# Albemarle Commission

## Assistance Policy

### For the 2027 Cycle of the
### Essential Single-Family Rehabilitation Loan Pool

Tyrrell County Service Area

**What is the Essential Single-Family Rehabilitation Loan Pool?**

Albemarle Commission has been awarded Membership by the North Carolina Housing Finance Agency ("NCHFA") under the 2027 Cycle of the Essential Single- Family Rehabilitation Loan Pool ("ESFRLP"). This program provides Members with funds via a "loan pool" to assist with the rehabilitation of moderately deteriorated homes that are owned and occupied by lower-income, special need households. ESFRLP assists eligible households by facilitating aging in place, meeting minimum housing code requirements, promoting long-term affordability, lowering operating costs, and stabilizing pre-1978 homes that include children aged 6 or under whose health is threatened by the presence of lead hazards.

Albemarle Commission has been allocated an initial set-aside of $182,000 which it plans to apply toward the rehabilitation of two houses in Tyrrell County. After demonstrating successful use of this allocation, the Albemarle Commission may access additional funds when available, on a unit-by-unit basis from the ESFRLP loan pool to rehabilitate additional homes.

This Assistance Policy describes eligible homes and homeowners for assistance under ESFRLP, how applications for assistance will be ranked, what the terms of assistance are, and how the rehabilitation process will be managed. Albemarle Commission has designed the ESFRLP project to be fair, open, and consistent with its approved application for funding and with ESFRLP Program Guidelines.

The funds provided by NCHFA come from the US Department of Housing and Urban Development's (HUD) Federal HOME Investment Partnerships Program. Assistance for construction-related costs (hard costs) will be provided as no interest, no payment loans, which are forgiven at the rate of $14,000 per year. Non-construction-related costs (soft costs including lead/asbestos inspections/clearances, radon testing and environmental reviews) will be provided in the form of a grant.

**Who is Eligible to Apply?**

There are three major requirements to be eligible for ESFRLP assistance:

1) The housing unit to be rehabilitated with ESFRLP funds must be located in Tyrrell County and must be owner-occupied. The household occupying the unit must have elderly, disabled and/or veteran (see definitions) fulltime household member or a child aged 6 or under threatened by lead hazards in the home;

2) The gross annual household income must not exceed 80% of the County HOME Income Limits (see income limit table on the following page) and;

3) The cost of rehabilitation cannot exceed the ESFRLP Program limit of $70,000 and must include all Essential Rehabilitation Criteria as described in the ESFRLP Administrator's Manual for the 2027 Cycle (available online at www.NCHFA.com).

Unfortunately, not all homes can be rehabilitated to meet the Essential Rehabilitation Criteria with the limited funding available. Some otherwise-eligible households may be deemed ineligible for assistance because their homes fail this test.

**What Types of Houses Are Eligible?**

Properties are eligible only if they meet all of the following requirements:

- The property must require at least $5,000 improvements to meet the ESFRLP Property Standards.
- Site-built and off frame modular units listed as real property are eligible for assistance. Manufactured housing listed as real property is eligible for assistance if the foundation and utility hookups are permanently affixed including removal of all transporting equipment (e.g., wheels, axles, tongue) and installation of a masonry foundation and tie-downs.
- No more than fifty percent (50%) of the total area of the unit may be used for an office or business (e.g., day care, hair salon, room rental, etc.). Program funds may only be used to improve the residential exterior, interior, and systems portion of mixed-use buildings.
- The property must be free of environmental hazards and other nuisances as defined by all applicable codes or regulations, or any such hazards or nuisances must be corrected as part of the rehabilitation of the home. Albemarle Commission's Rehabilitation Specialist will determine the presence of any known environmental hazards/nuisances on the site and if they can be removed through rehabilitation.
- Properties cannot be located in the right-of-way of any impending or planned public improvements. Albemarle Commission staff will assist in making this determination.
- The property cannot be located on a site that is endangered by mudslides, landslides or other natural or environmental hazards. If needed, the Rehabilitation Specialist will work with the homeowner to make this determination.
- The property may be located in the 100-year flood plain if the lowest finished floor level (verified by an elevation certificate provided by the homeowner) is above the base flood elevation and the property will be covered by flood insurance. The property must comply with Tyrrell County's flood plain ordinance. All things considered equal; properties located outside the 100-year flood plain will be given priority over properties located in the 100-year flood plain. Albemarle Commission will verify whether the home is in the flood plain.
- Properties that have a known infestation of bed bugs, fleas, mites or any other ectoparasites will not be evaluated until the infestation has been eliminated.
- If any ESFRLP Program representative suspects that the home is being used for criminal activity or the homeowners are engaging in criminal activity, the household will not be served. Properties that have been approved will be removed

