

**Four Square Community Action, Inc.**  
**Urgent Repair Program 2020**  
**Assistance Policy**

This assistance policy describes the Urgent Repair Program (URP) by: listing its goals; explaining the eligibility criteria and priority systems; discussing the form and terms of assistance as well as the service areas; listing the work requirements and schedules, listing the sources and amounts of funding; explaining our cross-referral system, and stating our non-discrimination policy.

Project Target Area: Cherokee, Clay, Graham and Swain Counties

Four Square Community Action, Inc.'s (Four Square) proposed eligibility and priority standards are as follows:

(1) Program Goals

- A. To alleviate housing conditions which pose an imminent threat to the life and/or safety of very low-income and low-income homeowners with special needs; and
- B. To provide accessibility modifications and other repairs necessary to prevent displacement of very low-income and low-income homeowners with special needs, such as frail elderly and person with disabilities.

2. Eligibility Standards

To be eligible for assistance through the Urgent Repair Program the applicant must:

- A. Be a homeowner
- B. Reside within the Four Square target area
- C. Meet "very low" income requirements (30% of area median income) or "low" income requirements (50% of area median income). At least 50% of recipients must have income not exceeding the 30% of area median limit, and the remaining 50% may be in the 50% income range.
- D. Have a special need; i.e. at or over sixty-two years of age, disabled, single parent with eligible dependent children at home, household size over five or more members, children below the age of six with elevated blood levels (EBL) between 10 ug/dl and 20 ug/dl, or a US Veteran with discharge being other than Dishonorable.
- E. Have a housing condition which poses an imminent threat to the life or safety of occupants or to the ability of frail or physically-disabled very low-income/low-income homeowners to remain in their home independent of institutional confinement, and for associated support functions.

- F. Be unable to receive assistance from any other funding source.
- G. After analysis of eligibility and priority standards the applicant must be selected by agency Weatherization/Rehab staff for urgent repair.

### 3. Applications and Priority standards (in descending order of rank)

Persons interested in the URP20 program must complete an application form and present the appropriate documentation to prove their eligibility for the program. When a person fills out an application form for assistance that person will receive a copy of Four Square's Assistance Policy for the URP20 program.

How are applications ranked:

Since there are more eligible applicants than can be assisted with available funds during a cycle the following system has been developed to rank and select applicants:

Eligible applicants will be reviewed every two weeks by a selection committee to determine which units will be next to receive work. The selection committee will consist of the Executive Director, Head Start Director (Deputy Director) and the Weatherization/Rehab Director. At least two of the three members must be present to select future jobsites. The selection committee must adhere to URP20 guidelines when making selections, such as 50% must be at or below the 30% income level. They must also make sure the appropriate number of units per county served is being met.

The points chart below shows how an applicant will receive a certain amount of points for different categories of need. Application date will be used as a "tie breaker" if such circumstances were to arise.

In the event a true emergency should arise an application may be exempted from the protocol above so that the emergency situation may be handled more promptly, as long as the applicant is qualified for the URP20 program.

Applicants who applied for assistance in a previous URP cycle but did not receive assistance will be eligible under the new URP cycle if they update information needed for eligibility requirements and Four Square is awarded funding under a new URP cycle.

Priority Ranking System for Four Square Community Action, Inc  
2020 Urgent Repair Program

<i>Special Needs (for definitions see below)</i>	<i>Points</i>
Elderly Family Member (1 or more)	5
Disabled Family Member (1 or more)	4
Single Parent Family	2
Child with <6 EBL	2
Large Family (5 or more)	2
Applicant from the previous URP cycle	2
Veteran (must have discharge other than Dishonorable)	2
Critical Need (any situation requiring <u>immediate</u> assistance) i.e. severe water leakage, floor damage that could result in serious injury, commode falling through the floor, ramp needed for handicapped individual, etc.	5
<i>Income</i>	<i>Points</i>
30% or less of county median income	6
Above 30% to 50% of county median income	2

