

Interfaith Community Outreach

Assistance Policy

For the 2024 Cycle of the
Urgent Repair Program

What is the Urgent Repair Program? **Interfaith Community Outreach (“ICO”)** has been awarded \$264,000 **for Dare & Currituck Counties** by the North Carolina Housing Finance Agency (“NCHFA”) under the 2024 cycle of the Urgent Repair Program (“URP24”). This program provides funds to assist very-low and low- income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very-low and low- income homeowners with special needs such as frail elderly and persons with disabilities. A total of 10 households will be assisted under URP24.

This Assistance Policy describes who is eligible to apply for assistance under URP24 how applications for assistance will be rated and ranked, what the form of assistance is and how the repair/modification process will be managed. ICO has designed this URP24 project to be fair, open, and consistent with ICO’s approved application for funding and with NCHFA’s URP Program Guidelines.

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds.

Eligibility To be eligible for assistance under URP24 applicant

- 1) must reside within the county limits and own and occupy the home in need of repair
- 2) must have a household income which does not exceed 50% of the median income for the household size (see income limits below)
- 3) must have a special need (i.e. be elderly, ≥ 62 years old, handicapped or disabled, a single parent with a dependent living at home, a Veteran, a large family with ≥ 5 household members or a household with a child below the age of six with lead hazards in the home).
- 4) must have urgent repair needs, which cannot be met through other state or federally-funded housing assistance programs

URP24 Income Limits* for Dare County

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$19,300	\$32,150
2	\$22,050	\$36,700
3	\$24,800	\$41,350
4	\$27,550	\$45,900
5	\$29,800	\$49,600
6	\$32,000	\$53,250
7	\$34,200	\$56,950
8	\$36,400	\$60,600

*Income limits are subject to change based on annually published HUD HOME Limits and will be updated each year. This update will not require a re-approval of the governing authority.

URP24 Income Limits* for Currituck County

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$21,150	\$35,250
2	\$24,200	\$40,300
3	\$27,200	\$45,350
4	\$30,200	\$50,350
5	\$32,625	\$54,400
6	\$35,050	\$58,450
7	\$37,450	\$62,450
8	\$39,900	\$66,500

Outreach Efforts of the Urgent Repair Program ICO will advertise or publish an article about the Urgent Repair Program in the online local news site (The Outer Banks Voice), at Dare County Health and Human Services office, at Thomas A Baum Senior Center and on ICO's website.

Selection of applicants ICO has devised the following priority system to rank eligible applicants, determine which of them will be selected for assistance and in what order. Under this system, it will be first come, first to qualify, first served order. ICO will continue to accept applications until the funding is depleted.

Under NCHFA Program Guidelines, a minimum of 50% of households assisted must have incomes which are less than 30% of the area median income for the household size, and no household with an income exceeding 50% of the area median income will be eligible. This guideline will be adhered to strictly and will be the primary factor in the selection of those households to be assisted under URP24.

Recipients of assistance under the URP24 will be chosen by the above criteria without regard to race, color, religion, national origin, sex, familial status and disability.

The definitions of special needs populations under URP24 are:

- *Elderly:* An individual aged 62 or older.
- *Emergency:* A situation in which a household member(s) has an immediate threat of being displaced or removed from a home due to health or safety issues within a time frame that the program can complete a repair to stop displacement or removal. These applications will be received at any time during the funding cycle and evaluated on the ability of the program to complete the work in a timely manner that meets the goal of assisting homeowners to remain in their home.
- *Disabled:* A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.
- *Large Family:* A large family household is composed of five or more individuals; at least four are immediate family members.
- *Head of Household:* The person or persons who own(s) the house.
- *Household Member:* Any individual who is an occupant (defined below) of the unit to be rehabilitated shall be considered a "household member" (the number of household members will be used to determine household size and all household members are subject to income verification).

- *Occupant*: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- *Single-Parent Household*: A household in which one and only one adult resides with one or more dependent children.
- *Veteran*: A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.
- *Child with lead hazards in the home*: a child below the age of six living in the applicant house which contains lead hazards.

Client Referral and Support Services Many homeowners assisted through the Urgent Repair Program may also need other services. With the homeowner's permission, a case file will be created at ICO and a staff person will follow up with the homeowner concerning the available services at ICO and in the referral network.

What is the form of assistance under URP24? ICO will provide assistance to homeowners, whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured deferred, interest-free loan, forgiven at a rate of \$3,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan? The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by ICO's rehabilitation specialist. There is no minimum to the amount of the loan; however, the maximum life-time limit according to the guidelines of URP24 is \$12,000.

What kinds of work will be done? Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under ICO's URP. Please understand that all deficiencies in a home will likely not be able to be repaired with the available funds.

All work that is completed under URP24 must meet or exceed NC Residential Building Code.

Who will do the work on the homes? ICO is obligated under URP24 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, ICO will invite bids from three contractors for the entirety of URP24. The lowest he lowest responsive and responsible bidder will be selected for the contract for URP24. “Responsive and reasonable” is described in the Procurement and Disbursement Policy.

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for ICO’s URP24, what work can be done, and who will do it, let’s go through all the major steps in the process:

- 1. Completing an Application form:** Applications will be available July 25, 2024. Homeowners who wish to apply for assistance should do so as soon as possible after that date since it is a first come, first to qualify, first served selection process. Apply by contacting Jenniffer Albanese, ICO Executive Director at 252-480-0070 . Proof of ownership and income will be required. Those who have applied for housing assistance from ICO in the past will not automatically be reconsidered. A new application will need to be submitted.
- 2. Preliminary inspection:** ICO’s Executive Director or her designee and the Contractor will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications.
- 3. Screening of applicants:** Applications will be rated and ranked by ICO based on the priority system outlined on page 3. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property will be verified along with other rating factors. From this review, the ten (10) most qualified applicants will be chosen according to the priority system described above. Applicants will receive notification of acceptance or denial within 30 days of ICO receiving their application. Those not receiving notification after 30 days may contact Jenniffer Albanese, Executive Director, at 252-480-0070 to confirm the disposition of the application.
- 4. Applicant interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.