from the program if criminal activity is suspected. Homeowners that disagree with this decision must employ the complaint process outlined in the Assistance Policy.

- The property cannot have been repaired or rehabilitated with public funding of $30,00,0or more within the past 10 years without NCHFA approval.

**2027 Home Income Limits* for Tyrrell County**
**Essential Single-Family Rehabilitation Loan Pool**

| Number in Household | 30% of Median Income | 50% of Median Income | 80% of Median Income |
|---|---|---|---|
| 1 | $16,050 | $26,750 | $42,800 |
| 2 | $18,350 | $30,600 | $48,900 |
| 3 | $20,650 | $34,400 | $55,000 |
| 4 | $22,900 | $38,200 | $61,100 |
| 5 | $24,750 | $41,300 | $66,000 |
| 6 | $26,600 | $44,350 | $70,900 |
| 7 | $28,400 | $47,400 | $75,800 |
| 8 | $30,250 | $50,450 | $80,700 |

*Income limits are subject to change based on annually published HUD HOME Income Limits. This update will not require re-approval by the governing authority.

## How are applications ranked?

Albemarle Commission will generally serve all applicants on a first-come, first-to-qualify, first-served basis. Pre-applications are accepted from the 1st through the 15th of each month. To be eligible to apply or to be served, each household must have at least one member with a special need. Each application will receive a date on the day it is submitted and again when all required, complete qualification materials have been received. Any ties will be awarded to the application that is both submitted first and qualified as complete first.

Because there are more ESFRLP-eligible households than can be assisted with available resources, Albemarle Commission may—based on the number of applications received in a month, funding availability, and staff capacity—rank applications using the established priority point system. Under this system, eligible applicants receive points for falling into certain categories, and applications are ranked according to the total points received.

If there are more eligible applicants with eligible houses than can be treated with existing funding, Albemarle Commission may be able to treat additional houses with unrestricted pool funds. Pool applicants will be selected from the original applicant list according to which households received the highest point totals.

If alternate pool applicants are needed and are not already identified on the original list, new eligible applicants may be solicited. These solicited pool applicants will be selected on a first-come, first-to-qualify, first-served basis.

This process ensures that the Commission maintains a clear and fair first-come, first-qualified system while also allowing the use of a ranking process when necessary to manage high demand, limited funding, or staff capacity constraints.

**Priority Ranking System for Tyrrell County 2027**
**Essential Single-Family Rehabilitation Loan Pool**

| *Special Needs (for definitions,* see *below)* | *Points* |
|---|---|
| Disabled, Elderly or Veteran Head of Household *(62 or older)* | 4 |
| Disabled, Elderly, or Veteran 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 |
| Emergency *(may submit without regard to application deadlines)* | 5 |
| Child under six years of age with lead hazards in the home | 2 |
| *Income (See Income Table above)* | *Points* |
| Less than 30% of Tyrrell County Median Income | 10 |
| 50% to 80% of Tyrrell County Median Income | 5 |
| ***Emergency Need*** Threat of imminent eviction/removal, must meet Special Need(s) & income requirements; applications received at any time | 8 |

