



NCHFA URP 2023
Implementation Webinar
June 14, 2023

CDI

WELCOME!



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URP23 Implementation Workshop Agenda

10:00 AM – Welcome! Agency and URP Overview
 10:20 AM – The URP Process
11:05 AM – 10 minute Stretch Break
 11:15 AM – Repairs/Completing Units/Closeouts
12:00 PM – 30 Minute Bio Break
 12:30 PM – Income and Reporting
 1:30 PM – Loan Closing Process
1:55 PM – 10 Minute Stretch Break
 2:05 PM – Administration/Program Support
2:45 PM – Thanks and Have a Great Day!


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OUR TEAM:

Home Ownership Program teams:

Management: Sonia Joyner and Mike Handley

Rehabilitation
 Chuck Dopler, Team Leader
 Donna Coleman, ESFR Coordinator
 Dan McFarland, DPP Coordinator
 Sarah Zinn, URP Coordinator

Documentation
 Kim Hargrove, Team Leader
 Mark Lindquist
 Deborah Hamilton
 Laura Altimare

Rehabilitation Team Assigned Staff Input:
 Liz Hair – Legal
 Keshonda Ruffin – Legal
 Brian O'Donnell – Policy


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Website

- Navigate to our Website: <https://www.nchfa.com>
- Bookmark this page
 - <https://www.nchfa.com/homeownership-partners/community-partners/community-programs/urgent-repair-program/forms-and-resources>
- You will find the Admin manual plus required and optional forms you need to operate your project successfully



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Housing Financed by NCHFA

- More than **318,830** households have benefited from our investments.
- More than **130,840** home buyers assisted
- Nearly **116,730** Apartment Homes constructed
- Over **310,000** jobs supported in our state.
- Over **\$30 billion** in Real Estate Value with **\$2.2 billion** in tax revenues generated
- All **100** counties have improved their housing stock and have benefited from the jobs and tax revenues generated by NCHFA financed projects/programs.

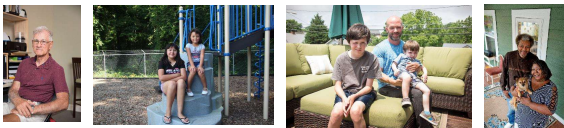


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Good housing for North Carolinians Good business for North Carolina



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Our Mission...

We provide safe, affordable housing opportunities to enhance the quality of life of North Carolinians



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Our Core Values

We Care
Respect all people; listen to understand
Passion for what we do

We Act
Integrity, Professionalism, Cooperation
Do what we say we will do
Stewardship of resources (whose money is it anyway?)

We Lead
Invest to improve lives and communities
Excellence, Innovation
Long-term solutions
Fair, Open, Transparent




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YOU'RE HERE BECAUSE WE BELIEVE YOU SHARE OUR MISSION AND VALUES



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NC Housing Trust Fund

- Finances emergency repairs and accessibility modifications
- Helps disabled and elderly homeowners as well as military veterans
- Keeps people in their homes and out of costly institutions




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Who are we supporting through the Housing Trust Fund?

Roughly 15% of NC's Population:
aged 65 or older.

The fastest growing population
segment: 85 and older.



Some 70% of seniors spend the rest of their lives where they celebrated their 65th birthday.


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Latest URP Results

	2021 Cycle	(2020 Cycle)
Homeowners served:	652	(629)
Average Hard Costs per unit:	\$7,735	(\$7,638)
Average Program Expense per unit:	\$684	(\$687)

	2021 Calendar Year	(2020 Calendar year)
Homeowners served:	691	(613)
Average Hard costs per unit:	\$7,703	(\$7,104)
Average Program Expense per unit:	\$704	(\$679)

Total URP commitment to date: \$ 78 M


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URP Households for 2022

The average income of households assisted under URP in CY 2022 was **\$16,192**

56% of households were below 30% of median (vs. 55% last year)

Over 75% of beneficiaries were elderly

More than 55% were disabled

This year to date, there have been **652** units completed under 2022

URP has now assisted over **17,816** households in all 100 counties



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URP Repairs by Work Description 2018 Cycle

Work Description	F
Other	291
Roof	271
Floors	131
Accessibility	126
Plumbing	114
HVAC	106
Stoop - Porch	102
Electrical	74
Ceilings - Walls	51
Well - Sewer	20
Total	1,286



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URP23 Application for Funding

Applications for URP23 funding were submitted between **12/5/22** and **1/30/23**.

Ranking criteria were based on applicant capacity (qualifications of key staff, performance under other home repair programs), proposed matching funds, and areas that were determined to be underserved.

Several applications were missing important documents and data or information, as is typical.



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URP23 Application Results

There were 55 applicants and a total of \$9.34 million was requested for a total of 84 counties in a competitive process.

Ultimately, 54 URP projects were recommended to the Agency's Board for funding of \$8.8 million to provide repairs to 834 homes in 84 counties.



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Congratulations! You are the successful applicants.

After this Workshop, your next steps are the PAD Process and Funding Agreement so you can begin to operate your program.



