	2,292	9,662	(7,370)	422%	13,750	23,961	(10,211)	174%	27,500	87%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
COCC—Central Office Cost Center
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual Budget	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
General Expenses										
Insurance	542	769	(227)	142%	3,250	4,615	(1,365)	142%	6,500	71%
Total General Expenses	542	769	(227)	142%	3,250	4,615	(1,365)	142%	6,500	71%
TOTAL EXPENDITURES	115,514	87,056	28,458	75%	693,083	504,199	188,884	73%	1,386,167	36%
NET INCOME (LOSS)		13,572				96,817			176,932	

Fund Balance

1,903,353

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 1 – COLONIA GUADALUPE
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE										
REVENUES					5,611,828					
Dwelling Rent	50,333	44,995	5,338	89%	302,000	270,628	31,372	90%	604,000	45%
HUD Contributions	85,979	92,731	(6,751)	108%	515,876	546,473	(30,597)	106%	1,031,751	53%
Interest	4,450	11,930	(7,480)	268%	26,700	45,775	(19,075)	171%	53,400	86%
Other Income	35	-	35	0%	213	100,617	(100,405)	0%	425	23675%
Other Income-Tenants	792	2,083	(1,291)	263%	4,750	8,692	(3,942)	183%	9,500	91%
TOTAL REVENUES AVAILABLE	130,118	151,739	(8,764)	110%	849,538	972,186	(122,648)	114%	1,699,076	57%
EXPENDITURES										
Administrative:										
Administrative Salaries	20,749	11,791	8,958	57%	124,495	83,270	41,225	67%	248,990	33%
Administrative Benefits	7,788	4,523	3,265	58%	46,730	31,697	15,033	68%	93,459	34%
Management Fees	15,450	15,222	228	99%	92,699	92,071	92,102	99%	185,397	50%
Bookkeeping Fees	2,033	2,010	23	99%	12,195	12,158	13,935	100%	24,390	50%
Asset Management Fees	2,710	2,720	(10)	100%	16,260	16,320	19,040	100%	32,520	50%
Legal	667	5,916	(5,250)	887%	4,000	6,121	(2,121)	153%	8,000	77%
Staff Training / Travel	167	4	162	3%	1,000	1,314	(314)	131%	2,000	66%
Audit Costs	979	-	979	0%	5,875	1,626	4,249	28%	11,750	14%
Advertising and Marketing	250	22	228	9%	1,500	302	1,198	20%	3,000	10%
Administrative Other – Computer Operations	833	771	62	93%	5,000	8,149	(3,149)	163%	10,000	81%
Administrative Other – Office Expenses	6,667	3,148	3,519	47%	40,000	10,492	29,508	26%	80,000	13%
Total Administrative	58,292	46,127	12,165	79%	349,753	263,521	210,705	75%	699,506	38%
Tenant Services:										
Tenant Services Salaries	2,949	5,548	(2,600)	188%	17,693	37,698	(20,006)	213%	35,386	107%
Tenant Services Benefits	591	179	412	30%	3,545	10,393	(6,847)	293%	7,090	147%
Tenant Services Contracts	167	-	167	0%	1,000	971	29	97%	2,000	49%
Total Tenant Services	3,706	5,728	(2,021)	155%	22,238	49,062	(26,824)	221%	44,476	110%
Utilities:										
Water	500	780	(280)	156%	3,000	3,833	(833)	128%	6,000	64%
Electricity	3,750	3,424	326	91%	22,500	17,805	4,695	79%	45,000	40%
Gas	63	49	14	78%	375	237	138	63%	750	32%
Fuel	458	-	458	0%	2,750	1,481	1,269	54%	5,500	27%
Sewer	42	39	3	93%	250	264	(14)	106%	500	53%
Other Expenses (Mandates)	67	61	6	91%	400	270	130	67%	800	34%
Total Utilities	4,879	4,352	527	89%	29,275	23,890	5,385	82%	58,550	41%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 1 – COLONIA GUADALUPE
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Maintenance and Operations:										
Maintenance Salaries	27,007	14,745	12,262	55%	162,040	83,496	78,544	52%	324,080	26%
Maintenance Benefits	11,419	5,821	5,598	51%	68,517	35,219	33,298	51%	137,033	26%
Materials	10,417	15,910	(5,493)	153%	62,500	230,032	(167,532)	368%	125,000	184%
Contracts	6,667	23,442	(16,776)	352%	40,000	124,128	(84,128)	310%	80,000	155%
Total Maintenance and Operations	55,509	59,918	(4,409)	108%	333,057	472,875	(139,818)	142%	666,113	71%
Protective Services:										
Contracts	5,000	4,046	954	81%	30,000	19,349	10,651	64%	60,000	32%
Total Protective Services	5,000	4,046	954	81%	30,000	19,349	10,651	64%	60,000	32%
General Expenses										
Insurance	5,583	5,930	(347)	106%	33,500	35,583	(2,083)	106%	67,000	53%
Payment in Lieu of Taxes	5,000	-	5,000	0%	60,000	60,287	(287)	100%	60,000	100%
Collection Losses	250	-	250	0%	1,500	-	1,500	0%	3,000	0%
Total General Expenses	10,833	5,930	4,903	55%	95,000	95,870	(870)	101%	130,000	74%
TOTAL EXPENDITURES	138,220	126,101	12,119	91%	859,323	924,567	59,229	108%	1,658,645	56%
NET INCOME (LOSS)		25,637				47,619			40,431	

Fund Balance

5,659,447

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 3 – CARLOS RICHTER & ANA MARIA LOZANO
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE										
REVENUES					5,250,932					
Dwelling Rent	60,583	52,770	7,813	87%	363,500	332,812	30,688	92%	727,000	46%
HUD Contributions	57,484	62,147	(4,663)	108%	344,903	346,842	(1,939)	101%	689,806	50%
Interest	4,583	12,047	(7,464)	263%	27,500	45,371	(17,871)	165%	55,000	82%
Other Income	608	-	608	0%	3,650	18,230	(14,580)	499%	7,300	250%
Other Income-Tenants	346	1,430	(1,084)	413%	2,075	6,660	(4,585)	321%	4,150	160%
TOTAL REVENUES AVAILABLE	123,605	128,394	(4,789)	104%	741,628	749,915	(8,287)	101%	1,483,256	51%
EXPENDITURES										
Administrative:										
Administrative Salaries	15,284	11,405	3,878	75%	91,702	74,837	16,866	82%	183,405	41%
Administrative Benefits	5,190	4,345	845	84%	31,138	25,601	5,537	82%	62,276	41%
Management Fees	12,884	12,884	(0)	100%	77,306	77,249	80,784	100%	154,611	50%
Bookkeeping Fees	1,695	1,695	-	100%	10,170	10,163	11,475	100%	20,340	50%
Asset Management Fees	2,260	2,260	-	100%	13,560	13,560	15,820	100%	27,120	50%
Legal	833	5,983	(5,150)	718%	5,000	10,786	17,777	216%	10,000	108%
Staff Training / Travel	333	155	179	46%	2,000	1,521	1,543	76%	4,000	38%
Audit Costs	542	-	542	0%	3,250	1,626	2,430	50%	6,500	25%
Advertising and Marketing	208	22	186	11%	1,250	576	914	46%	2,500	23%
Administrative Other – Computer Operations	542	1,428	(886)	264%	3,250	8,659	(5,409)	266%	6,500	133%
Administrative Other – Office Expenses	5,083	4,296	788	85%	30,500	17,477	5,330	57%	61,000	29%
Total Administrative	44,854	44,472	382	99%	269,126	242,053	153,066	90%	538,252	45%
Tenant Services:										
Tenant Services Salaries	7,064	3,771	3,293	53%	42,383	22,132	30,986	52%	84,767	26%
Tenant Services Benefits	1,310	1,075	236	82%	7,862	6,181	4,676	79%	15,725	39%
Tenant Services Contracts	83	153	(70)	184%	500	1,014	(514)	203%	1,000	101%
Total Tenant Services	8,458	4,999	3,459	59%	50,746	29,328	35,148	58%	101,491	29%
Utilities:										
Water	500	372	128	74%	3,000	1,771	1,229	59%	6,000	30%
Electricity	2,083	1,702	382	82%	12,500	8,867	3,633	71%	25,000	35%
Fuel	417	38	378	9%	2,500	2,071	429	83%	5,000	41%
Sewer	167	63	103	38%	1,000	315	685	32%	2,000	16%
Other Expenses (Mandates)	417	228	189	55%	2,500	1,009	1,491	40%	5,000	20%
Total Utilities	3,583	2,403	1,180	67%	21,500	14,033	7,467	65%	43,000	33%

Description	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Annual Budget	%
Maintenance Salaries	16,260	12,214	4,046	75%	97,560	80,192	17,368	82%	195,120	41%
Maintenance Benefits	6,765	4,705	2,060	70%	40,591	31,832	8,759	78%	81,182	39%
Materials	8,333	7,924	410	95%	50,000	25,714	24,286	51%	100,000	26%
Contracts	16,667	9,242	7,425	55%	100,000	45,011	54,989	45%	200,000	23%
Total Maintenance and Operations	48,025	34,085	13,940	71%	288,151	182,749	105,402	63%	576,302	32%
Protective Services:										
Contracts	4,167	4,046	121	97%	25,000	19,349	5,651	77%	50,000	39%
Total Protective Services	4,167	4,046	121	97%	25,000	19,349	5,651	77%	50,000	39%
General Expenses										
Insurance	6,500	8,998	(2,498)	138%	39,000	53,991	(14,991)	138%	78,000	69%
Payment in Lieu of Taxes	4,167	-	4,167	0%	50,000	52,046	(2,046)	104%	50,000	104%
Collection Losses	271	-	271	0%	1,625	-	1,625	0%	3,250	0%
Total General Expenses	10,938	8,998	1,939	82%	90,625	106,036	(15,411)	117%	131,250	81%
Extraordinary Expenses	1,667	-	1,667	0%	10,000	-	10,000	0%	20,000	0%
Total Extraordinary Expenses	1,667	-	1,667	0%	10,000	-	10,000	0%	20,000	0%
TOTAL EXPENDITURES	121,691	99,004	22,687	81%	755,148	593,548	301,322	79%	1,460,295	41%
NET INCOME (LOSS)		29,390				156,367			22,961	
Fund Balance						5,407,300				

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 4 – SENIOR CITIZENS HOME
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE						938,568				
REVENUES										
Dwelling Rent	24,750	25,476	(726)	103%	148,500	155,976	(7,476)	105%	297,000	53%
HUD Contributions	25,469	27,810	(2,341)	109%	152,815	156,980	(4,165)	103%	305,629	51%
Interest	625	1,755	(1,130)	281%	3,750	6,509	(2,759)	174%	7,500	87%
Other Income	633	40	593	6%	3,800	3,554	103	97%	7,600	49%
Other Income-Tenants	46	1,653	(1,607)	0%	275	3,697	(3,422)	0%	550	0%
TOTAL REVENUES AVAILABLE	51,523	56,733	(5,210)	110%	309,140	326,715	(17,719)	106%	618,279	53%
EXPENDITURES										
Administrative:										
Administrative Salaries	3,120	2,636	484	84%	18,720	16,888	1,832	90%	37,440	45%
Administrative Benefits	1,162	1,158	4	100%	6,973	7,295	322	105%	13,946	52%
Management Fees	5,701	5,701	-	100%	34,206	34,149	57	100%	68,412	50%
Bookkeeping Fees	750	750	-	100%	4,500	4,493	8	100%	9,000	50%
Asset Management Fees	1,000	1,000	-	100%	6,000	6,000	-	100%	12,000	50%
Legal	183	350	(166)	191%	1,100	412	688	37%	2,200	19%
Staff Training / Travel	83	-	83	0%	500	-	500	0%	1,000	0%
Audit Costs	333	-	333	0%	2,000	813	1,187	41%	4,000	20%
Advertising and Marketing	125	-	125	0%	750	-	750	0%	1,500	0%
Administrative Other – Computer Operations	317	2,079	(1,762)	656%	1,900	3,959	(2,059)	208%	3,800	104%
Administrative Other – Office Expenses	1,667	1,798	(131)	108%	10,000	6,564	3,436	66%	20,000	33%
Total Administrative	14,441	15,471	(1,029)	107%	86,649	80,572	6,721	93%	173,298	46%
Tenant Services:										
Tenant Services Salaries	1,300	1,101	199	85%	7,800	7,670	130	98%	15,600	49%
Tenant Services Benefits	533	541	(9)	102%	3,196	3,801	(605)	119%	6,392	59%
Tenant Services Contracts	83	98	(15)	118%	500	1,102	(602)	220%	1,000	110%
Total Tenant Services	1,916	1,740	176	91%	11,496	12,574	(1,078)	109%	22,992	55%
Utilities:										
Water	1,250	1,192	58	95%	7,500	6,897	603	92%	15,000	46%
Electricity	3,750	4,000	(250)	107%	22,500	22,397	103	100%	45,000	50%
Gas	438	316	122	72%	2,625	1,837	788	70%	5,250	35%
Fuel	92	-	92	0%	550	536	14	97%	1,100	49%
Sewer	1,000	1,007	(7)	101%	6,000	4,874	1,126	81%	12,000	41%
Other Expenses (Mandates)	1,458	1,086	373	74%	8,750	6,242	2,508	71%	17,500	36%
Total Utilities	7,988	7,600	388	95%	47,925	42,782	5,143	89%	95,850	45%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 4 – SENIOR CITIZENS HOME
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Maintenance and Operations:										
Maintenance Salaries	9,847	6,420	3,427	65%	59,080	47,858	11,222	81%	118,160	41%
Maintenance Benefits	3,941	2,660	1,280	68%	23,645	20,669	2,976	87%	47,291	44%
Materials	2,917	3,041	(124)	104%	17,500	13,242	4,258	76%	35,000	38%
Contracts	4,167	1,432	2,734	34%	25,000	24,423	577	98%	50,000	49%
Total Maintenance and Operations	20,871	13,554	7,317	65%	125,225	106,192	19,033	85%	250,451	42%
Protective Services:										
Contracts	833	2,657	(1,824)	319%	5,000	15,761	(10,761)	315%	10,000	158%
Total Protective Services	833	2,657	(1,824)	319%	5,000	15,761	(10,761)	315%	10,000	158%
General Expenses										
Insurance	2,667	2,251	415	84%	16,000	13,507	2,493	84%	32,000	42%
Payment in Lieu of Taxes	1,842	-	1,842	0%	22,100	22,164	(64)	100%	22,100	100%
Total General Expenses	4,508	2,251	2,257	50%	38,100	35,672	2,428	94%	54,100	66%
TOTAL EXPENDITURES	50,558	43,273	7,284	86%	314,395	293,552	21,488	93%	606,691	48%
NET INCOME (LOSS)		13,460				33,163			11,588	
Fund Balance						971,731				

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 5 – MEADOW ACRES & SOUTH LAREDO
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE						2,659,205				
REVENUES										
Dwelling Rent	39,000	36,038	2,962	92%	234,000	213,196	20,804	91%	468,000	46%
HUD Contributions	32,253	35,002	(2,749)	109%	193,519	190,616	2,903	98%	387,038	49%
Interest	2,167	5,469	(3,303)	252%	13,000	20,730	(7,730)	159%	26,000	80%
Other Income	375	-	375	0%	2,250	10	2,240	0%	4,500	0%
Other Income-Tenants	333	425	(92)	128%	2,000	2,343	(343)	117%	4,000	59%
TOTAL REVENUES AVAILABLE	74,128	76,934	(2,806)	104%	444,769	426,895	17,874	96%	889,538	48%
EXPENDITURES										
Administrative:										
Administrative Salaries	9,034	7,840	1,194	87%	54,203	50,470	3,733	93%	108,405	47%
Administrative Benefits	3,138	3,011	127	96%	18,829	18,743	85	100%	37,658	50%
Management Fees	7,639	7,582	57	99%	45,836	45,665	171	100%	91,672	50%
Bookkeeping Fees	1,005	998	8	99%	6,030	6,008	23	100%	12,060	50%
Asset Management Fees	1,340	1,340	-	100%	8,040	8,040	-	100%	16,080	50%
Legal	396	835	(439)	211%	2,375	1,038	1,338	44%	4,750	22%
Staff Training / Travel	83	4	79	5%	500	1,361	(861)	272%	1,000	136%
Audit Costs	417	-	417	0%	2,500	1,220	1,281	49%	5,000	24%
Advertising and Marketing	83	22	61	26%	500	446	54	89%	1,000	45%
Administrative Other – Computer Operations	500	1,167	(667)	233%	3,000	4,574	(1,574)	152%	6,000	76%
Administrative Other – Office Expenses	2,917	2,001	915	69%	17,500	11,677	5,823	67%	35,000	33%
Total Administrative	26,552	24,800	1,752	93%	159,313	149,242	10,071	94%	318,625	47%
Tenant Services:										
Tenant Services Salaries	3,810	2,852	958	75%	22,863	19,366	3,497	85%	45,726	42%
Tenant Services Benefits	571	498	73	87%	3,427	3,238	188	95%	6,853	47%
Tenant Services Contracts	83	30	53	36%	500	940	(440)	188%	1,000	94%
Total Tenant Services	4,465	3,380	1,085	76%	26,789	23,544	3,245	88%	53,579	44%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 5 – MEADOW ACRES & SOUTH LAREDO
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Utilities:										
Water	146	96	49	66%	875	610	265	70%	1,750	35%
Electricity	604	632	(28)	105%	3,625	3,278	347	90%	7,250	45%
Gas	46	45	1	98%	275	210	65	76%	550	38%
Fuel	229	18	211	8%	1,375	978	397	71%	2,750	36%
Sewer	104	63	41	60%	625	325	300	52%	1,250	26%
Other Expenses (Mandates)	333	218	115	65%	2,000	965	1,035	48%	4,000	24%
Total Utilities	1,463	1,073	390	73%	8,775	6,365	2,410	73%	17,550	36%
Maintenance and Operations:					-					
Maintenance Salaries	13,313	13,295	19	100%	79,880	52,383	27,497	66%	159,760	33%
Maintenance Benefits	5,481	3,533	1,947	64%	32,884	18,268	14,615	56%	65,767	28%
Materials	4,583	5,329	(745)	116%	27,500	30,945	(3,445)	113%	55,000	56%
Contracts	4,167	4,963	(796)	119%	25,000	20,871	4,129	83%	50,000	42%
Total Maintenance and Operations	27,544	27,120	424	98%	165,264	122,466	42,797	74%	330,527	37%
Protective Services:										
Contracts	2,917	4,046	(1,129)	139%	17,500	19,349	(1,849)	111%	35,000	55%
Total Protective Services	2,917	4,046	(1,129)	139%	17,500	19,349	(1,849)	111%	35,000	55%
General Expenses										
Insurance	3,167	4,325	(1,158)	137%	19,000	25,949	(6,949)	137%	38,000	68%
Payment in Lieu of Taxes	2,500	-	2,500	0%	30,000	29,700	300	99%	30,000	99%
Collection Losses	217	-	217	0%	1,300	-	1,300	0%	2,600	0%
Total General Expenses	5,883	4,325	1,559	74%	50,300	55,649	(5,349)	111%	70,600	79%
Extraordinary Expenses	1,000	-	1,000	0%	6,000	-	6,000	0%	12,000	0%
Total Extraordinary Expenses	1,000	-	1,000	0%	6,000	-	6,000	0%	12,000	0%
TOTAL EXPENDITURES	69,823	64,744	5,080	93%	433,941	376,616	57,324	87%	837,881	45%
NET INCOME (LOSS)		12,191				50,279			51,657	
Fund Balance						2,709,485				

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 6 – ASHERTON
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE					602,836					
REVENUES										
Dwelling Rent	3,750	762	2,988	20%	22,500	3,491	19,009	16%	45,000	8%
HUD Contributions	9,444	10,247	(803)	109%	56,663	62,462	(5,799)	110%	113,326	55%
Interest	400	932	(532)	233%	2,400	3,534	(1,134)	147%	4,800	74%
Other Income	77	-	77	100%	463	3	460	100%	925	0%
Other Income-Tenants	133	100	33	75%	800	-	800	0%	1,600	0%
TOTAL REVENUES AVAILABLE	13,804	12,041	1,764	87%	82,826	69,489	13,336	84%	165,651	42%
EXPENDITURES										
Administrative:										
Administrative Salaries	2,080	1,880	200	90%	12,480	12,391	89	99%	24,960	50%
Administrative Benefits	824	852	(28)	103%	4,943	5,575	(632)	113%	9,886	56%
Management Fee	1,824	1,425	399	78%	10,946	8,951	1,995	82%	21,892	41%
Bookkeeping Fee	240	188	53	78%	1,440	1,178	263	82%	2,880	41%
Asset Management Fee	320	320	-	100%	1,920	1,920	-	100%	3,840	50%
Legal	42	316	(274)	758%	250	316	(66)	126%	500	63%
Staff Training / Travel	42	15	27	36%	250	84	166	0%	500	17%
Audit Costs	188	-	188	0%	1,125	407	719	0%	2,250	18%
Advertising and Marketing	31	-	31	0%	188	-	188	0%	375	0%
Administrative Other – Computer Operations	158	551	(392)	348%	950	1,640	(690)	173%	1,900	86%
Administrative Other – Office Expenses	417	990	(574)	238%	2,500	2,702	(202)	108%	5,000	54%
Total Administrative	6,165	6,536	(371)	106%	36,991	35,162	1,829	95%	73,983	48%
Utilities:										
Water	35	36	(0)	101%	213	179	34	84%	425	42%
Electricity	229	292	(63)	127%	1,375	1,414	(39)	103%	2,750	51%
Fuel	125	65	60	52%	750	491	259	66%	1,500	33%
Sewer	40	40	0	100%	238	198	40	83%	475	42%
Other Expenses (Mandates)	48	25	23	51%	288	189	99	66%	575	33%
Total Utilities	477	457	21	96%	2,863	2,470	393	86%	5,725	43%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
AMP 6 – ASHERTON
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual Budget	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Maintenance and Operations:										
Maintenance Salaries	3,166	-	3,166	0%	18,997	611	18,386	3%	37,994	2%
Maintenance Benefits	1,184	-	1,184	0%	7,106	282	6,824	4%	14,212	2%
Materials	417	155	261	37%	2,500	3,623	(1,123)	145%	5,000	72%
Contracts	667	2,139	(1,472)	321%	4,000	12,830	(8,830)	321%	8,000	160%
Total Maintenance and Operations	5,434	2,294	3,139	42%	32,603	17,347	15,256	53%	65,205	27%
General Expenses										
Insurance	875	1,167	(292)	133%	5,250	7,004	(1,754)	133%	10,500	67%
Collection Losses	125	-	125	0%	750	-	750	0%	1,500	0%
Total General Expenses	1,000	1,167	(167)	117%	6,000	7,004	(1,004)	117%	12,000	58%
TOTAL EXPENDITURES	13,076	10,455	2,621	80%	78,457	61,983	16,474	79%	156,913	40%
NET INCOME (LOSS)		1,586				7,506			8,738	

Fund Balance

610,342

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
FARM LABOR
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
OPENING BALANCE					988,846					
REVENUES										
FMHA Contributions	9,417	-	9,417	0%	56,500		56,500	0%	113,000	0%
Rental Income	7,750	3,037	4,713	39%	46,500	59,964	(13,464)	129%	93,000	64%
Interest Income	500	1,281	(781)	256%	3,000	4,815	(1,815)	161%	6,000	80%
Other Income	225	-	225	0%	1,353	13	1,340	1%	2,705	139%
Other Income-Tenants	50	675	(625)	1350%	300	1,675	(1,375)	558%	600	279%
TOTAL REVENUES AVAILABLE	17,942	4,994	12,948	28%	107,653	66,467	41,185	62%	215,305	31%
EXPENDITURES										
Administrative:										
Administrative Salaries	2,080	-	2,080	0%	12,480	-	12,480	0%	24,960	0%
Administrative Benefits	824	-	824	0%	4,943	649	4,294	13%	9,886	7%
Management Fee	480	480	-	100%	2,880	2,880	-	100%	5,760	50%
Bookkeeping Fees	417	417	(0)	100%	2,500	2,500	(0)	100%	5,000	50%
Legal	83	-	83	0%	500	43	458	9%	1,000	4%
Staff Training / Travel	83	-	83	0%	500	-	500	0%	1,000	0%
Audit Costs	188	-	188	0%	1,125	203	922	18%	2,250	9%
Advertsing and Marketing	31	-	31	0%	188	-	188	0%	375	0%
Administrative Other – Computer Operations	54	617	(563)	1139%	325	1,882	(1,557)	579%	650	290%
Administrative Other – Office Expenses	583	563	20	97%	3,500	2,753	747	79%	7,000	39%
Total Administrative	4,823	2,077	2,747	43%	28,940	10,910	18,031	38%	57,881	19%
Utilities:										
Water	229	258	(29)	113%	1,375	1,503	(128)	109%	2,750	55%
Electricity	125	141	(16)	112%	750	919	(169)	123%	1,500	61%
Gas	42	50	(9)	121%	250	279	(29)	112%	500	56%
Fuel	75	-	75	0%	450	160	290	36%	900	18%
Sewer	50	67	(17)	134%	300	513	(213)	171%	600	86%
Other Expenses (Mandates)	71	166	(95)	0%	425	762	(337)	0%	850	90%
Total Utilities	592	682	(90)	115%	3,550	4,136	(586)	117%	7,100	58%

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
FARM LABOR
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual Budget	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Maintenance and Operations:										
Maintenance Salaries	2,600	626	1,974	24%	15,600	2,494	13,106	16%	31,200	8%
Maintenance Benefits	1,207	185	1,022	15%	7,241	773	6,468	11%	14,482	5%
Materials	2,500	2,558	(58)	102%	15,000	10,125	4,875	68%	30,000	34%
Contracts	1,667	264	1,403	16%	10,000	3,834	6,166	38%	20,000	19%
Total Maintenance and Operations	7,974	3,633	4,341	46%	47,841	17,226	30,615	36%	95,682	18%
Insurance										
Collection Losses	133	-	133	0%	800	-	800	0%	1,600	0%
Insurance	1,167	1,577	(411)	135%	7,000	9,463	(2,463)	135%	14,000	68%
Total Insurance	1,300	1,577	(411)	121%	7,800	9,463	(1,663)	121%	15,600	61%
Other:										
FmHa Debt Payment	506		506	0%	3,036		3,036	0%	6,072	0%
Total Other Account	506	-	506	0%	3,036	-	3,036	0%	6,072	0%
TOTAL EXPENDITURES	15,195	7,969	7,093	52%	91,168	41,735	49,432	46%	176,263	24%
NET INCOME (LOSS)		(2,975)				24,732			32,970	

Fund Balance

1,013,578

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
HOUSING CHOICE VOUCHER PROGRAM
As of September 30, 2022

Description	Sep-22				April 2022- September 2022				Annual Budget	
	Monthly Budget	Monthly Actual	Monthly Variance	%	YTD Budget	YTD Actuals	YTD Variance	%	Budget	%
Opening Balance							1,205,010			
REVENUES										
HUD Contributions - Administrative Fees	103,546	120,132	(16,586)	116%	621,276	657,266	(35,990)	106%	1,242,552	53%
HUD Contributions - HAP	911,941	896,648	15,293	98%	5,471,646	5,497,671	(26,025)	100%	10,943,292	50%
HUD Contributions - HAP Mainstream	11,444	23,819	(12,375)	208%	68,664	181,252	(112,588)	264%	137,328	132%
HUD Contributions - EHV Administrative Fees	2,154	5,399	(3,245)	251%	12,927	26,374	(13,448)	204%	25,853	102%
HUD Contributions - EHV HAP	22,473	44,877	(22,405)	200%	134,835	166,790	(31,955)	124%	269,670	62%
Interest Earnings	1,954	5,603	(3,648)	287%	11,725	20,268	(8,543)	173%	23,450	86%
Other Income	125	164	(39)	131%	750	994	(244)	133%	1,500	66%
TOTAL REVENUES AVAILABLE	1,053,637	1,096,642	(43,004)	104%	6,321,823	6,550,615	(228,792)	104%	12,643,645	52%
EXPENDITURES:										
Administrative:										
Administrative Salaries	34,667	27,592	7,074	80%	208,000	170,004	37,996	82%	416,000	41%
Administrative Benefits	13,301	11,691	1,610	88%	79,804	70,264	9,541	88%	159,608	44%
Management Fee	19,116	19,321	(205)	101%	114,696	114,772	(76)	100%	229,392	50%
Bookkeeping Fee	10,753	12,076	(1,323)	112%	64,517	66,964	(2,447)	104%	129,033	52%
Legal	1,375	968	408	70%	8,250	1,017	7,233	12%	16,500	6%
Staff Training / Travel	1,250	1,950	(700)	156%	7,500	2,315	5,185	31%	15,000	15%
Audit Costs	4,667	-	4,667	0%	28,000	11,992	16,008	43%	56,000	21%
Advertising and Marketing	321	370	(49)	115%	1,925	1,093	832	57%	3,850	28%
Administrative Other – Computer Operations	4,342	5,379	(1,037)	124%	26,050	29,314	(3,264)	113%	52,100	56%
Administrative Other – Office Expenses	6,250	5,889	361	94%	37,500	59,213	(21,713)	158%	75,000	79%
Total Administrative	96,040	85,236	10,804	89%	576,242	526,948	49,294	91%	1,152,483	46%
Utilities:										
Water	42	55	(13)	132%	250	373	(123)	149%	500	75%
Electricity	521	734	(213)	141%	3,125	3,129	(4)	100%	6,250	50%
Fuel	146	-	146	0%	875	872	3	100%	1,750	50%
Sewer	21	39	(18)	185%	125	264	(139)	211%	250	105%
Other Expenses (Mandates)	40	40	(0)	101%	238	182	55	77%	475	38%
Total Utilities	769	867	(99)	113%	4,613	4,820	(207)	104%	9,225	52%
Maintenance and Operations:										
Maintenance & Operations – Materials	208	5,132	(4,923)	2463%	1,250	14,908	(13,658)	1193%	2,500	596%
Maintenance & Operations – Contracts	6,250	8,873	(2,623)	142%	37,500	25,006	12,494	67%	75,000	33%
Total Maintenance and Operations	6,458	14,004	(7,546)	217%	38,750	39,914	(1,164)	103%	77,500	52%
Insurance										
Insurance	1,000	1,039	(39)	104%	6,000	6,222	(222)	104%	12,000	52%
Total Insurance	1,000	1,039	(39)	104%	6,000	6,222	(222)	104%	12,000	52%
Other:										
HAP Payments	945,858	920,489	25,368	97%	5,675,145	5,422,972	252,173	96%	11,350,290	48%
Total Other Account	945,858	920,489	25,368		5,675,145	5,422,972			11,350,290	48%
TOTAL EXPENDITURES	1,050,125	1,021,636	28,489	97%	6,300,749	6,000,876	47,701	95%	1,251,208	46%
NET INCOME (LOSS)		75,006				549,739			42,147	

FUND BALANCE

1,754,749

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
HOUSING DEVELOPMENT SERVICES
As of September 30, 2022

Description	April 1, 2022 through September 30, 2022	FYE 2023
OPENING BALANCE		1,163,672
REVENUES		
Other Revenue	6,666	6,666
Cummulative Interest Funds	9,346	9,346
TOTAL REVENUES	16,012	1,179,684
EXPENDITURES		
Administration Expenses	314	314
TOTAL OPERATING EXPENDITURES	314	314
FUND BALANCE		1,179,370

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
LAREDO HOUSING FACILITIES CORPORATION
As of September 30, 2022

Description	April 1, 2022 through September 30, 2022	FYE 2023
OPENING BALANCE		\$1,795,061
REVENUES		
Other Revenue- HAP Contract/Tenant Revenue	836,086	836,086
Cumulative Interest Funds	13,706	13,706
TOTAL REVENUES	849,792	2,644,853
EXPENDITURES		
Administration Expenses	100,692	100,692
Loan Fees	208,266	208,266
Utilities	34,568	34,568
Maintenance Expenses	128,310	128,310
Insurance	49,380	49,380
Tenant Services Expenses	14,430	14,430
TOTAL OPERATING EXPENDITURES	535,645	535,645
FUND BALANCE		2,109,208

**HOUSING AUTHORITY OF THE CITY OF LAREDO
 UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
 LAREDO HOUSING OPPORTUNITIES CORPORATION
 As of September 30, 2022**

Description	April 1, 2022 through September 30, 2022	FYE 2023
OPENING BALANCE		2,962,432
REVENUES		
Cummulative Interest Funds	22,569	22,569
TOTAL REVENUES	22,569	2,985,001
EXPENDITURES		
Administrative Expenses	7,695	7,695
TOTAL EXPENDITURES	7,695	7,695
FUND BALANCE		2,977,306

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
LAREDO HOUSING DEVELOPMENT CORPORATION
As of September 30, 2022

Description	April 1, 2022 through September 30, 2022	FYE 2023
OPENING BALANCE		3,332,400
REVENUES		
Cumulative Interest Funds	12,847	12,847
Webb County ARP Grant	65,000	65,000
TOTAL REVENUES	77,847	3,345,247
EXPENDITURES		
Administration Expenses	20,437	20,437
Maintenance Expenses	30,663	30,663
Other General Expenses	2,646	2,646
Homeless Referral Assistance	3,813	3,813
Voluntary Separation Retirement Incentive	5,142	5,142
TOTAL EXPENDITURES	62,701	62,701
FUND BALANCE		3,282,546

HOUSING AUTHORITY OF THE CITY OF LAREDO
UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
CAPITAL FUND PROGRAM 50118
As of September 30, 2022

DESCRIPTION	PROJECT BUDGET	INCEPTION TO DATE	VARIANCE FAVORABLE (UNFAVORABLE)	PERCENTAGE
REVENUES				
HUD Contributions	1,691,481	1,186,437	(505,044)	
TOTAL REVENUES	1,691,481	1,186,437	(505,044)	70%
EXPENDITURES				
Management Improvements	146,370	146,370	-	100%
Administration	169,148	169,148	-	100%
General Capital Activity	1,242,266	737,222	505,044	59%
RAD Investment Activity	133,697	133,697	-	100%
TOTAL OPERATING EXPENDITURES	1,691,481	1,186,437	505,044	70%
FUND BALANCE	-	-	505,044	70%

**HOUSING AUTHORITY OF THE CITY OF LAREDO
 UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
 CAPITAL FUND PROGRAM 50119
 As of September 30, 2022**

DESCRIPTION	PROJECT BUDGET	INCEPTION TO DATE	VARIANCE FAVORABLE (UNFAVORABLE)	PERCENTAGE
REVENUES				
HUD Contributions	1,696,733	659,480	(1,037,253)	
TOTAL REVENUES	1,696,733	659,480	(1,037,253)	39%
EXPENDITURES				
Management Improvements	168,743	21,103	147,640	13%
Administration	169,672	169,672	-	100%
General Capital Activity	1,358,318	468,705	889,613	35%
TOTAL OPERATING EXPENDITURES	1,696,733	659,480	1,037,253	39%
FUND BALANCE	-	-	1,037,253	39%

**HOUSING AUTHORITY OF THE CITY OF LAREDO
 UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
 CAPITAL FUND PROGRAM 50120
 As of September 30, 2022**

DESCRIPTION	PROJECT BUDGET	INCEPTION TO DATE	VARIANCE FAVORABLE (UNFAVORABLE)	PERCENTAGE
REVENUES				
HUD Contributions	1,798,213	332,981	(1,465,232)	
TOTAL REVENUES	1,798,213	332,981	(1,465,232)	19%
EXPENDITURES				
Management Improvements	168,743	8,079	160,664	5%
Administration	179,821	179,821	-	100%
General Capital Activity	1,449,649	145,081	1,304,568	10%
TOTAL OPERATING EXPENDITURES	1,798,213	332,981	1,465,232	19%
FUND BALANCE	-	-	1,465,232	19%

**HOUSING AUTHORITY OF THE CITY OF LAREDO
 UNAUDITED STATEMENT OF INCOME AND EXPENDITURES
 CAPITAL FUND PROGRAM 50121
 As of September 30, 2022**

DESCRIPTION	PROJECT BUDGET	INCEPTION TO DATE	VARIANCE FAVORABLE (UNFAVORABLE)	PERCENTAGE
REVENUES				
HUD Contributions	1,900,414	-	(1,900,414)	
TOTAL REVENUES	1,900,414	-	(1,900,414)	0%
EXPENDITURES				
Management Improvements	170,000	-	170,000	0%
Administration	190,041	-	190,041	0%
General Capital Activity	1,540,373		1,540,373	0%
TOTAL OPERATING EXPENDITURES	1,900,414	-	1,900,414	0%
FUND BALANCE	-	-	1,900,414	0%

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Consideration to ratify the approval of a renewal with Texas Municipal League Intergovernmental Risk Pool for Workers' Compensation Coverage in an estimated amount of \$88,231 effective October 1, 2022 through September 30, 2023.
<u>Item #:</u> 11A	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE</u> Jennifer Barrientos Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On September 24, 2021, the Board of Commissioners approved item 10B renewing the Automotive Liability and Workers' Compensation Insurances for the Housing Authority of the City of Laredo effective October 1, 2021 through September 30, 2022.	
<u>BACKGROUND</u> <u>2021-2022 Renewal Price:</u> Automotive Liability: \$16,453.00 Workers' Compensation: \$69,883.00 Total: \$86,336.00	
<u>FINANCIAL:</u> <u>2022-2023 Renewal Quote:</u> <u>TML:</u> Workers' Compensation: \$88,231.00	
<u>RECOMMENDATION:</u> To approve ratifying the approval of the renewal with Texas Municipal League for Workers' Compensation Coverage in the estimated amount of \$88,231 effective October 1, 2022 through September 30, 2023.	





Workers' Compensation Declarations Page

Member Name: Laredo Housing Authority
Member ID: 8243
Fed ID No: 74-6001577
Effective Date: 10/01/2022
Anniversary Date: 10/01/2023

Workers' Compensation Coverage: This agreement applies to the Workers' Compensation laws of the State of Texas.

Coverage will be provided in accordance with the signed Workers' Compensation Interlocal Agreement on file with the Texas Municipal League Intergovernmental Risk Pool.

This contribution has been determined according to the Pool's manual of rules, classifications, rates and rating plans. Classifications and payrolls are subject to verification and change at audit.

Net Estimated Contribution: \$88,231



Schedule of Applicable Documents

Member Name: Laredo Housing Authority
Member ID: 8243
Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 05/22/2022

ID	Document Name	Revision Date
W101	WC Declarations Page	8/20/2010
X150	Schedule of Applicable Documents	06/01/2008
W102	WC Payroll Classification Schedule	9/24/2010
W134	WC Payroll Adjustment Form	04/01/2022



Workers' Compensation Payroll Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Effective Date: 10/01/2022
 Anniversary Date: 10/01/2023
 Date Generated: 05/22/2022

Location 1: 2000 San Francisco Ave, Laredo, TX

Classification	Description	Estimated Payroll	Rate	# of Emp.	Estimated Contribution
8810H	Clerical – Housing Authority	1,295,508	0.60	57	7,773
9033	Housing Authority Operations (other than clerical and new construction/structural alteration work)	1,541,978	5.77	47	88,972
Subtotals		2,837,486		104	96,745

Volunteers and Elected Officials:

3724O	Outside Volunteers	No Exposure		0	Not Covered
7704V	Volunteer Firefighters	No Exposure		0	Not Covered
7720E	Volunteer Ambulance/EMS	No Exposure		0	Not Covered
7720V	Police Reserves	No Exposure		0	Not Covered
8742E	Elected/Apptd Officials-Governing Board	No Exposure		0	Not Covered
8742F	Elected/Apptd Officials-All Boards/Commissions	No Exposure		0	Not Covered
8742I	Inside Volunteers	No Exposure		0	Not Covered
8888V	Police Reserves-Motorcycle	No Exposure		0	Not Covered
Subtotals		0		0	0

Totals	2,837,486	104	96,745
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Workers' Compensation Payroll Schedule

Member Name: Laredo Housing Authority
Member ID: 8243
Effective Date: 10/01/2022
Anniversary Date: 10/01/2023
Date Generated: 05/22/2022

Total Manual Contribution	96,745
Experience Modifier	1.14
Total Standard Contribution	110,289
Fund Discount (20.00%)	0.80
Discounted Standard Contribution	88,231
Deductible Credit	0
Net Contribution	88,231
Waiver of Subrogation	0
Total Contribution	88,231



Workers' Compensation Payroll Adjustment Form

Member Name: Laredo Housing Authority
 Member ID: 8243
 Effective Date: 10/01/2022
 Anniversary Date: 10/01/2023

The payrolls shown below by classification reflect the estimated values from the Payroll Schedule for the coverage period shown above. If adjustments are needed, please make changes in the blank spaces provided and return to the Pool. If volunteer classifications are being added or deleted, refer to page 2 for instructions and signature. If you have additional operations for classifications not shown below or questions regarding volunteer classifications, please contact your Member Services Manager or Underwriter at (800) 537-6655.