Schedule by county for Four Square Community Action, Inc  
2020 Urgent Repair Program

Service Area (County)	Proposed # of Units	Program Funds
Cherokee	7	\$70,000
Clay	4	\$40,000
Graham	5	\$50,000
Swain	4	\$40,000
<b>TOTAL</b>	<b>20</b>	<b>\$200,000</b>

\*Remaining applications will be chosen based off need of applicant as soon set unit number is met

#### 4. Forms and Terms of Assistance

All assistance will be in the form of an unsecured loan. These public funds are available to qualified homeowners without obligation to repay the funds.

#### 5. Work Requirements

All work will meet North Carolina State Residential Building Code standards and must be performed in accordance with all state and local permitting, inspection, licensing and insurance requirements. (Housing units repaired/modified under the URP do not have to meet any housing codes or habitability standards.)

## 6. Repair/Modification Process

After a unit has been identified as being eligible for the URP program, agency staff will then determine the scope of work to be done. A work write-up, cost estimate, and material list will be prepared. A time frame will be set up to show an approximate start date and a reasonable number of days for the job to be completed in. This information will all be recorded in the grant application and grant agreement papers that the owner must sign prior to work being performed. The owner, Agency and awarded contractor (if applicable) must be present when documents for the program are being signed.

Work will be done mostly by agency crews and volunteers. When volunteers are used jobs will be assigned according to the skill level of the crew leader. Also, agency staff members will ensure the terms of the work write-up is being carried out in a correct manner. The staff members responsible for this task will be the Weatherization/Rehab Director, Executive Director, Agency Carpenters, and Carpenter Helpers. In the event a job is put up for bid to be contracted out Four Square will receive bids (Four Square will attempt to contact 3 bidders) and award the job to the lowest qualified contractor. After the labor source has been determined, materials will be delivered to the work site by the material supplier, the agency crew, or the contractor.

Prior to repair all loan documents must be completed with required client authorization and income verification. If, in the actual repair process, unforeseen problems arise a change order will be prepared to show additional cost to properly finish the job. The additional cost will be added to the original cost of the job. If this occurs additional costs must not exceed the \$10,000 limit on the unit (there is no minimum limit).

Upon completion of repairs a final inspection will be made to ensure that all work has been completed, alleviating the threat to the life and safety of occupant and/or enabling disabled or frail occupants to remain in the home. After the final inspection is complete, the owner will sign a Certificate of Completion stating all the work on their house was satisfactorily completed according to the terms and conditions outlined in the contract. All forms and appropriate documentation will be retained in the agency participant files.

Contractors will not be paid until each unit is completed and final inspection has been performed by the Weatherization/Rehab Director.

## 7. Repair/Modification limitations

This program is not designed to address all housing needs of the client, but only the “urgent” needs which pose an immediate threat to the life and/or safety or to the ability of disabled or frail homeowners to remain in their homes.

## 8. Non-discrimination

Four Square will not discriminate against any applicant because of race, sex, age, creed, color, physical handicap or national origin.

## 9. Allocation of funds

The following funds are available for this URP20 project:

NCHFA	\$200,000
Volunteer Labor	\$ 15,000
WAP	\$ 15,000
HARRP	\$ 10,000
Donated Materials	\$ 1,500

## 10. Marketing Plan

Four Square Community Action, Inc. will advertise the URP20 program in all local papers in the service area served to ensure equal access for everyone. The URP20 program will also be listed on the agency website at [foursquarecommunityactioninc.com](http://foursquarecommunityactioninc.com). Referrals are also used that come from other organizations which are: Snowbird Missions Outreach, Hinton Rural Life Center, House Raisers, Far West Mountain Economic Partners, County Health Departments, DSS, HUD Section 8 Housing, Other Subsidized Housing Authorities, Head Start, Free Medicine Programs, Continuing Education, Food Banks, Local Churches, VITA Tax Assistance, Day Care Services, Homeless Shelters, Meals On Wheels, Local County Transportation Services, Employment Security Commission, Developmental Evaluation Clinic, Smokey Mountain Mental Health, Local In-Home Aide Services, and local Doctors. Applicants requesting work to be done by volunteer groups must have their application into Four Square and be approved for the program no later than two (2) weeks prior to the work groups arrival. "Critical need" situations will be addressed by agency staff as the need arises.