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SUCCESS WITH THE URGENT REPAIR PROGRAM



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**Before you do anything,
READ**

REMINDER

Your URP23 Administrator's Manual


- 1 We are covering only the highlights in this Webinar
- 2 Program guidelines are referenced by number throughout the Webinar presentation
- 3 Use the index in the Administrator's Manual to find a topic
- 4 Use your screenshot function if you want to save a slide
- 5 You can ask us a question by typing then sending it


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What's New for URP23

- All changes from URP22
 - Increasing the maximum amount of Program Assistance per dwelling unit for Hard (Repair) Costs + Soft (Program Support) Costs from \$10,000 to \$12,000.
 - Adding funding for organizational Administrative Costs at 10% of the total completed unit HC+SC, up to a max of \$1,000 per completed unit.
 - Increasing the homeowner's annual forgiveness to \$3,000 per year beginning with URP22.
 - Adding ARPA funds to the list of allowable sources that can be used in conjunction with URP funds
 - No longer requiring the funded partner to have an interest-bearing account for URP deposits from the Agency (NCHFA).
 - Requiring a member from each funded partner to attend this Workshop.



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What's New for URP23

- Funding allocation increased from \$6.6 million in 2022 to \$8.8 million for the 2023 URP cycle
- PG 3.12.2 has been updated to include minimum number of units inspected (3). The number of case files to be reviewed remains the same
- We allowed for overlapping service areas for the first time

Overlapping Service Areas	
Bladen	Iredell
Buncombe	Mecklenburg
Duplin	Polk
Gaston	Robeson
Henderson	Rocky Mount (Edgecombe Co)
Hoke	Transylvania


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First Things First

PG 1. Goals, Objectives and Funding Sources



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URP Goals

To alleviate housing conditions which pose an imminent threat to the life or safety of very low-income homeowners with special needs;


And...

To provide accessibility modifications and other repairs necessary to prevent displacement of very low-income homeowners with special needs, such as frail elderly and persons with disabilities




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URP Objectives

- Distribute Program Funds equitably across the state
- Serve households with urgent repair needs that can't be met through other state or federal housing assistance programs
- Enable the frail elderly and those with physical disabilities to remain in their homes through repairs and modifications




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URP Funding Sources

- The North Carolina Housing Trust Fund is the ONLY source for Hard and Soft Costs
 - State Legislature appropriated
 - No CFDA number
 - Your Funding Agreement in Part B Section 2 outlines specific sources required by state contract provisions
 - Note: Administrative Funds, new as of URP22, are funded through NCHFA and *not* the HTF

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The URP Process

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PADs, FAs, and Financial Responsibilities

- **PADs – due September 1, 2023** (PAD = Post Approval Documentation).
 - Follow PAD instructions.
 - Discuss your Assistance and Procurement/Disbursement Policies with your Case Manager
 - Start with the sample policies on our website.
- **3.1 Funding Agreement (FA) will be sent only when your PAD is approved by us.**
 - The FA is due back to us by **September 1, 2023**
 - 3.1.6 Multi-County service areas adhere to specific fund distribution per PAD
 - *For URP23: Capacity to perform the URP23 with open ESFR projects will be considered.*
- **3.2 Disbursement and receipt of URP funds –**
 - You may receive **50% of your hard & soft cost funds 'up front'** when we receive your executed FA
 - Ask for the remainder when you spend 90% of your 'up front' funds. Use your PMR.
- **3.3 Honesty and Fidelity bonding**
 - Required; must cover 50% of your total URP awarded funds

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PADs, FAs, and Financial Responsibilities continued

- 3.4 Disbursing payments from your URP account –
 - Funding Agreement / Workshop attendance completed
 - URP funds deposited in an insured account
 - Executed loan (Promissory Note) & construction contract for the homeowner (unit) required before you use the funds
 - Admin funds not included see 2.1.10
- 3.5 Program income –
 - Interest or other funds you receive are used for your URP projects
 - You will give it back to us if you don't spend it
- 3.6 Accounting – account for URP funds separately
 - Accurate, current, complete disclosure of financial results
 - Records, full internal controls, actual vs. budgeted amounts
 - Resolution of any Audit findings and recommendations



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PADs, FAs, and Financial Responsibilities continued

- 3.7 Record Keeping
 - Three year retention of records (including all applications, not just selected) from the date of the project closeout letter from the Agency. (What about a 4 year loan?)
 - Records of URP fund disbursements sufficient to determine compliance with guidelines and objectives of URP. These must be available for monitoring and audits
 - If you Self-contract, use an itemized summary account (see PG 4.2.2.2 and 4.2.2.3)
 - No use of URP funds for overhead, profit or administrative expense, 4.2.2.3
- 3.8 Procuring materials and labor for your Project
 - Follow your Procurement and Disbursement Policies
 - Promote fair and open competition and retain all written contracts
 - No spending until you receive your first round of funds
 - You must account for URP spending separately from all other sources
 - Cities and Counties must also follow GS 14.234 Conflict of Interest and GS- 44A-25-33 Model payment and Performance Bond
- 3.9 Financial audit compliance:
 - GS159-34 (local government) or GS143C-6-22 (non-profit)



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Now that you are in order financially, what's next?

