

**Hyde County
Assistance Policy
For the 2020 Cycle of the Urgent Repair Program**

What is the Urgent Repair Program?

Hyde County has been awarded \$97,500 by the North Carolina Housing Finance Agency (NCHFA) under the 2020 cycle of the Urgent Repair Program (URP2020). 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 the frail elderly and persons with disabilities. A total of 10 households will be assisted under URP2020.

This Assistance Policy describes who is eligible to apply for assistance under URP2020, how applications for assistance will be rated and ranked, what the form of assistance is and how the repair/modification process will be managed. The County has designed this URP2020 project to be fair, open, and consistent with the County'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. Additional funds for construction costs are provided by the county in the amount of \$2,500.00.

Eligibility: To be eligible for assistance under URP2020:

- Applicants must reside in Hyde County;
- Applicants must prove they own and occupy the home in need of repair;
- Applicants must have a household income which does not exceed 50% of the County median income for the household size (See income limits below);
- Applicants must have a special need (i.e. be elderly, older than 62 years old, handicapped or disabled, a single parent with a dependent living at home, a military veteran, a large family with greater than 5 household members or a household with a child below the age of 6 with lead hazards in the home);
- Applicants must have urgent repair needs, which cannot be met through other state or federally funded housing assistance programs;
- The property must be free of any back taxes or liens in default at the time of application unless a payment plan has been established and payments are current. If the applicant is unsure, he/she should call the Hyde County Tax Office at 252.926-4188 prior to submitting the application.

URP2020 Income Limits* for Hyde County, NC

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$13,920	\$23,150
2	\$15,900	\$26,500
3	\$17,880	\$29,800
4	\$19,860	\$33,100
5	\$21,450	\$35,750
6	\$23,040	\$38,400
7	\$24,630	\$41,050
8	\$26,220	\$43,700

**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. These numbers are based on 2019 HUD Median Income Limits provided by the NCHFA.*

Outreach Efforts of the URP Program

The County makes citizens aware of the URP program and other housing rehabilitation opportunities through various service providers and specific outreach efforts. At minimum, the County will advertise or publish an article about the Urgent Repair Program via the following media/venues: Hyde County website, at the senior center, and DSS, Hyde County Facebook page, the Coastland Times and Washington Daily News.

How are applications ranked?

There are many more URP-eligible households (with eligible houses) that can be assisted with the available funds. Therefore, Hyde County 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 applicants will receive points for falling into certain categories. Applications will be ranked according to which receive the most points.

<p>Eligibility Criteria Owner Occupied Owner/Occupant 62 years old or disabled Veteran full-time household member Household income under 50% Non-historic (as determined by SHPO)</p>

Age and Disability	Points
0-62 Disabled	30
63-80 Disabled	50
81+ and disabled	40
62-80 and not disabled	40
81 + and not disabled	30
Household with a child age 6 or under with a reference level of mg per deciliter or higher	20
Household with a child age 6 or under with lead hazards in the home	15
Veteran full time household member	15
Income	
0%-30%	15
31%-50%	10
51%-80%	8

Definitions under URP are:

Elderly: An individual aged 62 or older.

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.

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 household) who has resided in the dwelling unit for at least 3 months prior to the submission of the family’s application.

Veteran: A person who is a military veteran, is defined as one who served in the active military, naval, or air service (i.e. Army, Navy, Air Force, Marine Corps, and Coast Guard; as a commissioned officer of the Public Health Service; or as a commissioned officer of the National Oceanic and Atmospheric Administration or its predecessors), and who was discharged or released there from under conditions other than dishonorable. Provide DD-214 form to demonstrate.

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

Client Referral and Support Services

Many homeowners assisted through the Urgent Repair Program may also need other services. When the Urgent Repair Program staff meet the homeowner during the work write-up process, they will discuss the resources and programs available in Hyde County and provide pamphlets and a list of the agencies with contact information. With the homeowner’s permission, a case file will be created and a staff person will follow up with the homeowner concerning the available services in the referral network.

What is the form of assistance under URP20?

Hyde County 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 \$2,000 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 Hyde County’s

rehabilitation specialist. There is no minimum to the amount of the loan; however, the maximum life-time limit according to the guidelines of the URP20 is \$10,000.

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 Hyde County'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 URP 20 must meet or exceed NC Residential Building Code.

Who Will Do the Work on the Homes?

Hyde County is obligated under URP 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 the requirements, Hyde County will conduct a bid process which will allow all vendors qualified (using Hyde County's vendor process) to provide quotes, bids or proposals for the product or services needed on each home. For additional information about procurement and disbursement procedures, please refer to the Hyde County URP Procurement and Disbursement Policy for the 2020 Cycle.