**Definitions** under ESFRLP are:

- *Child with lead hazards in the home:* a *child below the age of six living in the applicant house which contains lead hazards.*
- *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 document of such impairment, or is regarded as having such an impairment which can be improved by the eligible construction activities of ESFR's Essential Property Standard.*
    - ***Acceptable documentation*** *to verify disability status includes, but is not limited to:*
    - *A disability determination from a federal, state, or local agency (e.g., Social Security Administration, U.S. Department of Veterans Affairs);*
    - *An award letter confirming receipt of disability-related benefits (e.g., SSI, SSDI, VA disability benefits);*
    - *A signed statement from a licensed physician or mental health provider attesting to a permanent impairment that substantially limits one or more major life activities.*
    - *Alternative forms of documentation may be accepted on a case-by-case basis to ensure reasonable access and accommodation.*
- *Head of Household:* The person or persons who owns 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 household, regardless of the time of occupancy).

- *Veteran:* A person who is a military veteran, is defined as one who served in the active military, naval, or air service (i.e. Army, Navy, Air Force, Marine Corps, and Coast Guard; as a commissioned officer of the Public Health Service; or as a commissioned officer of the National Oceanic and Atmospheric Administration or its predecessors), and who was discharged or released therefrom under conditions other than dishonorable. Provide DD-214 form to demonstrate.
- *Emergency:* A situation in which a household member 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 eviction or removal. These applications will be received at any time during the funding cycle and elevated based 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. This may be documented with a doctor's letter or condemnation notice.

Recipients of assistance under ESFRLP will be chosen by the above criteria without regard to race, color, national origin, religion, sex (including gender identity and orientation), familial status, disability, and limited English proficiency.

**What Are the Terms of Assistance Under ESFRLP?**

The form of ESFRLP assistance is a 0% interest, secured, forgivable loan covering the hard costs associated with the rehabilitation of the home and a grant for the soft costs. There will be two separate documents or sets of documents.

The Loan: NCHFA will create loan documents for the homeowner(s) including a Promissory Note and Deed of Trust covering hard costs for the rehabilitation in an amount not to exceed $70,000. This loan (which is a lien on the home) covering the hard costs remains 0% interest and forgivable at $14,000 per year for as long as the owner resides in the home or until the balance is reduced to $0. The term of the loan is dependent upon the loan amount and the number of years it takes to bring the balance of the loan to $0 when forgiven at $14,000 per year. For example, if the amount of the loan is $67,452, then the term is 5 years ($56,000 forgiven over the first 4 years and $11,452 forgiven at the end of the 5$^{the}$ year). The maximum term of the typical loan will be five years.

As long as the borrower lives in the home, no payments on the loan will be required. If the recipient prefers, the loan can be paid off at any time to NCHFA, either in installments or as a lump sum payment. Furthermore, under certain circumstances NCHFA may allow assumption or refinancing of the loan. Should an heir inherit the property and choose to live in the house as their permanent residence, they may assume the loan without being income eligible. However, the lien remains on the property as per the original loan terms. A buyer who may wish to buy the property to live in may assume the loan so long as they can document that they are income- eligible (s 80% AMI). Default can occur if the property is sold or transferred to another person and/or if the borrower fails to use the home as a principal residence, without prior written approval of the North Carolina Housing Finance Agency.

The Grant: To cover soft costs—including outreach, application intake, project management, environmental reviews, inspections, and project assessment—NCHFA will issue a Grant Agreement of up to $14,000. This grant does not require repayment.

**What Kinds of Work Will Be Done?**

Each house selected for assistance must be rehabilitated to meet ESFRLP Rehabilitation Criteria. That means every house must, upon completion of the rehabilitation:

- meet the more stringent requirements of either NCHFA's Essential Property Standard or the county's Minimum Housing Code. These are "habitability standards" which set minimum standards for decent, safe, and sanitary living conditions. Additionally, the home must meet applicable Lead-Based Paint regulations 24 CFR part 35.
- retain no "imminent threats" to the health and safety of the home's occupants or to the home's "structural integrity". (An example of an imminent threat to occupants as well as to the home's structural integrity is an infestation of insects or a crawlspace that is too damp).