- File set-up
- Advertising
- Intake
- Homeowner Selection



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The Project File

1. Assistance Policy (AP)
2. Procurement/Disbursement Policy (P/DP)
3. Client Relations
4. Matching Funds info
5. Individual Homeowner Files
-files within files 😊



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The Project File is also likely to contain:

6. Copy of your Application for Funding
7. Funding Agreement
8. Copy of your (completed) PAD
9. Applicant Ranking Process and Notes
10. Applications denied, disposition letters
11. Advertisements, other program outreach
12. Written Contracts with Consultants, if any
13. Contractor Registry information (or show that you have it)
14. Project Amendments
15. Certification of Completion of the Project (CCFC)
16. Homeowner (Human Interest) Story - min 1
17. **Lead Base Paint (LBP) log if you are acting as the Certifying Firm OR Certificates/Letters for RRP contractor if it's centralized**

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LBP: Firm Certificate and Renovator Letter:

Firm Certificate Example


Renovator Letter Example

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The Homeowner Case File

- See 4.3 'Program Documents'
- Refer to these lists:
 - URP Case File Monitoring Checklist
 - URP Case File Review
 - URP Desktop Review
- Set up Files accordingly



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Case File Documents

- **Required documents (PG 4.3) (page 29 online)**
 - **Application and Eligibility Certification**
 - **Verification of ownership**
 - **Verification of income**
 - **Work write-up**
 - **Cost estimate**
 - **Construction proposals or itemized summary account**

URP Forms
 Application and Eligibility Form - Effective August 10, 2020
 Certification of Completion and Final Cost
 Certification of Final Inspection
 Contractors Release of Liens
 Construction Contract - Bid
 Construction Contract - Self
 Estoppel
 Itemized Summary Account - Self Contracting
 Modification Agreement
 Owner Certificate of Satisfaction "New 2019" Use for all URP programs
 Pre-Construction Conference Record
 Promissory Note 2019
 Request for Project Amendment
 Zero Income Affidavit "New 2018"

<https://www.nchfa.com/homeownership-partners/community-partners/community-programs/urgent-repair-program/forms-and-resources>

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Case File Documents

- **Required documents (continued)**
 - **Pre-construction Conference Record**
 - **Construction contract (any change orders)**
 - **Contractor's release of liens**
 - **Promissory Note & Modification or Estoppel**
 - **Certification of Final Inspection**
 - **Owner Certificate of Satisfaction**

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Case File Documents

- Very strongly Recommended documents
 - Before/after photos
 - Record of contacts/correspondence
 - Construction drawings/plans (if any)
 - Project financial log
 - Required for recipients self-performing repairs-3.7.4
 - Bid invitation
 - Record of interim inspections
 - Certification of compliance – Building Inspector
 - Document Log or check sheet



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Follow your Assistance Policy (AP) for:

- > How to advertise
- > How to do intake
- > How to select homeowners

See AP model policy on-line soon



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How to advertise - PG 4.1.2

- Use as many sources as you reasonably can to reach your target audience: homeowners at less than 50% AMI (and half of those below 30%.
- Be sure your publicized outreach includes 'This program is sponsored by (your organization) with funds provided by the NC Housing Trust Fund.'



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Intake

- **Use our form.** If you have a pre-intake form for all of your programs, you still **must use our form** for the homeowners you select for URP.
- Be sure you follow what you told us in your URP application and AP under **Client Relations** for referrals to and networking with other local agencies.



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2.4 Eligible Households

100% of households assisted must have special needs (2.4.4):

- Elderly
- Handicapped
- Large family (5 or more persons)
- Single parent (at least one dependent child)
- Veteran
- Child <6 yrs old living in house with lead paint



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Eligible Households

Definition of **'Veteran'** for our purposes:

Veteran: A person who served in the active military, naval, or air service, and who was discharged or released there from under conditions other than dishonorable = **DD214**



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4.1 Selection of Applicants Continued

- **Property characteristic requirements (4.1.7):**
 - located in NC
 - owner-occupied – 20% MHU on rental lots
 - not >50% of space for office/business
- **Application & eligibility certification (USE THE FORM ONLINE)**
 - sign and date
- **Third party verification of income**
- **Verification of ownership**
- **Verification of requested repairs/modification**



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Fair Housing



- Fair Housing activities by the funded Community Partner
- **Your Assistance Plan is an integral part of Fair Housing**
- Affirmative marketing **must** consist of actions that provide information and otherwise attract persons to available rehab programs without regard to race, color, national origin, sex, religion, familial status, or disability
- Marketing of Agency programs like URP must include a broad audience over a period of time, not just a repetition of one faith-based group, one business, one neighborhood, etc.....

Fair. Transparent. Consistent. Applied uniformly.



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Fair Housing



IF you already use HUD recommendations for your other programs...

- Translation of marketing materials to serve LEP (limited English proficiency) population
- Work with the identified language(s) of minority-owned print media, broadcast media, social media, etc....
- Place marketing materials at locations that provide free public service announcements (theaters, libraries, etc.)
- Partner with faith-based and community organizations that serve recently established immigrants
- Conduct marketing activities at adult-education training centers and at organizations providing ESL classes



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4.1 Selection of Applicants Continued

Once you have your applicants selected for participation in URP:

- Meet with homeowners
 - what do they *need* ?
 - can you move them forward ?
 - can you connect them with other resources ?
 - can you provide match funding ?



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Repair Eligibility

Alleviate conditions that pose an imminent threat to the life or safety of very low- income homeowners with special needs;

Provide accessibility modifications and repairs necessary to prevent displacement of very low-income homeowners with special needs, such as frail elderly and persons with disabilities

The heart of the matter: is it URGENT?



