

Wilkes County

2013 Urgent Repair Program

Assistance Policy

What is the Urgent Repair Program? Wilkes County has been awarded \$75,000 by the North Carolina Housing Finance Agency ("NCHFA") under the 2013 cycle of the Urgent Repair Program ("URP13"). 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 11-15 households will be assisted under URP13.

This Assistance Policy describes who is eligible to apply for assistance under URP13, 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 URP13 project to be fair, open, and consistent with the County 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 URP13 applicants

- 1) must reside within Wilkes County and own and occupy the home in need of repair
- 2) must have a household income which does not exceed 50% of the North Carolina State 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 large family with 5 household members or a household with a child below the age of six with an elevated blood lead level (between 10 -µg/dL and 20 -µg/dL)).
- 4) must have urgent repair needs, which cannot be met through other state or federally- funded housing assistance programs

URP13 Income Limits for North Carolina

Number in Household	30% of Median (very-low Income)	50% of Median (low-income)
1	\$11,800	\$19,650
2	\$13,500	\$22,500
3	\$15,150	\$25,300
4	\$16,850	\$28,100
5	\$18,200	\$30,350
6	\$19,550	\$32,600
7	\$20,900	\$34,850
8	\$22,250	\$37,100

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. If applicants are tied in points, those with lower incomes will take priority over the other.

**Priority Ranking System for County of Wilkes
URP13**

<u>Special Needs (for definitions, see below)</u> Elderly	<u>Points</u>
Head of Household (62 or older)	4
Disabled Head of Household	4
Disabled or Elderly Household Member (not Head of Household)	3
Single-Parent Household (with one or more children in the home)	3
Large Family (5 or more permanent residents)	2
Elevated Blood Lead Level Child (6-years old or under)	2
<u>Income (See Income Table above)</u>	<u>Points</u>
Less than 30% of County Median Income	10
30% to 50% of County Median Income	5
<u>Local Tax Liability</u>	<u>Points</u>
No current town/county taxes due or payment plan in place with County Tax Assessor	2
Current town/county tax liens outstanding	0

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 URP13.

Recipients of assistance under the URP13 will be chosen by the above criteria without regard to race, creed, sex, color or national origin.

The definitions of special needs' populations under URP13 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.
- **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.
- **Child with elevated blood lead level:** a child below the age of six with an elevated blood lead level between 10µg/dL and 20µg/dL.

What is the form of assistance under URP13? 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 \$1,000 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 Program Administrator and/or the County Planning Director. There is no minimum to the amount of the loan; however the maximum life-time limit according to the guidelines of URP13 is \$6,000.

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 URP13 program. It should be noted that all deficiencies in a home may not be rectified with the available funds.

All work that is completed under URP13 must meet or exceed NC residential Building Code.

Who will do the work on the homes? The County is obligated under URP13 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 one job for the County, his or her status is upgraded to "regular approval", meaning that they will be allowed to bid on a regular rotation as long as they remain 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.)

A minimum of three 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" 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 City's cost estimate.

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for the County of Wilkes URP13, 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 October 31, 2013. Apply by contacting Eddie Barnes, Wilkes County Planning Director, in room 217 of the County Office Building, 651-7582 or Michelle Ball at High Country Council Governments at (828) 265-5434, ext. 115. Applications and the Assistance Policy will also be available online at www.wilkescounty.net and www.regiond.org.

NOTE: 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. **Screening of applicants:** Applications will be rated and ranked by the County based on the priority system outlined on page 2. 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 most qualified applicants will be chosen according to the priority system described.
3. **Preliminary Inspection:** The Program Administrator will visit the homes of the highest ranked applicants to determine the need and feasibility of repairs/modifications.
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 Program Administrator 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 Program Administrator 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. This agreement will define the roles of the parties involved throughout the process.
7. **Bidding:** The work write-up and bid documents will be mailed to a minimum of three contractors on the Approved Contractors' Registry who will be given at least 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 Community Development office 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, 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, and (4) if other than the lowest bidder is selected, of the specific reasons for the selection.
9. **Execution of loan agreement and contract:** The loan will be executed as well as the repair/modification contract. This contract will be between the contractor and the homeowner, with the county signing as an interested third party.

- 10. Pre-construction conference:** A pre-construction conference will be held at the home. At this time, the homeowner, contractor and program representatives will 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.). Within 24 hours of the pre-construction conference, the County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date.
- 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 where applicable for compliance with the State Building Code as required by the guidelines of URP13. 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 approved by the owner, Program Administrator, and Wilkes County staff and reduced to writing as a contract amendment ("change order"). If the changes require an adjustment in the loan amount, the change must be specified in the change order. Also, a loan modification stating these changes in the contract amount must be completed by the County, and executed by 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, as well as, the receipt, by the County, of the contractor's invoice and a release of liens, signed by all any sub-contractors employed on the job and by all material suppliers from whom materials for the job were purchased.
- 14. Post-construction conference:** Following construction the contractor and the Program Administrator will sit down with the homeowner one last time. At this conference 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.
- 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.

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 1, 2013.
- Applications must be turned in at the County of Wilkes County Planning Department by 5:00 PM on October 31, 2013.
- Loans made to selected households by December 1, 2013.
- All rehabilitation work must be under contract by December 31, 2014
- All rehabilitation work must be completed by February 1, 2015.

NOTE: If an insufficient amount of eligible applications are received during this application window to complete the project, applications will be accepted on a first-come-first-serve basis until funds are exhausted.

How do I request an application?

- Contact: **Eddie Barnes**, Wilkes County Planning Director at 110 North Street, room 214, Wilkesboro, NC 28697, (336) 651-7582. Email – ebarnes@wilkescounty.net
- Contact : **Michelle Ball**, High Country Council of Governments at 468 New Market Blvd., Boone, NC 28607, (828) 265-5434, ext. 115. Email – mball@regiond.org
- www.wilkescounty.net
- www.regiond.org

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, the Wilkes 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 Wilkes County Planning Director, Eddie Barnes 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. The Wilkes County will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the Modification/Repair Process

1. If the homeowner feels that repairs or modifications are not being completed according to the contract, he/she must inform the contractor and the Program Administrator.
2. The Program Administrator will inspect the work in question. If he/she finds that the work is not being completed according to contract, they 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 Program Administrator and facilitated by the County Planning Director or County Manager.
4. Should the mediation conference fail to resolve the dispute, the County Manager will render a written final decision.
5. If the Program Administrator finds that the work is being completed according to contract, the complaint will be noted and the Program Administrator and the homeowner will discuss the concern and the reason for the Program Administrators 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 County employees who are directly involved in the program, 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 city, who exercises any functions or responsibilities with respect to URP13 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. Relatives of County employees, County Commission Members 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 URP13, 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, creed, sex, color or national origin.

Who can I contact about URP13? Any questions regarding any part of this application or program should be addressed to:

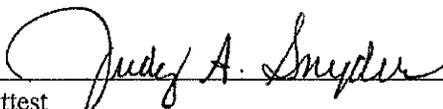
Michelle Ball, Program Administrator
High Country Council of Governments
468 New Market Blvd.
Boone, NC 28607
(828) 265-5434, ext. 115
mball@regiond.org

OR Eddie Barnes, Planning Director
Wilkes County
110 North Street, Room 214
Wilkesboro, NC 28697
(336) 651-7358
ebarnes@wilkescounty.net

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 6th day of August 2013.


Gideon Keith Elmore, Chairman
Wilkes County Board of Commissioners


Attest

