

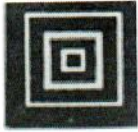
**Effective:  
July 1, 2024**

**Four Square Community Action, Inc.  
Assistance Policy  
For the 2024 Cycle of  
Urgent Repair Program  
URP24**

61 Milton Mashburn Rd  
Andrews, NC 28901



PO Box 2290  
Andrews, NC 28901



## What is the Urgent Repair Program?

Four Square Community Action (FSCA) has been awarded \$264,000 by the North Carolina Housing Finance Agency ("NCHFA") under the 2024 cycle of the Urgent Repair Program ("URP24"). This program provides funds to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities. A total of at least 22 households will be assisted under URP24.

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

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds. Additional funds for construction costs may be provided by other funding sources in an amount up to \$40,000.

### Eligibility

To be eligible for assistance under URP24 applicants:

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

## URP24 Income Limits\* for FSCA

Statewide Median Income Limits

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$18,650	\$31,050
2	\$21,300	\$35,450
3	\$23,950	\$39,900
4	\$26,600	\$44,300
5	\$28,750	\$47,850
6	\$30,900	\$51,400
7	\$33,000	\$54,950
8	\$35,150	\$58,500

\*Income limits are subject to change based on annually published HUD HOME Limits and will be updated each year. This update will not require the re-approval of the governing authority. Indicated is based on 2024 HUD North Carolina Statewide Median Income Limits Effective June 1, 2024.

### Outreach Efforts of the Urgent Repair Program

Four Square Community Action outreach efforts will include advertisements or publishing an article about the Urgent Repair Program in the local newspapers serving Cherokee, Clay, Graham and Swain counties (The Clay County Progress, Cherokee Scout, Graham Star and The Smoky Mountain Times), at Senior Centers throughout the Counties, on the local cable news channel, with the County's partner referral agencies, and on Four Square Community Action's website and social media page.

### Selection of applicants

Four Square Community Action 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 receives the most points.

### Priority Ranking System for FSCA'S URP24

<i>Special Needs (for definitions, see below)</i>	<i>Points</i>
Disabled, Elderly or Veteran Head of Household (62 or older)	10
Disabled, Elderly, or Veteran Household Member (not Head of Household)	5
Single-Parent Household (with one or more children in the home)	3
Large Family (5 or more permanent residents)	2
Emergency (may submit without regard to application deadlines)	5
Child under six years of age with lead hazards in the home	2
<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	5

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

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

**The definitions of special needs populations under URP24 are:**

- *Elderly*: An individual aged 62 or older.
- *Emergency*: A situation in which a household member(s) has an immediate threat of being displaced or removed from a home due to health or safety issues within a time frame that the program can complete a repair to stop displacement or removal. These applications will be received at any time during the funding cycle and evaluated on the ability of the program to complete the work in a timely manner that meets the goal of assisting homeowners to remain in their home.
- *Disabled*: A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.
- *Large Family*: A large family household is composed of five or more individuals; at least four are immediate family members.
- *Head of Household*: The person or persons who own(s) the house.
- *Household Member*: Any individual who is an occupant (defined below) of the unit to be rehabilitated shall be considered a "household member" (the number of household members will be used to determine household size and all household members are subject to income verification).
- *Occupant*: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- *Single-Parent Household*: A household in which one and only one adult resides with one or more dependent children.
- *Veteran*: A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.
- *Child with lead hazards in the home*: a child under the age of six living in the applicant house which contains lead hazards.

**Client Referral and Support Services**

Many homeowners assisted through the Urgent Repair Program may also need other services. When the Urgent Repair Program staff meet the homeowner during the work write-up process, they will discuss the resources and programs available at Four Square Community Action. With the

homeowner's permission, a case file will be created, and a staff person will follow up with the homeowner concerning the available services in the referral network.

### **What is the form of assistance under URP24?**

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

### **What is the amount of the loan?**

The amount of the loan will depend on the scope of work deemed necessary to address the identified imminent threats to life and/or safety, which will be determined by Four Square Community Action's Field Supervisor. There is no minimum to the amount of the loan; however, the maximum life-time limit according to the guidelines of URP24 is \$12,000.

### **What kinds of work will be done?**

Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under Four Square Community Action's URP. Please understand that all deficiencies in a home will likely not be able to be repaired with the available funds. All work that is completed under URP24 must meet or exceed the NC Residential Building Code.

### **Who will do the work on the homes?**

Four Square Community Action is obligated under URP24 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those difficult requirements, Four Square Community Action will invite bids only from contractors/vendors who are part of FSCA's "Approved Contractor/Vendor Registry" (CVR). Please request a copy of Four Square Community Action's Procurement and Disbursement Policy for further information.

(Homeowners who know of quality rehabilitation contractors that are not on Four Square Community Action's Approved Contractor list are welcome to invite them to apply.)

A minimum of three approved contractors/vendors 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.