These requirements are spelled out in full in the ESFRLP Administrator's Manual which you may view, at reasonable times, upon request, at the Community Development office of Albemarle Commission or anytime online at www.NCHFA.com.

In addition to the above items that must be done to satisfy NCHFA requirements, the scope of work may include approved items meant to reduce future maintenance and operational costs or to further protect homes from natural disasters and/or home modifications designed to enable greater accessibility for household members to function more independently as they age.

Once the rehabilitation is complete, major systems in the home that, with reasonable maintenance and normal use, should be capable of lasting another 5 years include: structural support, roofing, cladding, and weatherproofing, plumbing, electrical and heating/cooling systems.

The Albemarle Commission and subcontractors performing work funded under ESFRLP are responsible for meeting all local requirements for permits and inspections. All work done under the program must be performed to meet NC State Residential Building Code standards. (This does not mean, however, that the whole house must be brought up to current Building Code Standards.) Upon the date of approval by Albemarle Commission of the subcontractor's request for final payment, a one-year warranty on all materials and workmanship will begin.

**What About Radon?**

According to the North Carolina Department of Health and Human Services North Carolina Radon Program, "radon is a colorless, odorless, tasteless and chemically inert gas formed by natural radioactive decay of uranium in rock, soil and water." Additionally, they state that "radon is the leading cause of lung cancer among non-smokers." HUD published guidance for addressing radon on January 11, 2024. The ESFR program requires that every unit receive, at minimum, a short-term radon test to determine if further action is required.

**What About Lead-based Paint?**

Until it was discovered to be a health hazard, lead was used for centuries to make house paints. Now we know that exposure to lead is a serious problem for everyone and especially for small children. Selling lead paint was outlawed in 1978, but many older buildings still contain lead paint and children are still being poisoned.

Under ESFRLP, a lead hazard evaluation must be performed on every home selected for rehabilitation that was built before 1978. The specific type of evaluation and the appropriate lead hazard reduction work performed will depend on the total amount of Federal funds used to rehabilitate the home, as per 24 CFR part 35. If required, lead-based paint hazard reduction and/or abatement will be performed by contractors who are trained and certified to perform such work.

It may be necessary for the household to relocate during the construction process for protection against lead poisoning. If relocation is required, it shall be the responsibility of the homeowner.

**Who Will Do the Work on Homes?**

Albemarle Commission is obligated under ESFRLP 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 these requirements, Albemarle Commission, as General Contractor for the program, will conduct a bid process that will allow all qualified subcontractors to provide quotes, bids, or proposals for the products or services needed on each home. For additional information about procurement and disbursement procedures, please refer to the Albemarle Commission ESFRLP Procurement and Disbursement Policy for the 2027 Cycle.

- At least three qualified vendors will be invited to bid on each home, and the lowest responsive and responsible bidder will be selected for the contract. Every reasonable effort will be made to receive at least three quotes, bids or proposals for the product or services needed.

- The Albemarle Commission is a qualified Lead Renovation Firm and retains a qualifying Renovation, Repair and Painting Rule (RR&P) Certified Renovator on staff to oversee the repair of pre-1978 units as needed.

- Homeowners who know of quality rehabilitation subcontractors that are not on the approved contractors' registry are welcome to invite them to apply.

**What Are the Steps In The Process, From Application To Completion?**

You now have information about how to apply for the Essential Single-Family Rehabilitation Loan Pool (ESFRLP) and what type of work can be done through the Program. Let's go through the steps for getting the work done:

1. **Completing a pre-application form:** Pre-applications will be available 30 days from receipt of the Funding agreement. Pre-applications will be accepted from the 1st to the 15th of every month. Interested homeowners who wish to apply for assistance must complete a pre-application form. Apply by contacting Albemarle

Commission at (252) 426- 5753. Proof of ownership, income and special needs will be required. Applicants who have applied for housing assistance from Albemarle Commission in the past will **not** automatically be reconsidered and **must** complete a new pre-application form.

