

**Nash County**  
**Assistance Policy**  
**For the 2019 Cycle of the**  
**Urgent Repair Program**

**What is the Urgent Repair Program?** Nash County has been awarded \$75,000 by the North Carolina Housing Finance Agency (“NCHFA”) under the 2019 cycle of the Urgent Repair Program (“URP19”). 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 8 households will be assisted under URP19.

This Assistance Policy describes who is eligible to apply for assistance under URP19, 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 tried to design this URP19 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.

**Eligibility:** To be eligible for assistance under URP19:

- 1) Applicants must reside within Nash County, but outside the City of Rocky Mount;
- 2) Applicants must prove they own and occupy the home in need of repair;
- 3) Applicants must have a household income which does not exceed 50% of the County median income for the household size (See income limits below.);
- 4) Applicants must have a special need (i.e. be elderly,  $\geq 62$  years old, handicapped or disabled, a single parent with a dependent living at home, a military veteran, a large family with  $\geq 5$  household members or a household with a child below the age of 6 with an elevated blood lead level (between  $10\mu\text{g/dl}$  and  $20\mu\text{g/dl}$ ));
- 5) Applicants must have urgent repair needs, which cannot be met through other state or federally-funded housing assistance programs;
- 6) 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 Nash County Tax Office at (252) 459-9815 prior to submitting the application. (Taxes will be checked for Nash County and municipalities.)

### URP19 Income Limits\* for North Carolina

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$13,900	\$23,150
2	\$15,900	\$26,500
3	\$17,850	\$29,800
4	\$19,850	\$33,100
5	\$21,450	\$35,750
6	\$23,050	\$38,400
7	\$24,650	\$41,050
8	\$26,200	\$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.

**What types of houses are eligible?** Properties are eligible only if they meet all of the following requirements:

- The property must be an owner-occupied, single-family home within the County boundaries of Nash County and outside the city limits of Rocky Mount.
- The property must have a legitimate urgent repair or accessibility modification need that can be addressed for no more than \$9,000 that will allow the occupants to remain in their homes. ***It should be noted that this amount may not rectify all deficiencies in the house and that \$10,000 may not be spent on each home.***

*Unfortunately, some otherwise-eligible Nash County families will be deemed ineligible because their homes fail 1 or more of these tests.*

**Outreach Efforts of the Urgent Repair Program:** Nash County will advertise the Urgent Repair Program:

- in a local newspaper;
- on the County website; and,
- at county departments, including: 2 Senior Centers, the Veteran Services office, and the Department of Social Services.

**Selection of Applicants:** The 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 of special need and income. The applications will be ranked according to which receive the most points.

### Priority Ranking System for Nash County's URP19

<i>Special Needs (for definitions, see below)</i>	<i>Points</i>
Veteran Head of Household	3
Veteran Household Member (points for each other veteran member of household)	2
Disabled Head of Household	3
Disabled Household Member (points for each other disabled member of household)	2
Elderly Head of Household ( <i>age 62 or older</i> )	3
Elderly Household Member ( <i>age 62 or older</i> ) (points for each other elderly member of household)	2
Single-Parent Household ( <i>with 1 or more children in the home</i> )	3
Large Family ( <i>5 or more permanent residents, 4 of whom are immediate family</i> )	3
Emergency ( <i>may submit application without regard to deadlines</i> )	2
Household with child(ren) with elevated Blood Lead Levels	1
<i>Income (See Income Table above)</i>	<i>Points</i>
Less than 30% of County Median Income	10
30% to 50% of County Median Income	1
<i>Other Priority Criteria</i>	<i>Points</i>
Roof or HVAC repair or replacement need	5
No prior assistance (URP) or active deed of trust for a local housing program in the past 3 years	10
<i>Tiebreaker – within any point level</i>	<i>Points</i>
Tiebreaker #1: 1 point per household member	
Tiebreaker #2: order of receipt date of completed application	

Under NCHFA Program Guidelines, a minimum of 50% of households assisted must have incomes that 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 household 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 URP19.

Recipients of assistance under the URP19 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 URP19 are:

- *Elderly:* An individual aged 62 or older.
- *Emergency:* A situation in which a household member has an immediate threat of being evicted or removed from a home due to health or safety issues within a time frame that the program can complete a repair to stop eviction or removal. These applications will be received at any time during the funding cycle and will be 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 homes.
- *Disabled:* A person who has a physical, mental or developmental disability that greatly limits 1 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 5 or more individuals; at least 4 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 1 and only 1 adult resides with 1 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 elevated blood lead level:* a child below the age of 6 with an elevated blood lead level between 10 µg/dl and 20 µg/dl.

**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 through the County and refer them as appropriate.

**What is the form of assistance under URP19?** The 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 the County's rehabilitation specialist. There is no minimum amount of the loan; however, the maximum lifetime limit per dwelling unit for URP19 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 the 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 URP19 must meet or exceed the NC Residential Building Code.

**Who will do the work on the homes?** The County is obligated under URP19 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, the County will invite bids only from contractors who are part of an "approved contractors' registry".