Location: 2000 San Francisco Ave, Laredo, Texas 78040-0000

Non-Volunteer:

Class code	Classification Description	Estimated Payroll	Req. Adjusted Payroll	Number of Employees
8810H	Clerical – Housing Authority	\$1,295,508		
9033	Housing Authority Operations (other than clerical and new construction/structural alteration work)	\$1,541,978		
Subtotals		\$2,837,486		

Volunteers and Elected Officials:

Class code	Classification Description	Estimated Payroll	Req. Adjusted Payroll	Number of Volunteers
3724O	Outside Volunteers	Not Covered		
7704V	Volunteer Firefighters	Not Covered		
7720E	Volunteer Ambulance/EMS	Not Covered		
7720V	Police Reserves	Not Covered		
8742E	Elected/Apptd Officials-Governing Board	Not Covered		
8742F	Elected/Apptd Officials-All Boards/Commissions	Not Covered		
8742I	Inside Volunteers	Not Covered		
8888V	Police Reserves-Motorcycle	Not Covered		
Subtotals		\$0		

Total Estimated Payroll: \$2,837,486



Workers' Compensation Payroll Adjustment Form

Member Name: Laredo Housing Authority
 Member ID: 8243
 Effective Date: 10/01/2022
 Anniversary Date: 10/01/2023

Please note that a payroll amount must be shown on the previous page for all volunteer classifications for which coverage is desired. Payroll is estimated using hourly rates as follows (except for Elected & Appointed Officials):

Class code	Class Description	Hourly Rate
3724O	Outside Volunteers	\$7.25
7704V	Volunteer Firefighters	\$15.00
7720E	Volunteer Ambulance/EMS	\$9.25
7720V	Police Reserves	\$9.90
8742I	Inside Volunteers	\$7.25
8888V	Police Reserves-Motorcycle	\$9.90
If hourly records are not kept, a payroll of \$110 per week or \$5,720 annually per volunteer will be used.		

Amount applies per year per official or actual payroll, whichever is greater.

8742E	Elected/Apptd Officials - Governing Board Only	\$600
8742F	Elected/Apptd Officials - All Boards/Comms	\$600

Directions: Coverage is not provided for volunteers unless it is expressly accepted. It is important to evaluate these classifications on an annual basis to be certain the desired coverage is in place. Your Declarations Page assures the continuation of the volunteer coverage elected in the previous coverage period. If you wish to add or remove volunteer coverage, please indicate this change by adjusting the applicable classifications and signing below.

I, the undersigned, a duly authorized representative of this entity, do hereby ACCEPT Workers' Compensation coverage for Volunteers of this local government for which a value is shown on the previous page, and REJECT Workers' Compensation coverage for those that are shown as "Not Covered".

Name: _____

Title: _____

Signature: _____

Date: _____

It is only necessary to sign and return this form if you are making changes to payroll or classifications.

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Consideration to ratify the approval of a renewal with Texas Municipal League Intergovernmental Risk Pool for Automotive Liability Insurance Coverage in the amount of \$18,059 effective October 1, 2022 through September 30, 2023.
<u>Item #:</u> 11B	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE</u> Jennifer Barrientos Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On September 24, 2021, the Board of Commissioners approved item 10B renewing the Automotive Liability and Workers' Compensation Insurances for the Housing Authority of the City of Laredo effective October 1, 2021 through September 30, 2022.	
<u>BACKGROUND</u> <u>2021-2022 Renewal Price:</u> Automotive Liability: \$16,453.00 Workers' Compensation: \$69,883.00 Total: \$86,336.00	
<u>FINANCIAL:</u> <u>2022-2023 Renewal Quote:</u> <u>TML:</u> Automotive Liability: \$18,059.00	
<u>RECOMMENDATION:</u> To approve ratifying the approval of the renewal with Texas Municipal League for Automotive Liability Coverage in the amount of \$18,059 effective October 1, 2022 through September 30, 2023.	





AUTOMOBILE DECLARATIONS OF COVERAGE

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

AUTOMOBILE LIABILITY

Limits of Liability	:	\$	1,000,000	Each Occurrence
Medical Payments Limit	:	\$	25,000	Each person
Deductible	:	\$	0	Each Occurrence
Billable Contribution	:	\$	12,835	Effective : 10/01/2022 Anniversary : 10/01/2023

AUTOMOBILE PHYSICAL DAMAGE

Limits of Coverage	:	Per Schedule and Endorsements	Each Occurrence
Deductible	:	\$ 1,000	Each Vehicle
	:	\$ 10,000	*Each Occurrence
Billable Contribution	:	\$ 5,224	Effective: 10/01/2022 Anniversary: 10/01/2023

AUTOMOBILE CATASTROPHE

**** Coverage Not Selected ****

TOTAL CONTRIBUTION

Total Billable Contribution	:	\$	18,059	Contract Effective: 10/01/2022 Contract Anniversary: 10/01/2023
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Coverage is continuous until cancelled. Contributions are subject to adjustment each year on the anniversary date based on updated exposure information and changes in rating.

* Automobile Physical Damage Each Occurrence Deductible does not apply to hail.



Schedule of Applicable Documents

Member Name: Laredo Housing Authority
Member ID: 8243
Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

ID	Document Name	Revision Date
L209	Automobile Declarations of Coverage	06/08/2006
X150	Schedule of Applicable Documents	06/01/2008
L102-1	Contract Automobile Schedule	03/20/2020
EL215	Fleet Automatic Coverage Basis - Designated Automobiles Types	05/20/2002
L200	Liability Coverage Document	10/01/2022



Automobile Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

Contributions shown on the Declarations of Coverage for your Automobile Coverages are based on the following schedule of vehicles, classifications, deductibles, limits and reported physical damage values. There is no physical damage coverage for any vehicle where the APD Code shows No APD. Any changes or corrections may require adjustment to the contribution. Auto Catastrophe and Uninsured/Underinsured Coverages apply only to vehicles for which "Yes" is shown under Auto Cat and UM/UIM columns.

APD Code : ACV = Actual Cash Value, AV = Amended Actual Cash Value (Per Endorsement EL214), OCN = Original Cost New, No APD = No Auto Physical Damage
 Ded. Code : A = Combined APD (Collision and Comprehensive), B = Collision only Deductible, C = Specified Causes of Loss Deductible
 Emergency Use : Indicates vehicle is equipped with emergency lighting

ID	Year Make	Type Model	VIN Class	Department Secondary ID	APD Code	Ded. Code	Auto Cat.	Med Pay UM/UIM	Emer. Use
1	1994 Ford	Light Trucks (All Other) - Service Ranger 1/2T	9863 01499	Housing Authority CFP - 22	No APD			25,000	
2	1997 GMC	Heavy Dump Trucks - Service Unknown	5588 31479	Housing Authority CFP - 32	No APD			25,000	
3	1999 Ford	Light Trucks (All Other) - Service F250 3/4T	5884 01499	Housing Authority CFP - 37	No APD			25,000	
4	2000 Ford	Light Trucks (All Other) - Service F150 1/2T	1078 01499	Section 8 CFP - 39	No APD			25,000	
5	2000 Ford	Light Trucks (All Other) - Service F150 1/2T	1077 01499	Housing Authority CFP - 40	No APD			25,000	
6	2001 Ford	Light Trucks (All Other) - Service F150 1/2T	1345 01499	Housing Authority MIS - 41	ACV	1,000 A		25,000	

Texas Municipal League Intergovernmental Risk Pool
 1821 Rutherford Lane, First Floor, Austin, Texas 78754
 (512) 491-2300 | (800) 537-6655



Automobile Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

ID	Year Make	Type Model	VIN Class	Department Secondary ID	APD Code	Ded. Code	Auto Cat.	Med Pay UM/UIM	Emer. Use
7	2002 Chevrolet	Light Trucks (All Other) - Service S1500	2720 01499	Housing Authority CFP - 42	ACV	1,000 A		25,000	
8	2002 Chevrolet	Light Trucks (All Other) - Service S2500	5403 01499	Housing Authority CFP - 43	ACV	1,000 A		25,000	
9	2005 Ford	Light Trucks (All Other) - Service F250 3/4T	7420 01499	Housing Authority CFP - 47	ACV	1,000 A		25,000	
10	2005 Ford	Light Trucks (All Other) - Service F250 3/4T	7421 01499	Housing Authority CFP - 48	ACV	1,000 A		25,000	
11	2005 Ford	Social Service Bus 9-20 Passengers E350	2955 6582	Special Projects 49	ACV	1,000 A		25,000	
12	2004 Ford	Light Trucks (All Other) - Service F150 1/2T	9257 01499	Housing Authority Asherton - 54	ACV	1,000 A		25,000	
13	2008 Ford	Light Trucks (All Other) - Service F150 1/2T	5287 01499	Housing Authority 50	ACV	1,000 A		25,000	
14	2008 Ford	Light Trucks (All Other) - Service F150 1/2T	2400 01499	Housing Authority CFP-51(Warehouse)	ACV	1,000 A		25,000	
15	2009 Ford	Light Trucks (All Other) - Service F150 1/2T	0427 01499	Housing Authority 52	ACV	1,000 A		25,000	

Texas Municipal League Intergovernmental Risk Pool
 1821 Rutherford Lane, First Floor, Austin, Texas 78754
 (512) 491-2300 | (800) 537-6655



Automobile Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

ID	Year Make	Type Model	VIN Class	Department Secondary ID	APD Code	Ded. Code	Auto Cat.	Med Pay UM/UIM	Emer. Use
16	2009 Ford	Light Trucks (All Other) - Service F150 1/2T	8870 01499	Housing Authority 53	ACV	1,000 A		25,000	
17	2011 Ford	Light Trucks (All Other) - Service Ranger 1/2T	1750 01499	Housing Authority 56	ACV	1,000 A		25,000	
18	2011 Ford	Light Trucks (All Other) - Service Ranger 1/2T	1751 01499	Housing Authority 57	ACV	1,000 A		25,000	
19	2011 Ford	Light Trucks (All Other) - Service Ranger 1/2T	1752 01499	Housing Authority 58	ACV	1,000 A		25,000	
20	2011 Ford	Light Trucks (All Other) - Service Ranger 1/2T	1749 01499	Housing Authority 55	ACV	1,000 A		25,000	
21	2012 Ford	Private Passenger Focus	1864 3A	Section 8 60	ACV	1,000 A		25,000	
22	2012 Ford	Private Passenger Focus	1865 3A	Section 8 61	ACV	1,000 A		25,000	
23	2013 Ford	Light Trucks (All Other) - Service Explorer	4660 01499	Administration 62	ACV	1,000 A		25,000	
24	2012 Ford	Social Service Bus 9-20 Passengers E350	8200 6582	Special Projects 59	ACV	1,000 A		25,000	

Texas Municipal League Intergovernmental Risk Pool
 1821 Rutherford Lane, First Floor, Austin, Texas 78754
 (512) 491-2300 | (800) 537-6655



Automobile Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

ID	Year Make	Type Model	VIN Class	Department Secondary ID	APD Code	Ded. Code	Auto Cat.	Med Pay UM/UIM	Emer. Use
25	2012 Ford	Light Trucks (All Other) - Service F150 1/2T	0295 01499	Special Projects 63	ACV	1,000 A		25,000	
27	2013 Ford	Light Trucks (All Other) - Service F150 1/2T	6411 01499	Farm Farm Labor - 64	ACV	1,000 A		25,000	
28	2016 Ford	Light Trucks (All Other) - Service Explorer	7874 01499	Administration 65	ACV	1,000 A		25,000	
29	2016 Ford	Light Trucks (All Other) - Service F150 1/2T	7860 01499	Housing Authority 66	ACV	1,000 A		25,000	
30	2016 Ford	Light Trucks (All Other) - Service F150 1/2T	7861 01499	Housing Authority 67	ACV	1,000 A		25,000	
31	2016 Ford	Light Trucks (All Other) - Service Transit Connect	2289 01499	Special Projects 68	ACV	1,000 A		25,000	
32	2018 Ford	Light Trucks (All Other) - Service F150 1/2T	5840 01499	Community Development Association	ACV	1,000 A		25,000	
33	2021 Ford	Light Trucks (All Other) - Service F150 1/2T	9859 01499	Code Enforcement 72	ACV	1,000 A		25,000	
34	2021 Ford	Light Trucks (All Other) - Service F150 1/2T	9860 01499	Housing Authority 71	ACV	1,000 A		25,000	

Texas Municipal League Intergovernmental Risk Pool
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Automobile Schedule

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023 Shown As of 07/22/2022

ID	Year Make	Type Model	VIN Class	Department Secondary ID	APD Code	Ded. Code	Auto Cat.	Med Pay UM/UIM	Emer. Use
35	2021 Ford	Light Trucks (All Other) - Service F150 1/2T	9861 01499	Housing Authority 74	ACV	1,000 A		25,000	
36	2021 Ford	Light Trucks (All Other) - Service F150 1/2T	9862 01499	Housing Authority 73	ACV	1,000 A		25,000	
37	2021 Ford	Light Trucks (All Other) - Service F150 1/2T	9863 01499	Housing Authority 70	ACV	1,000 A		25,000	
38	2021 Ford	Light Trucks (All Other) - Service Escape	3127 01499	Housing Authority 75	ACV	1,000 A		25,000	

Grand Total: 37 Items



Automobile Contribution Allocation Schedule Sorted by Department by VIN

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

Contributions shown on the Declarations of Coverages for your automobile coverages are based on the following schedule of vehicles. Any changes or corrections may require adjustments to the contributions.

Note: APD=Automobile Physical Damage, Specified Causes of Loss, Med Pay=Automobile Medical Payments, UM/UIM=Uninsured/Underinsured Motorists

Department: Administration

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
23	4660 2013	Ford Explorer	01499 Truck-Sport Utility	186		323	Included		509
28	7874 2016	Ford Explorer	01499 Truck-Sport Utility	196		323	Included		519
Department Totals: Administration			2	382	0	646	0	0	1,028

Department: Code Enforcement

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
33	9859 2021	Ford F150 1/2T	01499 Pickup	273		323	Included		596
Department Totals: Code Enforcement			1	273	0	323	0	0	596

Department: Community Development Association

Texas Municipal League Intergovernmental Risk Pool
 1821 Rutherford Lane, First Floor, Austin, Texas 78754
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Automobile Contribution Allocation Schedule Sorted by Department by VIN

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
32	5840 2018	Ford F150 1/2T	01499 Pickup	195		323	Included		518
Department Totals: Community Development			1	195	0	323	0	0	518

Department: Farm

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
27	6411 2013	Ford F150 1/2T	01499 Pickup	121		323	Included		444
Department Totals: Farm			1	121	0	323	0	0	444

Department: Housing Authority

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
1	9863 1994	Ford Ranger 1/2T	01499 Pickup			323	Included		323
2	5588 1997	GMC Unknown	31479 Truck-Dump			334	Included		334
3	5884 1999	Ford F250 3/4T	01499 Pickup			323	Included		323
5	1077 2000	Ford F150 1/2T	01499 Pickup			323	Included		323

Texas Municipal League Intergovernmental Risk Pool
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Automobile Contribution Allocation Schedule Sorted by Department by VIN

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

6	1345 2001	Ford F150 1/2T	01499 Pickup	125	323	Included	448
7	2720 2002	Chevrolet S1500	01499 Pickup	148	323	Included	471
8	5403 2002	Chevrolet S2500	01499 Pickup	193	323	Included	516
9	7420 2005	Ford F250 3/4T	01499 Pickup	130	323	Included	453
10	7421 2005	Ford F250 3/4T	01499 Pickup	130	323	Included	453
12	9257 2004	Ford F150 1/2T	01499 Pickup	124	323	Included	447
13	5287 2008	Ford F150 1/2T	01499 Pickup	103	323	Included	426
14	2400 2008	Ford F150 1/2T	01499 Pickup	116	323	Included	439
15	0427 2009	Ford F150 1/2T	01499 Pickup	111	323	Included	434
16	8870 2009	Ford F150 1/2T	01499 Pickup	111	323	Included	434
17	1750 2011	Ford Ranger 1/2T	01499 Pickup	92	323	Included	415
18	1751 2011	Ford Ranger 1/2T	01499 Pickup	92	323	Included	415



**Automobile Contribution Allocation Schedule
Sorted by Department by VIN**

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

19	1752 2011	Ford Ranger 1/2T	01499 Pickup	92	323	Included	415		
20	1749 2011	Ford Ranger 1/2T	01499 Pickup	92	323	Included	415		
29	7860 2016	Ford F150 1/2T	01499 Pickup	170	323	Included	493		
30	7861 2016	Ford F150 1/2T	01499 Pickup	170	323	Included	493		
34	9860 2021	Ford F150 1/2T	01499 Pickup	273	323	Included	596		
35	9861 2021	Ford F150 1/2T	01499 Pickup	273	323	Included	596		
36	9862 2021	Ford F150 1/2T	01499 Pickup	273	323	Included	596		
37	9863 2021	Ford F150 1/2T	01499 Pickup	273	323	Included	596		
38	3127 2021	Ford Escape	01499 Truck-Sport Utility	250	323	Included	573		
Department Totals: Housing Authority			25	3,341	0	8,086	0	0	11,427

Department: Section 8

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
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Texas Municipal League Intergovernmental Risk Pool
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**Automobile Contribution Allocation Schedule
Sorted by Department by VIN**

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

4	1078 2000	Ford F150 1/2T	01499 Pickup		323	Included			323
21	1864 2012	Ford Focus	3A Private Passenger	110	300	Included			410
22	1865 2012	Ford Focus	3A Private Passenger	110	300	Included			410
Department Totals: Section 8			3	220	0	923	0	0	1,143

Department: Special Projects

ID	VIN Year	Make Model	Class Type	APD	ACAT	Liability	Med Pay	UM/UIM	Vehicle Total
11	2955 2005	Ford E350	6582 Van	171		670	74		915
24	8200 2012	Ford E350	6582 Van	219		670	74		963
25	0295 2012	Ford F150 1/2T	01499 Pickup	143		323	Included		466
31	2289 2016	Ford Transit Connect	01499 Van-Cargo/Utility	159		323	Included		482
Department Totals: Special Projects			4	692	0	1,986	148	0	2,826

Hired and Non-owned

77

77

Member Totals: Vehicles			37	5,224	0	12,687	148	0	18,059
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Texas Municipal League Intergovernmental Risk Pool
 1821 Rutherford Lane, First Floor, Austin, Texas 78754
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**FLEET AUTOMATIC COVERAGE BASIS
- DESIGNATED AUTOMOBILE TYPES**

This endorsement forms a part of the **Declarations** to which attached, effective on the inception date of the coverage unless otherwise stated herein, and modifies such coverage as is afforded by the provisions of the coverage shown below:

AUTOMOBILE PHYSICAL DAMAGE

Member Name : Laredo Housing Authority
Member ID : 8243
Effective Date : 10/01/2022

In accordance with Section V. Additional Definitions, D. Fleet Automatic Basis, it is agreed that **Fleet Automatic** is defined to apply only to newly acquired **automobiles** of the type(s) designated below:

Designation or Description of Automobile Types
2001 and newer vehicles.



Automobile Liability Limit & Deductible Options

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

Limit Each Occurrence	Deductible per Occurrence					
	\$0	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$300,000	\$12,218	\$11,121	\$10,374	\$9,586	\$8,568	\$6,919
\$500,000	\$12,569	\$11,472	\$10,725	\$9,937	\$8,919	\$7,270
\$1,000,000	\$12,687	\$11,590	\$10,843	\$10,055	\$9,037	\$7,388
\$2,000,000	\$13,038	\$11,941	\$11,194	\$10,406	\$9,388	\$7,739
\$3,000,000	\$13,271	\$12,174	\$11,427	\$10,639	\$9,621	\$7,972
\$5,000,000	\$13,507	\$12,410	\$11,663	\$10,875	\$9,857	\$8,208

Contributions represented on the grid are annual contributions. Estimates based on simple proration for other than an annual term may vary from actual calculated contributions due to rounding.



**Automobile Hired & Non-Owned
Limit & Deductible Options**

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

Limit Each Occurrence	Deductible per Occurrence					
	\$0	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$300,000	\$74	\$68	\$63	\$58	\$52	\$42
\$500,000	\$76	\$70	\$65	\$60	\$54	\$44
\$1,000,000	\$77	\$71	\$66	\$61	\$55	\$45
\$2,000,000	\$79	\$73	\$68	\$63	\$57	\$47

Contributions represented on the grid are annual contributions. Estimates based on simple proration for other than an annual term may vary from actual calculated contributions due to rounding.



Automobile Physical Damage Deductible Options

Member Name: Laredo Housing Authority
 Member ID: 8243
 Contract Type: Liability
 Coverage Period: 10/01/2022 to 10/01/2023

	Deductible per Vehicle					
	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Contribution	\$6,952	\$5,711	\$5,224	\$4,725	\$3,984	\$2,743

Reporting Basis is fleet automatic unless otherwise requested. Maximum deductible payable - any one occurrence: \$10,000 or two times the elected deductible, whichever is higher. The occurrence deductible does not apply to loss caused by hail. Contributions represented on the grid are annual contributions. Estimates based on simple proration for other than an annual term may vary from actual calculated contributions due to rounding.

**THIS IS A GOVERNMENT VEHICLE AND IS EXEMPT FROM
THE MOTOR VEHICLE SAFETY RESPONSIBILITY ACT**

CERTIFICATE OF COVERAGE AUTOMOBILE LIABILITY

Member Name: Laredo Housing Authority
Member ID: 8243
Coverage Period: 10/01/2022 to 10/01/2023

This certificate is issued for information only. Member shown above is covered through the Texas Municipal League Intergovernmental Risk Pool (800) 537-6655 for Automobile Liability Coverage in an amount that equals or exceeds the minimum amounts required for non-government vehicles under the Motor Vehicle Safety Responsibility Act.

What to do if you have an accident:

- Stop at once. Park vehicle safely and move to the side of the road if drivable.
- Call 911 immediately to notify police. Have driver's license and this card ready to give to police.
- Report the accident to your supervisor as soon as possible. If you have been injured, notify your supervisor. The supervisor needs to report the accident to the Fund Contact.
- Do not point blame or discuss fault. Discuss accident only with police.
- Collect names, insurance and other driver's license number. If there are witnesses, collect their names and give the information to the police and your supervisor. Take photos of the accident scene as necessary.
- Do not sign any documents except as necessary to comply with law enforcement.
- If required by your organization, complete a driver's report of vehicle accident. Include the police case report number. Draw or provide photos of the accident scene.

Member is required to file a claim with the Risk Pool

L215-A
02/24/2022

**THIS IS A GOVERNMENT VEHICLE AND IS EXEMPT FROM
THE MOTOR VEHICLE SAFETY RESPONSIBILITY ACT**

CERTIFICATE OF COVERAGE AUTOMOBILE LIABILITY

Member Name: Laredo Housing Authority
Member ID: 8243
Coverage Period: 10/01/2022 to 10/01/2023

This certificate is issued for information only. Member shown above is covered through the Texas Municipal League Intergovernmental Risk Pool (800) 537-6655 for Automobile Liability Coverage in an amount that equals or exceeds the minimum amounts required for non-government vehicles under the Motor Vehicle Safety Responsibility Act.

What to do if you have an accident:

- Stop at once. Park vehicle safely and move to the side of the road if drivable.
- Call 911 immediately to notify police. Have driver's license and this card ready to give to police.
- Report the accident to your supervisor as soon as possible. If you have been injured, notify your supervisor. The supervisor needs to report the accident to the Fund Contact.
- Do not point blame or discuss fault. Discuss accident only with police.
- Collect names, insurance and other driver's license number. If there are witnesses, collect their names and give the information to the police and your supervisor. Take photos of the accident scene as necessary.
- Do not sign any documents except as necessary to comply with law enforcement.
- If required by your organization, complete a driver's report of vehicle accident. Include the police case report number. Draw or provide photos of the accident scene.

Member is required to file a claim with the Risk Pool

L215-A
02/24/2022

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Consideration to ratify the approval of a renewal with Housing Authority Insurance Group for the Commercial Liability and Property Insurance Coverage in the amount of \$317,209 effective October 1, 2022 through September 30, 2023.
<u>Item #:</u> 11C	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE</u> Jennifer Barrientos Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On August 27, 2021, the Board of Commissioners for the Housing Authority of the City of Laredo approved item 10E renewing the Commercial Liability and Property Insurance Coverage for the Housing Authority of the City of Laredo with HAI Group in the amount of \$305,252. This policy renewal was effective October 1, 2021 through September 30, 2022.	
<u>BACKGROUND:</u> This is the Commercial Liability and Property Insurance Coverage for the following properties: Aldo Tatangelo Farm Labor, Ana Maria Lozano, Asherton, Carlos Richter Courts, Colonia Guadalupe, Meadow Acres Phase I & II, Senior Citizens Home, and South Laredo Phase I & II. HAI Group is on HUD's approved State Insurance Risk Pools (SIRPs). <u>2021-2022 Renewal Price Breakdown:</u> Commercial Liability: \$67,742.00 Commercial Property: \$237,510.00 Total: \$305,252.00	
<u>FINANCIAL:</u> <u>2022-2023 Renewal Quote:</u> Commercial Liability: \$69,308.00 Commercial Property: \$247,901.00 Total: \$317,209.00	
<u>RECOMMENDATION:</u> To approve ratifying the approval of the renewal with Housing Authority Insurance Group for Commercial Liability and Property Insurance Coverage in the amount of \$317,209 effective October 1, 2022 through September 30, 2023.	



HAI Group

PROPOSAL
for the
Housing Authority of the City of Laredo, TX



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

Commercial Insurance Renewal Proposal - 08/08/2022

Jennifer Barrientos, Interim Director of Finance
Housing Authority of the City of Laredo

Dear Barrientos,

On behalf of all of us at HAI Group, I'd like to thank you for the opportunity to provide you with the attached insurance proposal, which is based on your expiring coverage. Please review the proposal and note any changes in the revisions column. In particular, let us know about any changes to your:

- Unit count;
- Schedule of locations including buildings, business personal property, equipment, vehicles, vacant property, premises leased to or from others; and
- Operations, including outsourcing, property managed for others, new business ventures, or new entities.

We adjust building values based on pricing data we receive from several industry sources. The values we used in your proposal reflect estimates based on the latest data available to us. Since construction costs change periodically, we recommend that you review these values to ensure their accuracy.

Please note that the coverage we are quoting may exclude or restrict coverage for the peril of flood to all or some of the locations scheduled under your policy. Our insurance agency, Housing Insurance Services, Inc., (HIS) is available to provide information on flood insurance. HIS provides coverage options and costs as well as help with the application process. While many property owners feel that they have no exposure to flood losses, more than 30 percent of flood losses occur on properties that are not located in a high hazard flood zone. Many of the losses are not covered by insurance.

Please do not hesitate to contact our office at 800-873-0242 with questions or to purchase additional coverage. Please sign and return all required forms. By signing these forms, you agree to renew coverage per our proposal with any changes you may have instructed us to make.

Thank you for placing your insurance with us. We appreciate your business.

Sincerely,

Kathy Lewis
Account Underwriter



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

Housing Insurance Services, Inc.
Acceptance Form and Compensation Disclosure Notice

In order to bind coverage, please fax or mail this form to the address or fax number listed below

Insured Name: HA of the City of Laredo Effective Date: 10/1/2022

Proposal Acceptance: Please check [X] one of the following:

- The Proposal and Schedule have been reviewed and are accepted for all coverages quoted.
- The Proposal and Schedule have been reviewed and need the following changes:

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for a family of companies which includes Housing Authority Risk Retention Group, Inc. (HARRG); Housing Authority Property Insurance, A Mutual Company (HAPI); Housing Enterprise Insurance Company, Inc. (HEIC); Housing Specialty Insurance Company, Inc. (HSIC); Housing Insurance Services, Inc. (HIS) (DBA Housing Insurance Agency Services in NY and MI); Housing Authority Insurance, Inc. (HAI); Housing Telecommunications, Inc. (HTI); Housing Investment Group, Inc. (HIG); Public and Affordable Housing Research Corporation (PAHRC); Innovative Housing Insurance Company, Inc. (IHIC); and Housing Alliance Group, LLC (HAGL). Member companies carry an "A (Excellent)" rating by A.M. Best Company. In many cases, HIS will obtain proposals from insurers offering coverage in connection with the HARRG, HAPI, and HEIC programs.

As a Member of HAI Group, there are benefits associated with placing your coverage with one or more of their programs.

HIS is an agent for HEIC and HAPI. If your proposal includes coverage from either of these insurance companies, HIS will receive compensation from them if the proposed coverage is purchased. HIS represents the insurance company(ies) and in such capacity will provide services to you relating to your insurance coverage.



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HIS is also the appointed agent of other insurance companies that are not affiliated with the HAI Group programs and may provide you with a proposal from one or more of those companies.

Please note: Your policies and all related documents will be delivered electronically via e-mail. If you prefer that a hard copy of the policy is mailed, please notify us at AccountServices@housingcenter.com to opt out of the electronic delivery. If you do not indicate a preference in delivery method, we will interpret this as your consent to receive your policies through your e-mail address electronically.

I acknowledge that I have read and understand this Disclosure Notice and agree to its terms.

Signature: _____ Date: _____
Title: _____

HA of the City of Laredo



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
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**PHA Dividend History
 Laredo Housing Authority - Laredo, TX**

Year	Class*	HAI Company	Amount Declared	Amount Paid	Description
2021	A	Housing Authority Risk Retention Group	\$36,396.36		
2021	A	Housing Authority Property Insurance	\$2,956.78		
			\$39,353.14	\$0.00	Total for 2021
2020	A	Housing Authority Property Insurance	\$7,787.90		
2020	Z	Housing Authority Property Insurance	\$5,908.90	\$5,908.90	Paid
2020	A	Housing Authority Risk Retention Group	\$4,575.88		
2020	Z	Housing Authority Risk Retention Group	\$2,045.19	\$2,045.19	Paid
			\$20,317.87	\$7,954.09	Total for 2020
2019	A	Housing Authority Risk Retention Group	\$14,776.30	\$14,776.30	Paid
2019	A	Housing Authority Property Insurance	\$632.81	\$632.81	Paid
			\$15,409.11	\$15,409.11	Total for 2019
2018	A	Housing Authority Risk Retention Group	\$8,639.91	\$8,639.91	Paid
			\$8,639.91	\$8,639.91	Total for 2018
2017	A	Housing Authority Risk Retention Group	\$10,443.05	\$10,443.05	Paid
			\$10,443.05	\$10,443.05	Total for 2017
2015	A	Housing Authority Risk Retention Group	\$9,897.55	\$9,897.55	Paid
2015	A	Housing Authority Property Insurance	\$3,389.60	\$3,389.60	Paid
			\$13,287.15	\$13,287.15	Total for 2015
2014	A	Housing Authority Risk Retention Group	\$16,110.38	\$16,110.38	Paid
			\$16,110.38	\$16,110.38	Total for 2014
2013	A	Housing Authority Risk Retention Group	\$17,903.06	\$17,903.06	Paid
2013	A	Housing Authority Property Insurance	\$6,128.91	\$6,128.91	Paid
2013	RCD	Housing Authority Risk Retention Group	\$776.93	\$776.93	Paid
			\$24,808.90	\$24,808.90	Total for 2013
2012	A	Housing Authority Risk Retention Group	\$9,153.77	\$9,153.77	Paid
2012	A	Housing Authority Risk Retention Group	\$7,750.47	\$7,750.47	Paid
2012	Z	Housing Authority Risk Retention Group	\$5,972.30	\$5,972.30	Paid
2012	A	Housing Authority Property Insurance	\$2,985.53	\$2,985.53	Paid
			\$25,862.07	\$25,862.07	Total for 2012

* **Class Legend:** A = Board Determined - Dividend for 50% Capital Contributor
 RCD = Risk Control Dividend
 Z = Board Determined - Policy Dividend



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PHA Dividend History
Laredo Housing Authority - Laredo, TX

Year	Class*	HAI Company	Amount Declared	Amount Paid	Description
2011	A	Housing Authority Risk Retention Group	\$14,460.26	\$14,460.26	Paid
2011	A	Housing Authority Risk Retention Group	\$8,087.16	\$8,087.16	Paid
2011	A	Housing Authority Property Insurance	\$7,727.65	\$7,727.65	Paid
2011	Z	Housing Authority Risk Retention Group	\$5,107.60	\$5,107.60	Paid
			\$35,382.67	\$35,382.67	Total for 2011
2010	A	Housing Authority Risk Retention Group	\$11,231.89	\$11,231.89	Paid
2010	A	Housing Authority Property Insurance	\$9,643.00	\$9,643.00	Paid
2010	Z	Housing Authority Property Insurance	\$8,895.90	\$8,895.90	Paid
2010	Z	Housing Authority Risk Retention Group	\$5,611.70	\$5,611.70	Paid
			\$35,382.49	\$35,382.49	Total for 2010
2009	A	Housing Authority Risk Retention Group	\$12,611.33	\$12,611.33	Paid
2009	A	Housing Authority Property Insurance	\$12,560.11	\$12,560.11	Paid
2009	Z	Housing Authority Property Insurance	\$8,821.50	\$8,821.50	Paid
2009	Z	Housing Authority Risk Retention Group	\$5,611.70	\$5,611.70	Paid
			\$39,604.64	\$39,604.64	Total for 2009
2008	A	Housing Authority Property Insurance	\$11,125.91	\$11,125.91	Paid
2008	A	Housing Authority Risk Retention Group	\$10,938.51	\$10,938.51	Paid
2008	Z	Housing Authority Property Insurance	\$8,570.60	\$8,570.60	Paid
2008	Z	Housing Authority Risk Retention Group	\$5,708.40	\$5,708.40	Paid
			\$36,343.42	\$36,343.42	Total for 2008
2007	A	Housing Authority Property Insurance	\$16,589.54	\$16,589.54	Paid
2007	A	Housing Authority Risk Retention Group	\$8,842.66	\$8,842.66	Paid
2007	Z	Housing Authority Property Insurance	\$4,242.95	\$4,242.95	Paid
2007	Z	Housing Authority Risk Retention Group	\$2,780.25	\$2,780.25	Paid
			\$32,455.40	\$32,455.40	Total for 2007
2006	A	Housing Authority Property Insurance	\$24,972.06	\$24,972.06	Paid
2006	A	Housing Authority Risk Retention Group	\$18,649.53	\$18,649.53	Paid
2006	Z	Housing Authority Risk Retention Group	\$6,523.20	\$6,523.20	Paid
2006	Z	Housing Authority Property Insurance	\$5,962.90	\$5,962.90	Paid
			\$56,107.69	\$56,107.69	Total for 2006

* **Class Legend:**A = Board Determined - Dividend for 50% Capital Contributor
 RCD = Risk Control Dividend
 Z = Board Determined - Policy Dividend



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**PHA Dividend History
 Laredo Housing Authority - Laredo, TX**

Year	Class*	HAI Company	Amount Declared	Amount Paid	Description
2005	A	Housing Authority Property Insurance	\$15,200.52	\$15,200.52	Paid
2005	A	Housing Authority Risk Retention Group	\$12,670.79	\$12,670.79	Paid
			\$27,871.31	\$27,871.31	Total for 2005
2004	A	Housing Authority Risk Retention Group	\$12,732.24	\$12,732.24	Paid
2004	A	Housing Authority Property Insurance	\$6,287.55	\$6,287.55	Paid
			\$19,019.79	\$19,019.79	Total for 2004
2003	A	Housing Authority Risk Retention Group	\$13,731.71	\$13,731.71	Paid
2003	A	Housing Authority Property Insurance	\$1,776.18	\$1,776.18	Paid
			\$15,507.89	\$15,507.89	Total for 2003
2002	A	Housing Authority Risk Retention Group	\$14,698.61	\$14,698.61	Paid
2002	A	Housing Authority Property Insurance	\$5,735.90	\$5,735.90	Paid
			\$20,434.51	\$20,434.51	Total for 2002
2001	A	Housing Authority Risk Retention Group	\$15,989.69	\$15,989.69	Paid
			\$15,989.69	\$15,989.69	Total for 2001
2000	A	Housing Authority Risk Retention Group	\$13,958.43	\$13,958.43	Paid
			\$13,958.43	\$13,958.43	Total for 2000
1999	A	Housing Authority Risk Retention Group	\$7,588.85	\$7,588.85	Paid
			\$7,588.85	\$7,588.85	Total for 1999
1998	A	Housing Authority Risk Retention Group	\$6,428.00	\$6,428.00	Paid
			\$6,428.00	\$6,428.00	Total for 1998
1997	A	Housing Authority Property Insurance	\$3,160.00	\$3,160.00	Paid
			\$3,160.00	\$3,160.00	Total for 1997
			\$539,466.36	\$487,749.44	Total

* **Class Legend:**A = Board Determined - Dividend for 50% Capital Contributor
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Commercial Liability Proposal for:

PHA: Housing Authority of the City of Laredo

2000 San Francisco Avenue
 Laredo, TX 78040

Effective Date: 10/1/2022

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL HAVE NOT BEEN AGREED TO BY HOUSING AUTHORITY RISK RETENTION GROUP (HARRG). PLEASE REVIEW THIS PROPOSAL CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR UNDERWRITER.

No. of Units	Family	Elderly	Section 8
	712	100	1390

Commercial Liability: General Aggregate: \$2,000,000

Coverage / Deductible	Limits	Premium
Commercial Liability	\$1,000,000 Commercial Liability Limit Per Occurrence	
	\$50,000 Fire Damage Liability Sub-Limit Per Occurrence	
	\$250,000 Athletic Sports Liability Sub-Limit Per Occurrence	
\$2,500 Deductible	\$2,000,000 Commercial Liability Limit Aggregate	\$41,841
	\$250,000 Athletic Sports Liability Sub-Limit Aggregate	
Public Officials Liability - Claims Made	\$1,000,000 Public Officials Limit Per Wrongful Act	
\$1,000 Deductible	\$1,000,000 Public Officials Limit Aggregate	\$2,920



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Commercial Liability Proposal for:

PHA: Housing Authority of the City of Laredo

2000 San Francisco Avenue
Laredo, TX 78040

Effective Date: 10/1/2022

Coverage / Deductible	Limits	Premium
Employment Practice Coverage <i>\$10,000 Deductible</i>	\$1,000,000 Employment Practice Aggregate	\$17,307
	\$1,000,000 Employment Practice Per Wrongful Act	
Pesticide <i>\$2,500 Deductible</i>	\$50,000 Pesticide Liability Limit Per Occurrence	
	\$50,000 Pesticide Liability Limit Aggregate	
Law Enforcement Liability - Claims Made	\$1,000,000 Law Enforcement Limit Per Wrongful Act	
	\$1,000,000 Law Enforcement Limit Aggregate	\$2,073
<i>\$2,500 Deductible</i>		
Terrorism		\$686
Mold, Other Fungi or Bacteria Liability - Claims Made <i>\$25,000 Deductible</i>	\$100,000 Mold, Other Fungi or Bacteria Liability Limit of Coverage	\$3,981
Third Party Discrimination - Claims Made <i>\$2,500 Deductible</i>	\$500,000 Third Party Discrimination - Claims Made Aggregate	\$500



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Commercial Liability Proposal for:

PHA: Housing Authority of the City of Laredo

2000 San Francisco Avenue
Laredo, TX 78040

Effective Date: 10/1/2022

Coverage / Deductible	Limits	Premium
Third Party Discrimination - Claims Made	\$500,000 Third Party Discrimination - Claims Made Per Wrongful Act	
Total Premium		\$69,308

THIS PROPOSAL DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY HARRG. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

TERRORISM INSURANCE COVERAGE OFFER

You are hereby notified that under the Terrorism Risk Insurance Act, as amended (the Act), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1)(A) of the Act. As defined in Section 102(1)(A) of the Act, "The term 'act of terrorism' means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States government reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is shown below and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should also know that the Act contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

PLEASE INDICATE ACCEPTANCE OR REJECTION BY "x" in applicable box below.

Acceptance of Terrorism Insurance Coverage (X)	
<input type="checkbox"/>	I accept the offer to purchase terrorism coverage for the Terrorism Premium shown. Terrorism Premium
<input type="checkbox"/>	Commercial Liability \$ 686

Rejection of Terrorism Insurance Coverage (X)	
<input type="checkbox"/>	Commercial Liability
<input type="checkbox"/>	I reject terrorism coverage. I understand that I will not have coverage for losses resulting from certified acts of terrorism, whether arising from domestic or foreign-inspired acts.