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2.1 Uses of Funds

2.1.1 URP funds may be used with:

- Volunteer labor
- Donated materials
- Local funds
- WAP
- HARRP
- Independent Living Center funds (DPP)
- USDA RD 504 Loans
- Home and Community Care Block Grants provided by the North Carolina Division of Aging and Adult Services
- **American Rescue Plan Act (ARPA) funds**



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2.1 Uses of Funds continued

URP funds may be used with DPP (PG 2.1.9)

DPP = Displacement Prevention Program

Managed by DHHS through the Independent Living Rehabilitation Program

DPP is used mostly for modifications to the home to provide greater accessibility for a homeowner with disabilities

DPP funds = \$12,000 max. & are part of HTF (same as URP)

As a reminder, URP and DPP can be used on the same house and each program has its own lifetime funding cap



2.1 Uses of Funds continued

Eligible repairs (2.1.3)

(same as URP07 through URP22) - no energy-related tracking

Maximum URP Assistance (2.1.6)

\$12,000 per unit including Hard & Soft Cost (Program Support)

Per Unit Hard costs (2.1.6)

max = **\$12,000/unit**

no minimum

Per Unit Program Support costs (2.1.8)

varies with hard costs (refer to table A)

on a unit-by-unit basis only

max = **\$1,000/unit**

no min, but every project could at least get \$200



2.1 Uses of Funds 2.1.3

- combustion appliance and chimney hazards;
- electrical system hazards;
- plumbing system hazards;
- imminent structural system failures (e.g. porches, steps and roofs);
- mitigation of environmental hazards such as lead-based paint, asbestos or soil gasses;
- repairs necessary to prevent the imminent displacement of eligible households;
- repairs designed to increase the accessibility of the unit including ramps, hand rails and grab bars, kitchen and bathroom adaptations, and door alterations, etc. for frail or disabled residents;
- imminent threats to life or safety, including those caused by lead, which can be addressed by inexpensive lead hazard reduction activities such as replacing mini-blinds, improving soil conditions around drip lines, replacing windows, etc.; or,
- other repairs approved by the Agency on a case-by-case basis.



2.1 Uses of Funds 2.1.8 Table A

URP Hard Costs	Maximum Program Support
From \$501 to \$12,000	\$200 + 10% of the Hard Cost (not to exceed \$1,000)
Up to \$500	\$200

Mike Handley will demonstrate the Program Support formula in the afternoon session today.

2.1 Uses of Funds continued

2.1.9 Funds cannot be used...

- In conjunction with state - or federal-housing assistance (CDBG, HOME, HPG, 504 grants, etc.)
- On units for which other sources of state or federal assistance are available at time of repair
- On units for which other sources of state or federal assistance are likely to become available within 6 months following completion.

2.1 Uses of Funds



Funds CAN be used with

Weatherization Assistance Program (WAP), Heating Appliance Repair and Replacement Program (HAARP), American Rescue Plan Act of 2021 (ARPA), Home and Community Service Block Grants from NC Division of Aging and Adult Services, and Independent Living Rehabilitation Program (Displacement Prevention Program through DHHS)

Now that Homeowners are selected per your AP, you are ready to start the repair process



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Five horizontal lines for taking notes.

4.2 Repair Procedures

- Work write-up
- Cost estimate
- Procuring construction services
 - Competitive bid process
 - Recipient-performed work (self-contracting)
- Pre-construction conference with homeowner certification
- Written disbursement procedures



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Five horizontal lines for taking notes.

2.5 Repair Standards

- All URP-funded repairs must meet NC Residential Building Code as applicable
- Must comply with all state and local permitting, inspections, licensing and insurance requirements including the NC Renovation, Repair and Painting (RRP) rule.
- No local, state, or federal minimum housing standards apply



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Five horizontal lines for taking notes.

4.2 Repair Procedures continued

RRP IS THE LAW

- Applies to all homes and child-occupied facilities built before 1978
- Follow when disturbing paint in a pre-1978 house
- Certified Renovation Firm
 - Certified Renovator has a letter, Certified Firm has certificate
- US EPA "The Lead-Safe Certified Guide to Renovate Right"
- NC DHHS Health Hazards Control Unit
<http://epi.publichealth.nc.gov/lead/lhmp.html>

Work Write-up Guidelines

- Take good notes and pictures when visiting the unit
- Communicate with homeowner-What, Why, How When
- Be clear and concise in describing the work
- Indicate in the write-up that all work done must confirm to the current NC Building Code
- Leave no doubt what you expect
- Make your cost estimate using the latest known \$\$
- Identify the URP funded items

Competitive Bidding 4.3.3

Follow your Procurement Policy

Including:

- Advertise for competitive bids whether individual unit or annual contract; contractor recruitment and retention
- Send out bid requests to three contractors, minimum
- Use a signed and dated form for Bid Opening with at least two people from your organization present
- Open, Honest, Transparent=Integrity

Self-contracting

You are still responsible for:

- Competitive material costs
- Work write-up and cost estimate
- Differentiate URP funded work and other items
- Record costs: Itemized Account - Self-Contracting
- Contract with the homeowner
- Lien Waiver
- Pre-construction Conference and use our form
- Honest, open and transparent



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Forms of Assistance 2.3

Program assistance in the form of a loan covering the hard and soft costs of the URP funds associated with the repair/modification of the unit.

- Partners must complete the Agency Form called a *Promissory Note* to provide a loan that meets these requirements:
 - unsecured
 - deferred
 - interest-free
 - forgiven at a rate of \$3,000 per year, until the principal balance is reduced to zero.