To be on the registry, contractors must: (1) fill out an application form, listing several references and recent jobs completed; and, (2) receive the "conditional approval" of the County. Once a contractor who has been conditionally approved has successfully completed 1 job for the County, his/her status is upgraded to "regular approval", meaning that he/she will be allowed to bid on a regular rotation as long as he/she remains in good standing. (Homeowners who know of quality rehabilitation contractors that are not on the County's Approved Contractors Registry are welcome to invite them to apply.) It is noted that the Contractor's Registry includes contractors that are not "certified renovation firms" nor "Certified Renovators". When applicable, Nash County will contract with a "Certified Renovation Firm" utilizing a "Certified Renovator".

All contractors on the Approved Contractors Registry will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" means the contractor: (1) is deemed able to complete the work in a timely fashion; and, (2) that the bid is within 15% (in either direction) of the County's cost estimate; and, (3) the contractor must provide proof of liability insurance and certification of workman's compensation as required by State law, and if the project requires special certification, such as a "Certified Renovator", must demonstrate compliance with that requirement as part of the "responsive and responsible" determination.

A minimum of 3 approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" is described in the Procurement and Disbursement Policy.

Please request a copy of the County's Procurement and Disbursement Policy for further information.

**What are the steps in the process, from application to completion?** Now that you have the information about how to qualify for Nash County's URP19, 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:** Homeowners who wish to apply for assistance must do so by September 20, 2019. Apply by contacting Patsy McGhee, Assistant to the County Manager, or Jacob Ferry, Community Development Specialist, at (252) 462-2715. Proof of ownership and income will be required. Those who have applied for housing assistance from the County in the past will not automatically be reconsidered. A new application will need to be submitted.
- 2. Preliminary inspection:** The County's Rehabilitation Specialist 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 the County based on the priority system outlined above. The households to be assisted will be selected by November 15, 2019. 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 8 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 that they were chosen by November 15, 2019 may contact Patsy McGhee at (252) 462-2715 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. Before proceeding with any work on their home, the applicant will be given 5 days in which to decide whether to accept the URP Program conditions and participate in the URP program or not.

Applicants will be encouraged to consult with family members and legal professionals to determine the best course of action for them.

5. **Work write-up:** The 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 forgivable 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 3 contractors on the Approved Contractors' Registry who will be given 2 weeks 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 Community Development Office at a specified date and time, with all bidders and the homeowner invited to attend.
8. **Contractor selection:** Within 72 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 the County'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.
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 the County 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. Contractors must submit proof of liability insurance and workman's compensation insurance as required by State law.
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, the County 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 URP19. 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 2 representatives of Nash County. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by the 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 the 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 County's Procurement and Disbursement Policy.

**14. Post-construction meeting:** Following construction, the contractor and the Rehabilitation Specialist will sit down with the homeowner 1 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).

**16. Warranty Period:** It is extremely important that any problems with the work that was performed be reported to the County as soon as possible. All bona fide defects in materials and workmanship reported within 1 year of completion of construction will be corrected by the Contractor, free of charge.

**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 September 13, 2019.
- Applications must be turned in at the Nash County Administration Building by 5:00 p.m. on September 20, 2019.
- Loans will be made to selected households by November 15, 2019.
- All rehabilitation work must be under contract by October 15, 2020.
- All rehabilitation work must be completed by December 31, 2020.

**How do I request an application? Contact:**

Jacob Ferry, Community Development Specialist  
Nash County  
120 West Washington Street, Suite 3040  
Nashville, NC 27856  
252-462-2715

**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, Nash County 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 Assistant to the County Manager Patsy McGhee within 5 days of the initial decision and voice his/her 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. Nash County 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 Rehabilitation Specialist.
2. The Rehabilitation Specialist will inspect the work in question. If it is found that the work is not being completed according to contract, the Rehabilitation Specialist 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 Rehabilitation Specialist and facilitated by the Nash County Assistant to the County Manager.
4. Should the mediation conference fail to resolve the dispute, the Assistant to the County Manager will render a written final decision.
5. If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be noted and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.

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

**What about conflicts of interest?** No officer, employee or other public official of the County, or member of the County Commissioners, or entity contracting with the County that exercises any functions or responsibilities with respect to URP19 shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for himself/herself or those with whom they have family or

business ties, during their tenure or for 1 year thereafter. Relatives of County employees, Board of Commissioners and others closely identified with the County, may be approved for rehabilitation assistance only upon public disclosure before the County Commissioners and written permission from NCHFA.

**What about favoritism?** All activities under URP19, 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 URP19?** Any questions regarding any part of this application or program should be addressed to:

Patsy McGhee  
Assistant to the County Manager  
Nash County  
120 West Washington Street, Suite 3040  
Nashville, NC 27856  
(252) 462-2715

Brendan Nolan  
Certified Rehabilitation Specialist  
The Wooten Company  
301 West 14<sup>th</sup> Street  
Greenville, NC 27834  
(252) 757-1096

These contacts will answer questions and inquiries in the most efficient and correct manner possible.

This Assistance Policy is adopted this 8<sup>th</sup> day of July 2019.



Robbie B. Davis, Chairman,  
Nash County Board of Commissioners



Janice Evans, Clerk to the Board