Laredo Housing Authority

 Named Insured

TBD

 Policy Number / Policy Period

Signed by Authorized Representative / Date

Print Name / Title



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HARRG COMMERCIAL LIABILITY INSURANCE

SCHEDULE OF LOCATIONS

As Of: 8/8/2022

FOR EACH PROPERTY, if a unit count, funding, occupancy or insurance coverage is/are incorrect, please cross out the invalid value and write in the correct value.

Add additional properties in the blank lines provided at end of table. If you do not have enough blank lines, attach a separate sheet of paper listing the new properties (name, address, units, funding, occupancy and what coverages they should incorporate).

Please return this form if you have changes.

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Aldo Tatangelo 2203, 2205 Saltillo	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2207, 2209 Saltillo	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2211, 2213 Saltillo	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2215, 2217 Saltillo	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2353, 2355 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2349, 2351 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2345, 2347 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2341, 2343 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2337, 2339 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2333, 2335 South Bartlett	2	Federal	Family	X	X	X	X		X

***Unit counts must include
 vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Aldo Tatangelo 2329, 2331 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2313, 2315 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2317, 2319 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2321, 2323 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2325, 2327 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2301, 2303 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2305, 2307 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2309, 2311 South Bartlett	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2201, 2203 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2205, 2207 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2209, 2211 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2213, 2215 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2217, 2219 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo 2221, 2223 South Martin	2	Federal	Family	X	X	X	X		X
Aldo Tatangelo - Office, Shop, Community Hall 2201 Saltillo	0	Federal	Office	X	X	X	X		X
Ana Maria Lozano Development 6502, 6504 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6506, 6508 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6514, 6516 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6510, 6512 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 101, 103 Breeze Circle	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Ana Maria Lozano Development 105, 107 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 109, 111 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 113, 115 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 117, 119 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 138, 140 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 134, 136 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 130, 132 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 126, 128 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 122, 124 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 118, 120 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 114, 116 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 110, 112 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 106, 108 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 102, 104 Breeze Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6617, 6619 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6613, 6615 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6609, 6611 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6605, 6607 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 6601, 6603 Springfield Avenue	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 202, 204 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 206, 208 Gale Street	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Ana Maria Lozano Development 210, 212 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 214, 216 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 218, 220 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 222, 224 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5902, 5904 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5906, 5908 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5910, 5912 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5914, 5916 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5918, 5920 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5921, 5923 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5917, 5919 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5913, 5915 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5909, 5911 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5905, 5907 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5901, 5903 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 302, 304 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 306, 308 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 310, 312 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 314, 316 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 313, 315 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 309, 311 Gale Street	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Ana Maria Lozano Development 305, 307 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 301, 303 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5801, 5803 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5805, 5807 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5809, 5811 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5813, 5815 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5817, 5819 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5821, 5823 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5818, 5820 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5814, 5816 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5810, 5812 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5806, 5808 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 5802, 5804 Tradewind Circle	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 209, 211 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 205, 207 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development 201, 203 Gale Street	2	Federal	Family	X	X	X	X		X
Ana Maria Lozano Development - MMC Building 6500 Springfield	0	Federal	Office	X	X	X	X		X
Asherton Duplex Building A 12th and Cleveland - Units 1A, 1B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building A 12th and Cleveland - Units 2A, 2B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building A 12th and Cleveland - Units 3A, 3B	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Asherton Duplex Building B 12th and Cleveland - Units 4A, 4B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 5A, 5B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 6A, 6B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 7A, 7B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 8A, 8B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 9A, 9B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 10A, 10B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 11A, 11B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building C 12th and Cleveland - Units 12A, 12B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building D 12th and Cleveland - Units 13A, 13B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building D 12th and Cleveland - Units 14A, 14B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building D 12th and Cleveland - Units 15A, 15B	2	Federal	Family	X	X	X	X		X
Asherton Duplex Building D 12th and Cleveland - Units 16A, 16B	2	Federal	Family	X	X	X	X		X
Asherton Office, Community 12th and Cleveland	0	Federal	Office	X	X	X	X		X
Carlos Richter Courts 2802, 2804 Santa Maria	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2806, 2808 Santa Maria	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2810, 2812 Santa Maria	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1506, 1508 Alamo	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Carlos Richter Courts 2801, 2803 Davis	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2805, 2807 Davis	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2809, 2811 Davis	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1507, 1509 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2908, 2910 Santa Maria	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1507, 1509 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1506, 1508 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1510, 1512 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1511, 1513 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1601, 1603 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1602, 1604 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1606, 1608 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1605, 1607 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2909, 2911 Main	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 2908, 2910 Main	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 3002, 3004 Main	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 3006, 3008 Main	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 3010, 3012 Main	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1709, 1711 Blair	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1909, 1911 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1910, 1912 Circle Drive	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Carlos Richter Courts 1706, 1708 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1709, 1711 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1706, 1708 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1710, 1712 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1713, 1715 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1710, 1712 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1906, 1908 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1905, 1907 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1713, 1715 Blair	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1717, 1719 Blair	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1901, 1903 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1902, 1904 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1714, 1716 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1717, 1719 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1714, 1716 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1806, 1808 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1801, 1803 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1808, 1810 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1817, 1819 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1801, 1803 Blair	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1805, 1807 Blair	2	Federal	Family	X	X	X	X		X

***Unit counts must include vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Carlos Richter Courts 1813, 1815 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1809, 1811 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1805, 1807 Circle Drive	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts 1810, 1812 Frankfort	2	Federal	Family	X	X	X	X		X
Carlos Richter Courts - MMC Building 1600 Circle Drive	0	Federal	Other	X	X	X	X		X
Carlos Richter Courts - Warehouse 1600 Circle Drive	0	Federal	Warehouse	X	X	X	X		X
Colonia Guadalupe 510, 512, 514, 516 Park Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 502, 504, 506 Park Street	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 418, 420 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 408, 410, 412, 414 Park Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 402, 404 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 318, 320, 322 Park Street	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 308, 310, 312, 314 Park Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 302, 304 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 220, 222 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 210, 212, 214, 218 Park Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 202, 204, 206 Park Street	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 619, 621, 623 Bruni Court	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 601, 603, 605 Bruni Court	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 513, 515, 517, 519 Bruni Court	4	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Colonia Guadalupe 501, 503, 505, 507 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 417, 419 Bruni Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 407, 409, 411, 413 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 401, 403 Bruni Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 313, 315, 317, 319 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 301, 303, 305, 307 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 219, 221, 223 Bruni Court	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 201, 203, 205 Bruni Court	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 618, 620, 622, 624 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 612, 614 Bruni Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 602, 604, 606, 608 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 514, 516, 518, 520 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 502, 504, 506, 508 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 314, 316, 318, 320 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 302, 304, 306, 308 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 218, 220, 222, 224 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 212, 214 Bruni Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 202, 204, 206, 208 Bruni Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 520, 522 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 602, 604 Park Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 608, 610, 612, 614 Park Street	4	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Colonia Guadalupe 618, 620, 622 Park Street	3	Federal	Family	X	X	X	X		X
Colonia Guadalupe 613, 615, 617, 619 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 601, 603, 605, 607 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 513, 515, 517, 519 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 501, 503, 505, 507 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 313, 315, 317, 319 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 301, 303, 305, 307 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 213, 215, 217, 219 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 201, 203, 205, 207 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 614, 616, 618, 620 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 602, 604, 606, 608 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 514, 516, 518, 520 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 502, 504, 506, 508 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 314, 316, 318, 320 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 302, 304, 306, 308 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 214, 216, 218, 220 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 202, 204, 206, 208 Bruni Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 617, 619 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 607, 609, 611, 613 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 601, 603 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 513, 515, 517, 519 Gonzalez Court	4	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Colonia Guadalupe 501, 503, 505, 507 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 313, 315, 317, 319 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 301, 303, 305, 307 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 217, 219 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 207, 209, 211, 213 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 201, 203 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 614, 616, 618, 620 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 602, 604 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 518, 520 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 508, 510, 512, 514 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 502, 504 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 318, 320 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 308, 310, 312, 314 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 302, 304 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 218, 220 Gonzalez Court	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 202, 204, 206, 208 Gonzalez Court	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 617, 619 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 607, 609, 611, 613 Gonzalez Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 601, 603 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 517, 519 Gonzalez Street	2	Federal	Family	X	X	X	X		X

***Unit counts must include vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Colonia Guadalupe 507, 509, 511, 513 Gonzalez Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 501, 503 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 317, 319 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 307, 309, 311, 313 Gonzalez Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 301, 303 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 217, 219 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe 207, 209, 211, 213 Gonzalez Street	4	Federal	Family	X	X	X	X		X
Colonia Guadalupe 201, 203 Gonzalez Street	2	Federal	Family	X	X	X	X		X
Colonia Guadalupe - Central Office 2000 San Francisco Avenue	0	Federal	Office	X	X	X	X		X
Meadow Acres Phase I 1637, 1639 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1643, 1645 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1647, 1649 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1651, 1653 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1655, 1657 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1659, 1661 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1666, 1668 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1662, 1664 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1658, 1660 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1654, 1656 Elm Loop	2	Federal	Family	X	X	X	X		X

***Unit counts must include vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Meadow Acres Phase I 1650, 1652 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1646, 1648 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 3109, 3111 Tapeyste Avenue	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 3105, 3107 Tapeyste Avenue	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 3101, 3103 Tapeyste Avenue	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1706, 1708 Plum Street	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 1702, 1704 Plum Street	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 3102, 3104 Tapeyste Avenue	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I 3106, 3108 Tapeyste Avenue	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase I - MMC Building 1641 Elm Loop	0	Federal	Other	X	X	X	X		X
Meadow Acres Phase II 1602, 1604 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1606, 1608 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1610, 1612 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1614, 1616 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1618, 1620 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1622, 1624 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1626, 1628 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1630, 1632 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1634, 1636 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1638, 1640 Elm Loop	2	Federal	Family	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Meadow Acres Phase II 1642, 1644 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1601, 1603 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1605, 1607 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1609, 1611 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1613, 1615 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1617, 1619 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1621, 1623 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1625, 1627 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1629, 1631 Elm Loop	2	Federal	Family	X	X	X	X		X
Meadow Acres Phase II 1633, 1635 Elm Loop	2	Federal	Family	X	X	X	X		X
Senior Citizens Home 700 Juarez	100	Federal	Elderly	X	X	X	X		X
South Laredo Phase I 3500, 3504 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3505, 3515 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3525, 3535 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3545, 3555 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3565, 3575 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3570, 3580 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3550, 3560 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3530, 3540 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3510, 3520 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3460, 3470 South New York	2	Federal	Family	X	X	X	X		X

***Unit counts must include vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
South Laredo Phase I 3440, 3450 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3420, 3440 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3400, 3410 South New York	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3401, 3405 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3415, 3425 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3435, 3445 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3455, 3465 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I 3480, 3490 South Arkansas	2	Federal	Family	X	X	X	X		X
South Laredo Phase I - MMC Building 3401 South Arkansas	0	Federal	Other	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 11,13	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 21, 23	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 31, 33	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 41, 43	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 51, 53	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 61, 63	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 71, 73	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 81, 83	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 91, 93	2	Federal	Family	X	X	X	X		X
South Laredo Phase II 2315 South Martin - Units 101, 103	2	Federal	Family	X	X	X	X		X
South Laredo Phase II - Storage Building 2315 South Martin	0	Federal	Warehouse	X	X	X	X		X

***Unit counts must include
vacant units**

<u>Name Address</u>	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>	<u>General Liability</u>	<u>Public Officials</u>	<u>Employment Practices</u>	<u>Pesticide</u>	<u>Lead Paint</u>	<u>Mold</u>
Storage-Gazebo 12th and Cleveland	0	Federal	Other	X	X	X	X		X
Vacant Land Block 26, subdivision Plat of the Laredo Airport , Webb Coun	0	Federal	nt Land Prer	X	X	X	X		
Vacant Land Block 27, subdivision Plat of Laredo Airport, City of Laredo	0	Federal	nt Land Prer	X	X	X	X		
Section 8 Units Not Yet Assigned to a Property	1,390	Federal	Section 8	X	X	X			
TOTALS:				2,202	2,202	2,202	812		812

*Unit counts must include
vacant units

III. ENDORSEMENTS

Please review the endorsements listed below for Laredo Housing Authority.

Commercial Liability Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-10A-01-2021-8	9/29/2021	10/1/2021	Additional Insureds - Designated Person or Organization	Laredo Housing Authority, Laredo Housing Opportunities Corporation as additional insured per Endorsement No. 01-10A-01.
01-10A-02-2021-9	9/29/2021	10/1/2021	Additional Insureds - Designated Person or Organization	Laredo Housing Authority, Laredo Housing Facilities Corporation as additional insured per Endorsement No. 01-10A-02.
01-10A-03-2021-10	9/29/2021	10/1/2021	Additional Insureds - Designated Person or Organization	Laredo Housing Authority, Laredo Housing Development Corporation as additional insured per Endorsement No. 01-10A-03.
01-10A-04-2021-11	9/29/2021	10/1/2021	Additional Insureds - Designated Person or Organization	City of Laredo, add AI
01-731-01-2021-2	9/29/2021	10/1/2021	Additional Insured - Volunteers	

Public Officials Liability - Claims Made Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-351-02-2021-16	12/20/2021	10/1/2021	Breach of Contract Coverage - Defense Only; Coverage Section D – Public Officials Liability	
01-351-01-2021-5	9/29/2021	10/1/2021	Breach of Contract Coverage - Defense Only; Coverage Section D – Public Officials Liability	
01-353-01-2021-12	9/29/2021	10/1/2021	Suspension and Debarment Coverage - Defense Only	
01-4166-01-2021-15	12/20/2021	10/1/2021	NOTICE - Commercial Liability Revisions	

Employment Practice Coverage Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-4163-01-2021-14	11/1/2021	10/1/2021	Commercial Liability Policy Revisions - Employment Practices	
01-503-01-2021-3	9/29/2021	10/1/2021	Employment Practices Endorsement	
01-503-02-2021-13	11/1/2021	10/1/2021	Employment Practices Endorsement	

Pesticide Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-39B-01-2021-4	9/29/2021	10/1/2021	Pesticide or Herbicide Applicator Liability	

Law Enforcement Liability - Claims Made Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-737-01-2021-1	9/29/2021	10/1/2021	Law Enforcement – Personal and Advertising Injury Definition	

Terrorism Endorsements

<u>Endorsement</u>	<u>Issue Date</u>	<u>Effective Date</u>	<u>Endorsement Description</u>	<u>Additional Description and/or Name of Additional Insured (If Any)</u>
01-181-01-2021-7	9/29/2021	10/1/2021	Certified Terrorism Loss	Certified Terrorism Loss
01-Terr-01-2021-6	9/29/2021	10/1/2021	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	



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Laredo Housing Authority - Laredo, TX
 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 2021 - Housing Authority Risk Retention Group

Policy # HARRG-442-215471-2021 Effective: 10/01/2021 to 10/01/2022

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2021.												

Total Policy HARRG-442-215471-2021 (0)	0	0	0	0	0
Total 2021 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2020 - Housing Authority Risk Retention Group

Policy # HARRG-442-206032-2020 Effective: 10/01/2020 to 10/01/2021

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2020.												

Total Policy HARRG-442-206032-2020 (0)	0	0	0	0	0
Total 2020 Commercial Liability (0)	0	0	0	0	0



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 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 2019 - Housing Authority Risk Retention Group

Policy # HARRG-442-195594-2019 Effective: 10/01/2019 to 10/01/2020

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2019.												

Total Policy HARRG-442-195594-2019 (0)	0	0	0	0	0
Total 2019 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2018 - Housing Authority Risk Retention Group

Policy # HARRG-442-185165-2018 Effective: 10/01/2018 to 10/01/2019

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2018.												

Total Policy HARRG-442-185165-2018 (0)	0	0	0	0	0
Total 2018 Commercial Liability (0)	0	0	0	0	0



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Policy Year: 2017 - Housing Authority Risk Retention Group

Policy # HARRG-442-175120-2017 Effective: 10/01/2017 to 10/01/2018

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2017.												

Total Policy HARRG-442-175120-2017 (0)	0	0	0	0	0
Total 2017 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2016 - Housing Authority Risk Retention Group

Policy # HARRG-442-163682-2016 Effective: 10/01/2016 to 10/01/2017

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2016.												

Total Policy HARRG-442-163682-2016 (0)	0	0	0	0	0
Total 2016 Commercial Liability (0)	0	0	0	0	0



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Policy Year: 2015 - Housing Authority Risk Retention Group

Policy # HARRG-442-152912-2015 Effective: 10/01/2015 to 10/01/2016

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2015.												

Total Policy HARRG-442-152912-2015 (0)	0	0	0	0	0
Total 2015 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2014 - Housing Authority Risk Retention Group

Policy # HARRG-442-137209-2014 Effective: 10/01/2014 to 10/01/2015

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2014.												

Total Policy HARRG-442-137209-2014 (0)	0	0	0	0	0
Total 2014 Commercial Liability (0)	0	0	0	0	0



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 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 2013 - Housing Authority Risk Retention Group

Policy # HARRG-442-128355-2013 Effective: 10/01/2013 to 10/01/2014

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2013.												

Total Policy HARRG-442-128355-2013 (0)	0	0	0	0	0
Total 2013 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2012 - Housing Authority Risk Retention Group

Policy # HARRG-442-117028-2012 Effective: 10/01/2012 to 10/01/2013

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
63261	TX01100001P	Lezama, Teres	Wrongful termination or oth	CL	11/16/2012	11/16/2012	TX	0	0	0	7,858	7,858
I1LL3	Colonia Guadalupe - (Administration Decision	POWT	Deductible: 10,000							
Total Policy HARRG-442-117028-2012 (1)								0	0	0	7,858	7,858
Total 2012 Commercial Liability (1)								0	0	0	7,858	7,858



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Policy Year: 2011 - Housing Authority Risk Retention Group

Policy # HARRG-442-105539-2011 Effective: 10/01/2011 to 10/01/2012

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2011.												

Total Policy HARRG-442-105539-2011 (0)	0	0	0	0	0
Total 2011 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2010 - Housing Authority Risk Retention Group

Policy # HARRG-442-96833-2010 Effective: 10/01/2010 to 10/01/2011

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
57593 IOXE0	TX011000005P South Laredo I	Reyna, Rafael	Fire Fire - Children, Matches Etc.	CL PDGL	10/06/2010 Deductible: 1,000	12/08/2010	TX	0	0	0	1,130	1,130
Total Policy HARRG-442-96833-2010 (1)								0	0	0	1,130	1,130
Total 2010 Commercial Liability (1)								0	0	0	1,130	1,130



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Policy Year: 2009 - Housing Authority Risk Retention Group

Policy # HARRG-442-87901-2009 Effective: 10/01/2009 to 10/01/2010

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2009.												

Total Policy HARRG-442-87901-2009 (0)	0	0	0	0	0
Total 2009 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2008 - Housing Authority Risk Retention Group

Policy # 44-0307-2008-00-000-0 Effective: 10/01/2008 to 10/01/2009

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
53836 IONE2	TX011000001P Office	Rodriguez, Ab	Wrongful termination or oth Administration Decision	RC POWT	05/29/2009	05/29/2009	TX	0	0	0	76,879	76,879
Total Policy 44-0307-2008-00-000-0 (1)								0	0	0	76,879	76,879
Total 2008 Commercial Liability (1)								0	0	0	76,879	76,879



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 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 2007 - Housing Authority Risk Retention Group

Policy # 44-0307-2007-00-000-0 Effective: 10/01/2007 to 10/01/2008

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2007.												

Total Policy 44-0307-2007-00-000-0 (0)	0	0	0	0	0
Total 2007 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2006 - Housing Authority Risk Retention Group

Policy # 44-0307-2006-00-000-0 Effective: 10/01/2006 to 10/01/2007

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2006.												

Total Policy 44-0307-2006-00-000-0 (0)	0	0	0	0	0
Total 2006 Commercial Liability (0)	0	0	0	0	0



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Policy Year: 2005 - Housing Authority Risk Retention Group

Policy # 44-0307-2005-00-000-0 Effective: 10/01/2005 to 10/01/2006

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2005.												

Total Policy 44-0307-2005-00-000-0 (0)	0	0	0	0	0
Total 2005 Commercial Liability (0)	0	0	0	0	0

Policy Year: 2004 - Housing Authority Risk Retention Group

Policy # 44-0307-2004-00-000-0 Effective: 10/01/2004 to 10/01/2005

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2004.												

Total Policy 44-0307-2004-00-000-0 (0)	0	0	0	0	0
Total 2004 Commercial Liability (0)	0	0	0	0	0



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 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 2003 - Housing Authority Risk Retention Group

Policy # 44-0307-2003-00-000-0 Effective: 10/01/2003 to 10/01/2004

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2003.												
Total Policy 44-0307-2003-00-000-0 (0)								0	0	0	0	0
Total 2003 Commercial Liability (0)								0	0	0	0	0

Policy Year: 2000 - Housing Authority Risk Retention Group

Policy # 44-0307-2000-00-000-0 Effective: 10/01/2000 to 10/01/2003

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2000.												
Total Policy 44-0307-2000-00-000-0 (0)								0	0	0	0	0
Total 2000 Commercial Liability (0)								0	0	0	0	0



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Laredo Housing Authority - Laredo, TX
 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 1998 - Housing Authority Risk Retention Group

Policy # 44-0307-97-00-000-0 Effective: 10/01/1997 to 10/01/2000

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
20299 D8VM6		Espinoza, Juar	Struck by falling or moving o Furniture, Fixture	CL BIGL	01/10/1999	04/19/1999	TX	0	0	0	1,464	1,464
Total Policy 44-0307-97-00-000-0 (1)								0	0	0	1,464	1,464
Total 1998 Commercial Liability (1)								0	0	0	1,464	1,464

Policy Year: 1997 - Housing Authority Risk Retention Group

Policy # 44-0307-97-00-000-0 Effective: 10/01/1997 to 10/01/2000

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
15219 D8RQ6		Hernandez, Gi	Wrongful act - Public Official Administration Decision	CL POWA	03/24/1997	03/30/1999	TX	0	0	3,000	2,519	5,519
18673 D5MT1		Contreras, Car	Wrongful termination or oth Administration Decision	CL POWT	03/25/1998	06/08/1998	TX	0	0	7,500	12,121	19,621
Total Policy 44-0307-97-00-000-0 (2)								0	0	10,500	14,640	25,140
Total 1997 Commercial Liability (2)								0	0	10,500	14,640	25,140



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Laredo Housing Authority - Laredo, TX
 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 1996 - Housing Authority Risk Retention Group

Policy # 44-0307-96-00-000-0 Effective: 06/01/1996 to 10/01/1997

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 1996.												

Total Policy 44-0307-96-00-000-0 (0)	0	0	0	0	0
Total 1996 Commercial Liability (0)	0	0	0	0	0

Policy Year: 1995 - Housing Authority Risk Retention Group

Policy # 44-0307-95-00-000-0 Effective: 06/01/1995 to

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
15505 C3WO4		Rodriguez, Ab	Wrongful act - Public Official Administration Decision	CL WAPO	04/17/1995	02/05/1996	TX	0	0	0	0	0
								Deductible: 0				
Total Policy 44-0307-95-00-000-0 (1)								0	0	0	0	0
Total 1995 Commercial Liability (1)								0	0	0	0	0



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Laredo Housing Authority - Laredo, TX
 Commercial Liability - Loss Run - All Open / Closed

Policy Year: 1993 - Housing Authority Risk Retention Group

Policy # 44-0307-93-00-000-0 Effective: 06/01/1993 to

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
13675 C2UG8		Spradling, Ma	Slip, trip or fall Parking Lot, Sidewalk Or Oth	CL BIGL	05/12/1994	11/20/1995	TX	0	0	19,500	9,058	28,558
								Deductible: 1,000				
Total Policy 44-0307-93-00-000-0 (1)								0	0	19,500	9,058	28,558
Total 1993 Commercial Liability (1)								0	0	19,500	9,058	28,558
Total Commercial Liability (8)								0	0	30,000	111,028	141,028



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Commercial Property Proposal for:

PHA: Housing Authority of the City of Laredo
2000 San Francisco Avenue
Laredo, TX 78040

Effective Date: 10/1/2022

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL HAVE NOT BEEN AGREED TO BY HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY. PLEASE REVIEW THIS PROPOSAL CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR UNDERWRITER.

Coverage / Deductible	Limits	Premium	Revisions
Commercial Property <i>\$10,000 Deductible</i>	\$83,246,247 Building & Business Personal Property Limit Per Schedule	\$236,580	
	\$0 Business Income Limit Per Schedule		
	\$50,000,000 Windstorm or Hail Loss Limit Per Occurrence		
Equipment Breakdown <i>\$10,000 Deductible</i>	\$83,246,247 Total Limit per Accident One Accident	\$2,581	
	\$83,246,247 Direct Damage One Accident		
	\$83,246,247 Equipment Breakdown Limit One Accident		
Terrorism		\$7,803	
Ordinance or Law <i>See Property Deductible</i>	\$250,000 Increased Cost to Repair / Cost to Demolish and Clear Site Per Occurrence		



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Commercial Property Proposal for:

PHA: Housing Authority of the City of Laredo
2000 San Francisco Avenue
Laredo, TX 78040

Effective Date: 10/1/2022

Coverage / Deductible	Limits	Premium	Revisions
Earthquake <i>See Special Conditions</i>	\$835,000 Earthquake Limit Aggregate		
	\$835,000 Earthquake Limit Per Occurrence		
	\$835,000 Earthquake Limit Catastrophe		
Flood <i>See Special Conditions</i>	\$250,000 Flood Aggregate		
	\$250,000 Flood Per Occurrence		
	\$250,000 Flood Catastrophe		
Accounts Receivable <i>See Property Deductible</i>	\$100,000 Accounts Receivable Limit Per Schedule		
Valuable Papers <i>See Property Deductible</i>	\$100,000 Valuable Papers Limit Per Occurrence		



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Commercial Property Proposal for:

PHA: Housing Authority of the City of Laredo
2000 San Francisco Avenue
Laredo, TX 78040

Effective Date: 10/1/2022

Coverage / Deductible	Limits	Premium	Revisions
Spoilage <i>\$1,000 Deductible</i>	\$25,000 Spoilage Limit Per Occurrence		
Crime Coverage <i>\$1,000 Deductible</i>	\$100,000 Employee Fraud and Dishonesty Limit Per Occurrence	\$937	
	\$27,000 Money and Securities Limit - at 'covered locations' Per Occurrence		
	\$27,000 Money and Securities Limit - away from 'covered locations' Per Occurrence		
Total Premium		\$247,901	

THIS PROPOSAL DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.



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Comments and Special Conditions For Commercial Property:

**PHA: Housing Authority of the City of Laredo
2000 San Francisco Avenue**

Laredo, TX 78040

Policy No: HAPI-442-215366-2021

Policy Effective Date: 10/1/2022

Comments/ Special Conditions:

Cause of Loss

Special Perils Basis

Coverage extended through this policy is restricted to those locations not within a Special Flood Hazard Area (as defined by FEMA), Zone B or Zone X (shaded). If you wish to confirm whether any of your insured properties are located within a Special Flood Hazard Area, Zone B or Zone X (Shaded), please contact us.

If any property insured on this policy has separate flood insurance through another carrier, the coverage provided through this policy will apply as excess over that other policy.

Flood Coverage is excess of National Flood Insurance Program policies. This coverage will not pay for that part of any Deductible in National Flood Insurance Program policies.

Your property coverage will be subject to a Flood Deductible with a \$25,000 minimum deductible per occurrence.

Your property coverage will be subject to an Earthquake Deductible with a \$84,000 minimum deductible per occurrence.

Your property coverage will be subject to a 2% Windstorm or Hail Percentage Deductible and a \$50,000,000 Windstorm or Hail Loss Limit.



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

Comments and Special Conditions For Commercial Property:

**PHA: Housing Authority of the City of Laredo
2000 San Francisco Avenue**

Laredo, TX 78040

Policy No: HAPI-442-215366-2021

Policy Effective Date: 10/1/2022

Comments/ Special Conditions:

Cause of Loss

Special Perils Basis

Coverage extended through this policy is restricted to those locations not within a Special Flood Hazard Area (as defined by FEMA), Zone B or Zone X (shaded). If you wish to confirm whether any of your insured properties are located within a Special Flood Hazard Area, Zone B or Zone X (Shaded), please contact us.

If any property insured on this policy has separate flood insurance through another carrier, the coverage provided through this policy will apply as excess over that other policy.

Flood Coverage is excess of National Flood Insurance Program policies. This coverage will not pay for that part of any Deductible in National Flood Insurance Program policies.

The following locations are in a high hazard flood zone as designated by FEMA and consequently are excluded from flood coverage on your policy:

- All Asherton Duplex Buildings
- Buildings at Colonia Guadalupe:
- 308, 310, 312, 314 Park Street
- 210,212,214,218 Park Street
- 202,204,206 Park Street
- 302,304 Park Street
- 220,222 Park Street
- 301,303,305,307,Bruni Court
- 302,304,306,308 Bruni Court
- 218,220,222,224 Bruni Court
- 202,204,206,208 Bruni Court
- 219,221,223 Bruni Court
- 201,203,205 Bruni Court
- 212,214 Bruni Court
- 313,315,317,319 Bruni Street
- 301,303,305,307 Bruni Street
- 213,215,217,219 Bruni Street
- 201,203,205,207 Bruni Street
- 314,316,318,320 Bruni Street
- 302,304,306,308 Bruni Street
- 214,216,218,220 Bruni Street
- 202,204,206,208 Bruni Street
- 313,315,317,319 Gonzalez Court
- 301,303,305,307 Gonzalez Court
- 207,209,211,213 Gonzalez Court
- 308,310,312,314 Gonzalez Court
- 202,204,206,208 Gonzalez Court
- 307,309,311,313 Gonzalez Street
- 207,209,211,213 Gonzalez Street
- 217,219 Gonzalez Court



189 Commerce Court
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Comments and Special Conditions For Commercial Property:

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Policy Effective Date: 10/1/2022

Comments/ Special Conditions:

Cause of Loss

Special Perils Basis

Coverage extended through this policy is restricted to those locations not within a Special Flood Hazard Area (as defined by FEMA), Zone B or Zone X (shaded). If you wish to confirm whether any of your insured properties are located within a Special Flood Hazard Area, Zone B or Zone X (Shaded), please contact us.

If any property insured on this policy has separate flood insurance through another carrier, the coverage provided through this policy will apply as excess over that other policy.

Flood Coverage is excess of National Flood Insurance Program policies. This coverage will not pay for that part of any Deductible in National Flood Insurance Program policies.

201,203 Gonzalez Court
302,304 Gonzalez Court
218,220 Gonzalez Court
301,303 Gonzalez Street
217,219 Gonzalez Street
201,203 Gonzalez Street

Flood quotes for these locations can be obtained from our agency department through the National Flood Insurance Program (NFIP). Kindly let us know us if you will like to pursue this option.

Prior terms, only provided limit equal to Senior Housing.

TERRORISM INSURANCE COVERAGE OFFER

You are hereby notified that under the Terrorism Risk Insurance Act, as amended (the Act), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1)(A) of the Act. According to Section 102(1)(A) of the Act, "The term 'act of terrorism' means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law, however, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States government reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is shown below and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should also know that the Act contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

PLEASE INDICATE ACCEPTANCE OR REJECTION BY "x" in applicable box below.

Acceptance of Terrorism Insurance Coverage	
<input style="width: 100%; height: 100%;" type="checkbox"/>	I accept the offer to purchase Terrorism coverage for the Terrorism Premium shown.
Commercial Property Insurance	Terrorism Premium 7,803

Rejection of Terrorism Insurance Coverage	
<input style="width: 100%; height: 100%;" type="checkbox"/>	Commercial Property Insurance I reject terrorism coverage. I understand that I will not have coverage for losses resulting from certified acts of terrorism, whether arising from domestic or foreign-inspired acts.
The following applies only to Commercial Property in AZ, CA, GA, HI, IA, IL, ME, MO, NC, NJ, NY, OR, RI, WA, WI, WV.	
When I reject Terrorism coverage, I also understand that certain covered fire losses resulting from a certified act of terrorism may be covered.	
The premium for such Fire Following coverage is:	\$

Laredo Housing Authority

Named Insured

Signed by Authorized Representative / Date

TBD

Policy Number / Policy Period

Print Name / Title

SUMMARY OF CHANGES

Commercial Liability Policy Revisions Housing Authority Risk Retention Group

Effective 11/1/2021

No coverage is provided by this notice, nor does it replace any provisions of your policy. If there are any discrepancies between the policy and this notice, **the provisions of the policy govern.**

Assault and Battery Limitation HACL 747 02 21:

This new endorsement will be added to new and renewal policies. The new form will be added at the time of renewal, and not prior, unless there has been a previous conversation with the named insured.

This purpose of this change is to introduce an occurrence and policy aggregate limit for any **damages** the insured becomes legally obligated to pay for **bodily injury, property damage or personal and advertising injury arising out of assault, battery, or assault and battery.**

These limits represent the most this policy will pay for covered claims due to **assault, battery, or assault and battery** as defined by this form.

SUMMARY OF CHANGES

Commercial Liability Housing Authority Risk Retention Group

Effective 1/1/2022

No Coverage Is Provided By This Notice

This is notification of a change to your renewal policy:

Exclusion - PFAS, HACL 751 07 21, is being added to your policy.

PFAS can be found in food packaging, non-stick surfaces (like cookware), cleaning products and drinking water. While certain of these chemicals are no longer manufactured in the United States, they are produced internationally, and can be imported in goods such as carpeting, textiles and coatings, including fire-proofing. Upon receipt of your policy refer to the above noted form, **item c. Perfluoroalkyl or polyfluoroalkyl substances (PFAS)** which provides a breakdown of chemical compounds.

If you have any questions, please reach out to your agent or underwriter.

Insured Name: Housing Authority of the City of Laredo
 Policy Number:
 Endorsement Effective Date:

LOCATION SCHEDULE

With respect to each covered location, the sum of the Business Personal Property limits for each building at such covered location applies on a blanket basis on any one such building.

Coverage provided by the Commercial Property Program applies only to "covered locations" described below. Refer to the Schedule of Coverages endorsement for applicable "limits" for types of covered property, coverage extensions and supplemental coverages.

Earthquake coverage applies at "covered locations" shown with an "X."