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Forms of Assistance continued

Recipient Organizations:

- Must use the NCHFA URP Promissory Note document and Modification Agreement or Estoppel, if needed (PG 2.3.2/3.4.2)
- Must service the Note including Record Keeping (3.7)

The loan is yours!



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General Loan Procedures 4.4

Prior to executing an URP Promissory Note

- Application & Eligibility Certification
- Documentation that grantee has ownership interest
- Work write-up
- Cost estimate

Note:

Construction contract may be signed at the same time or after the URP Promissory Note, never before!



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Pre-construction Homeowner Visit

Set up time with homeowner and contractor

- Use our Pre-construction mtg form.
- Sign Promissory Note with homeowner
- Sign Contract - homeowner and contractor
- Go over URP work writeup and any other work you may be doing
- Clear communications -the homeowner, the contractor and you all know what to expect! NO SURPRISES!
- Manage expectations!



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During Construction

- Communication
- Do what you promise
- Be sure the contractor and homeowner also do what they promise
- Follow a Schedule
- Inspections
- Document
- Follow up



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During Construction

Follow up with the work:

- Inspections/punch lists
- Change orders
- Promissory Note Modification
- Follow disbursement procedures
- Document your progress & problems



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Disbursement Procedures 4.5

Disbursement policy and process should assure:

- Paying only for work completed, inspected and documented
- Ensure appropriate URP funds are disbursed (HC + SC=\$12K)
- All paperwork i.e. lien waivers, code inspections, etc. prior to final payment



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Visit Homeowner at Completion:

- Certification of final inspection by funded organization (You) – Use our form
- Owner Certificate of Satisfaction – use our form
- Any final issues with homeowner – ensure satisfaction, leave no doubts or expectations.
- Follow Unit Close-out Procedures



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Unit Close-out Procedures 4.6

- Completed lien waivers from contractors before final payment (use our form)
- Ensuring that funds committed to a unit are spent or the loan balance reduced (loan modification or estoppel – use our forms)
- Show that unit is completed on the PMR, and include cost reporting



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Finally: Completing the Units and the Project



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3.11 Reporting Requirements

- Project Management Report (PMR) – quarterly - due by the last day of the following month after the end of the federal calendar quarter
- Certificate of Completion and Final Cost (CCFC) – within 45 days of completion date of December 31, 2024. CCFC is due February 14, 2025



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URP Reminders!

- Promissory Note
 - Whole dollars - no pennies, round up !
 - Include hard AND soft costs (not Admin)
 - Loan is for 1-2-3 or 4 years, not months or days, forgiven in years (\$3000 per year). Simple!
 - Estoppel down, modify up from initial loan amount
- Project Management Reports (PMR)
 - Report is cumulative, not just what is completed each quarter
 - You get soft costs AND admin for each unit
 - Use the PMR to request admin funds when unit is reported completed. Be sure to check the "Admin Disbursement" box!
 - It is an Excel file!



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SPREAD THE WORD!

TO:

- COMMUNITY LEADERS
- COUNTY OFFICIALS
- STATE ELECTED REPRESENTATIVES

KEEP THE HOUSING TRUST FUND FULLY FUNDED

NO HTF = No URP



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Break

Until 12:45 PM



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*Good housing for North Carolinians
Good business for North Carolina*

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Our new mission

We provide safe, affordable housing opportunities to enhance the quality of life of North Carolinians.

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URP INCOME ELIGIBILITY DETERMINATION

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Indicate if person has been previously determined or not.

Select Part 5 Annual Income (Section 2.4.3)

Passbook rate is currently 0.06%.

Choose between Short Form Method (right) and Guided Method (see next slide)

Has this household previously been determined income eligible?
 Yes No

You may choose one of the following definitions of income to use when calculating "annual income" for the TESTcase1 household:
 24 CFR Part 5 Annual Income
 IRS Form 1040 Adjusted Gross Income

Applicable Passbook Rate
 1.06 %

Choose one of the following methods to calculate "annual income" for the TESTcase1 household using the 24 CFR Part 5 definition of income:
 Short Form Method Guided (Step-by-Step) Method

Asset	Asset Type	Asset Description	Current Cash Value	Actual Income from Assets
TEST	Asset	Asset Description		

Anticipated Annual Income	Description	Annual Amount
TEST	Anticipated Annual Income	

Anticipated Annual Income for Beneficiary Member ID: TESTcase1

Type	Description	Annual Amount
Wages/Salaries		\$
Overtime/Bonus		\$
Public Assistance		\$
Other Income		\$

Guided Method (Step by Step)

- Overtime/bonus pay is calculated for the pay period covered on the pay stub (May = Month 5)

Calculate wages, overtime, bonuses, and benefits for Beneficiary Member ID: TESTcase1

Add a job for this member?
 Yes No

Description

Wages/Salaries
 Monthly Annual
 Hourly Wage: \$ Hours per week: Weeks per year:

Overtime/Bonuses

Total Overtime/Bonus Pay, Month 1	Total Overtime/Bonus Pay, Month 2	Total Overtime/Bonus Pay, Month 3	Total Overtime/Bonus Pay, Month 4	Total Overtime/Bonus Pay, Month 5	Total Overtime/Bonus Pay, Month 6
\$	\$	\$	\$	\$	\$

Rates

All forms of income earned by program applicants must be accounted for. In addition to base salary, this will include raises and annual cost of living adjustments (COLA). Use the data entry fields below to enter information about any anticipated increase in annual income the applicant will experience over the next 12 months due to a raise in his or her hourly wage or annual salary and/or an annual COLA.