5. **Work write-up:** ICO's designated Contractor will visit the home again for a more thorough inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. The Contractor will prepare complete and detailed work specifications (known as the "work write-up"). A final cost estimate will also be prepared by the Contractor.
6. **Formal agreement (optional):** After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern the repair/modification process and an explanation of the Promissory Note, which is considered a forgivable loan. This agreement will define the roles of the parties involved throughout the process.
7. **Bidding:** Prior to beginning URP24, the contractor for the entire program will be decided. A fictional work write-up and bid documents will be sent to a minimum of three local contractors who will be given one week to prepare bid proposals and then the bidding will be closed. The names of the invited contractors will be maintained in the URP24 documents binder.
8. **Contractor selection:** Within 48 hours of the bid closing period and after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders will be notified of (1) the selection, (2) the amount, (3) the amount of ICO's cost estimate, (4)-any support or contingency costs that will be included in the loan amount, and (5) if other than the lowest bidder is selected, the specific reasons for the selection. The winning contractor will be the contractor on all URP24 repair/mediation jobs unless the job is a self-contracting job utilizing volunteers.
9. **Execution of loan and contract:** The loan will be executed as well as the repair/modification contract prior to work beginning on the project. This contract will be between the contractor and homeowner, with ICO signing as an interested third party. The cost of the actual work and project related support costs (up to the maximum amount of \$1,000) will be included in the loan document, which will not exceed \$12,000.
10. **Pre-construction conference:** A pre-construction meeting will be held at the home. At this time, the homeowner, contractor and program representatives will be present and discuss the details of the work to be

done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). If the contract has been executed, ICO will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date within 48 hours of the pre-construction meeting.

- 11. Construction:** The contractor will be responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP24. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable.
- 12. Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner, the contractor and two representatives of ICO. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by ICO, and executed by the owner. If the changes result in a decrease in the loan amount, an estoppel informing the homeowner of these changes in the contract amount will be completed by ICO and conveyed to the owner.
- 13. Payments to contractor:** The contractor will be paid following inspection of and satisfactory completion of all items on the work write-up and change orders, if any, as outlined in the ICO Procurement and Disbursement Policy.
- 14. Post-construction meeting:** Following construction, the contractor and the ICO Executive Director will sit down with the homeowner one last time. At this meeting the contractor will hand over all owner's manuals and warranties on equipment. The contractor and the ICO Executive Director will go over operating and maintenance requirements for any new equipment installed and discuss general maintenance of the home with the

homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.

- 15. Closeout:** Once each item outlined in section 13 has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out (fully completed).

What are the key dates? If, after reading this document, you feel that you qualify for this program and wish to apply, please keep the following dates in mind:

- Applications available to the public starting July 25, 2024.
- All rehabilitation work must be under contract by October 13, 2025.
- All rehabilitation work must be completed by December 31, 2025.

How do I request an application? Just contact:

Jenniffer Albanese, Executive Director Interfaith Community Outreach, Inc.
115 Mustian Street PO Box 1663 Kill Devil Hills, NC 27948 252-480-0070
office or 252-619-1618 cell director@interfaithoutreach.com

Or pick up an application at the Interfaith Community Outreach 115 Mustian Street Kill Devil Hills or Dare or Currituck County Health and Human Services Department.

Is there a procedure for dealing with complaints, disputes and appeals?

Although the application process and repair/modification guidelines are meant to be as fair as possible, **ICO** realizes that there is still a chance that some applicants or participants may feel that they were not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his/her application was not fairly reviewed or rated and would like to appeal the decision made about it, he/she should contact ICO and ask to speak with the ICO Board Chairperson within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application.

3. ICO will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed per the contract, he/she must inform the contractor and the ICO Executive Director.
2. The ICO Executive Director will inspect the work in question. If it is found that the work is not being completed according to contract, the ICO Executive Director will review the contract with the contractor and ask the contractor to remedy the problem.
3. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Executive Director and facilitated by the ICO Board Chairperson.
4. Should the mediation conference fail to resolve the dispute, the ICO Board Chair will render a written final decision.
5. If the ICO Executive Director finds that the work is being completed according to contract, the complaint will be noted and the ICO Executive Director and the homeowner will discuss the concern and the reason for the ICO Executive Director's decision.

Will the personal information provided remain confidential? Yes. All information in applicant files will remain confidential. Access to the information will be provided only to **ICO employees and volunteers** who are directly involved in the program, the North Carolina Housing Finance Agency and auditors.

What about conflicts of interest? No Board member, employee or volunteer of ICO shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

What about favoritism? All activities under URP24, including ranking applications, inviting bids, selecting contractors and resolving complaints, will be conducted in a fair, open and non-discriminatory manner, entirely without regard to race, color, religion, national origin, sex, familial status and disability.

Who can I contact about URP24? Any questions regarding any part of this application or program should be addressed to:

Jenniffer Albanese, Executive Director
Interfaith Community Outreach, Inc.
115 Mustian Street
PO Box 1663
Kill Devil Hills, NC 27948
director@interfaithoutreach.com
252-480-0070 office or 252-619-1618 cell

These contacts will do their utmost to answer questions and inquiries in the most efficient and correct manner possible.

This Assistance Policy is adopted this ____ day of _____ 20__.

Executive Director

Notary Public