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Colonia Guadalupe 618, 620, 622 Park Street Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 608, 610, 612, 614 Park Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 608, 610, 612, 614 Park Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 602, 604 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 520, 522 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 510, 512, 514, 516 Park Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 510, 512, 514, 516 Park Street Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 502, 504, 506 Park Street Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 418, 420 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 408, 410, 412, 414 Park Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 402, 404 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 318, 320, 322 Park Street Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Colonia Guadalupe 318, 320, 322 Park Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 308, 310, 312, 314 Park Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 302, 304 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 220, 222 Park Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 220, 222 Park Street Laredo, TX 78040 TX011000001P ,	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 210, 212, 214, 218 Park Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 202, 204, 206 Park Street Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 619, 621, 623 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 601, 603, 605 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 513, 515, 517, 519 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 513, 515, 517, 519 Bruni Court Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 501, 503, 505, 507 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 417, 419 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 407, 409, 411, 413 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 407, 409, 411, 413 Bruni Court Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 401, 403 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 313, 315, 317, 319 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 301, 303, 305, 307 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 219, 221, 223 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 201, 203, 205 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$257,190	RC	N/A		2%	X
	BPP	\$6,864	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 201, 203, 205 Bruni Court Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 618, 620, 622, 624 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 612, 614 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 602, 604, 606, 608 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 602, 604, 606, 608 Bruni Court Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 514, 516, 518, 520 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 502, 504, 506, 508 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 314, 316, 318, 320 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 302, 304, 306, 308 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 218, 220, 222, 224 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 218, 220, 222, 224 Bruni Court Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 212, 214 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 202, 204, 206, 208 Bruni Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 613, 615, 617, 619 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 613, 615, 617, 619 Bruni Street Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 601, 603, 605, 607 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 513, 515, 517, 519 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 501, 503, 505, 507 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 313, 315, 317, 319 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 301, 303, 305, 307 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 301, 303, 305, 307 Bruni Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 213, 215, 217, 219 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 201, 203, 205, 207 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 614, 616, 618, 620 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 614, 616, 618, 620 Bruni Street Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 602, 604, 606, 608 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 514, 516, 518, 520 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 502, 504, 506, 508 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 314, 316, 318, 320 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 302, 304, 306, 308 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 302, 304, 306, 308 Bruni Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 214, 216, 218, 220 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 202, 204, 206, 208 Bruni Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 617, 619 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Colonia Guadalupe 617, 619 Gonzalez Court Laredo, TX 78040 TX011000001P ,	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 607, 609, 611, 613 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 601, 603 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 513, 515, 517, 519 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 501, 503, 505, 507 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 313, 315, 317, 319 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 313, 315, 317, 319 Gonzalez Court Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 301, 303, 305, 307 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 217, 219 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 207, 209, 211, 213 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 207, 209, 211, 213 Gonzalez Court Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 201, 203 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 614, 616, 618, 620 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 602, 604 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 518, 520 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 508, 510, 512, 514 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 508, 510, 512, 514 Gonzalez Court Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 502, 504 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 318, 320 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 308, 310, 312, 314 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 308, 310, 312, 314 Gonzalez Court Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 302, 304 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 218, 220 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 202, 204, 206, 208 Gonzalez Court Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 617, 619 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 607, 609, 611, 613 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 607, 609, 611, 613 Gonzalez Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 601, 603 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 517, 519 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 507, 509, 511, 513 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Colonia Guadalupe 507, 509, 511, 513 Gonzalez Street Laredo, TX 78040 TX011000001P ,	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 501, 503 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 317, 319 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 307, 309, 311, 313 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 301, 303 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 217, 219 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe 217, 219 Gonzalez Street Laredo, TX 78040 TX011000001P ,	IN	\$0		100%		2%	
Colonia Guadalupe 207, 209, 211, 213 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$324,690	RC	N/A		2%	X
	BPP	\$9,152	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe 201, 203 Gonzalez Street Laredo, TX 78040 TX011000001P ,	B	\$183,456	RC	N/A		2%	X
	BPP	\$4,576	RC	N/A		2%	X
	IN	\$0		100%		2%	
Colonia Guadalupe - Central Office 2000 San Francisco Avenue Laredo, TX 78040 TX011000001P ,	B	\$1,319,369	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Colonia Guadalupe - Central Office 2000 San Francisco Avenue Laredo, TX 78040 TX011000001P ,	BPP	\$240,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6502, 6504 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6506, 6508 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 6514, 6516 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6510, 6512 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 101, 103 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 101, 103 Breeze Circle Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 105, 107 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 109, 111 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 113, 115 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 113, 115 Breeze Circle Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 117, 119 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 138, 140 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$198,423	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 134, 136 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 130, 132 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 126, 128 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 126, 128 Breeze Circle Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 122, 124 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 118, 120 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 114, 116 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 114, 116 Breeze Circle Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 110, 112 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 106, 108 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 102, 104 Breeze Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6617, 6619 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6613, 6615 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 6613, 6615 Springfield Avenue Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 6609, 6611 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6605, 6607 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 6601, 6603 Springfield Avenue Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 6601, 6603 Springfield Avenue Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 202, 204 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 206, 208 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 210, 212 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 214, 216 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 218, 220 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 218, 220 Gale Street Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 222, 224 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5902, 5904 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5906, 5908 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5906, 5908 Tradewind Circle Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5910, 5912 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5914, 5916 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 5918, 5920 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5921, 5923 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5917, 5919 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5917, 5919 Tradewind Circle Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 5913, 5915 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5909, 5911 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5905, 5907 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5905, 5907 Tradewind Circle Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5901, 5903 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 302, 304 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 306, 308 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 310, 312 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 314, 316 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 314, 316 Gale Street Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 313, 315 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 309, 311 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 305, 307 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 305, 307 Gale Street Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 301, 303 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5801, 5803 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5805, 5807 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5809, 5811 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5813, 5815 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ana Maria Lozano Development 5813, 5815 Tradewind Circle Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 5817, 5819 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5821, 5823 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5818, 5820 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5818, 5820 Tradewind Circle Laredo, TX 78041 TX011000003P ,	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5814, 5816 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5810, 5812 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 5806, 5808 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 5802, 5804 Tradewind Circle Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 209, 211 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Ana Maria Lozano Development 209, 211 Gale Street Laredo, TX 78041 TX011000003P ,	IN	\$0		100%		2%	
Ana Maria Lozano Development 205, 207 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Ana Maria Lozano Development 201, 203 Gale Street Laredo, TX 78041 TX011000003P ,	B	\$196,239	RC	N/A		2%	X
	BPP	\$1,640	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2802, 2804 Santa Maria Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 2802, 2804 Santa Maria Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2806, 2808 Santa Maria Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2810, 2812 Santa Maria Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1506, 1508 Alamo Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2801, 2803 Davis Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2805, 2807 Davis Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 2805, 2807 Davis Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 2809, 2811 Davis Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1507, 1509 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2908, 2910 Santa Maria Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 2908, 2910 Santa Maria Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1507, 1509 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1506, 1508 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1510, 1512 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1511, 1513 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1601, 1603 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1601, 1603 Circle Drive Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 1602, 1604 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1606, 1608 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1605, 1607 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1605, 1607 Circle Drive Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2909, 2911 Main Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 2908, 2910 Main Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Carlos Richter Courts 3002, 3004 Main Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 3006, 3008 Main Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 3010, 3012 Main Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 3010, 3012 Main Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 1709, 1711 Blair Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1909, 1911 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1910, 1912 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Carlos Richter Courts 1910, 1912 Circle Drive Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1706, 1708 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1709, 1711 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1706, 1708 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1710, 1712 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1713, 1715 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1713, 1715 Circle Drive Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 1710, 1712 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1906, 1908 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1905, 1907 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1905, 1907 Circle Drive Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1713, 1715 Blair Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1717, 1719 Blair Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Carlos Richter Courts 1901, 1903 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1902, 1904 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1714, 1716 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1714, 1716 Circle Drive Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 1717, 1719 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1714, 1716 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1806, 1808 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Carlos Richter Courts 1806, 1808 Frankfort Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1801, 1803 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1808, 1810 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1817, 1819 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1801, 1803 Blair Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1805, 1807 Blair Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1805, 1807 Blair Laredo, TX 78040 TX011000003P ,	IN	\$0		100%		2%	
Carlos Richter Courts 1813, 1815 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1809, 1811 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1805, 1807 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts 1805, 1807 Circle Drive Laredo, TX 78040 TX011000003P ,	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts 1810, 1812 Frankfort Laredo, TX 78040 TX011000003P ,	B	\$234,793	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Carlos Richter Courts - MMC Build 1600 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$275,558	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Carlos Richter Courts - Warehouse 1600 Circle Drive Laredo, TX 78040 TX011000003P ,	B	\$191,224	RC	N/A		2%	X
	BPP	\$5,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Senior Citizens Home 700 Juarez Laredo, TX 78040 TX011000004P ,	B	\$14,488,398	RC	N/A		2%	X
	BPP	\$145,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1637, 1639 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 1637, 1639 Elm Loop Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
Meadow Acres Phase I 1643, 1645 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1647, 1649 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1651, 1653 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Meadow Acres Phase I 1651, 1653 Elm Loop Laredo, TX 78043 TX011000005P ,	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1655, 1657 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1659, 1661 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 1666, 1668 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1662, 1664 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1658, 1660 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 1658, 1660 Elm Loop Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
Meadow Acres Phase I 1654, 1656 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1650, 1652 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1646, 1648 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 1646, 1648 Elm Loop Laredo, TX 78043 TX011000005P ,	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 3109, 3111 Tapeyste Avenue Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 3105, 3107 Tapeyste Avenue Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 3101, 3103 Tapeyste Avenue Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1706, 1708 Plum Street Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 1702, 1704 Plum Street Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I 1702, 1704 Plum Street Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
Meadow Acres Phase I 3102, 3104 Tapeyste Avenue Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I 3106, 3108 Tapeyste Avenue Laredo, TX 78043 TX011000005P ,	B	\$168,414	RC	N/A		2%	X
	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase I - MMC Buil 1641 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$196,809	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase I - MMC Buik 1641 Elm Loop Laredo, TX 78043 TX011000005P ,	BPP	\$2,550	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1602, 1604 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1606, 1608 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1610, 1612 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1614, 1616 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1618, 1620 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1618, 1620 Elm Loop Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
Meadow Acres Phase II 1622, 1624 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1626, 1628 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1630, 1632 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1630, 1632 Elm Loop Laredo, TX 78043 TX011000005P ,	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1634, 1636 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1638, 1640 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Meadow Acres Phase II 1642, 1644 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1601, 1603 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1605, 1607 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1605, 1607 Elm Loop Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
Meadow Acres Phase II 1609, 1611 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1613, 1615 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1617, 1619 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1617, 1619 Elm Loop Laredo, TX 78043 TX011000005P ,	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1621, 1623 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1625, 1627 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Meadow Acres Phase II 1629, 1631 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
Meadow Acres Phase II 1633, 1635 Elm Loop Laredo, TX 78043 TX011000005P ,	B	\$174,737	RC	N/A		2%	X
	BPP	\$1,750	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3500, 3504 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase I 3500, 3504 South New York Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
South Laredo Phase I 3505, 3515 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3525, 3535 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3545, 3555 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
South Laredo Phase I 3545, 3555 South Arkansas Laredo, TX 78043 TX011000005P ,	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3565, 3575 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3570, 3580 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase I 3550, 3560 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3530, 3540 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3510, 3520 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
South Laredo Phase I 3510, 3520 South New York Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
South Laredo Phase I 3460, 3470 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3440, 3450 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3420, 3440 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase I 3420, 3440 South New York Laredo, TX 78043 TX011000005P ,	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3400, 3410 South New York Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3401, 3405 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
South Laredo Phase I 3415, 3425 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3435, 3445 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I 3455, 3465 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase I 3455, 3465 South Arkansas Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
South Laredo Phase I 3480, 3490 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$119,652	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase I - MMC Buildi 3401 South Arkansas Laredo, TX 78043 TX011000005P ,	B	\$140,234	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 11,13 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase II 2315 South Martin - Units 11,13 Laredo, TX 78043 TX011000005P ,	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 21, 23 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 31, 33 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase II 2315 South Martin - Units 41, 43 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 51, 53 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 61, 63 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
South Laredo Phase II 2315 South Martin - Units 61, 63 Laredo, TX 78043 TX011000005P ,	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 71, 73 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 81, 83 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 91, 93 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
South Laredo Phase II 2315 South Martin - Units 91, 93 Laredo, TX 78043 TX011000005P ,	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II 2315 South Martin - Units 101, 103 Laredo, TX 78043 TX011000005P ,	B	\$163,337	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	
South Laredo Phase II - Storage Bt 2315 South Martin Laredo, TX 78043 TX011000005P ,	B	\$132,972	RC	N/A		2%	X
	BPP	\$1,909	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2203, 2205 Saltillo Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2207, 2209 Saltillo Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2211, 2213 Saltillo Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2211, 2213 Saltillo Laredo, TX 78043 Non-Hud /Non-F	IN	\$0		100%		2%	
Aldo Tatangelo 2215, 2217 Saltillo Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2353, 2355 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2349, 2351 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2349, 2351 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2345, 2347 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2341, 2343 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2337, 2339 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2333, 2335 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2329, 2331 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2329, 2331 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	IN	\$0		100%		2%	
Aldo Tatangelo 2313, 2315 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2317, 2319 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2321, 2323 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2321, 2323 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2325, 2327 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2301, 2303 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2305, 2307 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2309, 2311 South Bartlett Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2201, 2203 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2201, 2203 South Martin Laredo, TX 78043 Non-Hud /Non-F	IN	\$0		100%		2%	
Aldo Tatangelo 2205, 2207 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2209, 2211 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2213, 2215 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo 2213, 2215 South Martin Laredo, TX 78043 Non-Hud /Non-F	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2217, 2219 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Aldo Tatangelo 2221, 2223 South Martin Laredo, TX 78043 Non-Hud /Non-F	B	\$169,758	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Aldo Tatangelo - Office, Shop, Corr 2201 Saltillo Laredo, TX 78043 Non-Hud /Non-F	B	\$198,400	RC	N/A		2%	X
	BPP	\$2,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building A 12th and Cleveland - Units 1A, 1B Asherton, TX 78827 TX011000006P ,	B	\$186,890	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building A 12th and Cleveland - Units 2A, 2B Asherton, TX 78827 TX011000006P ,	B	\$186,890	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Asherton Duplex Building A 12th and Cleveland - Units 2A, 2B Asherton, TX 78827 TX011000006P ,	IN	\$0		100%		2%	
Asherton Duplex Building A 12th and Cleveland - Units 3A, 3B Asherton, TX 78827 TX011000006P ,	B	\$186,890	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building B 12th and Cleveland - Units 4A, 4B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 5A, 5B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Asherton Duplex Building C 12th and Cleveland - Units 5A, 5B Asherton, TX 78827 TX011000006P ,	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 6A, 6B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 7A, 7B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Asherton Duplex Building C 12th and Cleveland - Units 8A, 8B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 9A, 9B Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 10A, 10I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Asherton Duplex Building C 12th and Cleveland - Units 10A, 10I Asherton, TX 78827 TX011000006P ,	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 11A, 11E Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building C 12th and Cleveland - Units 12A, 12I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building D 12th and Cleveland - Units 13A, 13I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Asherton Duplex Building D 12th and Cleveland - Units 13A, 13I Asherton, TX 78827 TX011000006P ,	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building D 12th and Cleveland - Units 14A, 14I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Duplex Building D 12th and Cleveland - Units 15A, 15I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Asherton Duplex Building D 12th and Cleveland - Units 16A, 16I Asherton, TX 78827 TX011000006P ,	B	\$177,776	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Asherton Office, Community 12th and Cleveland Asherton, TX 78827 TX011000006P ,	B	\$214,821	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X
	IN	\$0		100%		2%	
Storage-Gazebo 12th and Cleveland Asherton, TX 78827 TX011000006P ,	B	\$134,190	RC	N/A		2%	X
	BPP	\$1,000	RC	N/A		2%	X

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Storage-Gazebo 12th and Cleveland Asherton, TX 78827 TX011000006P ,	IN	\$0		100%		2%	

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"



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Laredo Housing Authority - Laredo, TX
 Commercial Property - Loss Run - All Open / Closed

Policy Year: 2021 - Housing Authority Property Insurance, A Mutual Company

Policy #		Effective: 10/01/2021 to 10/01/2022						Outstanding				Total Exp Net of Ded.
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	----- Paid ----- Loss	Expense	
89977	TX011000005P	3401 S Arkans	Struck by object	CL	12/25/2021	12/27/2021	TX	0	0	0	1,867	1,867
A8HH8	South Laredo Phase I		Vehicle	PRPD	Deductible: 10,000							
Total Policy HAPI-442-215366-2021 (1)								0	0	0	1,867	1,867
Total 2021 Commercial Property (1)								0	0	0	1,867	1,867

Policy Year: 2020 - Housing Authority Property Insurance, A Mutual Company

Policy #		Effective: 10/01/2020 to 10/01/2021						Outstanding				Total Exp Net of Ded.
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	----- Paid ----- Loss	Expense	
88707	TX011000003P	Various	Windstorm	CL	05/09/2021	05/24/2021	TX	0	0	101,621	19,533	121,153
A8GK7	Carlos Richter Courts		Storm/Weather	PRPD								
87752	TX011000003P	6615 Springfie	Struck by object	CL	01/15/2021	01/15/2021	TX	0	0	89	1,364	1,453
A8FN9	Ana Maria Lozano De'		Vehicle	PRPD	Deductible: 10,000							
Total Policy HAPI-442-206031-2020 (2)								0	0	101,710	20,897	122,607
Total 2020 Commercial Property (2)								0	0	101,710	20,897	122,607



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Laredo Housing Authority - Laredo, TX
 Commercial Property - Loss Run - All Open / Closed

Policy Year: 2019 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-195610-2019		Effective: 10/01/2019 to 10/01/2020							Outstanding		Paid		Total
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	Loss	Expense	Exp Net of Ded.	
85483	Non-Hud	217 sSuth mV	Fire	CL	02/23/2020	02/25/2020	TX	0	0	4,187	1,457	5,644	
A8DK1	Aldo Tatangelo		Kitchen Fire/Grease Fire	PRPD	Deductible: 10,000								
85491	TX011000005P	3570, 3580 S I	Windstorm	CL	02/04/2020	02/25/2020	TX	0	0	0	772	772	
A8DK5	South Laredo Phase I		Storm/Weather	PRPD									
Total Policy HAPI-442-195610-2019 (2)								0	0	4,187	2,230	6,416	
Total 2019 Commercial Property (2)								0	0	4,187	2,230	6,416	

Policy Year: 2018 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-185088-2018		Effective: 10/01/2018 to 10/01/2019							Outstanding		Paid		Total
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	Loss	Expense	Exp Net of Ded.	
83127	Non-Hud	Various	Hail	CL	05/03/2019	05/14/2019	TX	0	0	0	17,569	17,569	
A8BG9	Aldo Tatangelo		Storm/Weather	PRPD	Deductible: 10,000								
Total Policy HAPI-442-185088-2018 (1)								0	0	0	17,569	17,569	
Total 2018 Commercial Property (1)								0	0	0	17,569	17,569	



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 Commercial Property - Loss Run - All Open / Closed

Policy Year: 2017 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-175094-2017 Effective: 10/01/2017 to 10/01/2018

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
79019	TX011000001P	2000 San Fran	Windstorm	CL	01/09/2018	01/25/2018	TX	0	0	0	5,567	5,567
A7XS5	Colonia Guadalupe - (Storm/Weather	PRPD								
Total Policy HAPI-442-175094-2017 (1)								0	0	0	5,567	5,567
Total 2017 Commercial Property (1)								0	0	0	5,567	5,567

Policy Year: 2016 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-163599-2016 Effective: 10/01/2016 to 10/01/2017

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
76974	TX011000001P	Various	Windstorm	CL	05/21/2017	05/23/2017	TX	0	0	550,917	120,789	671,706
A7VO5	Colonia Guadalupe		Storm/Weather	PRPD								
Total Policy HAPI-442-163599-2016 (1)								0	0	550,917	120,789	671,706
Total 2016 Commercial Property (1)								0	0	550,917	120,789	671,706



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Policy Year: 2015 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-152910-2015 Effective: 10/01/2015 to 10/01/2016

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2015.

Total Policy HAPI-442-152910-2015 (0)								0	0	0	0	0
Total 2015 Commercial Property (0)								0	0	0	0	0

Policy Year: 2014 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-138801-2014 Effective: 10/01/2014 to 10/01/2015

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2014.

Total Policy HAPI-442-138801-2014 (0)								0	0	0	0	0
Total 2014 Commercial Property (0)								0	0	0	0	0



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Policy Year: 2013 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-128354-2013 Effective: 10/01/2013 to 10/01/2014

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2013.

Total Policy HAPI-442-128354-2013 (0)								0	0	0	0	0
Total 2013 Commercial Property (0)								0	0	0	0	0

Policy Year: 2012 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-117045-2012 Effective: 10/01/2012 to 10/01/2013

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2012.

Total Policy HAPI-442-117045-2012 (0)								0	0	0	0	0
Total 2012 Commercial Property (0)								0	0	0	0	0



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Policy Year: 2011 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-105538-2011 Effective: 10/01/2011 to 10/01/2012

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2011.

Total Policy HAPI-442-105538-2011 (0)								0	0	0	0	0
Total 2011 Commercial Property (0)								0	0	0	0	0

Policy Year: 2010 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-96834-2010 Effective: 10/01/2010 to 10/01/2011

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
57190	TX011000005P	3570 S New Yr Fire		CL	10/07/2010	10/08/2010	TX	0	0	152,752	1,614	154,366
A7EC2	South Laredo I		Undetermined	PRPD	Deductible: 1,000							

Total Policy HAPI-442-96834-2010 (1)								0	0	152,752	1,614	154,366
Total 2010 Commercial Property (1)								0	0	152,752	1,614	154,366



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 Commercial Property - Loss Run - All Open / Closed

Policy Year: 2009 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-442-87861-2009 Effective: 10/01/2009 to 10/01/2010

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2009.

Total Policy HAPI-442-87861-2009 (0)	0	0	0	0	0
Total 2009 Commercial Property (0)	0	0	0	0	0

Policy Year: 2008 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-44-06-442-2008C Effective: 10/01/2008 to 10/01/2009

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	

No Losses for Policy in 2008.

Total Policy HAPI-44-06-442-2008C (0)	0	0	0	0	0
Total 2008 Commercial Property (0)	0	0	0	0	0



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Policy Year: 2007 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI 44-06-442-2007 Effective: 10/01/2007 to 10/01/2008

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2007.												

Total Policy HAPI 44-06-442-2007 (0)	0	0	0	0	0
Total 2007 Commercial Property (0)	0	0	0	0	0

Policy Year: 2006 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-2006 Effective: 10/01/2006 to 10/01/2007

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2006.												

Total Policy 442/KTJCMB-199D487-8-2006 (0)	0	0	0	0	0
Total 2006 Commercial Property (0)	0	0	0	0	0



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Policy Year: 2005 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-2005 Effective: 10/01/2005 to 10/01/2006

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2005.												

Total Policy 442/KTJCMB-199D487-8-2005 (0)	0	0	0	0	0
Total 2005 Commercial Property (0)	0	0	0	0	0

Policy Year: 2004 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-2004 Effective: 10/01/2004 to 10/01/2005

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
43610	TX011000005P	702 E. Elm	Fire	RC	05/22/2005	06/23/2005	TX	0	0	8,065	968	9,033
A6SE2	Meadow I/1641 Elm		Electrical	PROP	Deductible: 1,000							
Total Policy 442/KTJCMB-199D487-8-2004 (1)								0	0	8,065	968	9,033
Total 2004 Commercial Property (1)								0	0	8,065	968	9,033



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Policy Year: 2003 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-2003 Effective: 10/01/2003 to 10/01/2004

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2003.												

Total Policy 442/KTJCMB-199D487-8-2003 (0)	0	0	0	0	0
Total 2003 Commercial Property (0)	0	0	0	0	0

Policy Year: 2002 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-2002 Effective: 10/01/2002 to 10/01/2003

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
38391		Various	Hail	CL	06/02/2003	06/18/2003	TX	0	0	145,828	6,529	152,357
A6NZ0			Storm/Weather	PROP	Deductible: 1,000							
Total Policy 442/KTJCMB-199D487-8-2002 (1)								0	0	145,828	6,529	152,357
Total 2002 Commercial Property (1)								0	0	145,828	6,529	152,357



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Laredo Housing Authority - Laredo, TX
 Commercial Property - Loss Run - All Open / Closed

Policy Year: 2001 - Travelers Insurance Company

Policy # 442/KTJCMB-199D487-8-99		Effective: 10/01/1999 to 10/01/2002						Outstanding		Paid		Total
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	Loss	Expense	Exp Net of Ded.
34398	TX011000005P	1638 Elm Looj	Fire	CL	11/02/2001	11/02/2001	TX	0	0	22,791	1,067	23,858
A6HQ5	Meadow I/1641 Elm		Improper Maintenance/Wea	PROP	Deductible: 1,000							
Total Policy 442/KTJCMB-199D487-8-99 (1)								0	0	22,791	1,067	23,858
Total 2001 Commercial Property (1)								0	0	22,791	1,067	23,858

Policy Year: 1997 - Travelers Insurance Company

Policy # 442/KTLC251T5237-96		Effective: 10/01/1996 to 10/01/1999						Outstanding		Paid		Total
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	----- Reserves ----- Loss	Expense	Loss	Expense	Exp Net of Ded.
27027	TX011000005P	3575 S. Arkan	Struck by object	CL	09/29/1998	09/29/1998	TX	0	0	6,089	1,291	7,380
A3ZW1	South Laredo II		Vehicle	PROP	Deductible: 1,000							
25376	TX011000005P	Various Buildi	Windstorm	CL	03/11/1998	03/20/1998	TX	0	0	11,389	1,723	13,112
A3RQ7	South Laredo I		Storm/Weather	PROP								
Total Policy 442/KTLC251T5237-96 (2)								0	0	17,478	3,013	20,491
Total 1997 Commercial Property (2)								0	0	17,478	3,013	20,491



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
 fax 203-271-2265
 www.housingcenter.com

Laredo Housing Authority - Laredo, TX
 Commercial Property - Loss Run - All Open / Closed

Policy Year: 1994 - Travelers Insurance Company

Policy # 442DKTLC237T520094		Effective:		to								Total	
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Exp Net of Ded.	
								Loss	Expense	Loss	Expense		
25510 A1UE1		Various	Windstorm Storm/Weather	CL PROP	04/18/1995	04/20/1995	TX	0	0	3,628	1,575	5,203	
25492 A1TN4	TX011000003P Carlos Richter Courts	1719 Frankfor	Struck by object Vehicle	CL PROP	04/10/1995	04/10/1995	TX	0	0	4,462	980	5,442	
								Deductible: 0					
Total Policy 442DKTLC237T520094 (2)								0	0	8,089	2,555	10,644	
Policy # TLC234T541694		Effective:		to								Total	
Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Exp Net of Ded.	
								Loss	Expense	Loss	Expense		
25590 A1XE9	TX011000003P Springfield Acres	Mmc Bldg 65C	Theft Criminal Activity	CL PROP	05/23/1995	06/16/1995	TX	0	0	0	217	217	
Deductible: 0													
Total Policy TLC234T541694 (1)								0	0	0	217	217	
Total 1994 Commercial Property (3)								0	0	8,089	2,772	10,862	
Total Commercial Property (17)								0	0	1,011,816	184,882	1,196,699	

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Consideration to ratify the approval of a renewal with housing Authority Insurance Group for Commercial Liability and Excess Liability Insurance Coverage in the amount of \$26,038.64 for the Laredo Housing Facilities Corporation effective September 22, 2022 through September 21, 2023.
<u>Item #:</u> 11D	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE</u> Jennifer Barrientos Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On August 27, 2021, the Board of Commissioners for the Housing Authority of the City of Laredo approved consent agenda item 10F to renew the Commercial Liability and Excess Liability Insurance for the Laredo Housing Facilities Corporation in the amount of \$35,905.26. \$11,809.00 - Commercial Liability \$24,096.26 - Excess Liability	
<u>BACKGROUND:</u> Previously, the Commercial Liability and Excess Liability Insurance for the Laredo Housing Facilities Corporation was renewed in the amount of \$35,905.26. The renewal effective dates are from September 22, 2021 through September 21, 2022. HAI Group is on HUD's approved State Insurance Risk Pools (SIRPs).	
<u>FINANCIAL:</u> <u>HAI Group 2022-2023 Renewal Quote:</u> \$26,038.64 \$12,629.00 - Commercial Liability-Russell Terrace, Meadow Elderly and Bernal Sunrise Courts \$13,409.64 - Excess Liability-Russell Terrace	
<u>RECOMMENDATION:</u> To approve ratifying the approval of the renewal with Housing Authority Insurance Group for Commercial Liability and Excess Liability Insurance Coverage in the amount of \$26,038.64 for the Laredo Housing Facilities Corporation effective September 22, 2022 through September 21, 2023.	



**189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189
800-873-0242**

HAI Group® | 189 Commerce Court, Cheshire, CT 06410 | HAI Group is a registered trademark for a family of companies which includes Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services in NY and MI); Housing Specialty Insurance Company, Inc.

HAJA 1004 01 14

**COMMERCIAL EXCESS/UMBRELLA
LIABILITY POLICY DECLARATIONS**



ISSUE DATE: Sep 09, 2022

POLICY NUMBER: HEICXS-234420-225659-2022

COMPANY Housing Enterprise Insurance Company, Inc. 189 Commerce Court, Cheshire, Connecticut 06410-0189		AGENT or BROKER Housing Insurance Services, Inc. 189 Commerce Court, Cheshire, Connecticut 06410-0189	
NAMED INSURED:	Laredo Housing Facilities Corporation		
MAILING ADDRESS:	c/o Laredo Housing Authority 2000 San Francisco Ave Laredo TX 78040-8040		
POLICY PERIOD:	FROM 09/22/2022	TO 09/22/2023	12:01 A.M. Standard Time at Your Mailing Address

The limit of our liability shall be stated herein, subject to all the terms of this Policy having reference thereto.

LIMITS OF LIABILITY:

Coverage E - Excess Liability	\$ 5,000,000	each occurrence
Coverage U - Umbrella Liability	\$ NOT INCLUDED	each occurrence
General Aggregate Limit	\$ 5,000,000	
Products/Completed Work Hazard Aggregate	\$ INCLUDED	
Self-Insured Retention	\$ NOT INCLUDED	

ANNUAL PREMIUM	\$6,062
TERRORISM PREMIUM	\$197
PREMIUM TOTAL	\$6,259

This company has caused this policy to be signed by it authorized representative.

Authorized Signature:

Kenneth C. Menfield

Date

09/09/2022

UNDERLYING POLICY(S) AND LIMITS:**Commercial General Liability**

Company:	Housing Enterprise Insurance Company, Inc.
Policy Number:	HEICL-234420-225657-2022
Policy Period	09/22/2022 - 09/22/2023
Retroactive Date	Not Applicable
Minimum Applicable Limits	
General Aggregate	\$2,000,000
Products/Completed Work Hazard Aggregate	\$2,000,000
Personal Injury/Advertising Injury Liability	\$1,000,000
Each Occurrence	\$1,000,000

Non-Owned and Hired Auto Liability

Company:	
Policy Number:	
Policy Period	
Minimum Applicable Limits	
Each Accident	

Coverage E - Employee Benefits Liability Coverage - Claims Made Basis

Company:	
Policy Number:	
Policy Period	
Retroactive Date	
Minimum Applicable Limits	
Each Claim	
Aggregate	

Other Coverages Not Included in Above

Company:	
Policy Number:	
Policy Period	
Minimum Applicable Limits	

ENDORSEMENTS ATTACHED TO THIS POLICY

Form	Description
HAJA 1004 01 14	Policy Jacket
HAUM 0001 02 21	Commercial Excess/Umbrella Declarations
CU 0001 09 10	Comercial Excess/Umbrella Liability Coverage
CL 0605 01 21	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses
HAUM 0002 02 21	Per Location/Per Project Aggregate Limit of Insurance Exclusion
HAUM 0003 02 21	Unscheduled Limits or Sublimited Coverages Exclusion
CU 1301 01 15	Certified Terrorism Loss
CU 0726 09 10	Exclusion - Employers Liability - Coverage E
HAUM 0013 02 21	Exclusion - Injury to Independent Contractor
CU 0720 09 10	Exclusion - Employee Benefits Liability
HAUM 0014 02 21	Organic Pathogens Exclusion
CU 0725 09 10	Exclusion - Punitive Damages - Coverages E and U
CU 0719 09 10	Exclusion - Professional Liability - Coverage E
CU 0730 09 10	Exclusion - Umbrella Liability - Coverage U
HAUM 0009 02 21	Exclusion - Cross Suits Liability
CU 0708 09 10	Exclusion - Non-Owned Auto Liability Coverage and Hired Auto Liability Coverage - Coverage E
HAUM 0008 02 21	Exclusion - Financial Services
HAUM 0007 02 21	Exclusion - Cyber Liability
CU 0638 09 10	Exclusion - Auto Liability - Coverage E - Texas
HAUM 0010 02 21	Exclusion - Riot, Civil Commotion or Mob Action
HAUM 0011 02 21	Exclusion - Economic Sanctions
HAUM 0012 02 21	Exclusion - Failure to Supply
HAUM 0006 02 21	Residential Construction Operations Exclusion (with Exception for Repair and Remodel)
CU 0613 09 10	Exclusion - Abuse or Molestation - Coverages E and U - Texas
CU 0736 09 10	Exclusion - Total Pollution - Coverage E
HAUM 0016 07 21	Firearms Exclusion
HAUM 0017 07 21	PFAS Exclusion
CU 0145 08 13	Amendatory Endorsement Texas
CL 0308 09 06	Disclosure Notice - No Coverage for Liability Arising Out of Asbestos

ENDORSEMENTS ATTACHED TO THIS POLICY

POLICYHOLDER NOTICES

***** PLEASE READ THE ENCLOSED IMPORTANT NOTICES *****

HAPN 4030 03 17

Important Notice to Policyholders - Producers Compensation Disclosure

CU 9902 09 10

Texas Notice - Lead Exclusions

HAPN 4129 09 20

Important Notice - Claims Reporting

HAPN 4041 04 20

Texas Notice to Policyholders

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGE

(THIS POLICY MAY INCLUDE CLAIMS-MADE COVERAGE)

The following Table of Contents shows how this policy is organized. It will help "you" locate particular sections of this form.

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A state-specific amendatory endorsement applies to this policy. Other endorsements and schedules may also apply. They are identified on the "declarations".

Refer to the Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks.

AGREEMENT

Subject to all the "terms" that apply, and in return for "your" payment of the required premium, "we" provide the coverages described in this policy.

DEFINITIONS

1. "You" and "your" --
 - a. "You" and "your" mean the person, persons, entity, or organization named as the insured on the "declarations".
 - b. Except with respect to any applicable "terms" of this policy that address cancellation, nonrenewal, renewal, or premium, "you" and "your" also include any organization (other than a joint venture, partnership, or limited liability company) newly acquired or formed by the person, persons, entity, or organization named as the insured on the "declarations" and over which such person, persons, entity, or organization maintains ownership or a majority interest.

However, "you" and "your" do not include any such organization:

- 1) if there is other similar insurance available to it;
 - 2) after 90 days immediately following the acquisition or formation of the organization or the end of the policy period, whichever is earlier;
 - 3) with respect to "bodily injury" or "property damage" that occurred prior to the acquisition or formation of the organization; or
 - 4) with respect to "personal and advertising injury" arising out of an offense committed prior to the acquisition or formation of the organization.
2. The words "we", "us", and "our" mean the company providing this coverage.

3. "Advertisement" means a public notice or announcement, including but not limited to one found in electronic communication or on the Internet, offering "your" goods, products, or services:
 - a. for sale, rent, lease, or other purpose to potential buyers, clients, customers, or patrons; or
 - b. for promotion to and consideration by potential supporters.

With respect to "advertisements" that appear on websites, only that part of a website that offers "your" goods, products, or services:

- a. for sale, rent, lease, or other purpose to potential buyers, clients, customers, or patrons; or
- b. for promotion to and consideration by potential supporters;

is considered an "advertisement".

4. "Auto" means:
 - a. a land motor vehicle, a trailer, or a semi-trailer which is designed for travel on public roads, including attached machinery and equipment; or
 - b. any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

5. "Bodily injury" means bodily harm, sickness, or disease sustained by a person. "Bodily injury" includes death that results at any time from bodily harm, sickness, or disease.

However, "bodily injury" does not include mental or emotional injury, suffering, or distress that does not result from physical injury, sickness, or disease.

6. "Claims-made" means liability insurance coverage provisions that apply to a claim for injury or damage if:
- a. the claim is first made against an "insured" during the policy period or an extended reporting period; and
 - b. the injury or damage occurs on or after the retroactive date shown on the declarations of the "claims-made" policy and prior to the termination of the policy period of that insurance.
7. "Coverage territory" --
- a. Under Coverage E -- Excess Liability, "coverage territory" means those countries, territories, possessions, international waters, airspace, and other parts of the world that fall within the coverage territory recognized by the applicable "underlying insurance".
 - b. Under Coverage U -- Umbrella Liability, "coverage territory" means the world except for any foreign country, nation, or jurisdiction upon which the United States of America has imposed an embargo or other economic sanctions.
8. "Covered contract" --
- a. "Covered contract" means:
 - 1) a lease of premises;
 - 2) an easement or license agreement.

However, this does not include an agreement in connection with any construction or demolition operation within 50 feet of a railroad;

 - 3) a responsibility to indemnify a municipality if required by an ordinance.

However, this does not apply in connection with work done for the municipality;

 - 4) a sidetrack agreement;
 - 5) an elevator maintenance agreement;

or
 - b. "Covered contract" does not include that part of any contract or agreement:
 - 1) that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations within 50 feet of railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass, or crossing;
 - 2) that indemnifies any person or organization for damage by fire to premises rented or loaned to "you";
 - 3) that indemnifies an architect, engineer, or surveyor for injury or damage arising out of:
 - a) preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs, or specifications; or
 - b) giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
 - 4) under which the "insured", if an architect, engineer, or surveyor, assumes liability for injury or damage arising out of the "insured's" rendering or failing to render professional services, including those listed in 3)a) above, and supervisory, inspection, or engineering services.

9. "Damages" means compensation in the form of money for a person or organization who claims to have suffered an injury.
10. "Data records" means files, documents, and information in an electronic format that are stored on instruments used with computer hardware, networks, or other computer programs and applications, including those used with electronically controlled equipment.
11. "Declarations" are all pages labeled "declarations", supplemental declarations, or schedules, which pertain to this policy.
12. "Designated insured" means:
- a. all individuals listed in b.1), b.2), b.3), b.4), and b.5) of the definition of "insured"; and
 - b. any "employee" who is authorized to give or receive notice of an "occurrence" or a claim.
13. "Employee" includes a "leased worker".
- However, "employee" does not include a "temporary worker".
14. "Executive officer" means a person holding any of the officer positions created by "your" charter, constitution, by-laws, or any other similar governing document.
15. "Impaired property" means tangible property other than "products" or "your work":
- a. that is less useful or no longer useable because:
 - 1) it includes "products" or "your work" that is, or is believed to be, deficient or dangerous; or
 - 2) "you" failed to carry out the terms of a contract or agreement; and
 - b. which can be restored to use by:
 - 1) the repair, replacement, adjustment, or removal of "products" or "your work"; or
 - 2) "your" fulfilling the terms of the contract or agreement.
16. "Indemnatee" means a person or organization for whom an "insured" has assumed liability for "damages" due to "bodily injury" or "property damage" under a "covered contract".
17. "Insured" --
- a. Under Coverage E -- Excess Liability, "insured" means:
 - 1) "you"; and
 - 2) persons or organizations included as "insureds" or additional insureds in "underlying insurance".

However, such persons or organizations are "insureds" under the "terms" of this policy only to the extent that they are covered by "underlying insurance".
 - b. Under Coverage U -- Umbrella Liability, "insured" means:
 - 1) "you" and "your" spouse, but only with respect to the conduct of a business of which "you" are the sole owner, if "you" are shown on the "declarations" as an individual;
 - 2) "you" and "your" partners or members and their spouses, but only with respect to the conduct of "your" business, if "you" are shown on the "declarations" as a partnership or joint venture;
 - 3) "you" and "your" members, but only with respect to the conduct of "your" business, if "you" are shown on the "declarations" as a limited liability company. "Your" managers are also "insureds", but only with respect to their duties as managers;
 - 4) "you" and "your" trustees, but only while acting within the scope of their duties as trustees, if "you" are shown on the "declarations" as a trust; or

- 5) "you" and "your" "executive officers" and directors, but only while acting within the scope of their duties as "executive officers" or directors, if "you" are shown on the "declarations" as an organization other than a partnership, joint venture, or limited liability company. "Insured" also includes "your" stockholders, but only for their liability as stockholders.
- c. Under Coverage U, "insured" also means:
- 1) any person or organization, except "your" "employee" or "volunteer worker", while acting as "your" real estate manager;
 - 2) if "you" die during the policy period, "your" legal representative while acting within the scope of such duties, or a person or organization who has temporary custody of "your" property with respect to liability arising out of the maintenance or use of that property until "your" legal representative is appointed. "Your" legal representative has all of "your" rights and duties under this coverage; and
 - 3) "your" "employees" for acts within the scope of their employment by "you", and "your" "employees" and "volunteer workers" while in the course of performing duties related to the conduct of "your" business.
- However, this does not include "your" managers if "you" are a limited liability company or "your" "executive officers" if "you" are an organization other than a partnership, joint venture, or limited liability company.
- None of these "employees" or "volunteer workers" are "insureds" for:
- a) "bodily injury" or "personal and advertising injury":
 - (1) to "you", to "your" partners or members (if "you" are a partnership or joint venture), to "your" members (if "you" are a limited liability company), to fellow "employees" while in the course of employment or while performing duties related to the conduct of "your" business, or to "your" other "volunteer workers" while performing duties related to the conduct of "your" business;
 - (2) to a spouse, child, parent, brother, or sister of that injured fellow "employee" or "volunteer worker" as described in a)(1) above; or
 - (3) for which there is an obligation to fully or partially reimburse a third party for "damages" arising out of injury described in a)(1) or a)(2) above; or
 - b) "property damage" to property owned by; occupied by; used by; rented to; loaned to; in the care, custody, or control of; or over which physical control is being applied by "you", "your" "employees", "your" "volunteer workers", any of "your" partners or members (if "you" are a joint venture or a partnership), or any of "your" members (if "you" are a limited liability company).
- No person or organization is an "insured" with respect to the conduct of a current or past partnership, joint venture, or limited liability company that is not named on the "declarations" as an "insured".
18. "Leased worker" means a person whom "you" lease from a labor leasing firm under a contract or agreement to perform duties related to the conduct of "your" business.

However, "leased worker" does not include a "temporary worker".

19. "Limit" means the amount of coverage that applies.
20. "Loading or unloading" --
- a. "Loading or unloading" means the handling of property:
- 1) starting after it is removed from the point where it has been accepted for transit by "auto", aircraft, or watercraft;
 - 2) continuing while it is in or on such vehicle; and
 - 3) ending when it has been removed from the vehicle to the point of final delivery.
- b. "Loading or unloading" includes the movement of property by a mechanical device, but only if the mechanical device is:
- 1) a hand truck; or
 - 2) attached to the transporting vehicle.

21. "Mobile equipment" --
- a. "Mobile equipment" means land vehicles, including attached machinery or equipment, that meet one or more of the following criteria:
- 1) those which are used only on premises (including adjoining ways) owned by or rented to "you";
 - 2) those which are designed primarily for use off public roads, including bulldozers, farm machinery, and forklifts;
 - 3) those which travel on crawler treads;
 - 4) those, whether self-propelled or not, designed or used primarily to afford mobility to the following types of equipment, which must be a part of or be permanently attached to such vehicle:
 - a) power cranes, shovels, loaders, diggers, or drills; and

- b) graders, scrapers, rollers, and other road construction or repair equipment;
- 5) those not described in a.1), a.2), a.3), or a.4) above which are not self-propelled, but are used primarily to afford mobility to the following types of permanently attached equipment:
- a) air compressors, pumps, and generators (this includes spraying, welding, and building cleaning equipment);
 - b) geophysical exploration, lighting, and well servicing equipment; and
 - c) cherry pickers and similar devices used to raise and lower workers; or
- 6) those not described in a.1), a.2), a.3), or a.4) above which are primarily maintained for other than the purpose of transporting persons or cargo.
- b. However, "mobile equipment" does not include self-propelled vehicles with the following types of permanently attached equipment:
- 1) equipment designed primarily for snow removal, street cleaning, or road maintenance other than road construction or resurfacing;
 - 2) cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers;
 - 3) air compressors, pumps, and generators (this includes spraying, welding, and building cleaning equipment); or
 - 4) geophysical exploration, lighting, and well servicing equipment.

The vehicles described in b. above are considered "autos".

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

22. "Occurrence" means an accident and includes continuous or repeated exposures to similar conditions.
23. "Personal and advertising injury" means injury, including "bodily injury" that is a consequence thereof, arising out of one or more of the following offenses:
- a. oral or written publication, including electronic publication, of material that:
 - 1) slanders or libels a person or organization;
 - 2) disparages a person's or organization's goods, products, or services; or
 - 3) violates a person's right of privacy;
 - b. false arrest, detention, or imprisonment;
 - c. malicious prosecution;
 - d. misappropriation of advertising ideas in "your" "advertisement";
 - e. infringement of the copyright, slogan, or trade-dress of another in "your" "advertisement"; or
 - f. wrongful entry into, wrongful eviction from, or invasion of the right of private occupancy of a room, dwelling, or premises that a person occupies. This offense must be committed by or on behalf of the owner, landlord, or lessor of the room, dwelling, or premises.

24. "Pollutant" means:

- a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, reconditioned, or disposed of; or
- b. electrical, magnetic, or electromagnetic particles and fields, whether visible or invisible, and sound.

25. "Products" --

- a. "Products" means goods or products manufactured, sold, handled, distributed, or disposed of by "you", others trading under "your" name, or a person or organization whose business assets "you" have acquired.
- b. "Products" includes:
 - 1) warranties or representations made at any time regarding the quality, fitness, durability, performance, or use of "products";
 - 2) containers (other than vehicles), materials, parts, or equipment furnished in connection with such "products"; and
 - 3) providing or failing to provide warnings or instructions.
- c. However, "products" does not include:
 - 1) vending machines or other property that is rented to or placed for the use of others, but not sold; or
 - 2) real property.

26. "Products/completed work hazard" --

- a. "Products hazard" includes "bodily injury" or "property damage" occurring away from premises "you" own or rent and arising out of "products" after physical possession of the "products" has been relinquished to others.

- b. "Completed work hazard" includes "bodily injury" or "property damage" occurring away from premises "you" own or rent and arising out of "your work".

However, it does not include work that has not been completed or that has not been abandoned.