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

1. **Completing an application form:** Homeowners who wish to apply for assistance must do so by **August 1, 2024**. Apply by contacting the FSCA Outreach Office in the county you reside: Cherokee County Residents please contact 828-837-7318 or 828-321-4475 ext. 233, Clay County Residents please contact 828-389-6757, Graham County Residents please contact 828-479-3001, Swain County residents please contact 828-488-2685 or you may call the FSCA Office at (828) 321-4475. Proof of ownership and income will be required. Those who have applied for housing assistance from Four Square Community Action in the past will not automatically be reconsidered. A new application will need to be submitted. If you have received services through the Urgent Repair Program in the past, you may not qualify for additional services.
2. **Preliminary inspection:** Four Square Community Action's Energy and Housing Repair Programs Director or Field Director 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 Four Square Community Action based on the priority system outlined on page 2. The households to be assisted will be selected by **October 11, 2024**. 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 twenty-two (22) 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. If not enough applicants apply or funds remain, applications will be approved for assistance on a first come, first qualify, first served basis. Households will be notified in writing of their application status by **November 15, 2024**. Applicants not receiving notification of their application status by *November 30, 2024* may contact Angie Jaco, Energy & Housing Repair Program Director, at (828) 321-4475 ext. 221 to confirm the disposition of the application.
4. **Applicant interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.
5. **Work write-up:** Four Square Community Action's E&HRP Field Director 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 E&HRP staff will prepare complete and detailed work specifications (known as the "work write-up"). A final cost estimate will also be prepared 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 three contractors on the Approved Contractors List who will be given seven days 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 Four Square Community Action's Main Office at 61 Milton Mashburn Dr., Andrews, NC 28901 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 Four Square Community Action'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 Four Square Community Action signing as an interested third party. The cost of the actual work and project-related support costs (up to the maximum amount of \$1,000) will be included in the loan document, which will not exceed \$12,000.
10. **Pre-construction conference:** A pre-construction meeting will be held at the home. At this time, the homeowner, contractor and program representatives will be present and discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). If the contract has been executed, Four Square Community Action will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date within 72 hours of the pre-construction meeting.
11. **Construction:** The contractor will be responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP24. The homeowner will be responsible for collaborating with the contractor toward protecting personal property by clearing work areas as much as practicable.
12. **Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner, the contractor and two representatives of Four Square Community Action. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by Four Square Community Action 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 Four Square Community Action and conveyed to the owner. If the changes result in a no cost change order to the construction contract, then **FSCA** will issue a no-cost change order to establish the work scope revisions
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 Four Square Community Action Procurement and Disbursement Policy.

14. **Post-construction meeting:** Following construction, the contractor and the Field Director will sit down with the homeowner one last time. At this meeting the contractor will hand over all the owners' manuals and warranties on equipment. The contractor and the Field Director will go over operating and maintenance requirements for any new equipment installed and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.
15. **Closeout:** Once each item outlined in section 13 has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out (fully completed).

### **What are the key dates?**

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

**August 1, 2024 - Applications available to the public**

**October 11, 2024 - Applications must be turned in at the main Four Square Office by 5:00 PM.**

**November 14, 2024 - Households selected from applications.**

**November 30, 2024 - Households notified of their application status by mail.**

**October 1, 2025 - All rehabilitation work must be under contract.**

**December 31, 2025- All rehabilitation work must be completed.**

### **How do I request an application?**

Please contact the FSCA Outreach Office in the county you reside:

#### **Cherokee County Residents:**

Murphy Office - 225 Valley River Ave Murphy, NC 28906..... Office Phone: 828-837-7318

Andrews Office - 61 Milton Mashburn Ave, Andrews, NC 28901...Office Phone: 828-321-4475 EXT. 233

#### **Clay County Residents:**

Hayesville Office - 25 Riverside Circle Suite 4, Hayesville, NC 28904.....Office Phone: 828-389-6757

#### **Graham County Residents:**

Robbinsville Office - 45 South Main Street Robbinsville, NC 28771....Office Phone: 828-479-3001Swain

#### **County Residents:**

Bryson City Office - 101 Mitchell Street Bryson City, NC 28713.....Office Phone: 828-488-2685



You may also contact the **FSCA Main Office** at (828) 321-4475 and speak with  
Angie Jaco, CSBG / Energy & Housing Repair Program Director  
or Tammie Phillips, Energy and Housing Repair Programs Assistant to the Director  
Four Square Community Action Inc., 61 Milton Mashburn Dr., Andrews NC 28901

### **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, Four Square Community Action 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 the Energy & Housing Repair Programs Director, Angie Jaco 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. Four Square Community Action 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 E&HRP Field Supervisor.
2. The Field Supervisor will inspect the work in question. If it is found that the work is not being completed according to contract, the Field Supervisor will review the contract with the contractor and ask the contractor to remedy the problem.
3. If the Field Supervisor finds that the work is being completed according to contract, the complaint will be noted, and the Field Supervisor and the homeowner will discuss the concern and the reason for the decision.
4. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Field Supervisor and facilitated by Four Square Community Action's Energy & Housing Repair Program Director.
5. Should the mediation conference fail to resolve the dispute, the Executive Director will render a written final 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 Four Square Community Action 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 Four Square Community Action, or member of the Agency Board, or entity contracting with Four Square Community Action that exercises any functions or responsibilities with respect to URP24 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 Four Square Community Action employees, Agency Board and others closely identified with Four Square Community Action, may be approved for rehabilitation assistance only upon public disclosure before the Agency Board and written permission from NCHFA.

**What about favoritism?**

All activities under URP24, 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 URP24?**

Any questions regarding any part of this application or program should be addressed to:

Angie Jaco  
CSBG / Energy & Housing Program Director  
Four Square Community Action  
61 Milton Mashburn Dr  
Andrews, NC 28901  
(828) 321-4475 ext. 221

Tammie Phillips  
Energy & Housing Programs Accounting  
Manager / Assistant to the Director  
Four Square Community Action  
61 Milton Mashburn Dr  
Andrews, NC 28901  
(828) 321-4475 ext. 228

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

This Urgent Repair Assistance Policy is adopted this 19 day of September 2024.

  
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FSCA Board Chair

  
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Attested by