*All qualified vendors will be invited to bid on each home and the lowest responsive and responsible bidder will be selected for the contract. Every reasonable effort will be made to receive at least three quotes, bids or proposals for the product or services needed.

*Homeowners who know of quality rehabilitation contractors that are not on the approved contractors' registry are welcome to invite them to apply.

What Are the Steps in The Process, From Application to Completion?

You now have information about how to apply for the URP and what type of work can be done through the Program. Let's go through the steps for getting the work done:

1. Completing an Application form: Homeowners who wish to apply for assistance Must do so by September 25, 2020. Apply by contacting Stephanie Watson, Grant Administrator, at (252) 926-5262. Proof of ownership and income will be required. Those who have applied for housing assistance from Hyde County in the past will NOT automatically be reconsidered. A new application will need to be submitted.

2. Preliminary Inspection: Hyde County's Rehabilitation Specialist will visit the homes of eligible households to determine the need and feasibility of the home for rehabilitation.

3. Screening of applicants: Applications will be ranked by Hyde County based on the priority system outlined on page 3. Households to be offered assistance will be selected by October 23, 2020. 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. There will also be a list of alternates in the order of qualification. Applicants not receiving notification by October 30, 2020 that they were chosen may contact Stephanie Watson, Grant Administrator, at (252) 926-5262 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: The Hyde County's Rehabilitation Specialist 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 Rehabilitation Specialist will prepare complete and detailed work specifications (known as the "work write up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bidding is completed.

6. Formal agreement: 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 forgiven loan. This agreement will define the roles of the parties involved throughout the process.

7. Bidding: The work write-up and bid documents will be sent to a minimum of three contractors on the Approved Contractor's Registry who will be given one week in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. Each will need access to those areas of the house, in which work is to be performed, in order to prepare a bid. A bid opening will be conducted at the Hyde County Government Center at a specified date and time, with all bidders and the homeowner invited to attend.

8. Contractor selection: Within 24 hours of the bid opening and after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of (1) the selection, (2) the amount, (3) the amount of Hyde County's 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.

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 Hyde County signing as an interested third party. The cost of the actual work and project related support costs up to the maximum of \$1,000 will be included in the loan document.

10. Pre-Construction conference: A pre-construction conference 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, Hyde County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date within 24 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 URP20. 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 Hyde County. If the changes require an increase in the loan amount, a loan modification stating changes in the contract amount must be completed by Hyde County, 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 Hyde County 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 Hyde County Procurement and Disbursement Policy.

14. Post-Construction Meeting: Following construction, the contractor and the Rehabilitation Specialist 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 Rehabilitation Specialist 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 will be available to the public starting August 15, 2020

*Applications must be turned in by 5:00 p.m. on September 25, 2020

*Selection of units will be made by October 23, 2020

*All rehabilitation work must be under contract by October 13, 2021

*All rehabilitation work must be completed by December 31, 2021

How do I request an application:

Contact:

Stephanie Watson, Grant Administrator

Hyde County

30 Oyster Creek Road

Swan Quarter, NC 27885

Phone: (252) 926-5262

Is there a procedure for dealing with complaints, disputes and appeals? Although the application process and rehabilitation guidelines are meant to be as fair as possible, Hyde County realizes that there is still a chance that some applicants or participants may feel that they are 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 Stephanie Watson, Grant Administrator at (252) 926-5262 within five days of the initial decision and voice his/her concern.
2. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing. A written appeal must be made within 10 days of the initial decision on an application.
3. Hyde County will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the rehabilitation process:

1. If the homeowner feels that construction is not being completed according to the contract, he/she must inform the contractor and the Rehabilitation Specialist, preferably in writing.
2. The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to the contract, the Rehabilitation Specialist will review the contract with the contractor and ask the contractor to correct the problem.
3. If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be added to the applicant's file and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.
4. If the problems persist, the homeowner must put the concern in writing, and a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by Hyde County's Grant Administrator.
5. Should the mediation conference fail to resolve the dispute, the Grant Administrator will render a written 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 Hyde County employees who are directly involved in the program, the North Carolina Housing Finance Agency, US Department of Housing and Urban Development (HUD) and auditors.

What about conflicts of interest? No employee or board member of Hyde County, or entity contracting with Hyde County, who exercises any functions or responsibilities with respect to the URP20 project shall have any interest, direct or indirect, in any contract or subcontract for work performed with project 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 URP20 including rating and 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 the URP20 program? Any questions regarding any part of this application or program should be addressed to:

Stephanie Watson, Grant Administrator
30 Oyster Creek Road
Swan Quarter, NC 27885
(252) 926-5262

The County Manager is authorized to amend this Assistance Policy as needed for effective program execution.

This Assistance Policy is adopted this _____