"Your work" is deemed completed at the earliest of the following times:

- 1) when all work specified in "your" contract has been completed;
- 2) when all work to be done at a job site has been completed if "your" contract includes work at more than one job site; or
- 3) when that part of the work at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work which requires further service, maintenance, correction, repair, or replacement because of defect or deficiency, but which is otherwise complete, will be deemed completed.

- c. However, neither the "products hazard" nor the "completed work hazard" includes "bodily injury" or "property damage" arising out of:
- 1) the transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned by or operated by "you", and that condition was created by any "insured's" "loading or unloading" of the vehicle;
 - 2) the presence of tools, uninstalled equipment, or abandoned or unused materials; or
 - 3) "products" or operations for which the classification on the declarations of a policy of "underlying insurance" specifies "including Products/Completed Work".

27. "Property damage" --

- a. "Property damage" means:

- 1) physical injury to or destruction of tangible property, including loss of use of that property. Loss of use is deemed to occur at the time of the physical injury that caused it; or
- 2) the loss of use of tangible property that has not been physically damaged. Loss of use is deemed to occur at the time of the "occurrence" that caused it.

Except with respect to coverage provided for "autos" under Coverage E, "data records" are not tangible property.

- b. With respect to the ownership, maintenance, or use of "autos" covered under Coverage E, "property damage" also includes any loss, cost, or expense arising out of any:

- 1) request, demand, order, statute, or regulation requiring that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or
- 2) claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".

28. "Recreational vehicle" means a golf cart, snowmobile, or any other land motor vehicle designed for off-road recreational use.

29. "Self-insured retention" means the dollar amount shown on the "declarations" that will be first paid by the "insured" before this insurance becomes applicable.

30. "Silica" means silicon dioxide (SiO₂) including:
- a. crystalline silica, silica dust, industrial sand, silica sand, quartz, quartz dust, cristobalite, tridymite, tripoli, and silica mixed with other compounds;
 - b. amorphous silica and silica gel; and
 - c. silica dust mixed with other dust particles.
31. "Suit" means a civil proceeding or an administrative proceeding alleging "damages" for "bodily injury", "property damage", "personal and advertising injury", or any other injury or damage to which this policy applies. "Suit" includes any alternative dispute resolution proceeding or arbitration proceeding to which:
- a. any "insured" must submit in compliance with a law or regulation; or
 - b. any "insured" submits with "our" consent or the consent of the "underlying insurer".
32. "Temporary worker" means a person who is furnished to "you":
- a. as a temporary substitute for a permanent "employee" who is on a leave of absence; or
 - b. to meet seasonal or short-term workloads.
33. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply to this Commercial Excess/Umbrella Liability Coverage.
34. "Underlying insurance" means the liability insurance coverage provided under policies shown in the Schedule of Underlying Insurance on the "declarations" for the "limits" and policy periods indicated. This includes any policies issued to replace those policies during the term of this insurance that:
- a. provide at least the same "limits"; and
 - b. provide the same hazards insured against, except as modified by general program revisions or as agreed to by "us" in writing.
35. "Underlying insurer" means any insurer that provides a policy of "underlying insurance".
36. "Volunteer worker" means a person who is not "your" "employee", donates his or her time or services, and who:
- a. acts at "your" direction and within the scope of duties "you" determine; and
 - b. is not paid a fee, salary, or other compensation for his or her time or services, other than reimbursement of out-of-pocket expenses.
- However, "volunteer worker" does not include a "leased worker" or a "temporary worker".
37. "Your work" --
- a. "Your work" means:
 - 1) work or operations performed by "you" or on "your" behalf; and
 - 2) materials, parts, and equipment supplied for such work or operations.
 - b. "Your work" includes:
 - 1) written warranties or representations made at any time regarding quality, fitness, durability, performance, or use of "your work"; and
 - 2) providing or failing to provide warnings or instructions.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

COVERAGE E -- EXCESS LIABILITY

1. Insuring Agreement

- a. "We" will pay on behalf of the "insured" those sums in excess of "underlying insurance" for which an "insured" becomes legally obligated to pay as "damages" to which this insurance applies.

"We" have the right and duty to defend the "insured" against a "suit" seeking "damages" which may be covered under Coverage E -- Excess Liability, when the "limits" of "underlying insurance" are exhausted by the payment of claims, settlements, judgments, and/or defense costs if the applicable "limit" of "underlying insurance" is reduced by the payment of defense costs.

If "we" have no duty to defend, "we" have the right to defend or the right to participate with the "insured" or any "underlying insurer" in the defense, investigation, and settlement of "suits" against the "insured" seeking "damages" to which this insurance may apply. However, "we" have no duty to defend the "insured" against a "suit" seeking "damages" to which this policy does not apply.

At "our" option, "we" may investigate any "occurrence" or offense to which this insurance applies and settle the resulting claims or "suits" for which "we" have the duty to defend.

- b. The amount "we" will pay for "damages" and/or defense costs is limited as described under How Much We Pay.
- c. "We" do not have to provide a defense after "we" have paid an amount equal to the applicable "limit" as the result of:
- 1) judgments or written settlements agreed to by "us"; and/or
 - 2) defense costs, but only if the applicable "limit" of "underlying insurance" is reduced by the payment of defense costs.

"We" have no other liability or obligation to pay sums or to provide assistance or support unless specifically provided for under Supplemental Payments.

- d. This insurance applies only to:

- 1) "bodily injury" or "property damage" that:
 - a) is caused by an "occurrence" that takes place in the "coverage territory";
 - b) occurs during the policy period of this policy; and
 - c) is covered by "underlying insurance" or that would have been covered by "underlying insurance" but for the exhaustion of "underlying insurance" "limits" by the payment of claims, settlements, judgments, and/or defense costs;
- 2) "personal and advertising injury" that:
 - a) arises out of an offense committed in the course of "your" business if the offense is committed:
 - (1) within the "coverage territory"; and
 - (2) during the policy period of this policy; and
 - b) is covered by "underlying insurance" or that would have been covered by "underlying insurance" but for the exhaustion of "underlying insurance" "limits" by the payment of claims, settlements, or judgments; and
- 3) any other injury or damage that:
 - a) arises out of a negligent act, error, omission, injury, event, incident, or offense; and

- b) is covered by "underlying insurance" or that would have been covered by "underlying insurance" but for the exhaustion of "underlying insurance" "limits" by the payment of claims, settlements, judgments, and/or defense costs;

subject to the following additional requirements:

- a) if the "underlying insurance" applies on other than a "claims-made" basis, the negligent act, error, omission, injury, event, incident, or offense must take place:

- (1) within the "coverage territory"; and
- (2) during the policy period of this policy;

- b) if the "underlying insurance" applies on a "claims-made" basis, the negligent act, error, omission, injury, event, incident, or offense must take place:

- (1) within the "coverage territory"; and
- (2) on or after the Retroactive Date, if any, shown on the "declarations" of this policy and prior to the end of the policy period of this policy; and

- c) with respect to "underlying insurance" that applies on a "claims-made" basis, the claim must be first made against an "insured" within the policy period of this policy or within an Extended Reporting Period provided by this policy as described under 1.e. below. A claim will be deemed to have been first made when one of the following occurs:

- (1) notice of such claim is received and recorded by an "insured", by an "underlying insurer", or by "us" if the "limits" of "underlying insurance" have been exhausted, whichever occurs first, if the "underlying insurance" is written on a "claims-made" and recorded basis; or
- (2) notice of such claim is received by any "insured", and is reported to "us" in writing, if the "underlying insurance" is written on any other "claims-made" basis.

All claims for "damages" because of injury to the same person or organization will be treated as if they were made at the time the first claim is made against any "insured", regardless of the number of claims submitted.

e. Extended Reporting Periods

- 1) If "underlying insurance" written on a "claims-made" basis, as described under 1.d.3)b) and 1.d.3)c) above, provides one or more Extended Reporting Periods without additional premium charge, then Coverage E -- Excess Liability will also provide corresponding Extended Reporting Periods that are subject to the same terms as such Extended Reporting Periods of the "underlying insurance". The coverage provided by the Extended Reporting Periods of Coverage E -- Excess Liability will be excess over the coverage provided by such extended reporting periods of the "underlying insurance".

If "underlying insurance" requires a written request from "you" for an Extended Reporting Period to be provided by endorsement and for an additional charge, then for a corresponding Extended Reporting Period to apply under this policy, "we" must also receive a written request from "you" within the same period of time as specified by "underlying insurance", and "you" must pay any additional premium to "us" when due.

2) If "underlying insurance" written on a "claims-made" basis, as described under 1.d.3)b) and 1.d.3)c) above, does not provide an Extended Reporting Period, "you" may purchase an Extended Reporting Period of Coverage E -- Excess Liability if:

- a) "you" elect to cancel or not renew this Commercial Excess/Umbrella Liability Coverage;
- b) "we" cancel this Commercial Excess/Umbrella Liability Coverage for any reason other than "your" nonpayment of premium;
- c) "we" elect not to renew this Commercial Excess/Umbrella Liability Coverage;
- d) "we" renew or replace this Commercial Excess/Umbrella Liability Coverage with other excess coverage that:
 - (1) provides "claims-made" coverage; and
 - (2) has a Retroactive Date later than the one shown on the "declarations" of this Commercial Excess/Umbrella Liability policy; or

e) "we" renew or replace this Commercial Excess/Umbrella Liability Coverage with other excess insurance that does not provide coverage on a "claims-made" basis.

3) The following additional provisions apply with respect to any Extended Reporting Periods provided under Coverage E -- Excess Liability:

- a) The Extended Reporting Period applies to claims for injury that take place on or after the Retroactive Date, if any, shown on the "declarations" of this policy and before the end of this policy period.
- b) The Extended Reporting Period of this policy does not change the policy period of this policy or alter the scope of coverage.
- c) Extended Reporting Periods may not be canceled once in effect.
- d) Except with respect to an Extended Reporting Period provided by endorsement for an additional premium charge, Extended Reporting Periods will not reinstate or increase the "limits" of insurance applicable to any claim to which this Commercial Excess/Umbrella Liability Coverage applies.

4) The Extended Reporting Period described under 1.e.2) above is available by endorsement, for an additional charge. The charge for the Extended Reporting Period will not exceed 200% of the annual premium charge for the "claims-made" coverage provided by this Commercial Excess/Umbrella Liability Coverage. In order to purchase the Extended Reporting Period, "you" must send "us" a written request for this coverage option not later than 30 days after the end of the policy period, or not later than 30 days after the effective date of cancellation, whichever comes first.

The Extended Reporting Period will not go into effect unless the additional premium is paid by the due date. Once the additional premium due for the Extended Reporting Period has been paid, the premium will be considered to be fully earned.

- 5) The Extended Reporting Period described under 1.e.2) above starts at the end of the policy period and lasts for three years, unless a different number of years is indicated on the Extended Reporting Period Endorsement Schedule. It applies only to claims subject to the following requirements:
 - a) the act, error, omission, injury, event, incident, or offense took place in the "coverage territory";
 - b) the act, error, omission, injury, event, incident, or offense began on or after any Retroactive Date shown in the "declarations" and before the end of the policy period that applies to this coverage; and
 - c) a claim is first made against an "insured" during the Extended Reporting Period.
 - 6) The Extended Reporting Period described under 1.e.2) above is subject to a separate aggregate "limit" of insurance, equal in amount to the General Aggregate Limit dollar amount shown in the "declarations". The Extended Reporting Period Aggregate Limit applies to the entire term of the Extended Reporting Period, regardless of the number of years the Extended Reporting Period is in effect.
- f. "Damages" due to "bodily injury" include "damages" claimed by any person or organization for care, loss of services, or death that may result at any time from such "bodily injury".
- g. If a contract or agreement requires that coverage be provided to an "insured" who is an additional insured covered by "underlying insurance", the most "we" will pay on behalf of the additional insured is the "limit" required by the contract or agreement, less any amounts payable by any "underlying insurance".
 - h. When injury or damage arising out of an exposure covered by "underlying insurance" is subject to a separate "limit" under the terms of that coverage, this Commercial Excess/Umbrella Liability Coverage will apply to injury or damage arising out of that exposure only if the separate "limit" is shown in the Schedule of Underlying Insurance.
 - i. The terms, definitions, conditions, and exclusions of the policies of "underlying insurance" govern the coverage provided under Coverage E -- Excess Liability, except for provisions pertaining to premium, right of recovery, cancellation or nonrenewal, insurance under more than one policy, defense, "limits", any agreement to renew, and the "terms" of this coverage.

2. Exclusions

"We" do not pay for:

- a. injury or damage that is not covered by "underlying insurance" for any reason other than exhaustion of its "limit".
- b. a claim based on violation of the responsibilities, obligations, or duties imposed on fiduciaries by the Employee Retirement Income Security Act of 1974 as amended and any similar federal, state, or local laws, statutes, or regulations.
- b. "bodily injury" if benefits are provided or are required to be provided by the "insured" under a workers' compensation, disability benefits, occupational disease, unemployment compensation, or like law.

- d. "bodily injury" sustained by an "employee" of the "insured" arising out of and in the course of employment as a master or member of the crew of any vessel.
- e. liability imposed by automobile no-fault laws or any similar laws; uninsured motorist or underinsured motorist laws; first party physical damage coverage; personal injury protection; or automobile medical payments coverage.
- f. "bodily injury" or "property damage" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants".

However, this exclusion does not apply to "bodily injury" or "property damage" that is covered by "underlying insurance" or that would have been covered but for the exhaustion of the "limits" of the "underlying insurance". The coverage provided by this policy will be subject to the provisions, exclusions, and limitations of the "underlying insurance".

- g. "personal and advertising injury" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants" at any time.
- h. any loss, cost, or expense arising out of any:
 - 1) request, demand, order, statute, or regulation requiring that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or
 - 2) claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".

However, this exclusion does not apply to any loss, cost, or expense that is covered by "underlying insurance" or that would have been covered but for the exhaustion of the "limits" of the "underlying insurance". The coverage provided by this policy will be subject to the provisions, exclusions, and limitations of the "underlying insurance".

- i. "bodily injury" or "property damage" arising out of the use of "autos", "mobile equipment", watercraft, aircraft, or "recreational vehicles" in, or in the practice for, or the preparation for, prearranged professional or organized racing, speed, pulling or pushing, demolition, or stunt activities or contests.
- j. "bodily injury", "property damage", "personal and advertising injury", or any other injury that is covered by "underlying insurance", including on a "claims-made" basis, arising directly or indirectly out of violations of or alleged violations of:
 - 1) the Telephone Consumer Protection Act (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
 - 2) the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
 - 3) the Fair Credit Reporting Act (FCRA), including any amendments thereto, such as the Fair and Accurate Credit Transaction Act (FACTA), and any similar federal, state, or local laws, ordinances, statutes, or regulations; or
 - 4) any other federal, state, or local law, regulation, statute, or ordinance that restricts, prohibits, or otherwise pertains to the collecting, communicating, recording, printing, transmitting, sending, disposal, or distribution of material or information.

- k. "bodily injury" or "personal and advertising injury":
- 1) to a person arising out of any:
 - a) refusal to employ that person;
 - b) termination of employment of that person; or
 - c) coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, malicious prosecution, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions directed towards that person; or
 - 2) to a spouse, child, parent, brother, or sister of that person as a consequence of "bodily injury" or "personal and advertising injury" to that person as a result of employment-related practices described in 1)a), 1)b), or 1)c) above.

This exclusion applies whether the injury as a result of 1)a), 1)b), or 1)c) above occurs before, during, or after employment of that person.

This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for "damages" arising out of 1)a), 1)b), 1)c), or 2) above.

- l. "bodily injury", "property damage", or "personal and advertising injury" caused directly or indirectly by the following:
- 1) war, including undeclared or civil war;
 - 2) warlike action by a military force, including action that is hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
 - 3) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

- m. any loss, cost, expense, or "damages" arising out of damage to, corruption of, loss of use or function of, or inability to access, change, or manipulate "data records".

However, this exclusion does not apply if such loss, cost, expense, or "damages" is covered by "underlying insurance" or would have been covered but for the exhaustion of the "limits" of the "underlying insurance". The coverage provided by this policy will be subject to the provisions, exclusions, and limitations of the "underlying insurance".

- n. any of the following:
- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of lead;
 - 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of lead;
 - 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of lead;
 - 4) any other injury that is covered by "underlying insurance", including on a "claims-made" basis, arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of lead;
 - 5) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of lead; or

- 6) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of lead.
- o. any of the following:
- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of "silica";
 - 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of "silica";
 - 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of "silica";
 - 4) any other injury that is covered by "underlying insurance", including on a "claims-made" basis, arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of "silica";
 - 5) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "silica"; or
 - 6) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "silica".
- p. any of the following:
- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of asbestos, asbestos products, asbestos fibers, or asbestos dust;
 - 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust;
 - 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust;
 - 4) any other injury that is covered by "underlying insurance", including on a "claims-made" basis, arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust;
 - 5) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust; or
 - 6) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust.
- q. medical payments coverage or medical expenses that are provided regardless of fault, whether or not covered by "underlying insurance".

COVERAGE U -- UMBRELLA LIABILITY

1. Insuring Agreement

- a. "We" will pay on behalf of the "insured" those sums in excess of:
- 1) the "self-insured retention"; or
 - 2) other insurance, excluding insurance specifically purchased by the "insured" to apply in excess of the insurance afforded by this policy, which is available to the "insured" and provides coverage with respect to injury or damage to which this policy applies;

whichever is applicable, for which an "insured" becomes legally obligated to pay as "damages" because of "bodily injury", "property damage", or "personal and advertising injury" to which this insurance applies.

"We" have the right and duty to defend the "insured" against a "suit" seeking "damages" for such "bodily injury", "property damage", or "personal and advertising injury" which may be covered under Coverage U -- Umbrella Liability.

If "we" have no duty to defend, "we" have the right to defend or the right to participate with the "insured" in the defense, investigation, and settlement of "suits" against the "insured" seeking "damages" to which this insurance may apply.

However, "we" have no duty to defend the "insured" against a "suit" seeking "damages" to which this policy does not apply.

At "our" option, "we" may investigate any "occurrence" or offense to which this insurance applies and settle the resulting claims or "suits" which "we" have the duty to defend.

- b. The amount "we" will pay for "damages" is limited as described under How Much We Pay.
- c. "We" do not have to provide a defense after "we" have paid an amount equal to the applicable "limit" as the result of:
- 1) judgments; or
 - 2) written settlements agreed to by "us".

"We" have no other liability or obligation to pay sums or to provide assistance or support unless specifically provided for under Supplemental Payments.

- d. This insurance applies only to "bodily injury" or "property damage" that:
- 1) is caused by an "occurrence" that takes place in the "coverage territory";
 - 2) occurs during the policy period of this policy; and
 - 3) is not a continuation of, resumption of, or change in "bodily injury" or "property damage" that was known by a "designated insured" prior to the inception date of the policy period.

If a "designated insured" knew, as stated under the Knowledge Of Bodily Injury Or Property Damage Condition, prior to the inception date of this policy period, that "bodily injury" or "property damage" had occurred, any continuation of, resumption of, or change in such "bodily injury" or "property damage" will be deemed to have been known by the "designated insured" prior to the inception date of this policy period.

"Bodily injury" or "property damage" that occurs during this policy period and which is not a continuation of, resumption of, or change in "bodily injury" or "property damage" which was known by a "designated insured", as stated under the Knowledge Of Bodily Injury Or Property Damage Condition, to have occurred prior to the inception date of this policy period, will include any continuation of, resumption of, or change in such "bodily injury" or "property damage" after the end of this policy period.

e. This insurance also applies to "personal and advertising injury" arising out of an offense committed in the course of "your" business, if the offense is committed:

- 1) within the "coverage territory"; and
- 2) during the policy period of this policy.

f. "Damages" due to "bodily injury" include "damages" claimed by any person or organization for care, loss of services, or death that may result at any time from such "bodily injury".

g. Coverage U does not apply to claims which are covered under Coverage E or would have been covered except for exhaustion of "underlying insurance" "limits".

2. Exclusions

"We" do not pay for:

a. "bodily injury" or "property damage":

- 1) that is expected by, directed by, or intended by the "insured"; or
- 2) which is the result of intentional and malicious acts of the "insured".

However, this exclusion does not apply to "bodily injury" that arises out of the use of reasonable force to protect people or property.

b. "bodily injury" or "property damage" liability which is assumed by the "insured" under a contract or an agreement.

However, this exclusion does not apply to:

- 1) liability for "damages" that the "insured" would have had in the absence of the contract or agreement; or
- 2) liability for "damages" due to "bodily injury" or "property damage" assumed in a "covered contract", but only if such "bodily injury" or "property damage" occurs after the contract or agreement has been executed.

Only with respect to liability assumed in a "covered contract", "damages" due to "bodily injury" or "property damage" include reasonable attorney fees and necessary litigation costs incurred by or for an "indemnitee", if:

- a) liability to that "indemnitee" for, or for the cost of, that "indemnitee's" defense has also been assumed under the same "covered contract"; and
- b) such attorney fees and litigation costs are for the defense of that "indemnitee" against a civil or administrative proceeding, alternative dispute resolution, or arbitration proceeding alleging "damages" to which this insurance applies.

However, "damages" due to "bodily injury" or "property damage" do not include reasonable attorney fees and necessary litigation costs incurred by or for an "indemnitee" when all the requirements set forth under item 4.b. of Supplemental Payments are met.

- c. a claim based on violation of the responsibilities, obligations, or duties imposed on fiduciaries by the Employee Retirement Income Security Act of 1974 as amended and any similar federal, state, or local laws, statutes, or regulations.
- d. "bodily injury" if benefits are provided or are required to be provided by the "insured" under a workers' compensation, disability benefits, occupational disease, unemployment compensation, or like law.
- e. "bodily injury" sustained by an "employee" of the "insured" arising out of and in the course of employment as a master or member of the crew of any vessel.
- f. liability imposed by automobile no-fault laws or any similar laws; uninsured motorist or underinsured motorist laws; first party physical damage coverage; personal injury protection; or automobile medical payments coverage.
- g. "bodily injury", "property damage", or "personal and advertising injury" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants" at any time.
- h. any loss, cost, or expense arising out of any:
 - 1) request, demand, order, statute, or regulation that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or
 - 2) claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".
- i. "bodily injury", "property damage", or "personal and advertising injury" caused directly or indirectly by the following:
 - 1) war, including undeclared or civil war;
 - 2) warlike action by a military force, including action that is hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
 - 3) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- j. "bodily injury" or "property damage" arising out of the ownership, maintenance, use, occupancy, renting, operation, loaning, entrusting, supervision, or "loading or unloading" of "autos", aircraft, watercraft, "mobile equipment", or "recreational vehicles".
- k. "bodily injury" or "property damage" for which any "insured" may be held liable by reason of:
 - 1) causing or contributing to the intoxication of a person;
 - 2) the furnishing of alcoholic beverages to a person under the influence of alcohol or under the legal drinking age; or
 - 3) a law or regulation relating to the sale, gift, distribution, or use of alcoholic beverages.

This exclusion applies only if "you" are in the business of manufacturing, distributing, furnishing, selling, or serving alcoholic beverages.
- l. "bodily injury":
 - 1) to an "employee" of the "insured" if it arises out of and occurs in the course of employment by the "insured" or while performing duties related to the conduct of the "insured's" business; or

- 2) to a spouse, child, parent, brother, or sister as a consequence of "bodily injury" to such injured "employee".

This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for "damages" arising out of 1.1) or 1.2) above.

However, this exclusion does not apply to liability assumed by the "insured" under a "covered contract".

- m. "bodily injury", "property damage", or "personal and advertising injury" arising out of the rendering of or failure to render a professional service.

- n. "bodily injury" or "personal and advertising injury":

- 1) to a person arising out of any:

- a) refusal to employ that person;
- b) termination of employment of that person; or
- c) coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, malicious prosecution, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions directed towards that person; or

- 2) to a spouse, child, parent, brother, or sister of that person as a consequence of "bodily injury" or "personal and advertising injury" to that person as a result of employment-related practices described in 1)a), 1)b), or 1)c) above.

This exclusion applies whether the injury as a result of 1)a), 1)b), or 1)c) above occurs before, during, or after employment of that person.

This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for "damages" arising out of 1)a), 1)b), 1)c), or 2) above.

- o. "property damage" to property owned by, occupied by, or rented by "you", including any cost or expense incurred by "you" or another person or organization, to repair, retrofit, replace, or maintain such property for any reason, including for the purpose of avoiding injury to a person or damage to another's property.

- p. "property damage" to "products" if the damage arises out of the "products" or their parts.

- q. "property damage" to that specific part of real property on which work is being performed by:

- 1) "you"; or
- 2) a contractor or subcontractor working directly or indirectly on "your" behalf;

if the "property damage" arises out of such work.

However, this exclusion does not apply with respect to liability assumed under a sidetrack agreement.

- r. "property damage" to that specific part of any property that must be restored, repaired, or replaced because "your work" that was performed on the property was faulty.

However, this exclusion does not apply to:

- 1) "property damage" included within the "products/completed work hazard"; or
- 2) liability assumed under a sidetrack agreement.

- s. "property damage" to personal property in the care, custody, or control of an "insured".

However, this exclusion does not apply with respect to liability assumed under a sidetrack agreement or a written trailer interchange agreement.

- t. "property damage" to property that has not been physically injured or destroyed, or to "impaired property", arising out of:
 - 1) a delay or failure to perform a contract or agreement as specified in its terms by "you" or one acting on "your" behalf; or
 - 2) a defect, deficiency, inadequacy, or unsafe condition in "your work" or "products".

However, this exclusion does not apply to the loss of use of other property resulting from sudden and accidental physical injury or destruction of "your work" or "products" after having been put to its intended use.

- u. "property damage" to property loaned to "you".

However, this exclusion does not apply with respect to liability assumed under a sidetrack agreement or a written trailer interchange agreement.

- v. "property damage" to premises "you" abandon, sell, or give away, if such "property damage" originates from any part of the premises.

However, this exclusion does not apply if the premises are "your work" and were never rented, held for rental, or occupied by "you".

- w. any loss, cost, or expense incurred by "you" or any other person or organization arising out of the loss of use, disposal, withdrawal, recall, inspection, repair, replacement, adjustment, or removal of "your work", "products", or "impaired property". This applies if "your work", "products", or "impaired property" is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, or unsafe condition in such work, "products", or "impaired property".

- x. any loss, cost, expense, or "damages" arising out of damage to, corruption of, loss of use or function of, or inability to access, change, or manipulate "data records".

- y. "property damage" to "your work" if the "property damage" arises out of "your work" or any part of it and is included in the "products/completed work hazard".

However, this exclusion does not apply if damage to the work or the part of the work out of which the damage arises was performed by a subcontractor on "your" behalf.

- z. "bodily injury", "property damage", or "personal and advertising injury" arising directly or indirectly out of violations of or alleged violations of:

- 1) the Telephone Consumer Protection Act (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
- 2) the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
- 3) the Fair Credit Reporting Act (FCRA), including any amendments thereto, such as the Fair and Accurate Credit Transaction Act (FACTA), and any similar federal, state, or local laws, ordinances, statutes, or regulations; or

- 4) any other federal, state, or local law, regulation, statute, or ordinance that restricts, prohibits, or otherwise pertains to the collecting, communicating, recording, printing, transmitting, sending, disposal, or distribution of material or information.
- aa. "personal and advertising injury" arising out of an act committed by or directed by the "insured" who knew that "personal and advertising injury" would occur as a result of the act.
- bb. "personal and advertising injury" arising out of a criminal act committed by or directed by the "insured".
- cc. "personal and advertising injury" arising out of:
 - 1) oral or written publication of material done by or at the direction of the "insured" who knew it was false; or
 - 2) oral or written publication of material that took place prior to the beginning of the policy period.
- dd. "personal and advertising injury" arising out of breach of contract, other than using the advertising ideas of another in "your" "advertisement" under an implied contract.
- ee. "personal and advertising injury" arising out of the failure of goods, "products", or services to conform with quality or performance as stated in "your" "advertisement".
- ff. "personal and advertising injury" arising out of an offense committed by an "insured" whose business is:
 - 1) advertising, broadcasting, publishing, or telecasting;
 - 2) designing, developing, or coordinating the content of websites for others; or
 - 3) providing Internet access, search, service, or content capabilities.

However, this exclusion does not apply to false arrest, detention, or imprisonment; malicious prosecution; and wrongful entry into, wrongful eviction from, or invasion of the right of private occupancy of a room, dwelling, or premises that a person occupies and which is committed by or on behalf of the owner, landlord, or lessor of the room, dwelling, or premises.

The placement of advertising, including frames, borders, or links, on the Internet is not in and of itself considered being in the business of advertising, broadcasting, publishing, or telecasting.

- gg. "personal and advertising injury" arising out of wrong descriptions of the price of an "insured's" goods, "products", or services as stated in "your" "advertisement".
- hh. "personal and advertising injury" liability which is assumed by the "insured" under a contract or an agreement.

However, this exclusion does not apply to liability that an "insured" would have had in the absence of the contract or agreement.

- ii. "personal and advertising injury" arising out of any violation of intellectual property rights, including infringement of trademark, trade-secret, or patent rights or copyright. With respect to this exclusion, intellectual property rights do not include using the advertising ideas of others in "your" "advertisement".

However, this exclusion does not apply to a violation or infringement of copyright, slogan, or trade-dress rights that occur in "your" "advertisement".

- jj. "personal and advertising injury" arising out of electronic chat rooms, gripe sites, social networking sites, blogs, bulletin boards, or other forums which the "insured" hosts, owns, or has the control or authority to manage or update.

kk. "personal and advertising injury" arising out of using, without permission, the name or product of others on "your" website or in "your" e-mail address, domain name, or metatags for the purpose of misleading the potential customers of another.

ll. any of the following:

- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of lead;
- 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of lead;
- 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of lead;
- 4) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of lead; or
- 5) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of lead.

mm. any of the following:

- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of "silica";
- 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of "silica";

- 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of "silica";
- 4) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "silica" ; or
- 5) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "silica".

nn. any of the following:

- 1) "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of asbestos, asbestos products, asbestos fibers, or asbestos dust;
- 2) "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust;
- 3) "personal and advertising injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust;
- 4) any loss, cost, or expense arising out of any request, demand, order, statute, or regulation that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust; or

- 5) any loss, cost, or expense arising out of any claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust.

- f. the cost of appeal bonds or bonds for the release of attachments up to "our" "limit".

However, "we" are not required to apply for or furnish bonds; and

- g. the cost, up to \$2,000, for bail bonds, whether or not due to an accident or traffic law violation, required of an "insured" because of an "occurrence" to which this policy applies.

However, "we" are not required to apply for or furnish bonds.

SUPPLEMENTAL PAYMENTS

1. "We" will pay the following for any claim "we" investigate or settle, or any "suit" "we" defend, if "we" have a duty to defend:

- a. the court costs taxed against the "insured" in the "suit". These costs do not include attorneys' fees or attorneys' expenses;
- b. the expenses incurred by "us";
- c. the necessary and reasonable expenses incurred by the "insured" at "our" request to assist "us" in the defense or investigation of the claim or "suit", including up to \$250 a day for actual loss of earnings for time spent away from work;
- d. pre-judgment interest awarded against the "insured" on that part of the judgment "we" pay. If "we" offer to pay the "limit", "we" will not pay any pre-judgment interest based on that period of time after the offer;
- e. the interest which accrues on the entire amount of a judgment beginning with entry of a judgment and ending when "we" tender, deposit in court, or pay the portion of the judgment that is up to, but does not exceed, "our" "limit";

2. With respect to Coverage E, if the "limits" of any "underlying insurance" are reduced by payment of defense costs, related supplemental payments under this policy will also reduce the applicable "limits" under this policy.

Otherwise, supplemental payments are in addition to the "limits" for Commercial Excess/Umbrella Liability Coverage.

3. When "we" have the right but not the duty to defend the "insured" and choose to participate in the defense, "we" will pay "our" own expenses but will not contribute to the expenses of the "insured" or the "underlying insurer".

4. If "we" defend an "insured" against a "suit" and an "indemnitee" of the "insured" is also named as a party to the "suit":

- a. "we" will:

- 1) defend that "indemnitee";
- 2) pay attorneys' fees incurred by "us" in the defense of that "indemnitee";
- 3) pay necessary litigation expenses incurred by "us"; and
- 4) pay necessary litigation expenses incurred by the "indemnitee" at "our" request.

- b. all of the following conditions must be met:
- 1) the "suit" seeks "damages" against the "indemnitee" for which the "insured" has assumed the liability of the "indemnitee" in a "covered contract";
 - 2) this insurance applies to such liability assumed by the "insured";
 - 3) the obligation to defend, or the cost of the defense of, that "indemnitee", has also been assumed by the "insured" in the same "covered contract";
 - 4) no conflict appears to exist between the interests of the "insured" and the interests of the "indemnitee" in the allegations in the "suit" and in the information "we" know about the "occurrence";
 - 5) the "indemnitee" and the "insured" ask "us" to conduct and control the defense of that "indemnitee" against such "suit" and agree that "we" can assign the same counsel to defend the "insured" and the "indemnitee"; and
 - 6) the "indemnitee" agrees to:
 - a) cooperate with "us" in the investigation, settlement, or defense of the "suit";
 - b) immediately send "us" copies of any demands, notices, summonses, or legal papers received in connection with the "suit";
 - c) notify any other insurer whose coverage is available to the "indemnitee";
 - d) cooperate with "us" with respect to coordinating other applicable insurance available to the "indemnitee";
 - e) provide "us" with written authorization to obtain records regarding the "suit";
 - f) provide "us" other information related to the "suit"; and
 - g) provide "us" with written authorization to conduct and control the defense of the "indemnitee" in such "suit".

If the above conditions are met, such payments will not be deemed to be "damages" for "bodily injury" or "property damage" and will not reduce the "limits", regardless of the provisions of exclusion 2.b.2) of Coverage U.

"Our" obligation to provide a defense for an "insured's" "indemnitee" and to pay for the "indemnitee's" defense and litigation costs as Supplemental Payments ceases when "we" have paid an amount equal to the applicable "limit" as the result of a judgment or settlement or when a requirement set forth under 4.b.1), 2), 3), 4), 5), and 6) above is no longer met.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Cooperation --**
 - a. With respect to Coverage E, "you" must cooperate with the "underlying insurers" as required by the terms of their policies and comply with all terms and conditions of those policies.
 - b. All "insureds" involved must cooperate with "us" in investigating or settling a claim or defending a "suit".
2. **Notice --** In the case of an "occurrence" or offense, or if an "insured" becomes aware of anything that indicates that there might be a claim under the Commercial Excess/Umbrella Liability Coverages, "you" must see to it that "we" receive notice as soon as practicable. To the extent possible, the notice to "us" should include:
 - a. the name of the "insured", the policy number, and the time, place, and details of the "occurrence" or offense; and
 - b. the names and addresses of all known potential claimants and witnesses.

3. **Voluntary Payments** -- Any payment or expense made or assumed by any "insured" without "our" written consent will be paid or assumed by the "insured".
4. **Other Duties** -- If a claim is made or a "suit" is brought against any "insured", "you" and any other "insured" involved in the claim or "suit" must promptly give "us" copies of all legal papers, demands, and notices that relate to such claim or "suit".

At "our" request, "you" and any other "insured" must cooperate and assist "us" in:

- a. the enforcement of any right of recovery or indemnification against all parties who may be liable to an "insured" for the injury or damage;
- b. the securing of and giving of evidence; and
- c. obtaining the attendance of all witnesses.

HOW MUCH WE PAY

COVERAGE E -- EXCESS LIABILITY AND COVERAGE U -- UMBRELLA LIABILITY

1. The "limits", shown on the "declarations" and subject to the following conditions, are the most "we" pay regardless of the number of:
 - a. "insureds" under this policy;
 - b. persons or organizations who sustain injury or damage;
 - c. claims made or "suits" brought;
 - d. vehicles or watercraft involved in an accident, to the extent covered by this policy; or
 - e. coverages provided under this policy.

2. The General Aggregate Limit is the most "we" will pay for the sum of all "damages":
 - a. under Coverage E and Coverage U; and/or
 - b. defense costs paid under Coverage E when the "limits" of the applicable "underlying insurance" are reduced by payment of defense costs.

However, the General Aggregate Limit does not apply to "damages":

- a. due to "bodily injury" and "property damage" included in the "products/completed work hazard"; or
- b. due to "bodily injury" and "property damage" included in "underlying insurance" which are not subject to an aggregate "limit" in such "underlying insurance".

3. The Products/Completed Work Hazard Aggregate Limit is the most "we" will pay for "damages" due to "bodily injury" and "property damage" included in the "products/completed work hazard".
4. The Each Occurrence Limit, subject to the General Aggregate Limit and the Products/Completed Work Hazard Aggregate Limit, is the most "we" will pay for the sum of all:
 - a. "damages" under Coverage E and Coverage U; and/or
 - b. defense costs paid under Coverage E when the "limits" of the applicable "underlying insurance" are reduced by payment of defense costs;

due to:

 - a. all "bodily injury" and "property damage" arising out of a single "occurrence";
 - b. all "personal and advertising injury" sustained by any one person or organization; and

- c. under Coverage E, any other injury or damage arising out of a negligent act, error, omission, injury, event, incident, or offense.
5. With respect to Coverage E, if the "limits" of any "underlying insurance" are exhausted by payment of claims, "damages", and/or defense costs, this policy will continue to provide coverage as "underlying insurance".
 6. With respect to Coverage E, if the "limits" of any "underlying insurance" are reduced by payment of claims, "damages", and/or defense costs, this policy will apply as excess of the reduced "underlying insurance".
 7. With respect to Coverage E, if "underlying insurance" is not concurrent with the policy period of this Commercial Excess/Umbrella Liability Coverage, only claims for "occurrences" due to "bodily injury" or "property damage", offenses due to "personal and advertising injury", and other negligent acts, errors, omissions, injuries, events, and incidents that are covered by "underlying insurance" and that take place during the policy period of this policy will be considered in determining the extent to which any aggregate "limit" in the "underlying insurance" has been reduced or exhausted.

However, for any "underlying insurance" written on a "claims-made" basis, the available "limits" of "underlying insurance" will only be reduced or exhausted by payment of:

- a. claims that are made during the policy period, or any Extended Reporting Period, of this Commercial Excess/Umbrella Liability Coverage; or
- b. related defense costs, but only if the "limits of "underlying insurance" are reduced by payment of defense costs.

8. The General Aggregate Limit and the Products/Completed Work Hazard Aggregate Limit apply separately to each consecutive 12 month period beginning with the inception date shown on the "declarations" for this Commercial Excess/Umbrella Liability Coverage. They also apply separately to any remaining policy period of less than 12 months, unless the Commercial Excess/Umbrella Liability Coverage was extended after it was written. In that case, the additional period will be considered part of the last preceding period for the purpose of determining "limits".

CONDITIONS

1. **Appeals** -- If an "underlying insurer" or the "insured" elects not to appeal a judgment in excess of the "limit" of any "underlying insurance" with respect to Coverage E, or in excess of the "self-insured retention" with respect to Coverage U, "we" may elect to make such appeal. If "we" so elect, "we" will be liable for all expenses "we" incur that pertain to such appeal.
2. **Assignment** -- This policy may not be assigned without "our" written consent.
3. **Bankruptcy Of An Insured** -- Bankruptcy or insolvency of an "insured" does not relieve "us" of "our" obligations under this policy.
4. **Bankruptcy Of Underlying Insurer** -- With respect to Coverage E, in the event of bankruptcy or insolvency of any "underlying insurer", any insurance provided by this policy will not replace such "underlying insurance", but will apply as if the "limits" of "underlying insurance" were valid and collectible.
5. **Cancellation And Nonrenewal** -- See the state-specific amendatory endorsement.
6. **Change, Modification, Or Waiver Of Policy Terms** -- A waiver or change of the "terms" of this policy must be issued by "us" in writing to be valid.

7. **Conformity With Statute** -- If the "terms" of this policy conflict with the statutes of the state where this policy is issued, the "terms" are amended to conform to such statutes.
8. **Examination Of Books And Records** -- "We" may examine and audit "your" books and records that relate to this policy during the policy period and within three years after the policy has expired.
9. **Inspections** -- "We" have the right, but are not obligated, to inspect "your" property and operations at any time. This inspection may be made by "us" or may be made on "our" behalf. An inspection or its resulting advice or report does not warrant that "your" property or operations are safe, healthful, or in compliance with laws, rules, or regulations. Inspection or reports are for "our" benefit only.
10. **Knowledge Of Bodily Injury Or Property Damage** -- With respect to Coverage U, knowledge of "bodily injury" or "property damage" will be deemed to have occurred at the earliest of the following times:
 - a. when a claim or demand for "damages" alleging "bodily injury" or "property damage" is received by any "designated insured";
 - b. when any "designated insured" reports the "bodily injury" or "property damage" to "us" or any other insurer; or
 - c. when any "designated insured" becomes aware of anything that indicates that "bodily injury" or "property damage" may have occurred or is occurring.
11. **Legal Action Against Us** -- No lawsuit can be brought against "us" unless:
 - a. all "terms" of this policy have been complied with; and
 - b. the amount of an "insured's" liability has been determined by:
 - 1) a final judgment against an "insured" as a result of a trial; or

- 2) a written agreement by the "insured", the claimant, or the claimant's legal representative, and "us".