Check if member anticipates a raise or COLA increase.

Beneficiary ID: TESTcase1 Area, State: Foreign, NC USA
 Number of Members: 1 Income Limit: \$53,000.00

Assets

Member ID	Asset Type(s)	Current Cash Value	Actual Income From Assets
TESTcase1	Cash	\$200.00	\$0.00
NET CASH VALUE OF ASSETS		\$200.00	
TOTAL ACTUAL INCOME FROM ASSETS		\$0.00	
IMPUTED INCOME FROM ASSETS		\$0.00	

Anticipated Annual Income

Member ID	Wages/Salaries	Benefits/Pensions	Public Assistance	Other Income	Asset Income
TESTcase1	\$0.00	\$0.00	\$8,088.00	\$0.00	\$0.00
TOTALS	\$0.00	\$0.00	\$8,088.00	\$0.00	\$0.00
TOTAL ANNUAL INCOME		\$8,088.00			

Income Eligibility Result:
 Based upon the information submitted, the Annual Income of TESTcase1 has been determined to be \$8,088.00, which is below the 2021 80% Income Limit of \$53,000.00 for a 1 member household in Raleigh, NC USA (CBSA: METRO29680439580), (Completed on June 09, 2022).

[Save & Return to Dashboard](#) [Continue to Adjusted Income](#)

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About Home Buyers Homeowners Renters Home Owners Partners Rental Housing Partners

Forms and Resources

- URP23 URP23 DRAFT Administrator's Manual
- URP22 Administrator's Manual (Complete)
- Income Limits - 2022 HOME limits 30- 50 by County - Effective June 15, 2022
- Income Limits - 2022 Statewide Non-Metro - Effective Immediately
- Project Management Report - 25 Units
- Project Management Report - 50 Units
- URP23 P&B Instructions
- URP22 Webinar (held on 6/14/2022)

- Application and Eligibility Form (effective August 10, 2020)
- Certification of Compliance (Final)
- Certification of Final Inspection
- Contractor's Release of Liens
- Construction Contract - Bid
- Construction Contract - Self Contracting
- Itemized Summary Account - Self Contracting
- Modification Agreement
- Owner Certificate of Satisfaction "New 2019" Use for all URP programs
- Pre-Construction Conference Record
- Promissory Note 2019 (URP21 and prior)
- Promissory Note 2022 (URP22 and beyond)
- Request for Project Amendment
- Zero Income Affidavit "New 2018"

Model Policies

- Model Assistance Policy "NEW 2022"
- Model Procurement and Disbursement Policy (2020)
- Model Procurement and Disbursement Policy Self Contracting (2020)

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Example-not-current

REQUIRED PROGRAM DOCUMENTS (PG 4.3.1)

- 1) Application and Eligibility Certification (Agency);
- 2) Verification of ownership;
- 3) Verification of occupant income;
- 4) Work write-up and cost estimate;
- 5) Construction proposals (bids received) if applicable, or itemized summary account (model);
- 6) Preconstruction conference record (Agency);
- 7) Construction contract (model);
- 8) Contractor's release of liens (model);
- 9) Promissory Note & Modification Agreement or Estoppel (Agency);
- 10) Certification of Final Inspection (Agency); and
- 11) Owner Certificate of Satisfaction (Agency).

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RECOMMENDED PROGRAM DOCUMENTS (PG 4.3.3)

- 1) Before and after photographs;
- 2) Record of contacts/correspondence;
- 3) Construction drawings/plans (existing and proposed, if relevant);
- 4) Project financial log, (including change orders);
- 5) Bid invitation;
- 6) Bid opening record/tally;
- 7) Record of interim inspections;
- 8) Certification of compliance from Building Inspector;
- 9) Contractor's invoices and receipts; and
- 10) Zero Income Affidavit (Agency)

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DESKTOP MONITORING (PG 3.12)

To streamline monitoring field visits, the agency requires desktop monitoring of written documentation.

- Mark will notify you when to send your backup homeowner documentation
- We request file backup documentation be scanned
- Email to Mark Lindquist prior to the onsite visit
- Review may differ from homes visited

Results:

- Case manager can spend more time visiting homeowners/homes
- Less time in the office reviewing files on day of visit



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DESKTOP MONITORING

The documents requested consist of:

1. Application/Eligibility Certification-Agency form
 - Dated, signed by homeowner and intake personnel
2. Verification of ownership
 - Source of document
3. Verification of occupant income
 - Dated within 6 months of contract
4. Work write-up detailing necessary improvements
 - Dated
5. Itemized cost estimate of proposed improvements
 - Dated, signed by estimator
6. Construction proposals (bids received)
 - Dated, signed by proposer
7. Bid opening record/tally
 - Dated, signed by recorder/observer
8. Renovation, Repair and Painting (RRP) Certificate, if property built before 1978
 - Current
9. Pre-construction conference record-Agency form
 - Date, signed by all attendees



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DESKTOP MONITORING

The documents requested consist of:

10. Executed construction contract
 - Dated, signed by all parties with date of signature
11. Contractor's release of liens-Agency form
 - Dated, signed by contractor, subcontractors
12. Promissory Note-Agency form
 - Dated, signed
13. Change orders, if applicable
 - Dated, signed by all parties
14. Certification of Final Inspection-Agency form
 - Dated, signed by inspector
15. Owner Certification of Satisfaction-Agency form
 - Dated, signed by homeowner
16. Estoppel or Modification-Agency form, if applicable
 - Dated, signed by homeowner/URP member
17. Additional auditing requirement as requested
 - I.e. List of applicants and rankings



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AUDIT COMPLIANCE (PG 3.9)

Non-Profit Organizations only:

- N.C. State General Statute 143C-6-23 – State grant funds: administration; oversight and reporting requirements. (State funds include federal funds that flow through the State). The reports required by this Statute are provided by and submitted directly to NCHFA at subreport.rehabteam@nchfa.com.

For Local Government Organizations:

- www.treasurer.state.nc.us – NC State General statute 159-34 – Audit Requirements of "The Local Government Budget and Fiscal Control Act" Electronic audit reports are submitted to caxtell@nchfa.com



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REPORTING BY RECIPIENT (PG 3.11)

Project Management Report

Download report from nchfa.com

Form and Resources-URP23 (To be Posted by July 1)

25 units, 50 units, or 100 units

Due by the last day of the month following the end of the federal calendar quarter (i.e., by: April 30 (for the 1st quarter), July 31, October 31, and January 31)

First report will be due January 31, 2024

DON'T BE LATE

Reports must be submitted regardless of level of activity. (PG 3.11.2)



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- Project Management Reports will be updated to include Administrative Fees and posted on-line

- Mike Handley will show how to claim Administrative fees on a PMR later this afternoon



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**EXTENSIONS?
NO.
NEVER.
DON'T ASK!!!**


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NEED HELP?


**NORTH CAROLINA
HOUSING
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AGENCY**



**Contact your Case Manager or
Mark Lindquist (919) 501-4263**

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
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Loan Closing Process

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Completing the Documents

What is the loan amount?

- The total Cost of Repairs? X
- The maximum amount of \$12,000.00? X
- Cost of Repairs plus any Admin Funds X
- Only the amount of money you are receiving from NCHFA for repairs?

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Completing the Documents

NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM

Promissory Note

Property Address: _____ Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of Your Organization Name (the "Holder"), the amount up to _____ Dollars (_____), or so much thereof as may have been disbursed from time to time, according to the following terms, at the office of _____, or at such place as the Holder of this Note may designate in writing.

- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program ("URP").
- 2. Term.** The term of the Loan shall be up to _____ (_____) years from the date of this Note (the "Maturity Date").

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Completing the Documents

NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM

Promissory Note

Property Address: _____ Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of _____ (the "Holder"), the amount up to Amount of Money needed from NCHFA for repairs Dollars (NCHFA), or so much thereof as may have been disbursed from time to time, according to the following terms, at the office of _____, or at such place as the Holder of this Note may designate in writing.

Admin Funds are not included with the loan amount

- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program ("URP").
- 2. Term.** The term of the Loan shall be up to _____ (_____) years from the date of this Note (the "Maturity Date").

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Completing the Documents




NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM

Promissory Note

Property Address: _____ Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of _____ (the "Holder"), the amount up to **Five Thousand Four Hundred and 00/100 Dollars (\$5,400.00)** or so much thereof as may have been disbursed from time to time, according to the following terms, at the office of _____, or at such place as the Holder of this Note may designate in writing.

- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program ("URP").
- 2. Term.** The term of the Loan shall be up to _____ (_____) years from the date of this Note (the "Maturity Date").

Completing the Documents




NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM

Promissory Note

Property Address: _____ Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of _____ (the "Holder"), the amount up to _____ Dollars (_____) or so much thereof as may have been disbursed from time to time, according to the following terms, at the office of **Organization to send payment to**, or at such place as the Holder of this Note may designate in writing.




- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program ("URP").
- 2. Term.** The term of the Loan shall be up to _____ (_____) years from the date of this Note (the "Maturity Date").

Completing the Documents

What do we know about the payments?

- No payment, unless there is a default.
- If the borrower isn't in default the loan will be reduced by \$3,000 on each anniversary date.
- If the borrower never has a default, the borrower will not have to repay anything.

Completing the Documents

Example 1:
Peter comes to you for assistance. After processing the information, you determine that Peter is going to need \$9,300 of funding from NCHFA. Assuming Peter doesn't have a default, how long will Peter be obligated for repayment (of any amount) for his loan?



Completing the Documents

Example 1:
Joe comes to you for assistance. After processing the information, you determine that Joe is going to need \$12,000 of funding from NCHFA. Assuming Joe doesn't have a default, how long will Joe be obligated for repayment (of any amount) for his loan?



Completing the Documents

NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM

Promissory Note

Property Address: _____ Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of _____ (the "Holder"), the amount up to _____ Dollars (_____) or so much thereof as may have been disbursed from time to time according to the following terms, at the office of _____, or at such place as the Holder of this Note may designate in writing:

1. **Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program (URP).
2. **Term.** The term of the Loan shall be up to _____ ^{months} ~~years~~ (_____) years from the date of this Note (the "Maturity Date"). *Example: five (5)*
3. **Payment.** During the term of this Note, Borrower shall make no payment of principal or interest unless the Borrower is in default under any of the terms of this Note. So long as Borrower is not in default, the balance due under this Note shall automatically be reduced by two thousand dollars (\$2,000.00) on each anniversary date of this Note such that on the Maturity Date the outstanding principal balance due will be zero (\$0.00). If any default by the Borrower under this Note or any other document executed in connection with the Loan occurs during the term of this Note, then, at Holder's option, the entire outstanding balance of this Note shall become immediately due and payable, as herein provided.