2. **Client Referral and Support Services:** Many homeowners seeking assistance through the Essential Single-Family Rehabilitation Loan Pool may also need other services. When ESFRLP staff discuss repairs during intake, they will note any additional service needs with the homeowner. When possible, staff will provide contact information for agencies that may be able to address those needs
3. **Preliminary inspection:** Albemarle Commission's Rehabilitation Specialist will visit the homes of eligible households to determine the need and feasibility of the home for rehabilitation. Homeowners must inform staff of any known pest infestations prior to the visit. ESFRLP staff has the right to deny an application based on health and safety concerns that may put their staff and/or contractors at risk.

4. **Screening of applicants:** Submitted pre-applications will be evaluated and ranked by the Albemarle Commission based on the priority system previously outlined and the feasibility of rehabilitating the home. Household income and property ownership will be verified solely for program purposes, and all information will be kept confidential. The most qualified applicants will be selected after the 15th of each month. Households will be notified within 60 days of submitting their pre-application. Applicants who do not receive notification by June 30, 2027, may contact the Albemarle Commission at (252) 426-5753 to check the status of their application. Once applicants are selected, the Albemarle Commission will submit an ESFRLP Loan Application and Reservation Request to the North Carolina Housing Finance Agency (NCHFA) for each potential borrower. NCHFA will verify property ownership by conducting a title search. Household income will again be verified solely for program purposes, and all information will remain confidential.

5. **Written agreement:** A HOMEOWNER Agreement, between the homeowner and Albemarle Commission, will be executed as part of the Loan Application and Reservation Request procedure (that formally commits funds to a dwelling unit). This agreement will certify that the property is the principal residence of the owner, that the post-rehab value of the property will not exceed 95% of the 203(b) limits established by HUD and defines the ESFRLP maximum amount and form of assistance being provided to the homeowner, the scope of work to be performed, the date of completion and the rehabilitation criteria and standards to be met.

6. **Pre-rehab inspection & unit evaluation:** Albemarle Commission's Rehabilitation Specialist will visit the home again for a more thorough inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, etc. Each unit will be evaluated for energy-saving opportunities such as air-sealing and duct-sealing as well as for environmental concerns, such as lead based paint hazards, radon, and asbestos.

7. **Work write-up:** The Rehabilitation Specialist will prepare complete and detailed

work specifications (known as the "work write-up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bids are received from contractors.

8. **Lead and Other Testing:** Albemarle Commission will arrange for a certified firm to inspect all pre-1978 constructed homes for potential lead hazards (required) and asbestos hazards (as deemed necessary by the Rehabilitation Specialist in all homes built during, before and after 1978). All homes will be also tested for radon. The owner will receive information covering the results of the tests and any corrective actions that will be needed as part of the rehabilitation.

9. **Bidding:** The work write-up and bid documents will be conveyed to subcontractors from the Approved Subcontractor's Registry who will be given no less than 30 days to inspect the property and prepare bid proposals. Each subcontractor will need access to all parts of the house in order to prepare a bid.

10. **Sub-contractor selection:** The Albemarle Commission will, at its discretion (based on the availability of the sub-contractor, demands of the job, and recent history of performance), select a sub-contractor from the Sub-Contractor Registry. The Rehab Specialist will make an effort to offer opportunities to all qualified sub-contractors throughout each year by using the Registry. Identified sub-contractors will be provided with detailed work write-ups on each job and must submit a detailed and reasonable quote for the proposed work. The sub-contractor will bill the Albemarle Commission and submit all invoices to the Rehab Specialist for review and approval prior to any disbursements from the Albemarle Commission

11. **Loan closing and contract execution:** Loan documents (Promissory Note and Deed of Trust) will be prepared by NCHFA as the lender and executed by the homeowner. By law, homeowners have the right to hire legal representation of their choosing at the loan closing. If a homeowner does not have "representation" at the closing, the borrower must sign a NCHFA "Legal Advice Disclosure". Rehabilitation contract documents will be executed by the homeowner and Albemarle Commission, as General Contractor. Albemarle Commission will facilitate the loan closing and recordation of these documents and forward the recorded documents to NCHFA.