However, "we" will not pay for injury or damage that is not covered by this policy or that exceeds the applicable "limit".

No person has a right under this policy to join "us" or implead "us" in actions that are brought to determine an "insured's" liability.

12. **Maintenance Of Underlying Insurance** -- With respect to Coverage E, "you" must maintain the "underlying insurance" in full force and effect during the term of this policy.

If "you" fail to maintain "underlying insurance", the insurance provided by this policy will not replace such "underlying insurance" but will apply as if that "underlying insurance" were valid and collectible.

If any "underlying insurance" is canceled or not renewed and not replaced or there is an increase in the scope of coverage in any "underlying insurance", "you" must notify "us" at once. "We" will not be liable under this policy for more than "we" would have been liable if that "underlying insurance" had not been terminated or had been kept at its original "limits" or coverages.

Reduction or exhaustion of any aggregate "limit" in any "underlying insurance" by payments for judgments, settlements, or expenses for "occurrences" or offenses to which this policy applies will not be a failure to maintain "underlying insurance" in full force and effect.

No statement contained in this condition limits "our" right to cancel or not renew this policy.

13. **Misrepresentation, Concealment, Or Fraud** -- This coverage is void as to "you" and any other "insured" if, before or after a loss:
 - a. "you" have or any other "insured" has willfully concealed or misrepresented:

- 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
 - 2) "your" interest or any other "insured's" interest herein; or
- b. there has been fraud or false swearing by "you" or any other "insured" with regard to a matter that relates to this insurance or the subject thereof.
14. **Subrogation** -- If "we" pay under the Commercial Excess/Umbrella Liability Coverage, "we" may require from an "insured" an assignment of any right of recovery. "We" are not liable under the Commercial Excess/Umbrella Liability Coverage to the extent that any "insured" has impaired "our" right to recover. An "insured" may waive its right to recover, in writing, before an "occurrence" takes place.
15. **Transfer Of Defense** -- With respect to Coverage E, when the applicable "limit" of "underlying insurance" has been exhausted by the payment of claims, settlements, judgments, and/or defense costs:
- a. the duty to defend a "suit" is transferred to "us"; and
 - b. with respect to claims or "suits" that would otherwise have been covered by "underlying insurance", "we" will cooperate in the transfer and control to "us" of any outstanding claims or "suits" to which this insurance applies.
16. **Separate Insureds** -- Coverage provided under this policy applies separately to each "insured" against whom claim is made or "suit" is brought.

However, this does not affect the "limits" stated under How Much We Pay.

17. **Premium** -- The premium shown on the "declarations" was computed on the basis of "our" rules and rates. If the premium is shown on the "declarations" as a deposit premium, "we" will compute the final earned premium at the end of each audit period shown on the "declarations". If it is more than the deposit premium paid by "you", "we" will bill "you" for the difference. If the final earned premium is less than the deposit premium paid by "you", "we" will return the difference to "you". "You" must maintain records of the information that is necessary for computing the premium. Copies of the records must be sent to "us" at the end of the audit period or when requested by "us".

If the premium for coverage provided by this policy is based upon an audit of exposures and the final premium is determined after the expiration of the policy, any additional premium owed to "us" is due on the due date that appears on the billing notice.

18. **Insurance Under More Than One Policy** --

- a. Insurance under this policy is excess over any other insurance and will not contribute with any other insurance, whether the other insurance is primary, excess, contingent, or on any other basis.

However, this condition will not apply to insurance specifically written as excess over this policy.

- b. When this insurance is excess over any other insurance:

- 1) "we" will have no duty to defend under Coverage E or Coverage U any "suit" that any other insurer has a duty to defend. If no other insurer defends, "we" will do so.

However, "we" will be entitled to the "insured's" rights against all those other insurers; and

- 2) "we" will pay "our" share of the amount of loss, if any, that exceeds the sum of:
- a) the total amount that all such other insurance would pay for the loss in the absence of this insurance; and
 - b) the total of all deductibles and self-insured amounts required by such other insurance.
19. **Loss Payable** -- This insurance applies only when the "insured", the "underlying insurer", or any other insurance has become obligated to pay the "limits" of "underlying insurance", the "self-insured retention", or the "limits" of any other insurance which is available to the "insured" and provides coverage with respect to injury or damage to which this policy applies, whichever is applicable. The obligation of the "insured" to pay will have been previously determined by a final settlement or judgment after trial or written agreement between the "insured", claimant or the claimant's legal representative, and "us".
20. **Extended Coverage Territory** --
- a. "We" may be prevented by reason of law or by another reason from defending the "insured" against a "suit" that is brought within the "coverage territory", but in a location that is outside of the United States of America (including its territories and possessions), Puerto Rico, or Canada. If "we" would have defended that "suit" under the "terms" of this policy, had "we" not been prevented from doing so, "we" will reimburse the "insured" for the necessary and reasonable costs the "insured" incurs for the defense of the "suit". However, "we" will reimburse the "insured" for defense costs only to the extent that such costs would have been covered as Supplemental Payments provided by this policy. Payment made under these "terms" is in addition to the "limit" for the Commercial Excess/Umbrella Liability Coverage, except as provided under item 2., Supplemental Payments.
 - b. If "we" are prevented by reason of law or by another reason from paying, on behalf of an "insured", those sums for which the "insured" becomes legally obligated to pay as "damages" to which this insurance applies within the "coverage territory", but in a location that is outside of the United States of America (including its territories and possessions), Puerto Rico, or Canada, "we" will reimburse the "insured" for such sums.
 - c. All payments or reimbursements "we" make under Supplemental Payments for defense costs and for "damages" because of judgments or settlements will be made in U.S. currency.

Payments or reimbursements under Supplemental Payments will reflect the prevailing exchange rate at the time the costs were incurred.

Payments or reimbursements for "damages" will reflect the prevailing exchange rate at the time the "insured" became legally obligated to pay such "damages".
 - d. If "you" disagree with "us" with respect to the coverage provided by this policy, any dispute must be filed in the courts of the United States of America (including its territories and possessions), Puerto Rico, or Canada.
 - e. "You" must maintain the coverage required by law, statute, regulation, or other governmental authority. This insurance will not be invalid if "you" fail to maintain such coverage as required; however, this insurance will apply as if the required coverage was in full force and effect.

Reduction or exhaustion of any aggregate "limit" by payments for judgments, settlements, or expenses for "occurrences" or offenses to which this policy applies will not be a failure to maintain such coverage required by law, regulation, or other governmental authority in full force and effect.

NUCLEAR ENERGY LIABILITY EXCLUSION

1. Exclusion

a. This insurance does not apply under any liability coverage, to "bodily injury" or "property damage":

- 1) with respect to which an "insured" under the policy is also an insured under a Nuclear Energy Liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its "limit" of liability; or
- 2) resulting from the "hazardous properties" of "nuclear material" and with respect to which:
 - a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereto; or
 - b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America or any agency thereof, under any agreement entered into by the United States of America or any agency thereof, with any person or organization.

b. This insurance does not apply under any liability coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material", if:

- 1) the "nuclear material":
 - a) is at any "nuclear facility" owned by, operated by, or on behalf of an "insured"; or

b) has been discharged or dispersed therefrom;

- 2) the "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, stored, processed, transported, or disposed of by or on behalf of an "insured"; or
- 3) the "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts, or equipment in connection with the planning, construction, maintenance, operation, or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions, or Canada, this exclusion b.3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. With respect to only the Nuclear Energy Liability Exclusion, the following definitions are added:

- a. "Hazardous properties" include radioactive, toxic, or explosive properties.
- b. "Nuclear material" means "source material", "special nuclear material", or "by-product material".
- c. "Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954, or in any law amendatory thereof.
- d. "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".
- e. "Waste" means any "waste" material:
 - 1) containing "by-product material" other than the tailings or "wastes" produced by the extraction of uranium or thorium from any ore processed primarily for its "source material" content; and

- 2) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".
- f. "Nuclear facility" means:
- 1) any "nuclear reactor";
 - 2) any equipment or device designed or used for:
 - a) separating the isotopes of uranium or plutonium;
 - b) processing or utilizing "spent fuel"; or
 - c) handling, processing, or packaging "waste";
 - 3) any equipment or device used for the processing, fabricating, or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium-233 or any combination thereof, or more than 250 grams of uranium-235; or
 - 4) any structure, basin, excavation, premises, or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such sites, and all premises used for such operations.
- g. "Nuclear reactor" means any apparatus designed or used:
- 1) to sustain nuclear fission in a self-supporting chain reaction; or
 - 2) to contain a critical mass of fissionable material.
- h. "Property damage" includes all forms of radioactive contamination of property.

EXCLUSION -- PROFESSIONAL LIABILITY COVERAGE E

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusion is added under Coverage E, item 2. Exclusions:

"We" do not pay for injury or damage arising out of the rendering of or failure to render a professional service.

**UNSCHEDULED LIMITS OR SUBLIMITED COVERAGES
EXCLUSION**

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

HOW MUCH WE PAY is amended by adding the following:

This insurance does not apply in excess of or upon exhaustion of any "limits" or sublimits of "underlying insurance" if such "limits" or sublimits are not specifically listed in the Schedule of Underlying

Insurance on the **Commercial Excess/Umbrella Liability Declarations.**

All other "terms" of the policy apply, except as amended by this endorsement.

EXCLUSION -- NON-OWNED AUTO LIABILITY COVERAGE AND HIRED AUTO LIABILITY COVERAGE COVERAGE E

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

Under Definitions, the following definitions are added:

1. "Hired auto" means an "auto" "you" lease, hire, or borrow on an occasional or infrequent basis. It does not include an "auto" "you" lease, hire, or borrow from:
 - a. any of "your" "employees" or members of their households; or
 - b. any of "your" partners, "executive officers", members (if "you" are a limited liability company), or members of their households.

2. "Non-owned auto" means any "auto" "you" do not own, lease, hire, or borrow which is used in connection with "your" business. "Non-owned auto" includes any "auto" owned by "your" "employees", partners, "executive officers", members (if "you" are a limited liability company), or members of their households.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusions are added under Coverage E, item 2. Exclusions:

"We" do not pay for:

- a. "bodily injury" or "property damage" arising out of the use of a "non-owned auto" in "your" business.
- b. "bodily injury" or "property damage" arising out of the use of a "hired auto" by "you" or "your" "employees" in the course of "your" business.

**EXCLUSION -- AUTO LIABILITY
COVERAGE E
TEXAS**

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusion is added under Coverage E, item 2. Exclusions:

"We" do not pay for "bodily injury" or "property damage" arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, supervision, operation, or "loading or unloading" of any "auto" when coverage is not included in any "underlying insurance".

**PER LOCATION/PER PROJECT AGGREGATE LIMIT OF INSURANCE
EXCLUSION**

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

HOW MUCH WE PAY is amended by adding the following:

Any per location or per project aggregate limit of insurance that is extended to a policy of "underlying insurance" will not apply to any coverage provided by this policy.

All other "terms" of the policy apply, except as amended by this endorsement.

EXCLUSION -- EMPLOYEE BENEFITS LIABILITY COVERAGE E

The Commercial Excess/Umbrella liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

Under Definitions, the following definitions are added:

1. "Employee Benefit Program" means one or more of the following types of plans or insurance maintained by "you" for the benefit of "your" "employees":
 - a. group life insurance; group accident and health insurance; dental, vision and hearing plans; and flexible spending accounts; provided that such benefits are made generally available to "employees" who are eligible for such benefits, and no one except an "employee" may subscribe to such benefits;
 - b. profit sharing plans, savings plans, pension plans, retirement plans, or employee stock ownership or subscription plans, provided that such benefits are made generally available to "employees" who are eligible for such benefits, and no one except an "employee" may subscribe to such benefits;
 - c. worker's compensation, unemployment insurance, salary continuation plans, social security benefits, or disability benefits insurance;
 - d. leave of absence programs, travel plans, vacation plans, or tuition assistance or education reimbursement plans;

- e. subsidy plans for health clubs and transportation; or
- f. any other type of insurance or plan described in the Schedule.

2. "Administration" means performing the following acts for the "Employee Benefit Program":

- a. giving information to "employees", including their dependents and beneficiaries, concerning scope of or eligibility for "employee benefit programs";
- b. handling and maintaining of records with respect to "employee benefit programs"; or
- c. enrolling, continuing, or cancelling of any "employee's" participation in "employee benefit programs".

However, "administration" does not include the handling of payroll deductions.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusion is added under Coverage E, item 2. Exclusions:

"We" do not pay for injury or damage an "insured" becomes legally obligated to pay arising from a claim or "suit" for injury to an "employee" caused by the negligent act, error, or omission of the "insured", or of any person for whose acts the "insured" is legally liable, in the "administration" of an "employee benefit program".

EXCLUSION -- PUNITIVE DAMAGES COVERAGES E AND U

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

This policy does not apply to a claim or indemnification for punitive or exemplary "damages", or to any costs, attorney fees, interest, or "damages" attributable to an award of punitive or exemplary "damages". Punitive or exemplary "damages" means those "damages" imposed to punish a wrongdoer and to deter others from similar conduct.

However, if a "suit" seeking both compensatory "damages" and punitive or exemplary "damages" is brought against an "insured" for an "occurrence" or offense covered by this policy, "we" will provide defense coverage.

EXCLUSION -- EMPLOYERS LIABILITY COVERAGE E

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusion is added under Coverage E, item 2. Exclusions:

"We" do not pay for:

- a. "bodily injury" to an "employee" of the "insured" if it occurs in the course of employment by the "insured" or while performing duties related to the conduct of the "insured's" business; or
- b. "bodily injury" to a spouse, child, parent, brother, or sister as a consequence of "bodily injury" to such injured "employee".

This exclusion applies where the "insured" is liable either as an employer or in any other capacity, or there is an obligation to fully or partially reimburse a third party for "damages" arising out of paragraph a. or b. above.

This exclusion does not apply to liability assumed by the "insured" under a "covered contract".

**EXCLUSION -- UMBRELLA LIABILITY
COVERAGE U**

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

Coverage U – Umbrella Liability is deleted in its entirety. All references to Coverage U in the policy are deleted.

EXCLUSION -- TOTAL POLLUTION COVERAGE E

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

Under Coverage E, item 2. Exclusions, exclusions f. and h. are deleted and replaced by the following:

- f. "bodily injury" or "property damage" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants" at any time.

- h. any loss, cost, or expense arising out of any:
 - 1) request, demand, order, statute, or regulation requiring that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or
 - 2) claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".

**RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION
(With Exception for Repair and Remodel)**

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of “residential construction operations.” This exclusion applies whether or not the “residential construction operations” have been completed or are ongoing.

However, this exclusion does not apply to repair and/or remodeling operations by an “insured”.

DEFINITIONS is amended by adding the following:

“Residential construction operations” means any activity by or on behalf of the “insured”, in any capacity, related to, or in support of, any construction of a building or other structure intended in whole or in part for habitational use.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION - CYBER LIABILITY

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. Exclusion m. is deleted in its entirety and replaced by the following:

m. “bodily injury”, “property damage”, “personal and advertising injury,” or any other loss, cost, expense, or “damages” arising out of unauthorized access, theft, alteration, corruption or disclosure of confidential, intellectual, proprietary or personal information and data including but not limited to patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion also excludes any liability for any loss, liability, cost, “damages”, expense, fine or penalty, loss of use of, corruption of, inability to access, reduction in functionality, directly or indirectly, caused by or contributed to or resulting from the following non-exhaustive list of events regardless of any other cause or other event contributing concurrently or in any other sequence to the loss, liability, cost, “damages”, expense, fine or penalty:

- a) damage to or loss of data occurring on computer systems,
- b) an unauthorized access of computer systems,
- c) computer malware on computer systems,
- d) human error affecting computer systems,
- e) system failure occurring on computer systems,
- f) a defect of computer systems,
- g) social engineering, or
- h) cyber extortion.

This exclusion applies even if loss, cost, “damages” or expenses are claimed for notification costs, credit monitoring and repair expenses, forensic expenses, public relation expenses or any other loss, cost, “damages” or expense incurred arising out of any access to or disclosure of any person’s or organization’s confidential, intellectual, proprietary or personal information and data.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – FINANCIAL SERVICES

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or any other injury, “damages” or loss of any nature or kind arising out of the “insured’s” lending or financing operations (whether the “insured” is acting in the capacity of a lender or borrower), including debt financing, bonds, notes, mortgages, debentures and guarantees of any debt, and including any claim of wrongful foreclosure arising out of such operations.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – CROSS SUITS LIABILITY

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to any claim or “suit” brought by any “insured” against another “insured”.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – RIOT, CIVIL COMMOTION OR MOB ACTION

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of:

- 1) riot, civil commotion or mob action; or
- 2) any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – ECONOMIC SANCTIONS

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or any other injury, “damages” or loss of any nature or kind to the extent that the provision of such insurance, “damages” or loss would expose “us” to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – FAILURE TO SUPPLY

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of the failure of any “insured” to adequately supply gas, oil, water, electricity, steam or biofuel.

This exclusion does not apply if the failure to supply results from the sudden and accidental injury to tangible property owned or used by any “insured” to procure, produce, process or transmit the gas, oil, water, electricity, steam or biofuel.

All other “terms” of the policy apply, except as amended by this endorsement.

EXCLUSION – INJURY TO INDEPENDENT CONTRACTOR

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

This insurance does not apply to “bodily injury” or “personal and advertising injury” to any independent contractor or the “employee” of any independent contractor while such independent contractor or their “employee” is working on behalf of the “insured”.

This exclusion applies:

- 1) Whether the “insured” may be liable as an employer or in any other capacity; or
- 2) To any obligation to share “damages” with or repay someone else who must pay “damages” because of the injury.

All other “terms” of the policy apply, except as amended by this endorsement.

ORGANIC PATHOGENS EXCLUSION

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

Schedule

Description of Premises:

Exposures and locations for those policies specifically listed in the Schedule of Underlying Insurance on the Commercial Excess/Umbrella Liability Declarations

Location of Premises:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

Insurance provided under this policy does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of:

- 1) The actual, alleged or threatened presence, release, discharge, escape, dispersal, seepage, migration, ingestion or inhalation of, physical contact with, or exposure to, any “organic pathogen”; and
- 2) Any loss, cost, or expense arising out of any request, demand or order that any insured or others test for, monitor, clean up, abate, remediate, dispose of, remove, contain, treat, detoxify, or neutralize, or in any way respond to or assess the effects of, any “organic pathogen.”

DEFINITIONS is amended by adding the following:

“Organic Pathogen” means any bacteria, virus, fungus, mold, mushroom, yeast, mildew, mycotoxin, protist, wet rot, dry rot, or other metabolic products or their spores, scent, vapor, gas or byproducts, or any reproductive body they produce.

All other “terms” of the policy apply, except as amended by this endorsement.

FIREARMS EXCLUSION

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

Insurance provided under this policy does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of:

- a. The use of a firearm by an “insured”, their patrons, tenants, invitees, guests, or any other person at any time;
- b. The negligent hiring, employment, investigation, supervision, reporting to the proper authorities or failure to so report, appointment, or retention of the “insured” (if applicable) referenced in paragraph a. above; and
- c. The failure of any “insured” or anyone else for whom the “insured” is legally responsible to prevent or suppress the use of any firearm.

All other “terms” of the policy apply, except as amended by this endorsement.

PFAS EXCLUSION

The Commercial Excess/Umbrella Liability Coverage of this policy is amended as follows:

The policy is amended as follows:

COVERAGE E – EXCESS LIABILITY, 2. EXCLUSIONS is amended by adding the following exclusion:

Insurance provided under this policy does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of:

- a. Any actual, alleged or threatened discharge, disposal, escape, seepage, migration, release, or existence, ingestion, inhalation, absorption, exposure to, contact with, consumption or absorption of **perfluoroalkyl or polyfluoroalkyl substances (PFAS)** or materials containing **perfluoroalkyl or polyfluoroalkyl substances (PFAS)**;
 - b. Any loss, cost, expense, liability or other type of obligation arising out of any:
 - 1) **claim**, request, directive, statutory or regulatory requirement, or order on or on behalf of any person, entity, or governmental authority that the insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of **perfluoroalkyl or polyfluoroalkyl substances (PFAS)** or materials containing **perfluoroalkyl or polyfluoroalkyl substances (PFAS)**; or
 - 2) **claim** by or on behalf of any person, entity, or governmental authority for damages or any other relief or remedy because of testing or, monitoring, cleaning up, removing, containing, treating, detoxifying, or neutralizing, or in any way responding to or assessing the effects of **perfluoroalkyl or polyfluoroalkyl substances (PFAS)** or materials containing **perfluoroalkyl or polyfluoroalkyl substances (PFAS)**.
2. **DEFINITIONS** is amended to include the following:

Perfluoroalkyl or polyfluoroalkyl substances (PFAS) means any of the following:

- a. Perfluorooctanoic acid (PFOA), a chemical compound described as a) C₈HF₁₅O₂, b) F-CF₂-CF₂-CF₂-CF₂-CF₂-CF₂-C(=O(O))-H, or c) 2,2,3,3,4,4,5,5,6,6,7,7,8,8,8-pentadecafluorooctanoic acid-PFOA;
- b. Perfluorooctane sulfonic acid (PFOS), a chemical compound described as a) C₈HF₁₇O₃S, b) F-CF₂-CF₂-CF₂-CF₂-CF₂-CF₂-CF₂-CF₂-S(=O(=O))-H, or c) 1,1,2,2,3,3,4,4,5,5,6,6,7,7,8,8,8-heptadecafluorooctanesulfonic acid-PFOS;
- c. Any PFAS replacement related materials, including but not limited to Gen-X, a chemical compound described as a) C₆H₄F₁₁NO₃, b) Ammonium perfluoro (2-methyl-3-oxahexanoate), c) C₃ Dimer Acid, d) hexafluoropropylene oxide dimer acid, or e) HFPO Dimer Acid;
- d. PFOA or PFOS sales, PFAS-relate compounds, or any substances which degrade to PFOA or PFOS; or
- e. Any PFAS, PFOA, or PFOS identified at any time as a Persistent Organic Pollutant (POP) in Annex A (Elimination), Annex B (Restriction), or Annex C (Unintentional production) in the Stockholm Convention on Persistent Organic Pollutants ratified by the United States of America and administered by the United States Environmental Protection Agency (USEPA).

All other “terms” of the policy apply, except as amended by this endorsement.

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

(The entries required to complete this endorsement will be shown below, on the "declarations", or on the "schedule of coverages".)

SCHEDULE

Certified Terrorism Loss Premium \$ 197

Additional information, if any, concerning terrorism premium:

Federal share of terrorism losses: 80 %

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Department of the Treasury under the federal Terrorism Risk Insurance Program. Under such program, the Treasury pays a percentage of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. The percentage paid by the Treasury is shown in the Schedule above.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended (the Act), exceed \$100 billion in a calendar year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds \$100 billion.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded \$100 billion in a calendar year, and "we" have met "our" insurer deductible under the Act, "we" will not pay for any portion of "certified terrorism loss" that exceeds \$100 billion. If the "certified terrorism loss" exceeds \$100 billion in a calendar year, losses up to \$100 billion are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Act.

CERTIFIED TERRORISM LOSS

1. The following definitions are added:
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
 - 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
 - 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
 - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
 - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
2. The following provision is added:

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

**EXCLUSION -- ABUSE OR MOLESTATION
COVERAGES E AND U
TEXAS**

The Commercial Excess/Umbrella Liability Coverage is amended as follows. All other "terms" of the policy apply, except as amended by this endorsement.

COMMERCIAL EXCESS/UMBRELLA LIABILITY COVERAGES

The following exclusion is added under Coverage E and Coverage U, item 2.
Exclusions:

"We" do not pay for "bodily injury", "property damage", or "personal and advertising injury" arising out of the actual or threatened abuse or molestation of anyone while in the care, custody, or control of any "insured".

This exclusion applies even if the claim or "suit" against any "insured" alleges negligence or other improper action in the employment, investigation, supervision, reporting or failure to report to proper authorities, or retention of a person for whom any "insured" is or was legally responsible and whose conduct would be excluded under this endorsement.

With respect to the "terms" of this endorsement, abuse means an act which is committed with the intent to cause harm.

TEXAS NOTICE LEAD EXCLUSIONS

"Your" Commercial Excess/Umbrella Liability Policy includes exclusions for "bodily Injury", "property damage", and "personal and advertising Injury" arising out of lead under both Coverages E and U. Lead clean-up costs are also excluded.

Please read "your" policy and the applicable exclusions carefully. If "you" have any questions regarding the coverages or exclusions contained in the policy, please contact "your" agent for an explanation.

IMPORTANT NOTICE TO POLICYHOLDERS PRODUCERS COMPENSATION DISCLOSURE

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for our family of insurance companies.

Housing Insurance Services (HIS) represents insurance companies and in such capacity will provide services to you relating to your insurance coverage.

HIS will receive compensation from the insurance companies if you choose to purchase the proposed coverage.

In many cases, HIS will obtain proposals from other insurers offering coverage in connection with the insurance programs. You may obtain more information about the compensation expected to be received by HIS, and the compensation expected to be received based in whole or in part on any alternative quotes by requesting such information from HIS – Agency Operations Department, at 203-272-8220 or 1-800-873-0242.

TEXAS NOTICE TO POLICYHOLDERS Housing Enterprise Insurance Company

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

Housing Enterprise Insurance Company

To get information or file a complaint with your insurance company:

Call: Compliance Officer at 1-800-873-0242

Email: Enterprisecompliance@housingcenter.com

Mail: 189 Commerce Court, Cheshire CT 06410-0189

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

TEXAS NOTICE TO POLICYHOLDERS

Housing Enterprise Insurance Company

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

Housing Enterprise Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: Oficial de cumplimiento al 1-800-873-0242

Dirección postal: 189 Commerce Court, Cheshire, CT 06410-0189

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091



IMPORTANT NOTICE CLAIMS REPORTING

Housing Enterprise Insurance Company

Delivering superior claims service means more than carrying out our contract, it means providing the highest level of professionalism and fairness.

Housing Enterprise Insurance Company provides you a centralized claim reporting system. This system ensures that all your claims are filed and reported in a timely manner.

Create your account and login at <https://www.housingcenter.com/report-a-claim/>

In the event of a claim, please email your completed ACORD Loss Notice to:

Claimsreporting@housingcenter.com

If you have any questions or need additional information, please contact us at 800-873-0242 or by email at memberservices@housingcenter.com.

AMENDATORY ENDORSEMENT TEXAS

1. Under Definitions, "pollutant" is deleted and replaced by the following:

"Pollutant" means any solid, liquid, gaseous, or thermal irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be disposed of as well as recycled, reclaimed, or reconditioned.

2. What Must Be Done In Case Of Loss is amended to include the following provision:

Failure to give any notice required to be given, or failure to provide copies of all legal papers, demands, and notices received in connection with a claim or "suit" will not invalidate any claim made against this policy if the failure to provide these materials did not prejudice "us".

3. If this policy has been issued to a governmental unit, as defined under Texas regulations, under Conditions, Cancellation And Nonrenewal is deleted and replaced by the following:

Cancellation And Nonrenewal

- a. "You" may cancel this policy at any time by notifying "us" of the date cancellation is to take effect. "We" will send "you" any refund due when the policy is returned to "us".
- b. "We" may cancel or not renew this policy by delivering or mailing written notice to "you" at the address shown in the policy. Such notice may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent. Proof of delivery or mailing is sufficient proof of notice. The notice will state the reason for cancellation or nonrenewal.

- c. If this policy has been in effect for less than 90 days, "we" may cancel for any reason, except that under the provisions of the Texas Insurance Code, "we" may not cancel solely because "you" are an elected official.

If this policy has been in effect for 90 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel only if one or more of the following reasons apply:

- 1) "you" have not paid any portion of the premium when due;
- 2) an "insured" has submitted a fraudulent claim;
- 3) there has been an increase in the hazard covered by this policy that is within an "insured's" control and that would produce a rate increase; or
- 4) the department has determined that continuation of the policy would result in a violation of the Texas Insurance Code or any other law governing the business of insurance in the state.

"We" will give "you" notice at least 10 days before cancellation is effective.

- d. If "we" do not renew this policy, "we" will give "you" notice at least 30 days before nonrenewal is effective. "We" may nonrenew for any reason except that, under the provisions of the Texas Insurance Code, "we" may not nonrenew solely because "you" are an elected official.
- e. "Your" return premium, if any, will be calculated on a pro rata basis and will be refunded at the time of cancellation or as soon as practicable. Payment or tender of the unearned premium is not a condition of cancellation.

4. If this policy has not been issued to a governmental unit, as defined under Texas regulations, under Conditions, Cancellation And Nonrenewal is deleted and replaced by the following:

Cancellation And Nonrenewal -- "You" may cancel this policy at any time by notifying "us" of the date cancellation is to take effect.

During the first 60 days this policy is in effect, "we" may cancel for any reason, except that under the provisions of the Texas Insurance Code, "we" may not cancel this policy solely because "you" are an elected official.

If this policy has been in effect for more than 60 days, or if it is a renewal or continuation of a policy issued by "us", "we" may cancel only for one or more of the following reasons:

- a. "you" do not pay the premium when due;
- b. "you" committed fraud in obtaining the coverage;
- c. there is an increase in hazard covered by this policy that is within "your" control that would produce a rate increase;
- d. there is a loss of "our" reinsurance covering all or part of the risk covered by this policy; or
- e. "we" are placed in supervision, conservatorship, or receivership and the cancellation or nonrenewal is approved or directed by the supervisor, conservator, or receiver.

If "you" cancel, "we" will return any refund due when the policy is returned to "us". Any refund will be computed on a pro rata basis.

If "we" cancel or nonrenew this policy, "we" must deliver to "you", or mail to "you" at the mailing address known to "us", "our" written notice of cancellation or nonrenewal. Such notice may be delivered by electronic means

if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent. The notice will state the reason for cancellation or nonrenewal.

"We" will give "you" at least ten days notice before cancellation is effective. If "we" cancel, any refund will be computed on a pro rata basis.

The nonrenewal notice must be mailed or delivered at least 60 days before the policy's expiration date. If the notice is delivered or mailed later than 60 days before the date on which the policy expires, the coverage will remain in effect until the 61st day after the date on which the notice is delivered or mailed.

Earned premium for any period of coverage that extends beyond the expiration date of this policy will be computed pro rata based on the rate charged for this expired policy.

The transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew.

"We" may not cancel or refuse to renew this policy solely because "you" are an elected official.

5. Under Conditions, paragraph c. under condition 10. is deleted and replaced by the following:

- c. when any "designated insured" becomes aware of anything that indicates that "bodily injury" or "property damage" has occurred or is occurring.

6. Under Conditions, the following is added to condition 17.:

Undeclared exposures or change in "your" business operation, acquisition, or use of locations may occur during the policy period that are not shown on the "declarations". If so, "we" may require an additional premium. That premium will be determined in accordance with "our" rates and rules then in effect.

7. Under Conditions, the following is added to condition 20.:

f. "Our" duties in the event of a claim under items a. or b. above are as follows:

- 1) Within 15 days after "we" receive "your" written notice of claim, "we" must:
 - a) acknowledge receipt of the claim. If "our" acknowledgement of the claim is not in writing, "we" will keep a record of the date, method, and content of "our" acknowledgement;
 - b) begin any investigations of the claim; and
 - c) specify the information "you" must provide in accordance with What Must Be Done In Case Of Loss.

"We" may request more information, if during the investigation of the claim such additional information is necessary.

- 2) After "we" receive the information "we" request, "we" must notify "you" in writing whether "your" claim will be paid or has been denied or whether more information is needed within 15 business days.

3) If "we" do not approve payment of "your" claim or need more time for processing "your" claim, "we" must:

- a) give the reasons for denying "your" claim; or
- b) give the reasons "we" require more time to process "your" claim. But, "we" must either approve or deny "your" claim within 45 days after requesting more time.

8. Under Conditions, the following condition is added:

Notice Of Settlement Of Liability Claim -- "We" will notify the "insured" in writing of any initial offer to compromise or settle a claim against the "insured" under this Commercial Excess/Umbrella Liability Coverage. "We" will give the "insured" notice within ten days after the date the offer is made.

"We" will notify the "insured" in writing of any settlement of a claim against the "insured" under this Commercial Excess/Umbrella Liability Coverage. "We" will give the "insured" notice within 30 days after the date of the settlement.

No coverage is provided by this notice, nor does it replace any provisions of your policy. Read your declarations and policy for complete information on the coverages you are provided. If there are any discrepancies between the policy and this notice, **THE PROVISIONS OF THE POLICY GOVERN.**

DISCLOSURE NOTICE

NO COVERAGE FOR LIABILITY ARISING OUT OF ASBESTOS

Your policy does not provide coverage for asbestos, meaning legal liability to others for injury or damage arising from exposures to asbestos and asbestos related products. This means that claims for bodily injury or property damage arising out of asbestos and asbestos related products are not covered. If your policy provides coverage for personal injury and/or advertising injury, this also means that claims for personal injury or advertising injury arising out of asbestos and asbestos related products are not covered.

In addition, your policy does not provide coverage for loss, cost, or expense arising out of the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust.

Forms that failed to print in batch number 384499

Form Number CL 0605 01 21 Version 0
Request Type Policy User Number HEICXS-234420-225659-2022
Member Name Laredo Housing Facilities Corporation
Policy/Endt Id 146221 Dataobject Name

Message

Retrieval returned -1 using arguments 146221

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Consideration to authorize the Executive Director to renew the month-to-month lease agreements with Webb County for the Springfield Acres Head Start Center located at the Ana Maria Lozano Development and Magic Corner located at the South Laredo Development.
Item #: 11E	
INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE: Jennifer Barrientos Director of Finance
PREVIOUS BOARD ACTION: On October 22, 2021, the Board of Commissioners approved the 2021-2022 lease renewals for the Springfield Acres Head Start Center located in the Ana Maria Lozano Development at a monthly rental rate of \$650.00 and for the Magic Corner Head Start Center located in the South Laredo Development at a monthly rental rate of \$550.00.	
BACKGROUND: The Webb County Head Start program is a comprehensive child development and early education program for low-income children, ages one to five years old, and their families. The program helps children become better prepared to succeed in school and in life by addressing the needs of the whole child. In addition to providing a research-based academic curriculum, Head Start also provides an array of comprehensive services, including health and mental health screenings and services, nutrition, dental and vision services, and extensive parental involvement and early childhood development.	
FINANCIAL: Springfield Acres Head Start Center \$650.00 monthly rental rate X 12 months = \$7,800.00 Magic Corner Head Start Center \$550.00 monthly rental rate X 12 months = \$6,600.00	
RECOMMENDATION: To authorize the Executive Director to renew the month-to-month lease agreements with Webb County for the Springfield Acres Head Start Center located at the Ana Maria Lozano Development and Magic Corner located at the South Laredo Development.	



Webb County Head Start

Tel. (956)722-6571 Fax (956)791-3485 P.O. Box 2397 Laredo, Texas 78044



September 14, 2022

Laredo Housing Authority
Maria M. Gaona, Executive Director
2000 San Francisco Avenue
Laredo Texas, 78040

RE: Lease Agreement between Webb County and the Laredo Housing Authority

Dear Ms. Gaona:

On November 1, 2013, Webb County (Lessee) entered into month-to-month lease agreement with the Laredo Housing Authority (Lessor) for the following property in the City of Laredo and Webb County Texas:

- 6500 Springfield (Springfield Acres Head Start Center)

This letter is to give written notice that Lessee requesting a month-to-month renewal lease starting from November 1, 2012. All other applicable terms and conditions from lease agreement remain in effect.

Your signature below will confirm your willingness to exercise the option for renewal for 2022-2023. Should you have any questions, concerns or need additional information regarding this renewal, please don't hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "Aliza Oliveros".

Aliza Oliveros
Executive Director

Laredo Housing Authority
Maria M. Gaona, Executive Director

By: _____

Date: _____

MONTH TO MONTH LEASE AGREEMENT
LAREDO HOUSING AUTHORITY & WEBB COUNTY/HEADSTART

THIS AGREEMENT, made the 18th day of November, 2022 by and between the Laredo Housing Authority, hereinafter called Lessor" and the Webb County Head Start Program, hereinafter called "Lessee", witnessed:

That Lessor, for and in consideration of the rent hereinafter specified to be paid by Lessee, and the covenants and agreements hereinafter contained, by the Lessee to be kept and performed, has leased the following described real property, located at 6500 Springfield Ave. (Springfield Acres/Headstart), City of Laredo, County of Webb, State of Texas 78040.

To have and to hold said Lessee on the following terms and conditions:

TERM: The term of this Lease shall be month-to-month beginning November 1, 2022.

RENTAL: Lessee covenants and agrees to pay to Lessor as rent for the said premises the sum of FIVE HUNDRED FIFTY DOLLARS (\$550.00) per month, which rental shall be paid as follows: 1" day of each month, upon execution of this Lease, and the same amount on the same date each subsequent month thereafter until the termination of the Lease. Lessee further covenants and agrees to maintain the leased premises in a clean and attractive manner including the landscaping thereof.

PURPOSE: Said land shall be used by Lessee to provide such services as the Head Start Program and any other related services necessary to carry out the goals and objectives of the Head Start Program and for no other purpose whatsoever without the written consent of Lessor.

IMPROVEMENTS: Lessee may, at Lessee's sole cost and expense, make such changes, alternations or improvements (including the construction of buildings) as may be necessary to fix existing needs; provide however, that no change, alternation or improvement may be so made without the prior written approval of Lessor's Executive Director; and all buildings, fixtures and improvements of every kind and nature whatever installed by Lessee shall remain the property of Lessee, who may the same upon termination of the Lease, provided that such removal shall be done in such a manner as not to injure or damage the demised premises; and provided further, that should Lessee fail to remove said buildings, fixtures or improvements as above provided, Lessor at its option, may require Lessee to remove the same within thirty (30) days, unless otherwise agreed in writing. In the event that Lessee shall fail to remove said buildings, fixtures and improvements after receipt of notice from Lessor, Lessor may remove the same and dispose of the same as it sees fit, and Lessee agrees to immediately sell, assign, transfer and set over to Lessor all of Lessee's right, title and interest in and to said buildings, fixtures, improvements and any personal property not removed by Lessee, for the sum of ONE DOLLAR (\$1.00).

RESERVATIONS BY LESSOR: Lessor reserves the right to require and make modifications to the leased land for the benefit of the public as Lessor determines and for such purpose Lessor shall have right of ingress to and egress from the leased land to make any such modification. Lessor further reserves the right to maintain all current utility lines located in the leased premises. Lessor further reserves the right to construct additional utility lines either by itself or by its licensees or franchises in and through the leased land, such construction or installation of any additional utility lines must be preceded by fifteen (15) days written **notice to Lessee. Any maintenance or construction work done by Lessor or its licenses or franchises will be done with an effort to minimize any damage to or interference with any improvements hereinafter installed on the leased land by Lessee; however, it is understood and agreed by Lessee, that in no event, shall Lessor be responsible to Lessee for any damage to the leased premises or for any damage to the leased land or for any interference with its use by Lessee, arising out of any maintenance, construction or** installation of utility lines on the leased land whether by Lessor or its licensees or franchisees.

REPAIRS-MAINTENANCE: Lessee represents that Lessee has inspected and examined the leased premises and accepts them in the present condition, and Lessee agrees that Lessor shall not be required to make any improvements or repairs whatsoever in or upon the premises hereby leased; Lessee agrees to make any and all improvements and repairs at Lessee's sole cost and expense, and agrees to keep said land safe and in good order and condition at all times during the term hereof; and upon termination of this Lease, Lessee will quit and surrender possession of said premises quietly and peacefully and leave the premises free of dangerous or defective conditions.

ASSIGNMENT AND MORTGAGE: Neither the leased land nor any portion thereof, shall be sublet. Nor shall this Lease or any interest therein be assigned, hypothecated or mortgaged by Lessee, and any attempted assignment, subletting, hypothecation or managing of this Lease shall be of no force or effect, and shall confer no rights upon any assignee, sub-lessee, mortgagee or pledge. In the event that Lessee shall become incompetent, bankrupt or insolvent, or be dissolved, or should a guardian, trustee or receiver be appointed to administer Lessee's business or affairs, nether this Lease nor any interest herein shall become an asset of such guardian, trustee or receiver, and in the event of the appointment of any such guardian, trustee or receiver, this Lease shall immediately terminate and end.