Input how long it will take to get to a \$0 balance here.

Completing the Documents

Last, but not least!


IN TESTIMONY WHEREOF, Borrower has executed this instrument under seal on the date first above written.

BORROWER(S):


All Borrower(s) must sign and print their name.

John Doe _____ (SEAL)
 John Doe _____ Printed Name

Jane Doe _____ (SEAL)
 Jane Doe _____ Printed Name


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Completing the Documents

What happens Next? 3 possible Actions to finish up.

- **Do nothing** – If there are no changes to the final loan amount, the loan documents are complete.
- **Estoppel** – Estoppel would be used if all work has been completed and the final loan amount is less than what is stated on the Promissory Note. Estoppels only need to be signed by the Lender (partner organization).
- **Modification** - If there is an increase in the amount of the loan, a modification agreement must be completed to account for the changes in the original loan amount and will become part of the Promissory Note. All modifications must be signed by the lender and the borrower.



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Completing the Documents

ESTOPPEL	MODIFICATION
Loan amount decreasing ↓	Loan amount increasing ↑
Only 1 signature needed (Lender's)	2 signatures required (Lender's and Borrower's)


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Completing the Documents

IN WITNESS WHEREOF, the parties hereto have hereunto executed this Agreement under seal as of the day and year first above written.

LENDER:	BORROWER(S):
<i>Authorized Person's Signature</i>	<i>John Doe</i>
(SEAL)	(SEAL)
Authorized Person's Name	John Doe
Printed Name	Printed Name
Authorized Person's Title (i.e. President, Vice President, etc.)	<i>Jane Doe</i>
Title	(SEAL)
	Jane Doe
	Printed Name




Questions?




This




is




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a



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LOAN!



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URP Administrative Expenses New as of 2022


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PG 2.1.10

URP Administrative funds are limited to ten percent (10%) of the total amount of Program funds allocated to rehabilitation hard costs and soft costs up to \$1,000 on each completed unit.

Admin funds can not exceed the total amount of administrative costs specified in your Funding Agreement.


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PG 2.1.10

Administrative funds may be used for:

- 2.1.10.1. general management, oversight and coordination;
- 2.1.10.2. travel and mileage expenses;
- 2.1.10.3. project monitoring;
- 2.1.10.4. indirect costs, overhead costs related to administration of URP activities;
- 2.1.10.5. URP project related outreach; and intake, advertising and public information.


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PG 3.2.4

URP Administrative funds will be disbursed per submittal of Project Management Reports.

Disbursement will be equal to 10% of the unit hard and soft costs up to \$1,000 per the completed units, not to exceed administrative costs listed in Member's Funding Agreement.



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PG 4.2.2.3

Can not use URP Repair Funds (NC HTF) for administrative expenses.

Can not use URP Agency admin funds for URP repair expenses.

Repair funds (Hard and Soft) are for Repair

Admin funds are for Admin



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PG 4.4.1

Do not include Admin funds in the URP loan to the home owners.

Continue to just include the URP Agency hard and soft costs in the loan.



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PG 4.6.2

When can you draw down URP administrative costs?

The Program Support Game

“What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost Maximum Program Support Allowed

URP Hard Costs	Maximum Program Support
From \$501 to \$12,000	\$200 + 10% of the Hard Cost (not to exceed \$1,000)
Up to \$500	\$200

“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	?

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“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200

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“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112 \$3,624	\$200

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“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3624	\$562

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“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3,624	\$562
\$9,999	

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“What’s My Program Support?”
(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3624	\$562
\$9,999	\$1,000

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“What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3,624	\$562
\$9,999	\$1000
\$2,391	

“What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439

“What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Maximum Program Support Allowed
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439
\$11,489	

“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500	?

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“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500	\$50

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“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500 \$3624	\$50

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NCHFA: URP Implementation Workshop 2023

“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500	\$50
\$3624	\$362

HOUSERS TEXAS LEVEL A self-supporting public agency. HoustonState.com

NCHFA: URP Implementation Workshop 2023

“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$112	\$200
\$3624	\$362
\$10,000	

HOUSERS TEXAS LEVEL A self-supporting public agency. HoustonState.com

NCHFA: URP Implementation Workshop 2023

“What’s My Maximum Admin?”
(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$112	\$200
\$3624	\$562
\$10,000	\$1,000

HOUSERS TEXAS LEVEL A self-supporting public agency. HoustonState.com

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“What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500	\$50
\$3624	\$362
\$10,000	\$1,000
\$11,391	



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“What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard & Soft Cost	Maximum Admin Allowed
\$500	\$50
\$3624	\$362
\$10,000	\$1,000
\$11,391	\$1,000



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Questions?



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"Never doubt that a small group of thoughtful, committed citizens can change the world: indeed, it's the only thing that ever has."
Margaret Mead

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 www.nchitdoh.com

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THANK YOU!!

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"Nothing will work unless you do."
-Maya Angelou

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