## 11. Program Schedule

The 2020 Urgent Repair Program will begin on or about July 1, 2020. All units will be completed by December 31, 2021.

## 12. Complaint Procedure

Each applicant who is denied services or has any other complaint will be notified by phone or mail and will be given ten (10) days to appeal the decision or discuss the complaint with the Executive Director in an informal hearing. The informal hearing, if so desired by the client, will cover the matter with regard to the complaint or the agency's actions for denial. The client will

receive a letter containing instructions for steps to be taken to receive the informal hearing. The client will then have ten (10) days to make a final decision regarding this action. The decision of Four Square agency regarding the results of the hearing will be final, and the client will be informed by a written letter.

### 13. Client Referral System

Four Square Outreach Staff maintains a close working relationship with other service delivery agencies, providing them with program information and receiving referrals. Four Square is also represented on the Rural Development panel which is composed of representatives from all human service delivery agencies in each of the target counties. As with each of the programs operated by this agency, each applicant to the URP program will be assessed by Four Square Outreach Staff during intake process, determining non-housing related needs, and will then be referred to appropriate services available through this agency and/or other agencies/organizations in the target areas.

14. Four Square Community Action, Inc. will rate all applications using the State Wide Non-Metro income rates. Four Square will adjust to the State Non-Metro income rates as they are changed by the Housing of Urban Development (HUD). As of now these rates are as follows:

NORTH CAROLINA HOUSING TRUST FUND  
2020

Income Limits by Household Size

Median Family Income – Cherokee County  
\$51,100

Household Size	Minimum Income Limits	
	30%	50%
1 person	\$12,760	\$20,350
2 persons	\$17,240	\$23,250
3 persons	\$21,720	\$26,150
4 persons	\$26,200	\$29,050
5 persons	\$30,680	\$31,400
6 persons	\$33,700	\$33,700
7 persons	\$36,050	\$36,050
8 persons	\$38,350	\$38,350

Median Family Income – Clay County  
\$50,100

Household Size	Minimum Income Limits	
	30%	50%
1 person	\$12,760	\$20,350
2 persons	\$17,240	\$23,250
3 persons	\$21,720	\$26,150
4 persons	\$26,200	\$29,050
5 persons	\$30,680	\$31,400
6 persons	\$33,700	\$33,700
7 persons	\$36,050	\$36,050
8 persons	\$38,350	\$38,350

Median Family Income – Graham County  
\$49,400

Household Size	Minimum Income Limits	
	30%	50%
1 person	\$12,760	\$20,350
2 persons	\$17,240	\$23,250
3 persons	\$21,720	\$26,150
4 persons	\$26,200	\$29,050
5 persons	\$30,680	\$31,400
6 persons	\$33,700	\$33,700
7 persons	\$36,050	\$36,050
8 persons	\$38,350	\$38,350

Median Family Income – Swain County  
\$47,700

Household Size	Minimum Income Limits	
	30%	50%
1 person	\$12,760	\$20,350
2 persons	\$17,240	\$23,250
3 persons	\$21,720	\$26,150
4 persons	\$26,200	\$29,050
5 persons	\$30,680	\$31,400
6 persons	\$33,700	\$33,700
7 persons	\$36,050	\$36,050
8 persons	\$38,350	\$38,350

Based on HUD Median Income Limits

This Assistance Policy is adopted this day \_\_\_\_\_, of \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title