LIABILITY: Lessee agrees to deliver to Lessor upon execution of this Lease and execute copy of a continuing public liability and property insurance policy satisfactory to Lessor, indemnifying and holding Lessor harmless against any and all claims, in the amount of One Hundred Thousand and no/100ths Dollars (\$100,000.00) for injury to any one person, and Three Hundred Fifty Thousand and no/100ths Dollars (\$350,000.00) for property damages, and shall keep the same in force during the term of this Lease.

MECHANIC'S LIENS: Lessee agrees that at least ten (10) days before any construction work or labor is performed, or any materials are supplied, used or expended by Lessee or on Lessee's behalf by any person, firm or corporation or by any contractor, that Lessee will post and record, or cause to be posted and recorded as provided by law, a notice that Lessor is not responsible for any work, labor or materials used or expended, or to be used or expended on the leased land.

TERMINATION BY LESSOR: Lessor may terminate this Lease at any time by serving upon Lessee, in the manner hereinafter provided, a written notice of its election to so terminate, which said notice shall be served at least thirty (30) days prior to the date in said notice named for such termination.

DEFAULT: In the event that Lessee shall be in default of any payment of rent or in the performance of any of the terms or conditions herein agreed to be kept and performed by Lessee, then in that event, Lessor may terminate and end this Lease, with a notice of thirty (30) days. In the event Lessor shall bring a legal action to enforce any of the terms hereof, or to obtain possession of said premises by reason of any default of Lessee, or otherwise, Lessee agrees to pay Lessor all costs of such legal action, including reasonable attorney's fees and court costs.

NOTICES: Any notices which are required hereunder, or which either Lessor or Lessee may desire to serve upon the other, shall be in writing and shall be deemed served when delivered personally, or when deposited in the United States mail, postage prepaid, return receipt requested, addressed to the respective party as follows:

Webb County Head Start Program
Aliza Oliveros, Director
5904 West Drive, Unit 68
Laredo, Texas 78041

Laredo Housing Authority c/o
Mrs. Maria M. Gaona, Executive Director
2000 San Francisco Ave.
Laredo, Texas 78040

WAIVER: Waiver by Lessor of any default in performance by Lessee of any of the terms, covenants or conditions contained herein, must be made in writing by Lessor and shall not be deemed a continuing waiver of the same of any subsequent herein.

COMPLIANCE WITH LAWS: Lessee agrees to comply with all the laws, ordinances, rules and regulations, which may pertain or apply to the leased land and the use thereof.

VENUE: Venue for any litigation regarding or resulting from this Lease shall lie in Webb County, Texas.

Executed on the date shown below for each entity.

LAREDO HOUSING AUTHORITY

**WEBB COUNTY, TEXAS, a Political
Subdivision of the State of Texas**

MARIA M. GAONA, EXECUTIVE DIRECTOR
Date: November __, 2022

Hon. Tano E. Tijerina
Webb County Judge
Date: Novemeber __, 2022

ATTEST:

Margie Ramirez Ibarra
Webb County Clerk

APPROVED AS TO FORM:

Ray Rodriguez, Attorney-at-Law
Assistant General Counsel
Webb County Civil Legal Division *

*The General Counsel, Civil Legal Division's office, may only advise or approve contracts or legal documents on behalf of its clients. It may not advise or approve a contract or legal document on behalf of other parties. Our review of this document was conducted solely from the legal perspective of our client. Our approval of this document was offered solely for the benefit of our client. Other parties should not rely on this approval, and should seek review and approval of their own respective attorney(s).

Passed and approved by the Webb County Commissioners Court on October 10th, 2022; Item No. .



Webb County Head Start

Tel. (956)722-6571 Fax (956)791-3485 P.O. Box 2397 Laredo, Texas 78044



September 14, 2022

Laredo Housing Authority
Maria M. Gaona, Executive Director
2000 San Francisco Avenue
Laredo Texas, 78040

RE: Lease Agreement between Webb County and the Laredo Housing Authority

Dear Ms. Gaona:

On November 1, 2013, Webb County (Lessee) entered into month-to-month lease agreement with the Laredo Housing Authority (Lessor) for the following property in the City of Laredo and Webb County Texas:

- 2801 Ireland (Magic Corner Head Start Center)

This letter is to give written notice that Lessee requesting a month-to-month renewal lease starting from November 1, 2012. All other applicable terms and conditions from lease agreement remain in effect.

Your signature below will confirm your willingness to exercise the option for renewal for 2022-2023. Should you have any questions, concerns or need additional information regarding this renewal, please don't hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "Aliza Oliveros".

Aliza Oliveros
Executive Director

Laredo Housing Authority
Maria M. Gaona, Executive Director

By: _____

Date: _____

MONTH TO MONTH LEASE AGREEMENT
LAREDO HOUSING AUTHORITY & WEBB COUNTY/HEADSTART

THIS AGREEMENT, made the 18th day of November, 2022 by and between the Laredo Housing Authority, hereinafter called Lessor" and the Webb County Head Start Program, hereinafter called "Lessee", witnessed:

That Lessor, for and in consideration of the rent hereinafter specified to be paid by Lessee, and the covenants and agreements hereinafter contained, by the Lessee to be kept and performed, has leased the following described real property, located at 2601 Ireland, (Magic Corner/Headstart) City of Laredo, County of Webb, State of Texas 78040.

To have and to hold said Lessee on the following terms and conditions:

TERM: The term of this Lease shall be month-to-month beginning November 1, 2022.

RENTAL: Lessee covenants and agrees to pay to Lessor as rent for the said premises the sum of SIX HUNDRED FIFTY DOLLARS (\$650.00) per month, which rental shall be paid as follows: 1" day of each month, upon execution of this Lease, and the same amount on the same date each subsequent month thereafter until the termination of the Lease. Lessee further covenants and agrees to maintain the leased premises in a clean and attractive manner including the landscaping thereof.

PURPOSE: Said land shall be used by Lessee to provide such services as the Head Start Program and any other related services necessary to carry out the goals and objectives of the Head Start Program and for no other purpose whatsoever without the written consent of Lessor.

IMPROVEMENTS: Lessee may, at Lessee's sole cost and expense, make such changes, alternations or improvements (including the construction of buildings) as may be necessary to fix existing needs; provide however, that no change, alternation or improvement may be so made without the prior written approval of Lessor's Executive Director; and all buildings, fixtures and improvements of every kind and nature whatever installed by Lessee shall remain the property of Lessee, who may the same upon termination of the Lease, provided that such removal shall be done in such a manner as not to injure or damage the demised premises; and provided further, that should Lessee fail to remove said buildings, fixtures or improvements as above provided, Lessor at its option, may require Lessee to remove the same within thirty (30) days, unless otherwise agreed in writing. In the event that Lessee shall fail to remove said buildings, fixtures and improvements after receipt of notice from Lessor, Lessor may remove the same and dispose of the same as it sees fit, and Lessee agrees to immediately sell, assign, transfer and set over to Lessor all of Lessee's right, title and interest in and to said buildings, fixtures, improvements and any personal property not removed by Lessee, for the sum of ONE DOLLAR (\$1.00).

RESERVATIONS BY LESSOR: Lessor reserves the right to require and make modifications to the leased land for the benefit of the public as Lessor determines and for such purpose Lessor shall have right of ingress to and egress from the leased land to make any such modification. Lessor further reserves the right to maintain all current utility lines located in the leased premises. Lessor further reserves the right to construct additional utility lines either by itself or by its licensees or franchises in and through the leased land, such construction or installation of any additional utility lines must be preceded by fifteen (15) days written **notice to Lessee. Any maintenance or construction work done by Lessor or its licenses or franchises will be done with an effort to minimize any damage to or interference with any improvements hereinafter installed on the leased land by Lessee; however, it is understood and agreed by Lessee, that in no event, shall Lessor be responsible to Lessee for any damage to the leased premises or for any damage to the leased land or for any interference with its use by Lessee, arising out of any maintenance, construction or** installation of utility lines on the leased land whether by Lessor or its licensees or franchisees.

REPAIRS-MAINTENANCE: Lessee represents that Lessee has inspected and examined the leased premises and accepts them in the present condition, and Lessee agrees that Lessor shall not be required to make any improvements or repairs whatsoever in or upon the premises hereby leased; Lessee agrees to make any and all improvements and repairs at Lessee's sole cost and expense, and agrees to keep said land safe and in good order and condition at all times during the term hereof; and upon termination of this Lease, Lessee will quit and surrender possession of said premises quietly and peacefully and leave the premises free of dangerous or defective conditions.

ASSIGNMENT AND MORTGAGE: Neither the leased land nor any portion thereof, shall be sublet. Nor shall this Lease or any interest therein be assigned, hypothecated or mortgaged by Lessee, and any attempted assignment, subletting, hypothecation or managing of this Lease shall be of no force or effect, and shall confer no rights upon any assignee, sub-lessee, mortgagee or pledge. In the event that Lessee shall become incompetent, bankrupt or insolvent, or be dissolved, or should a guardian, trustee or receiver be appointed to administer Lessee's business or affairs, nether this Lease nor any interest herein shall become an asset of such guardian, trustee or receiver, and in the event of the appointment of any such guardian, trustee or receiver, this Lease shall immediately terminate and end.

LIABILITY: Lessee agrees to deliver to Lessor upon execution of this Lease and execute copy of a continuing public liability and property insurance policy satisfactory to Lessor, indemnifying and holding Lessor harmless against any and all claims, in the amount of One Hundred Thousand and no/100ths Dollars (\$100,000.00) for injury to any one person, and Three Hundred Fifty Thousand and no/100ths Dollars (\$350,000.00) for property damages, and shall keep the same in force during the term of this Lease.

MECHANIC'S LIENS: Lessee agrees that at least ten (10) days before any construction work or labor is performed, or any materials are supplied, used or expended by Lessee or on Lessee's behalf by any person, firm or corporation or by any contractor, that Lessee will post and record, or cause to be posted and recorded as provided by law, a notice that Lessor is not responsible for any work, labor or materials used or expended, or to be used or expended on the leased land.

TERMINATION BY LESSOR: Lessor may terminate this Lease at any time by serving upon Lessee, in the manner hereinafter provided, a written notice of its election to so terminate, which said notice shall be served at least thirty (30) days prior to the date in said notice named for such termination.

DEFAULT: In the event that Lessee shall be in default of any payment of rent or in the performance of any of the terms or conditions herein agreed to be kept and performed by Lessee, then in that event, Lessor may terminate and end this Lease, with a notice of thirty (30) days. In the event Lessor shall bring a legal action to enforce any of the terms hereof, or to obtain possession of said premises by reason of any default of Lessee, or otherwise, Lessee agrees to pay Lessor all costs of such legal action, including reasonable attorney's fees and court costs.

NOTICES: Any notices which are required hereunder, or which either Lessor or Lessee may desire to serve upon the other, shall be in writing and shall be deemed served when delivered personally, or when deposited in the United States mail, postage prepaid, return receipt requested, addressed to the respective party as follows:

Webb County Head Start Program
Aliza Oliveros, Director
5904 West Drive, Unit 68
Laredo, Texas 78041

Laredo Housing Authority c/o
Mrs. Maria M. Gaona, Executive Director
2000 San Francisco Ave.
Laredo, Texas 78040

WAIVER: Waiver by Lessor of any default in performance by Lessee of any of the terms, covenants or conditions contained herein, must be made in writing by Lessor and shall not be deemed a continuing waiver of the same of any subsequent herein.

COMPLIANCE WITH LAWS: Lessee agrees to comply with all the laws, ordinances, rules and regulations, which may pertain or apply to the leased land and the use thereof.

VENUE: Venue for any litigation regarding or resulting from this Lease shall lie in Webb County, Texas.

Executed on the date shown below for each entity.

LAREDO HOUSING AUTHORITY

**WEBB COUNTY, TEXAS, a Political
Subdivision of the State of Texas**

MARIA M. GAONA, EXECUTIVE DIRECTOR
Date: November ____, 2022

Hon. Tano E. Tijerina
Webb County Judge
Date: November ____, 2022

ATTEST:

Margie Ramirez Ibarra
Webb County Clerk

APPROVED AS TO FORM:

Ray Rodriguez, Attorney-at-Law
Assistant General Counsel
Webb County Civil Legal Division *

*The General Counsel, Civil Legal Division's office, may only advise or approve contracts or legal documents on behalf of its clients. It may not advise or approve a contract or legal document on behalf of other parties. Our review of this document was conducted solely from the legal perspective of our client. Our approval of this document was offered solely for the benefit of our client. Other parties should not rely on this approval, and should seek review and approval of their own respective attorney(s).

Passed and approved by the Webb County Commissioners Court on October 10th, 2022; Item No. .

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Consideration to authorize a travel request of staff to the scheduled Executive Directors Meeting with the San Antonio HUD staff in San Antonio, Texas on November 30, 2022 through December 2, 2022.
<u>Item #:</u> 11F	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE:</u> Jennifer Barrientos Director of Finance
<u>PREVIOUS BOARD ACTION:</u> None	
<u>BACKGROUND:</u> The Housing Alliance of Valley Employees – South Texas Region will be having their HUD Annual Meeting on December 1 st & 2 nd in San Antonio, Texas. Topics: Public Housing – Housing Choice Voucher – Capital Fund - RAD	
<u>FINANCIAL:</u>	
<u>RECOMMENDATION:</u> To approve the travel request of staff to the Executive Directors meeting with the San Antonio HUD staff in San Antonio, Texas on November 30, 2022 through December 2, 2022.	

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 11/18/2022	<u>SUBJECT:</u> Discussion and possible action to finalize and adopt the Agency Annual PHA Plan, the 2023-2027 PHA Five Year Action Plan and Resolution No. 22-R-06, as presented by staff and in consideration of all public input, to become effective April 1, 2023.
<u>Item #:</u> 12A	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE:</u> Bulmaro Cruz, Director of Construction Projects Raquel Aguilar, Assistant Director of Housing Management
<u>PREVIOUS BOARD ACTION:</u> The 2022-2026 PHA Plan was approved by the Board of Commissioners on December 15, 2021.	
<u>BACKGROUND:</u> Pursuant to 24 CFR 903.5 PHA's may choose to update their 5-Year Plans every year as good management practice and must submit their Annual plan no later than 75 days before the commencement of their fiscal year. As part of the development of the 2023-2027 5-Year Plan, a 45-day comment period allowing for resident and citizen input was held. During this time, staff met with Public Housing Property Managers, Resident Councils and Residents to acquire their input and comments.	
<u>FINANCIAL:</u> The CFP 2023 estimated amount is \$1,900,000.00	
<u>RECOMMENDATION:</u> Staff recommends to adopt the Agency Annual PHA Plan, the 2023-2027 PHA Five Year Action Plan and Resolution No. 22-R-06, as presented by staff and in consideration of all public input, to become effective April 1, 2023.	

Annual Statement /Performance and Evaluation Report
 Capital Funds Program, Capital Fund Program Replacement Housing Factor and
 Capital Funds Financing Program

U. S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0157
 Expires 11/30/2023

Part I: Summary						
PHA Name: <p style="text-align: center; margin: 0;">Housing Authority of the City of Laredo</p>		Grant Type and Number: Capital Fund Program No: TX59P011501-23 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant: 2023 FFY of Grant Approval: 2023	
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report						
Line No.	Summary by Development Account	Original	Total Estimated Cost		Expended	
			Revised 2			
1	Total Non-Capital Funds					
2	1406 Operating Expenses (may not exceed 20% of line 15) 3	0.00				
3	1408 Management Improvements	170,000.00				
4	1410 Administration (may not exceed 10% of line 15)	190,000.00				
5	1480 General Capital Activity	1,540,000.00				
6	1492 Moving to Work Demonstration	0.00				
7	1501 Collateralization Expense / Debt Service Paid by PHA	0.00				
8	1503 RAD-CFP	0.00				
9	1504 RAD Investment Activity	0.00				
10	1505 RAD-CPT	0.00				
11	9000 Debt Reserves	0.00				
12	9001 Bond Debt Obligation paid Via System of Direct Payment	0.00				
13	9002 Loan Debt Obligation paid Via System of Direct Payment	0.00				
14	9900 Post Audit Adjustment	0.00				

1 To be completed for the Performance and Evaluation Report
 2 To be completed for the Performance and Evaluation Report or a Revised Annual Statement
 3 PHAs with under 250 units in management may use 100% of CFP Grants for operations.
 4 RHF funds shall be included here.

Annual Statement /Performance and Evaluation Report
 Capital Funds Program, Capital Fund Program Replacement Housing Factor and
 Capital Funds Financing Program

U. S. Department of Housing and Urban Development

OMB No. 2577-0157

Expires 11/30/2023

Part I: Summary				
PHA Name: Housing Authority of the City of Laredo		Grant Type and Number: Capital Fund Program No: TX59P011501-23 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant: 2023 FFY of Grant Approval: 2023
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report				
Line No.	Summary by Development Account	Total Estimated Cost		
		Original	Revised 2	Expended
15	Amount of Annual Grant:: (sum of lines 2 - 14)	1,900,000.00		
16	Amount of line 15 Related to LBP Activities	0.00		
17	Amount of line 15 Related Sect. 504, ADA, and Fair Housing Act Activities.	0.00		
18	Amount of line 15 Related to Security - Soft Costs	0.00		
19	Amount of line 15 Related to Security - Hard Costs	0.00		
20	Amount of line 15 Related to Energy Conservation Measures	0.00		
Signature of Executive Director		Signature of Public Housing Director		Date

* I certify that the information provided on this form and in any accompanying documentation is true and accurate. I acknowledge that making, presenting, or submitting a false, fictitious, or fraudulent statement, representation, or certification may result in criminal, civil, and/or administrative sanctions, including fines, penalties, and imprisonment.

1 To be completed for the Performance and Evaluation Report
 2 To be completed for the Performance and Evaluation Report or a Revised Annual Statement
 3 PHAs with under 250 units in management may use 100% of CFP Grants for operations.

Capital Fund Program Five-Year Action Plan

U. S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226

Part I: Summary						
PHA Name/Number		Locality (City/County& State)			<input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision No. _____	
Housing Authority of the City of Laredo / TX011		Laredo / Webb Co. / Texas				
A.	Development Number and Name	Work Statement for Year 1 FFY 2023	Work Statement for Year 2 FFY 2024	Work Statement for Year 3 FFY 2025	Work Statement for Year 4 FFY 2026	Work Statement for Year 5 FFY 2027
	TX011 - PHA Wide					
B.	Physical Improvements	Annual	-	-	-	-
	Subtotal	Statement	1,406,000.00	1,406,000.00	1,406,000.00	1,406,000.00
C.	Management Improvements		170,000.00	170,000.00	170,000.00	170,000.00
D.	PHA-Wide Non-dwelling Structures and Equipment		-	-	-	-
E.	Administration		190,000.00	190,000.00	190,000.00	190,000.00
F.	Other		53,000.00	53,000.00	53,000.00	53,000.00
G.	Operations		0.00	0.00	0.00	0.00
H.	Demolition		0.00	0.00		0.00
I.	Development		0.00	0.00	0.00	0.00
J.	Capital Fund Financing - Debt Service		-	-	-	-
K.	Total CFP Funds		\$1,900,000.00	\$1,900,000.00	\$1,900,000.00	\$1,900,000.00
L.	Total Non-CFP Funds		0.00	0.00	0.00	0.00
M.	Grand Total		\$1,900,000.00	\$1,900,000.00	\$1,900,000.00	\$1,900,000.00

Capital Fund Program Five-Year Action Plan

U. S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226

Part I: Summary (Continuation)						
PHA Name/Number			Locality (City/County& State)			<input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision No. _____
Housing Authority of the City of Laredo / TX011			Laredo / Webb Co. / Texas			
A.	Development Number and Name	Work Statement for Year 1 FFY <u>2023</u>	Work Statement for Year 2 FFY <u>2024</u>	Work Statement for Year 3 FFY <u>2025</u>	Work Statement for Year 4 FFY <u>2026</u>	Work Statement for Year 5 FFY <u>2027</u>
	TX011000001 Colonia Guadalupe	Annual Statement	549,000.00	397,000.00	495,000.00	365,000.00
	TX011000003 Richter/AM Lozano		429,000.00	320,000.00	218,000.00	#REF!
	TX011000004 Senior Home		140,000.00	200,000.00	101,000.00	220,000.00
	TX011000005 Meadow/South Laredo		171,000.00	385,000.00	385,000.00	170,000.00
	TX011000006 Asherton		117,000.00	104,000.00	132,000.00	151,000.00
	PHA-Wide		494,000.00	494,000.00	494,000.00	494,000.00
	TOTAL		\$1,900,000.00	\$1,900,000.00	\$1,825,000.00	#REF!

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Discussion and possible action to approve the Capital Fund Program Amendment to the Consolidate Annual Contributions Contract for Calendar Year 2022 and adopt Resolution No. 22-R-07.
Item #: 12B	
INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE Bulmaro Cruz Director of Construction Projects
PREVIOUS BOARD ACTION: On May 20, 2022, the Housing Authority of the City of Laredo Board of Commissioners approved Action Item 10D to adopt Resolution No. 22-R-05 to amend the Consolidate Annual Contributions Contract for Calendar Year 2022.	
BACKGROUND: This revised Consolidated Annual Contribution Contract for Calendar Year 2022 will reflect increased amount of work items; additionally, new work items were incorporated to this grant.	
FINANCIAL: CFP 2022 Grant- \$2,243,585.00	
RECOMMENDATION: Approval of the Capital Fund Program Amendment to the Consolidate Annual Contributions Contract for Calendar Year 2022 and adopt Resolution No. 22-R-07.	

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0157
 Expires 11/30/2023

“Public reporting burden for this collection of information is estimated to average 2.2 hours. This includes the time for collecting, reviewing, and reporting the data. The information requested is required to obtain a benefit. This form is used to verify allowable and reasonableness of grant expenses. There are no assurances of confidentiality. HUD may not conduct or sponsor, and an applicant is not required to respond to a collection of information unless it displays a currently valid OMB control number.

PHA Name Housing Authority of the City of Laredo	Grant Type and Number Capital Fund Program Grant No: TX59P01150122 Replacement Housing Factor Grant No: Date of CFFP:	FFY of Grant: FFY of Grant Approval: 2022
--	---	---

- Type of Grant
- Original Annual Statement
 Reserve for Disasters/Emergencies
 Revised Annual Statement (revision no: 1)
- Performance and Evaluation Report for Period Ending:
 Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 15) ³				
3	1408 Management Improvements	170,000.00	170,000.00		
4	1410 Administration (may not exceed 10% of line 15)	190,000.00	224,358.00		
5	1480 General Capital Activity	1,540,000.00	1,849,227.00		
6	1492 Moving to Work Demonstration				
7	1501 Collateralization Expense / Debt Service Paid by PHA				
8	1503 RAD-CFP				
9	1504 RAD Investment Activity				
10	1505 RAD-CPT				
11	9000 Debt Reserves				
12	9001 Bond Debt Obligation paid Via System of Direct Payment				
13	9002 Loan Debt Obligation paid Via System of Direct Payment				
14	9900 Post Audit Adjustment				

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0157
 Expires 11/30/2023

Part I: Summary					
PHA Name: Housing Authority of the City of Laredo		Grant Type and Number Capital Fund Program Grant No: TX59P01150122 Replacement Housing Factor Grant No: Date of CFFP:		FFY of Grant: FFY of Grant Approval: 2022	
Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: ¹ <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
15	Amount of Annual Grant:: (sum of lines 2 - 14)	1,900,000.00	2,243,585.00		
16	Amount of line 15 Related to LBP Activities				
17	Amount of line 15 Related Sect. 504, ADA, and Fair Housing Act Activities.				
18	Amount of line 15 Related to Security - Soft Costs				
19	Amount of line 15 Related to Security - Hard Costs				
20	Amount of line 15 Related to Energy Conservation Measures				
Signature of Executive Director *		Date		Signature of Public Housing Director	
				Date	

* I certify that the information provided on this form and in any accompanying documentation is true and accurate. I acknowledge that making, presenting, or submitting a false, fictitious, or fraudulent statement, representation, or certification may result in criminal, civil, and/or administrative sanctions, including fines, penalties, and imprisonment.

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Laredo		Grant Type and Number Capital Fund Program Grant TX59P01150122 No: CFFP (Yes/ No): Replacement Housing Factor Grant No: -			Federal FFY of Grant: 2022			
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
TX011000001	Admin/Community Modernization	1480		384,000.00	500,000.00			
Colonia Guadalupe	Security Lighting	1480		20,000.00	20,000.00			
	Resurface Parking Lots	1480		.00	54,358.00			
TX011000003	Admin/Community Modernization (CR)	1480		190,000.00	190,000.00			
Carlos Richter (CR)	Resident Relocation	1480		20,000.00	20,000.00			
Ana Ma. Lozano (AL)	Plumbing Replacement	1480		136,000.00	136,000.00			
TX011000004	Electrical Upgrade	1480		301,000.00	301,000.00			
Senior Home (SH)	Sewer Line Replacement	1480		60,000.00	60,000.00			
	Emergency Pull String Upgrade	1480		28,000.00	28,000.00			
	HVAC	1480		0.00	40,000.00			
	Automated Resident Parking Gates	1480		0.00	30,000.00			
TX011000005	Roof Shingle Replacement	1480		120,000.00	120,000.00			
Meadow Acres (MA)	Gypsum Board Replacement	1480		42,000.00	42,000.00			
South Laredo (SL)								

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part II: Supporting Pages								
PHA Name: Housing Authority of the City of Laredo			Grant Type and Number Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No: TX59P01150122			Federal FFY of Grant: 2022		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised ¹	Funds Obligated ²	Funds Expended ²	
TX011000006	Water Line & Plumbing Fixture Replacement	1480		90,000.00	90,000.00			
Asherton	Water Softener	1480	1	15,000.00	15,000.00			
TX011000000	PHAS/QHWRA Improvements	1408		27,000.00	27,000.00			
PHA Wide	Computer Labs	1408		123,000.00	123,000.00			
	Benefits	1408		15,000.00	15,000.00			
	Force Account Uniforms	1408		5,000.00	5,000.00			
	Management Fees	1410		190,000.00	224,358.00			
	A/E Fees	1480		50,000.00	75,000.00			
	Appliances	1480		31,000.00	50,000.00			
	Miscellaneous Equipment	1480		25,000.00	49,869.00			
	Miscellaneous Equipment - Vehicle	1480	1	28,000.00	28,000.00			

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

Part III: Implementation Schedule for Capital Fund Financing Program					
PHA Name: Housing Authority of the City of Laredo					Federal FFY of Grant: 2022
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates ¹
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	

¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 1/18/2022	<u>SUBJECT:</u> Discussion with possible action relating to the status of the Redevelopment/Revitalization of Colonia Guadalupe.
<u>Item #:</u> 12C	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE:</u> Bulmaro Cruz, Director of Construction Projects Jennifer Barrientos, Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On April 22, 2022, the Board of Commissioners awarded RFQ #2022-0317-1 Architectural & Engineering Services.	
<u>BACKGROUND:</u>	
<u>FINANCIAL:</u>	
<u>RECOMMENDATION:</u>	



Colonia Guadalupe Redevelopment/Revitalization

The conceptual redevelopment planning of Colonia Guadalupe.

- October 21, 2022, due date for the Section 18 Obsolescence Study proposals
- November 4, 2022, awarded the Section 18 Obsolescence Study to Dominion Due Diligence Group (D3G) in the amount of \$9,500.00
- Colonia Guadalupe units being utilized for pilot program
 - 619 Gonzalez St. – Unit 241 (2 BD)
 - 617 Gonzalez St. – Unit 242 (3 BD)
- Redline Architecture – working on conceptual architectural and unit design
 - Exterior
 - Interior layout
 - Mechanical

LHA COMMISSIONERS' COMMUNICATION

<u>DATE:</u> 1/18/2022	<u>SUBJECT:</u> Discussion with possible action relating to the status of the Permanent Supportive Housing Project.
<u>Item #:</u> 12D	
<u>INITIATED BY:</u> Mary Gaona Executive Director	<u>STAFF SOURCE:</u> Bulmaro Cruz, Director of Construction Projects Jennifer Barrientos, Director of Finance
<u>PREVIOUS BOARD ACTION:</u> On April 22, 2022, the Board of Commissioners awarded RFQ #2022-0317-1 Architectural & Engineering Services.	
<u>BACKGROUND:</u>	
<u>FINANCIAL:</u>	
<u>RECOMMENDATION:</u>	



Permanent Supportive Housing Project

Permanent Supportive Housing Subcommittee was formed to assist in the planning and development of a Permanent Supportive Housing Project.

- Border Region Behavioral Health Center, Maria Sanchez, Executive Director
- Gateway Community Health Center, Inc. Mara Lopez, Director of Marketing
- Laredo Housing Authority, Jose L. Ceballos, Board Chairman
- Laredo Housing Authority, Dr. Sergio D. Garza, Vice-Chairman
- Laredo Housing Authority, Mary Gaona, Executive Director – Subcommittee Chair
- Texas Veterans Leadership Program, Gabriel Lopez, Assistant Director
- Webb County Constable Pct. 1, Guadalupe 'Lupillo' Gomez

The committee has proposed to build 70 PSH units located at 1500 East Calton.

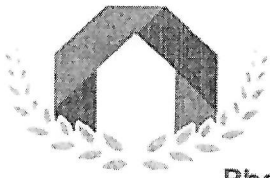
- August 16, 2021, a funding request letter was submitted to the City of Laredo Community Development Director in the amount of \$4.2MM from the HOME-ARP funds for a Permanent Supportive Housing Project at 1500 Calton Road
- April 20, 2022, HOME-ARP Allocation Meeting
- August 31, 2022, a proposal was signed with Slay Architecture for the Permanent Supportive Housing Project at 1500 Calton Road
- September 16, 2022, a Professional Services Agreement was signed with KCI for the Permanent Supportive Housing Project at 1500 Calton Road
- November 30, 2022, estimated date for the City of Laredo to complete their HOME Investment Partnerships American Rescue Plan (HOME-ARP)
- February 28, 2023, estimated date for City Council final approval

FY2022 Unsheltered Homeless Set Aside Project Application

- On September 11, 2022, we responded to the Texas Homeless Network Request for Proposal (RFP) for FY 2022 TXBOSCOG Supplemental Unsheltered Notice of Funding Opportunity. Our request was for Permanent Supportive Housing in the amount of \$1,035,108 per year for a total of \$3,105,324 for three years.
 - On October 10, 2022, we were advised that our project would be recommended for funding and it was on their Priority Project Listing.

LHA COMMISSIONERS' COMMUNICATION

<p>DATE: 11/18/2022</p>	<p>SUBJECT: Discussion and possible action to approve of writing-off non-collectable amounts for vacated Public Housing and Farm Labor units from April 1, 2022 through September 30, 2022, as recommended by staff.</p>																				
<p>Item #: 12E</p>																					
<p>INITIATED BY: Mary Gaona Executive Director</p>	<p>STAFF SOURCE: Jennifer Barrientos Director of Finance</p>																				
<p>PREVIOUS BOARD ACTION: On April 22, 2022, the LHA Board of Commissioners approved action item 10A writing-off non-collectible amounts for vacated units from October 1, 2021 through March 31, 2022 as recommended by staff.</p>																					
<p>BACKGROUND: The tenant accounts receivable for the Housing Authority of the City of Laredo should be analyzed on a yearly basis in order to establish the non-collectable amounts due to vacancies. The balance of \$ 7,683.76 represents uncollectable amounts for vacated units within Public Housing and Farm Labor. This amount is < 0.01% of the total dwelling rental income for the period of April 1, 2022 through September 30, 2022.</p>																					
<p>FINANCIAL:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #cccccc;"> <th style="padding: 5px;">Development</th> <th style="padding: 5px;">Amount</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">AMP 1 Colonia Guadalupe</td> <td style="padding: 5px;">\$ 3,442.00</td> </tr> <tr> <td style="padding: 5px;">AMP 3 Ana Maria Lozano</td> <td style="padding: 5px;">\$ 364.00</td> </tr> <tr> <td style="padding: 5px;">AMP 3 Carlos Richter</td> <td style="padding: 5px;">\$ 2,344.62</td> </tr> <tr> <td style="padding: 5px;">AMP 4 Senior Home</td> <td style="padding: 5px;">\$ 595.04</td> </tr> <tr> <td style="padding: 5px;">AMP 5 Meadow Acres</td> <td style="padding: 5px;">\$ 0.00</td> </tr> <tr> <td style="padding: 5px;">AMP 5 South Laredo</td> <td style="padding: 5px;">\$ 2,159.00</td> </tr> <tr> <td style="padding: 5px;">AMP 6 Asherton</td> <td style="padding: 5px;">\$ 0.00</td> </tr> <tr> <td style="padding: 5px;">USDA Farm Labor</td> <td style="padding: 5px;">\$ 3,179.00</td> </tr> <tr style="background-color: #cccccc;"> <td style="padding: 5px;">Total:</td> <td style="padding: 5px;">\$12,083.66</td> </tr> </tbody> </table>		Development	Amount	AMP 1 Colonia Guadalupe	\$ 3,442.00	AMP 3 Ana Maria Lozano	\$ 364.00	AMP 3 Carlos Richter	\$ 2,344.62	AMP 4 Senior Home	\$ 595.04	AMP 5 Meadow Acres	\$ 0.00	AMP 5 South Laredo	\$ 2,159.00	AMP 6 Asherton	\$ 0.00	USDA Farm Labor	\$ 3,179.00	Total:	\$12,083.66
Development	Amount																				
AMP 1 Colonia Guadalupe	\$ 3,442.00																				
AMP 3 Ana Maria Lozano	\$ 364.00																				
AMP 3 Carlos Richter	\$ 2,344.62																				
AMP 4 Senior Home	\$ 595.04																				
AMP 5 Meadow Acres	\$ 0.00																				
AMP 5 South Laredo	\$ 2,159.00																				
AMP 6 Asherton	\$ 0.00																				
USDA Farm Labor	\$ 3,179.00																				
Total:	\$12,083.66																				
<p>RECOMMENDATION: To approve the writing-off of non-collectable accounts in the amount pf \$12,083.66 for vacated Public Housing and Farm Labor units from April 1, 2022 through September 30, 2022, as recommended by staff.</p>																					



HOUSING AUTHORITY OF THE CITY OF LAREDO
LOW RENT PUBLIC HOUSING PROGRAM
2000 SAN FRANCISCO AVE LAREDO, TX 78040

Phone: (956) 722-4521 • Fax: (956) 722-6561 • E-mail: support@larha.org

Asherton AMP 6
DEVELOPMENT

October 1, 2022
DATE

BALANCE THAT NEEDS TO BE WRITTEN OFF

UNIT NO.	NAME	DATE VACATED	BALANCE LEFT
0	NONE		\$0.00
	TOTAL:		\$0.00

Denise Guzman
MANAGER

October 1, 2022
DATE

EXECUTIVE DIRECTOR APPROVAL

DATE

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Discussion and possible action to approve an amendment to FY 2022-2023 Operating Budget.
Item #: 12F	
INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE Jennifer Barrientos Director of Finance
PREVIOUS BOARD ACTION: On March 18, 2022, the Board of Commissioners approved action item 9A the Operating Budget for Fiscal Year Ending March 31, 2023 for the Housing Authority of the City of Laredo and adopt Resolution No. 22-R-03.	
BACKGROUND: Seven (7) months into our Operating Budget for FYE March 31, 2023, a budget revision is necessary to account for additional revenue and expenses in certain line items of the FYE March 31, 2023.	
FINANCIAL: To be presented at the BOC Meeting.	
RECOMMENDATION: Approval to amend the FY 2022-2023 Operating Budget for the Housing Authority of the City of Laredo.	

Budget Amendments

AMP 1 Colonia Guadalupe				
	<u>Description</u>	<u>Annual Budget</u>	<u>Adjustment</u>	<u>Revised Annual Budget</u>
Revenue	Other Income	425.00	(100,591.38)	(100,166.38)
Expenses	Administrative Salaries	248,990.14	(49,200.00)	199,790.14
	Administrative Benefits	93,459.03	(18,200.00)	75,259.03
	Advertising and Marketing	3,000.00	(1,125.00)	1,875.00
	Maintenance - Salaries	324,080.00	(85,000.00)	239,080.00
	Maintenance - Benefits	137,033.25	(35,000.00)	102,033.25
	Maintenance - Materials	125,000.00	65,000.00	190,000.00
	Maintenance - Contracts	80,000.00	224,116.38	304,116.38
	Total Adjustments Expenses	1,011,562.42	0.00	1,112,153.80

AMP 5 Meadow Acres/South Laredo				
	<u>Description</u>	<u>Annual Budget</u>	<u>Adjustment</u>	<u>Revised Annual Budget</u>
Expenses	Maintenance - Salaries	159,760.00	(25,000.00)	134,760.00
	Maintenance - Materials	55,000.00	10,000.00	65,000.00
	Maintenance -Contracts	50,000.00	15,000.00	65,000.00
	Total Adjustments	264,760.00	0.00	264,760.00

AMP 6 Asherton				
	<u>Description</u>	<u>Annual Budget</u>	<u>Adjustment</u>	<u>Revised Annual Budget</u>
Expenses	Maintenance - Salaries	37,993.60	(14,500.00)	23,493.60
	Maintenance Benefits	14,211.85	(7,500.00)	6,711.85
	Maintenance - Materials	5,000.00	5,000.00	10,000.00
	Maintenance - Contracts	8,000.00	17,000.00	25,000.00
	Total Adjustments	65,205.45	0.00	65,205.45

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Discussion and possible action to adopt the Public Housing Flat Rents and Resolution No. 22-R-08 effective January 1, 2023 as recommended by staff.
12G	

INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE: Raquel Aguilar Assistant Director of Housing Management
--	--

PREVIOUS BOARD ACTION:

The current Public Housing Flat Rents were adopted on January 1, 2022 under Resolution No. 21-R-10.

Current Flat Rents

Project	1BR	2BR	3BR	4BR
AMP 1 Colonia Guadalupe	\$481	\$609	\$816	\$900
AMP 3 Carlos Richter	\$478	\$605	\$812	\$895
AMP 3 Ana Maria Lozano	\$481	\$732	\$959	\$1,081
AMP 4 Senior Home	\$608	\$754	N/A	N/A
AMP 5 Meadow Acres	\$477	\$604	\$809	\$892
AMP 5 South Laredo	N/A	N/A	\$809	\$892
AMP 6 Asherton	N/A	N/A	\$637	\$702

BACKGROUND:

Once per year, the PHA must give each family the opportunity to choose between one of two methods for determination of the amount of tenant rent payable monthly by the family. The family may choose to pay either a flat rent or an income-based rent. Except for financial hardship cases, the family may not be offered this choice more than once a year. The LHA currently has 13 families paying flat rent.

Proposed Flat Rents

Project	1BR	2BR	3BR	4BR
AMP 1 Colonia Guadalupe	\$495	\$634	\$839	\$901
AMP 3 Carlos Richter	\$491	\$630	\$835	\$896
AMP 3 Ana Maria Lozano	\$495	\$634	\$838	\$901
AMP 4 Senior Home	\$637	\$796	N/A	N/A
AMP 5 Meadow Acres	\$487	\$624	\$824	\$886
AMP 5 South Laredo	N/A	N/A	\$824	\$886
AMP 6 Asherton	N/A	N/A	\$706	\$709

FINANCIAL:

RECOMMENDATION:

To adopt the proposed Flat Rent Schedule for Public Housing effective January 1, 2023 and adopt Resolution No. 22-R-08.

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Discussion and possible action to approve the 2023 Section 8 Housing Choice Voucher (HCV) Program Payment Standard amounts effective January 1, 2023 using the Fair Market Rents and adopt Resolution No. 22-R-09.
Item #: 12H	

INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE: Melissa Ortiz HCV Programs Director
--	--

PREVIOUS BOARD ACTION:

On September 24, 2021, the Board of Commissioners approved item 10C approving the 2022 Section 8 Housing Choice Voucher (HCV) Program Payment Standard amounts effective October 1, 2021 using the published Fair Market Rents and adopted Resolution No. 21-R-09.

Existing Payment Standards

	0 BDRM	2022 FMR	% FMR	1 BDRM	2022 FMR	% FMR	2 BDRM	2022 FMR	% FMR	3 BDRM	2022 FMR	% FMR	4 BDRM	2022 FMR	% FMR
Laredo	\$756	\$756	100%	\$760	\$836	110%	\$942	\$942	100%	\$1,222	\$1,222	100%	\$1,349	\$1,349	100%
Zapata	\$560	\$560	100%	\$629	\$691	110%	\$757	\$757	100%	\$1,002	\$1,002	100%	\$1,105	\$1,105	100%
Asherton	\$580	\$580	100%	\$596	\$655	110%	\$784	\$784	100%	\$1,034	\$1,034	100%	\$1,145	\$1,145	100%

BACKGROUND:

Pursuant to HUD's Housing Choice Voucher Program requirements, before the Housing Authority of the City of Laredo may approve any rent increase, the PHA must determine and document whether the proposed rent is reasonable compared to similar units in the housing market.

Proposed Payment Standards

	0 BDRM	2023 FMR	% FMR	1 BDRM	2023 FMR	% FMR	2 BDRM	2023 FMR	% FMR	3 BDRM	2023 FMR	% FMR	4 BDRM	2023 FMR	% FMR
Laredo	\$791	\$791	100%	\$875	\$796	110%	\$995	\$995	100%	\$1,276	\$1,276	100%	\$1,380	\$1,380	100%
Zapata	\$623	\$623	100%	\$733	\$667	110%	\$826	\$826	100%	\$1,031	\$1,031	100%	\$1,215	\$1,215	100%
Asherton	\$623	\$623	100%	\$716	\$651	110%	\$826	\$826	100%	\$1,174	\$1,174	100%	\$1,215	\$1,215	100%

FINANCIAL:

To be presented at Board of Commissioners meeting.

RECOMMENDATION:

To approve the 2023 Section 8 Housing Choice Voucher (HCV) Program Payments Standards effective January 1, 2023 using the 2023 Fair Market Rents and adopt Resolution No. 22-R-09, as recommended by staff.



FY 2023 FAIR MARKET RENT DOCUMENTATION SYSTEM

The FY 2023 Laredo, TX MSA FMRs for All Bedroom Sizes

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms

Year	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
FY 2023 FMR	\$791	\$796	\$995	\$1,276	\$1,380
FY 2022 FMR	\$756	\$760	\$942	\$1,222	\$1,349

The FY 2023 Zapata County, TX FMRs for All Bedroom Sizes

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms

Year	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
FY 2023 FMR	\$623	\$667	\$826	\$1,031	\$1,215
FY 2022 FMR	\$560	\$629	\$757	\$1,002	\$1,105

The FY 2023 Dimmit County, TX FMRs for All Bedroom Sizes

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms

Year	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
FY 2023 FMR	\$623	\$651	\$826	\$1,174	\$1,215
FY 2022 FMR	\$580	\$596	\$784	\$1,034	\$1,145

FMR/PS/RB Analysis - Housing Authority : TX011 Laredo Housing Authority

PST Guide

To Analysis Tab

Tool Notes

Based on imported information, there are 3 FMR/PS areas.

Remember, in SEMAP, rounding MATTERS (i.e. close does NOT count). Please assure your selected payment standards are, actually, between 90% and 110%.

Voucher Size	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	A s h e r t o n
Current						
FMR	\$580	\$596	\$784	\$1,034	\$1,145	
Payment Standard	\$580	\$655	\$784	\$1,034	\$1,145	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2022 - Year 1						
FMR	\$580	\$596	\$784	\$1,034	\$1,145	
Payment Standard	\$580	\$655	\$784	\$1,034	\$1,145	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2023 - Year 2						
FMR	\$623	\$651	\$826	\$1,174	\$1,215	
Payment Standard	\$623	\$716	\$826	\$1,174	\$1,215	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
Voucher Size	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	
Current						
FMR	\$756	\$760	\$942	\$1,222	\$1,349	
Payment Standard	\$756	\$836	\$942	\$1,222	\$1,349	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2022 - Year 1						
FMR	\$756	\$760	\$942	\$1,222	\$1,349	
Payment Standard	\$756	\$836	\$942	\$1,222	\$1,349	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2023 - Year 2						
FMR	\$791	\$796	\$995	\$1,276	\$1,380	
Payment Standard	\$791	\$875	\$995	\$1,276	\$1,380	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
Voucher Size	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	A r e a : Z a p a t a
Current						
FMR	\$560	\$629	\$757	\$1,002	\$1,105	
Payment Standard	\$560	\$691	\$757	\$1,002	\$1,105	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2022 - Year 1						
FMR	\$560	\$629	\$757	\$1,002	\$1,105	
Payment Standard	\$560	\$691	\$757	\$1,002	\$1,105	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	
2023 - Year 2						
FMR	\$623	\$667	\$826	\$1,031	\$1,215	
Payment Standard	\$623	\$733	\$826	\$1,031	\$1,215	
As % of FMR	100.0%	110.0%	100.0%	100.0%	100.0%	

100%

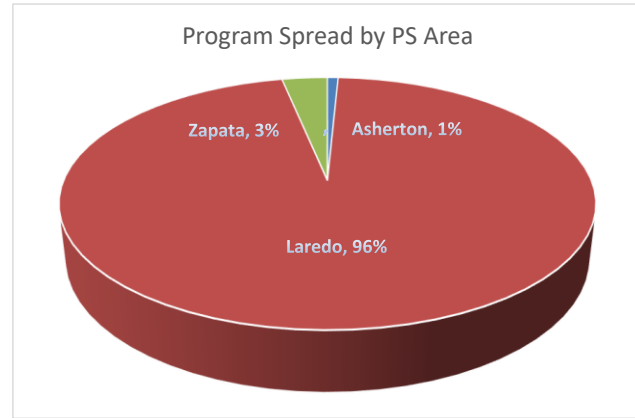
0.77%

100%

95.97%

100%

3.26%



FMR/PS/RB Analysis - Housing Authority : TX011 Laredo Housing Authority

Move to Two-Year Tool

Change FMRs/PSs

PIC Analysis

Subsidy Standard Analysis

Rent Burden: Area-Bdrm Size

PST Guide

Date of PS Change:	1/1/2023
Rent	
Utility Allowance	
Tenant Income	

If red, HUD has the regulatory ability to require an increase in payment		Percent >31% rent burden:	31.5%	Percent >31% rent burden:	31.5%	Percent >31% rent burden:	19.5%	Percent >30% rent burden:	19.5%	Overall, by the end of 2023, your PUC will increase by \$11.31, or about 1.9%.			
Voucher Bedroom Size	Regular Total (258 PBVs)	~Current Rent Burden		CYE 2022 - Year 1		CYE 2023 - Year 2		CYE 2024 - Year 3		Program-Wide PUC Change from Current			
		% >= 41%	% >= 31%	% >= 41%	% >= 31%	% >= 41%	% >= 31%	% >= 41%	% >= 31%				
Efficiency	5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Bedroom	434	2.5%	15.7%	2.5%	15.7%	1.4%	8.3%	1.4%	8.3%	1.4%	8.3%	1.4%	8.3%
2 Bedroom	420	8.6%	37.6%	8.6%	37.6%	4.8%	20.5%	4.8%	20.5%	4.8%	20.5%	4.8%	20.5%
3 Bedroom	521	13.4%	39.0%	13.4%	39.0%	8.1%	27.1%	8.1%	27.1%	8.1%	27.1%	8.1%	27.1%
4 Bedroom	49	18.4%	42.9%	18.4%	42.9%	14.3%	32.7%	14.3%	32.7%	14.3%	32.7%	14.3%	32.7%
5 Bedroom	0												
6 Bedroom	0												
7 Bedroom	0												
8 Bedroom	0												
9 Bedroom	0												
10 Bedroom	0												
Roll-Up Summary										January	\$0.00	\$0.24	\$0.00
Category	Current	CYE - Year 1		CYE - Year 2		CYE - Year 3		February	\$0.00	\$0.44	\$0.00		
Monthly HAP	\$1,002,630	\$1,002,630		\$1,021,685		\$1,021,685		March	\$0.00	\$0.62	\$0.00		
End of Year Change from Prior		\$0		\$19,055		\$0		April	\$0.00	\$0.81	\$0.00		
End of Year Change (%)		0.0%		1.9%		0.0%		May	\$0.00	\$0.64	\$0.00		
										June	\$0.00	\$0.87	\$0.00
										July	\$0.00	\$1.10	\$0.00
										August	\$0.00	\$1.32	\$0.00
										September	\$0.00	\$1.26	\$0.00
										October	\$0.00	\$1.47	\$0.00
										November	\$0.00	\$1.59	\$0.00
										December	\$0.00	\$0.95	\$0.00
										PUC Change Type		Program-Wide	

LHA COMMISSIONERS' COMMUNICATION

DATE: 11/18/2022	SUBJECT: Discussion and possible action to approve the purchase of a vertical carousel filing system from Southwest Solutions Group, Inc. in the amount of \$72,299.45 from HCV Program reserves.						
Item #: 121							
INITIATED BY: Mary Gaona Executive Director	STAFF SOURCE: Melissa Ortiz HCV Programs Director						
PREVIOUS BOARD ACTION: None							
BACKGROUND: Currently, the HCV department does not have a secure and functioning central filing system for over 1,700 tenant files. The original Kardex Lektriever vertical carousel 18 carrier filing system that was installed in 2003 is no longer functioning and the parts to repair such system are obsolete. A secure filing system is essential to the department and would be beneficial because it's an effective method to manage and monitor tenant case files, it's an organized automated system that allows staff to be more efficient with clients, lastly, it's a secure method of protecting client's confidentiality. The HCV Department has also had a gradual increase in ACC unit months available since 2003 and are anticipating receiving additional vouchers in the future, therefore it is requesting an additional two (2) carriers from a capacity of 18 carriers to 20 carriers. The price quote is as follows: <table style="margin-left: 40px;"><tr><td>20 carrier vertical carousel filing system:</td><td style="text-align: right;">\$66,515.60</td></tr><tr><td>Dismantle and remove old unit:</td><td style="text-align: right;"><u>\$ 5,783.85</u></td></tr><tr><td>Total:</td><td style="text-align: right;"><u>\$72,299.45</u></td></tr></table>		20 carrier vertical carousel filing system:	\$66,515.60	Dismantle and remove old unit:	<u>\$ 5,783.85</u>	Total:	<u>\$72,299.45</u>
20 carrier vertical carousel filing system:	\$66,515.60						
Dismantle and remove old unit:	<u>\$ 5,783.85</u>						
Total:	<u>\$72,299.45</u>						
FINANCIAL: The purchase of a versicle carousel filing system from Southwest Solutions Group, Inc. in the amount of \$72,299.45 would be allocated from HCV Administrative program reserves with an ending balance of \$1,380,492.48 as of October 31, 2022.							
RECOMMENDATION: To approve the purchase of a vertical carousel filing system from Southwest Solutions Group, Inc. in the amount of \$72,299.95							

Southwest Solutions Group, Inc.

2535 E STATE HIGHWAY 121

Lewisville, TX 75056

Phone: (972) 250-1970

Fax: (972) 250-2229



Quote # 134766

Date: August 31, 2022

Project # 116366

Page 1 of 4

Quote valid for 30 days.

www.southwestsolutions.com

BILL TO:

Housing Authority of the City of Laredo
2000 San Francisco Ave
Laredo, TX 78040

INSTALL TO:

Housing Authority of the City of Laredo
2000 San Francisco Ave
Laredo, TX 78040

SALESPERSON	QUOTE NAME	PAYMENT TERMS	LEAD TIME
Jeff Rosaasen 210-336-5086 (cell) jrosaasen@ssgtx.com	20 carrier unit quote	Net 30 - Billable upon delivery, payment due in 30 days	18 to 20 weeks (after receipt of order)

20 Carrier Option

#	DESCRIPTION		
1	116366-2 Quantity one unit as described below.	Sourcewell Contract Member ID# 160367	\$66,515.60
	Delivered and Installed	Please reference contract #010920-KRS on all PO's	
	Vertical Carousel: 116.02"w x 47.32"d (excludes work surface + 11.02") x 128.94" h 20 Legal Lateral Carriers with four fixed dividers per Unit Power Supply: 110 Volt/1-/60Hz CUSTOMER RESPONSIBLE FOR PROVIDING DEDICATED CIRCUIT AND CONNECTING IT DIRECTLY TO SYSTEM TRANSFORMER		

Because of market volatility impacting freight, fuel, steel and aluminum, this quote is valid for 30 days. Orders placed after that may be subject to a 5% price increase. Lead times are subject to change until time of purchase.

Subtotal: \$66,515.60

Plus Applicable Sales Tax:

Total: \$66,515.60

Removal of existing

#	DESCRIPTION		
2	116366-3 Southwest Solutions Group to provide relocation services for your existing storage system. Existing moving storage system includes one Kardex unit. Includes dismantle, and removal of unit. Moving storage system must be emptied prior to technician's arrival. Quote does not include records relocation services. All services to be performed during normal business hours, (non-union/non-prevailing wage). Assumes clear and easy access to all loading docks, elevators, and installation sites.		

Subtotal: \$5,783.85

Plus Applicable Sales Tax:

Total: \$5,783.85



High Density Storage

Document Scanning

Modular Casework

Movable Walls

Automated Storage

Smart Lockers

Southwest Solutions Group, Inc.

2535 E STATE HIGHWAY 121

Lewisville, TX 75056

Phone: (972) 250-1970

Fax: (972) 250-2229

www.southwestsolutions.com



Quote # 134766

Date: August 31, 2022

Project # 116366

Page 2 of 4

Quote valid for 30 days.

BILL TO:

Housing Authority of the City of Laredo

2000 San Francisco Ave

Laredo, TX 78040

INSTALL TO:

Housing Authority of the City of Laredo

2000 San Francisco Ave

Laredo, TX 78040

SALESPERSON	QUOTE NAME	PAYMENT TERMS	LEAD TIME
Jeff Rosaasen 210-336-5086 (cell) jrosaasen@ssgtx.com	20 carrier unit quote	Net 30 - Billable upon delivery, payment due in 30 days	18 to 20 weeks (after receipt of order)

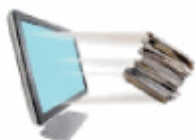
Authorized Signature:

Date:

P.O. #:



High Density Storage



Document Scanning



Modular Casework



Movable Walls



Automated Storage



Smart Lockers



Scope of Work

The following are the responsibilities of Southwest Solutions Group (SSG) and Client to ensure the completion of the project in an efficient, timely manner. The items and services listed in this section, unless otherwise specified herein, have not been included in the equipment or services pricing and will be the responsibility and at the expense and liability of Client.

BY SSG	
TYPE	DESCRIPTION
General	All charges associated and incurred for manufacturing, freight, local delivery, installation, cleanup, staff training, and warranty, unless specified otherwise.
Installation	Complete turnkey installation services by factory certified technicians and training of staff. All installation to take place during normal business hours (8:00 a.m. to 5:00 p.m. Monday-Friday). If work is required outside of these hours, overtime charges will apply.
Warehouse Storage	Provide two (2) weeks cost-free storage at local warehouse. When additional storage time is needed due to a change in customer requirements, warehouse storage charges will be accrued at the rate of \$3.00 per hundred-pound weight per month.
Direct Ship	Coordinate manufacturing to meet required delivery schedules. Includes all charges associated and incurred for freight, dock to dock delivery and warranty.
Design	Provide accurate representations of equipment in the client's space, based on site verification or CAD/Revit created layouts. Includes recessed rail detail, power requirements, data requirements and/or floor loading information as available and applicable.
Project Management	Assign a designated Project Manager to communicate and coordinate logistics and delivery of material ship dates with manufacturer. Communicate, update and revise project timelines when applicable. Schedule installation crews based on material arrival dates.
Recessed Rail Requirements	Will provide rail centers and trough requirements to contractor as applicable.
Installation Technicians	Provide trained technicians to complete installation of equipment per the approved drawing. Technicians shall perform work in a professional, safe and courteous manner, and according to predetermined and agreed upon completion dates.
Service	Provide training, on-site and phone support as needed for repairs and preventative maintenance of equipment. (Outside of Warranty/Service Agreement normal hourly rates, travel and parts apply)
Extended Warranty/Service Agreements	Offer an optional extended warranty and service agreement. Maintain equipment through a purchased service program after the original Manufacturer's warranty expires.

BY CLIENT	
TYPE	DESCRIPTION
Receipt of Freight	Quote is based on standard truck delivery directed to a dock facility that is designed to receive freight. All other special services, such as, but not limited to: Pre-notification prior to delivery, limited access/non-commercial, residential, government, school deliveries, lift gate, inside deliveries, etc. are available for additional charges and will be billed accordingly.
Direct Ship	Indicate any lift gate, limited access, special delivery requirements to SSG for coordination of freight services.
Drawing Approval	Approve and sign SSG provided design drawing so that materials can be ordered to meet delivery and installation schedule. Design drawing will include "in space" representation of the equipment and its requirements. Lead times begin after receipt of drawing approval.
Access to Work Area	Provide unobstructed space within the site of installation to permit the incorporation of the systems as shown on any drawings that form a part of this Agreement. Prepare the work site to permit the unloading, installation, testing and acceptance of the equipment. If area is not precleared prior to installer's arrival, additional charges will be applied. Provide hoisting and elevator services for SSG equipment and personnel.
Building Obstructions	Remove and/or relocate any building obstructions, such as ducting, lighting fixtures and wiring, drains, piping, structural steel, electrical wiring, conduit, etc. which interfere with the equipment clearances. Provide sprinkler and fire safety devices including sprinkler design. Ensure that all equipment will pass through building access doors or other openings as necessary.
Foundation Preparation	Provide verification through facility management or other certified engineer of floor's weight carrying capacity to properly hold equipment (floor load). Provide location information of any conduit running through concrete floors (drilling may be required).
Modifications to Room Dimensions	If room dimensions differ from those provided in proposal, it is the responsibility of the client to inform SSG at least 4 weeks prior to shipping time to delay shipment from factory. Modifications after purchase orders (change orders) are processed by SSG are subject to delayed shipment and installation, and price increases.
Project Delays	It is the responsibility of the client to inform SSG at least 4 weeks prior to acknowledged ship date. If the installation site is not ready when scheduled work is to be performed and our technicians have been dispatched, a \$325.00 trip charge will be added. Please provide a minimum of 72 hours notice to reschedule installation. Modifications after purchase orders (change orders) are processed by SSG are subject to delayed shipment and installation, and price increases.
Loading of Contents	Transfer contents of existing system into new system unless option chosen to have movement of material handled by SSG's moving teams.
Product Training	Provide personnel for a scheduled product training session. Includes one training session for staff.

HIGH-CAPACITY STORAGE SYSTEM WITH RAIL INSTALLATION, IF APPLICABLE	
TYPE	DESCRIPTION
Floorless Requirements	Floorless High-Capacity System should be installed on solid concrete floor or VCT covered concrete floor. Any existing carpet must be removed prior to installation at the rail's locations. Floor levelness should meet standard General Contractor code of 1/8" over 10'. If your floor does not meet these minimum standards, it will result in a different rail/subfloor system being provided, or your existing concrete floor leveled to meet the standard at your expense.
Recessed Rail Requirements/Foundation Preparation	Provide backfill of cement into troughs. Provide verification through facility management or other certified engineer of floor's weight carrying capacity to properly hold equipment. It is recommended that the slab have a minimum thickness of 5" with a capacity rating of 4,000 PSI. Verify that the concrete slab possesses the minimum levelness specification of 1/4" over a 20' span. Provide location information of any conduit or post-tension cables running through concrete floors (drilling may be required). Sonogramming or X-Ray of floor not included.
Electrical Preparation	If hardwired electrical system is selected, provide dedicated 120 VAC, 60 HZ, 20-amp circuit that must be hardwired by a certified electrician compliant with local Electrical Codes. If plug in electrical system is selected, provide dedicated/isolated 120 VAC, 60 HZ, 20-amp circuit with a 20-amp outlet that must be hardwired by a certified electrician compliant with local Electrical Codes. Multiple outlets may be required based on moving system design.

CAROUSEL AND LIFT INSTALLATION, IF APPLICABLE	
TYPE	DESCRIPTION
Electrical Preparation	Provide all electrical utility outlets and wiring as required and as noted on drawing supplied by SSG. Provide suitable electric current, lighting, compressed air, water, heat, precise power, and air drop locations as required for installation, testing, acceptance, and operation of the system. Client is to supply power drops from the plant power supply up to, and including, disconnects at each control panel. All power and hardware shall be in accordance with the applicable electrical codes.
Material Handling Responsibilities	Perform unloading and carting of materials and equipment by appropriate personnel from the common carrier to a safe storage area at the installation site. (Unless this service is accepted as proposed on the price page of this Agreement.) Machine crates to remain unopened until technicians' arrival. Collect and remove all packing materials from equipment shipping. SSG is responsible to maintain a clean work area and place trash in Client provided containers. SSG personnel will provide and operate lift truck equipment within Client's facility. Provide hoisting and elevator services for SSG equipment and personnel.
Vertical Storage Training	Ensure that Client's personnel attend and participate in scheduled training sessions. Includes one training session for staff.
Loading of Vertical Storage	Perform installation of any trays, totes, dividers, drawers, or other accessories in the storage unit after the installation is completed. Provide for the physical loading of inventory and any containers into the system, stock counting, building the inventory database and back-up systems and procedures for use in integrating the system into the existing operation.

Terms, Conditions & Warranty

The following terms and conditions form a part of the agreement between Southwest Solutions Group, Inc. ("SSG") and the party executing this proposal in Section V hereof ("Customer") relating to the installation of that certain equipment more fully described in Section IV hereof (collectively, the "Equipment").

1. **WARRANTY.**

(a) The Equipment is provided to Customer with a limited warranty on parts and materials, excluding usual wear and tear. Warranties are determined by specific product and manufacturer. Refer to statement of warranty for complete information.

(b) Except as provided for above, SSG hereby disclaims all warranties and representations with respect to the Equipment or SSG's installation services, whether express, implied, or otherwise, INCLUDING THE WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, TITLE, USE, OR QUIET ENJOYMENT. No rights or remedies referred to in Article 2A of the Uniform Commercial Code, including any variations thereon as may be in effect in the state in which Customer is located, will be conferred on Customer unless expressly granted herein. No oral or written information or advice given by SSG or its owners, agents, or employees shall create a warranty or in any way increase the scope of any warranty provided herein. SSG shall have no responsibility if the Equipment has been altered or misused by any party other than SSG in any way.

2. **LIMITATION OF LIABILITY.**

(a) SSG shall not be liable to Customer or any third party for any indirect, special, incidental, punitive, cover, or consequential damages (including, but not limited to, damages for the inability to use equipment or access data, loss of business, loss of profits, business interruption, or the like), arising out of the use of, or inability to use, the Equipment, and based on any theory of liability including breach of contract, breach of warranty, tort (including negligence), product liability, or otherwise, even if SSG had or should have had any knowledge, actual or constructive, of the possibility of such damages and even if a remedy set forth herein is found to have failed of its essential purpose.

(b) SSG's total liability to user for actual damages for any cause whatsoever will be limited to the amount actually paid by Customer to SSG for the Equipment. The foregoing limitations on liability are intended to apply to all aspects of this proposal.

3. **BASIS OF BARGAIN.** The foregoing warranty disclaimers and limitations on liability are fundamental elements of the basis of this proposal and agreement between SSG and Customer. SSG would not be able to provide the Equipment and associated installation services on an economic basis without such limitations. Such warranty disclaimers and limitations on liability inure to the benefit of the suppliers of the Equipment.

4. **INDEMNIFICATION.** Customer hereby agrees to indemnify, defend, and hold harmless SSG from and against any and all claims, suits, causes, actions, liabilities, damages, expenses, legal fees, and obligations of any kind arising out of or from, either directly or indirectly, Customer's breach of any provision, term, or condition of this proposal.

5. **NOTICE.** All notices or other communication required or permitted by this proposal to be served on or given to either party to this proposal by the other party must be in writing to primary address of party as indicated in this proposal and shall be deemed duly served and given when personally delivered, by receipted delivery, to the party to whom it is directed or, in lieu of such personal service, when sent by confirmed facsimile transmission, by registered or certified U.S. mail, or overnight delivery.

6. **SECURITY INTEREST.** Until such time as SSG has been paid in full for the Equipment and all related installation services, regardless of whether or not any invoice may be disputed by Customer, Customer hereby grants to SSG a security interest in the Equipment and authorizes SSG to perfect such security interest through the filing of Uniform Commercial Code financing statements. Customer agrees to cooperate with all reasonable requests of SSG relating to the granted security interest and, should SSG opt to exercise its rights of recovery of the Equipment for failure of Customer to pay for the same, Customer shall permit SSG entrance to the facilities where the Equipment is located upon reasonable notice of the same and during reasonable hours.

7. **MISCELLANEOUS.**

(a) **Governing Law; Venue.** This proposal shall be construed and enforced under and in accordance with the laws of the State of Texas, without regard to conflicts of laws principles. The language in this proposal shall be interpreted as to its fair meaning and not strictly for or against any party. The parties exclusively in Dallas County, Texas.

(b) **Late Fees; Disputes.** All overdue payments to SSG shall incur interest in the amount of 1.5% per month, or such lesser rate as may otherwise be required by law. Customer agrees SSG shall be entitled to recover reasonable attorneys' fees and court costs expended in connection with any litigation or legal action initiated to enforce the provisions of this proposal.

(c) **Entire Agreement.** Sections III, IV, V, and VIII of this proposal constitute the entire agreement of the parties and supersede any prior understandings or written or oral agreements between the parties respecting this subject matter, including, but not limited to, any representations made in any presentation or proposal submitted or provided prior to the execution date of this proposal. Except as otherwise expressly referenced herein, there are no other understandings or agreements between the parties regarding this subject matter.

(d) **Amendment.** This proposal may not be amended or modified except by a written instrument executed by each party's respective authorized representatives.

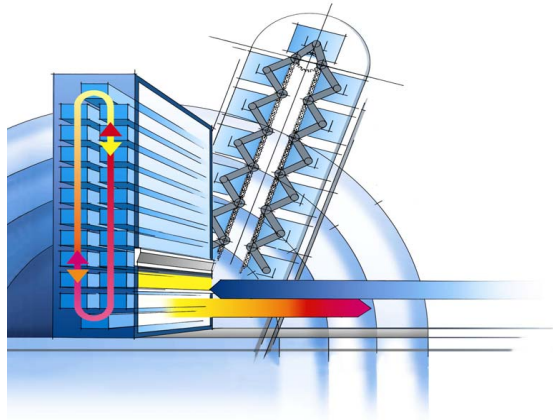
(e) **Successors and Assigns; Assignment.** This proposal shall bind and inure to the benefit of and be enforceable by the parties hereto and their respective successors, heirs and personal and legal representatives, but no assignment shall relieve any party of its obligations hereunder. Customer may not assign this Agreement or any portion thereof without the prior written consent of SSG. SSG may assign this proposal or any portion thereof without providing written notice to Customer. Any attempted assignment in violation of this Section will be null and void. SSG shall be permitted to subcontract or delegate to third parties the performance of any or all of the services contemplated herein.

(f) **Waiver.** No provision hereof shall be deemed waived unless such waiver shall be in writing and signed by an officer of the waiving party. Any failure by a party to require strict performance by the other party or any waiver by a party of any breach of any provision of this proposal shall not constitute a continuing waiver or a waiver of any subsequent breach of the same or a different provision of this proposal.

(g) **Severability.** In case any one or more of the provisions contained in this proposal shall for any reason be held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this proposal, and this proposal must be construed as if the invalid, illegal, or unenforceable provision had never been contained in this proposal.

(h) **Survival.** Except as otherwise expressly provided in this proposal, each of the representations and warranties of the parties contained in this proposal, or in any certificate, document, or other instrument furnished or to be furnished under this proposal, and any action arising out of any thereof, including without limitation any cause of action for failure of any such representation to be true when made or as of the execution date of this proposal, and the parties' covenants, agreements, and obligations set forth in this proposal, shall survive in perpetuity beyond the execution date and termination of this proposal.

Hänel Storage Systems



GSA Contract Information

Group 36 The Office, Imaging and Document Solution
Contract No. 47QSMA21D08RG
Effective 09/29/2021 through 09/28/2026
Cage Code #: 06PC0
Dunns #: 181413642
Hänel Storage Systems
121 Industry Drive
Pittsburgh, PA 15275
Tel: 412-787-3444
Fax: 412-787-3744
POC: Allan Laird
Email Address: alaird@hanel.us
Web Address: www.hanel.us

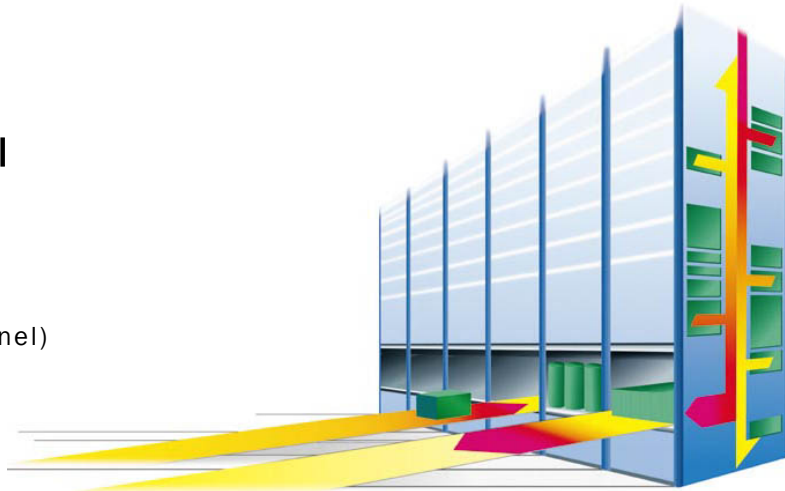
City of Laredo Housing Authority
Laredo, TX

Proposal #091622MA
Rotomat Office Carousel
Model 700/115/327/280

DATE September 16, 2022

Mike Arnold - Regional Manger (Hanel)
Email: marnold@hanel.us

Local Dealer: Lunker Group
Jeff Ross



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The information contained herein is subject to change without notice and shall supersede information in similar documents produced for the customer named above.

Warranties governing the suitability and contents, whether expressed or implied, are limited to use of this document in the manner in which it is intended, as described herein. Hänel Storage Systems makes no warranties for consequential or incidental damages connected with the furnishing and use of this material.



Hänel Storage Systems

Ideas that move the world ...

Leading Manufacturers across the Globe depend on Hänel Storage Systems every day to make their businesses more efficient, more productive and more profitable!

- Hänel vertical carousel and vertical lift storage systems are exported to countries across the globe through more than 50 foreign agencies.
- North American headquarters of Hänel GmbH in Pittsburgh, PA
- First manufacturer in Europe to offer mass produced filing carousels using the Ferris wheel concept
- Established offices in the United States in 1983
- Exclusive distribution network across North America

Hänel is a Worldwide Leader in Vertical Storage Technology!



Executive Overview

Replacement for existing older carousel

.

By Implementing Hänel's Rotomat Vertical Carousel technology the following can be accomplished:

Save Valuable Floor Space

Reduce the floor space required for static storage methods by up to 75%.

Increase Operator Productivity

Make your existing staff more productive or reduce the personnel required to perform the same tasks.

Increase Inventory Control and Accuracy

High performance controls and software systems let you gain and keep control of your media.

Improve Filing Security

Records are Stored in a Safe Secure Lockable System

Improve Ergonomic Factors

Reduce walking, stooping, bending, climbing ladders and awkward lifting. Media is delivered safely and consistently at the waist level for optimum ergonomics.

The Hänel Rotomat Principle Vertical Carousel Technology - simply brilliant

The principle is simple.
The applications are brilliant!

The days when walls were lined with filing cabinets and when index cards and archived materials gathered dust are over. The legwork and ladder-climbing used in searching for files has simply come to an end.

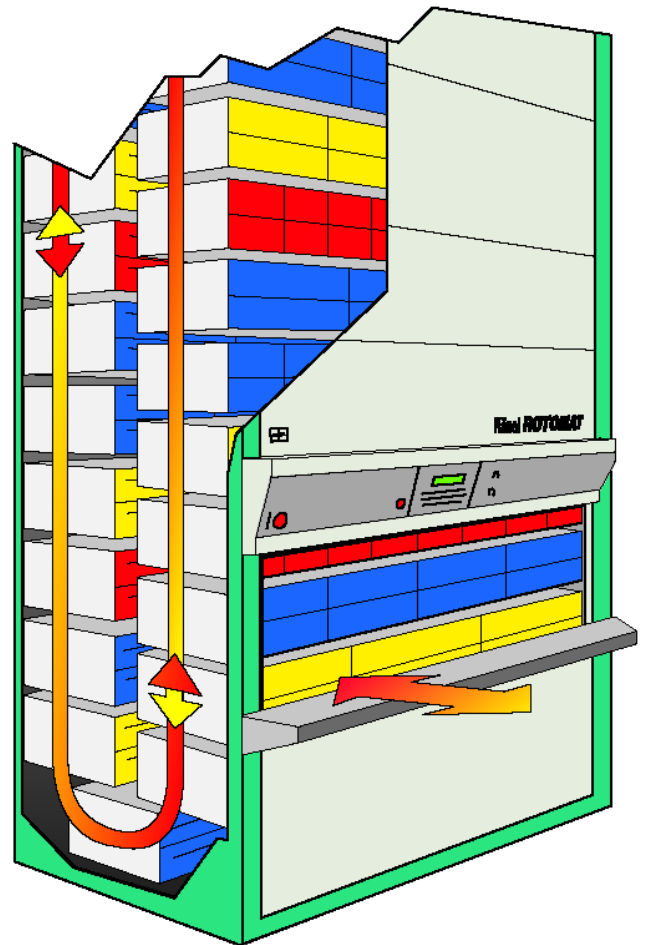
The Rotomat automatically brings the required files or media to the ergonomically designed retrieval point at the touch of a button.

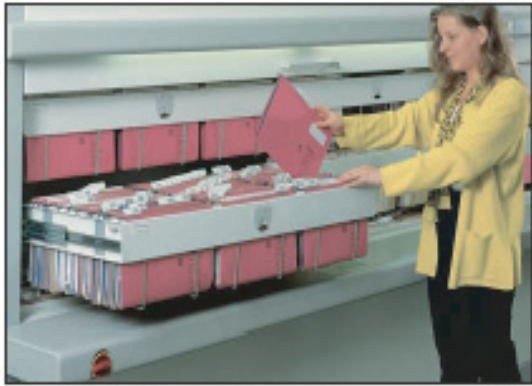
Microprocessor control units offer the possibility of networking multiple units to a PC or connecting other peripheral devices.

Office organization of this kind should be as common as the personal desktop computer.

Advantages

- Optimum utilization of floor space
Units can extend through multiple floors.
 - The Rotomat protects all files from light, dust, and unauthorized access.
 - The required files are brought to a perfect ergonomic position.
 - No climbing of ladders, bending, reaching etc. Safety is greatly enhanced.
 - Files to the operator, not operator to the files: saving valuable time.
 - High efficiency means personnel cost savings and reduced retrieval times.
- Each Hänel Rotomat vertical carousel is designed according to the tried and true Ferris wheel principle. The **files are brought to the operator** not vice versa.
 - The compact design allows up to **60% more storage capacity** to be accommodated on a minimal floor space by making use of the available room height.
 - Carriers are attached to a rotating mechanism and are driven by Hänel's internal **dual motor drive system**.
 - Media is selected via Hänel's MPOA Micro-Processor Controller and presented to the operator at a posting board **positioned at a perfect ergonomic height**.





The Hänel Rotomat Office Carousel The optimum filing systems for records management

Hänel Storage Systems offers many different carrier configurations to store a variety of media and materials.

- Hanging Files
- Lateral Files
- Binders and Documents
- Card Files



The easy-to-operate MP-OA microprocessor control with numeric keypad is integrated in the work counter. A mere touch of a button brings the required folder to the retrieval zone.

It couldn't be easier or quicker!



Hänel Rotomat Exclusives

Hänel Rotomat Exclusives

There are several features that set the Rotomat apart from any other Vertical Carousel in the industry. No other manufacturer offers the level of features and benefits provided by Hänel.

These following unique features are exclusive to Hänel and offer valuable advantages to our customers compared to other systems on the market.

Hänel Manufactures ONLY Vertical Storage Equipment

All R&D placed in 2 products, the Lean Lift and the Rotomat, with the broadest offering in the industry. By focusing singularly on this technology we are committed to providing the absolute best product available to our end users.

All Hänel facilities are ISO 9001 certified

ISO 9001 is the most stringent quality assurance testing and documentation in manufacturing.

Many of the major components in our equipment are manufactured by Hänel

Hänel relies very little on outside suppliers meaning tighter controls on quality and reliability. This allows Hänel to have the highest control of the quality of our units.

Safety System Bypass

The Rotomat is fully operational, even if any part of the safety system is not.

MicroProcessor Control Override

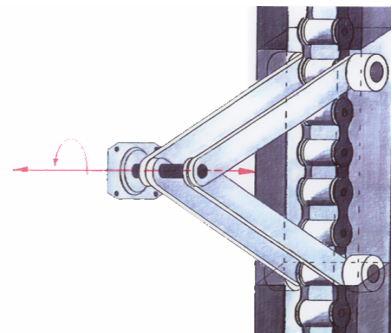
Retrieval and Stocking can still take place, even if the MPON control malfunctions. This override allows the unit to be fully operational.

Chains Pre-Tensioned and Factory Installed

Unlike other systems the Hänel Rotomat requires no field adjustment of the drive chains at any time.

Carriers are attached to the conveyor chains and guide track with 4 Carrier Arms

Unlike other systems that use a single arm to attach the carriers to the drive system the Rotomat uses a Dual Carrier Arm that is extremely robust in its design. This configuration eliminates the possibility of carriers flipping over.

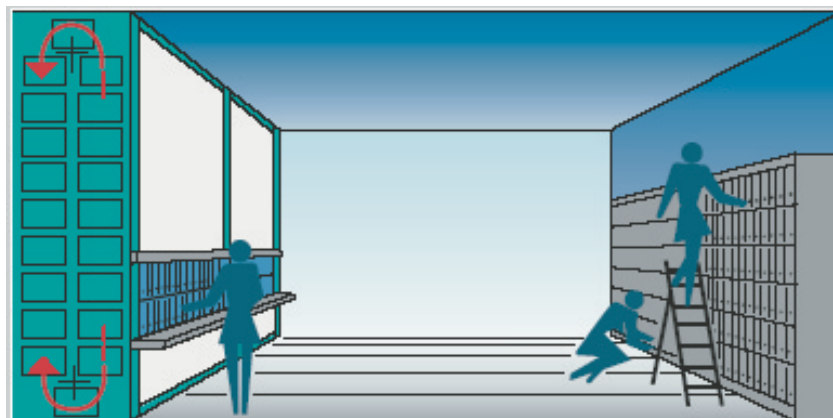


Hänel's Dual Carrier Arms provide unsurpassed stability.

Patented Hinged Safety Thresholds at Access Point in both Upper and Lower Positions

Requires no lifting of items to retrieve or store. Pinch points are eliminated at worktable.

Implementation of the Hänel Rotomat eliminates bending, reaching and climbing ladders. Improve ergonomics, increase efficiency and save valuable space in your operation.



System Investment

(1) Rotomat Model 700/115/327/280

City of Laredo Housing Authority Cost \$ 62,913.69

Installation by Hanel certified installer \$ 24,380.00
Based on the Installation

Total Price \$87,293.69

Warranty is One year parts and labor.

Terms and Conditions

*All prices quoted are DDP Port of Arrival Houston

*Estimated Inland Freight and THC: \$ 6,850.00

***Based on 1 unit above**

*Installation to be performed by Hanel Certified Technicians

*Delivery – 150-180 days A.R.O.

*Prompt Payment Terms: 30 Days from site delivery

*Quote valid for 28 days

*Customer to Supply - See attached.

Customer to Supply

1. Run power to erection point and into the main disconnect of Hänel's vertical storage unit.
2. Provide clear staging area at erection point.
3. Disposal of all shipping materials.
4. Secure all permits, clearances and passes prior to installation crew arrival.
5. Make sure there is clear passage for crates containing Hänel's vertical storage unit from container unloading point to erection point.
6. Provide a designated shelter for crates containing Hänel's vertical storage unit if necessary.
7. Any installation delays due to lack of required site preparation will be the responsibility of the customer.

LHA COMMISSIONERS' COMMUNICATION

DATE: 1/18/2022	SUBJECT: Discussion with possible action related to possible changes to the organizational structure and filling of management positions. This item may be discussed in Executive Session, pursuant to Section 551.071 (consultation with attorneys) and 551.074 (personnel matters).
Item #: 12J	INITIATED BY: Mary Gaona Executive Director
STAFF SOURCE:	
PREVIOUS BOARD ACTION:	
BACKGROUND:	
FINANCIAL:	
RECOMMENDATION:	