12. **Pre-construction conference:** A pre-construction conference will be held. At this time, the homeowner, and Albemarle Commission program representatives will discuss the details of the work to be completed. Starting and ending dates will be finalized, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home.

13. **Construction:** The Contractor is responsible for obtaining and posting all permits when applicable for the project before beginning work. However, trade permits will be pulled by the corresponding tradesman. The Albemarle Commission will closely monitor the subcontractor during the construction period and local Code Enforcement Officials will inspect the work when applicable. To protect personal property, the homeowner will be responsible for working with the subcontractor toward clearing work areas of personal property as needed as much as practicable. The subcontractor will be responsible for all clearing and cleaning activities necessary due to construction activities.

14. **Change Orders:** All changes to the scope of work must be approved by the owner and the Albemarle Commission's Rehabilitation Specialist and reduced to writing as a contract amendment ("change order"). The owner, subcontractor and two Albemarle Commission personnel must execute any change order agreements to the construction contract.

15. **Progress payments:** The contractor is entitled to request up to two partial payments and a final payment. When a payment is requested, the Rehabilitation Specialist will inspect the work within three days.

16. **Closeout:** When the Rehabilitation Specialist and the Homeowner are satisfied that the contract has been fulfilled, the Homeowner and Rehabilitation Specialist will sign off on the work. All material and workmanship will be guaranteed by the subcontractor for a period of one-year from the date of completion of the work as established by Albemarle Commission's approval date of the final pay requisition.

17. **Post-construction conference:** Following construction, the Rehabilitation Specialist will confer with the Homeowner to deliver the owner's manuals, warranty on equipment and materials to the Homeowner. The Rehab Specialist will explain operating and maintenance for the new equipment, materials and appliances and discuss general maintenance of the home with the Homeowner. The Homeowner will have the opportunity to ask any final questions about the work. The Homeowner and Rehab Specialist will sign a Certificate of Satisfaction.

18. **Final loan amount determination:** If, upon completion of all rehabilitation work, the contract price has changed due to the effect of change orders and there is a need to modify the loan, NCHFA will prepare an estoppel for a loan reduction or modification agreement for a loan increase as necessary at the time of closeout of the unit. The loan will remain the property of NCHFA, with original documents remaining there for storage and "servicing". Please note that it is the responsibility of the homeowner to record an estoppel if they wish this to be reflected in the Deed of Trust.

19. **The warranty period:** It is extremely important that any problems with the work that was performed be reported by the homeowner to the Albemarle Commission Rehabilitation Specialist or other representative as soon as possible in writing. All bona fide defects in materials and workmanship reported within one year of completion of construction will be corrected free of charge by the Subcontractor.

**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:

- Pre-Applications available to the public 30 days from receipt of Funding agreement.
- Pre-Applications must be turned into Albemarle Commission by close of business day on December 31,2026.
- Selection of units will be made no later than January 31, 2027.
- All rehabilitation work must have a loan in place/be under contract by June 30, 2027.

All rehabilitation work must be completed by November 30, 2027.

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

Albemarle Commission
512 S Church St
Hertford, NC 27944
Phone: (252) 426-5753

**Is there a procedure for dealing with complaints, disputes, and appeals?** Although the application process and rehabilitation guidelines are meant to be as fair as possible, Albemarle Commission realizes that there is still a chance that some applicants or participants may dispute decisions, work completed or other issues.

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 Laura Alvarico, AAA Director, within ten days of the initial decision and voice their concern.
2. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing. A written appeal must be made within 15 business days of the initial decision on an application.
3. Albemarle Commission will respond in writing to any complaints or appeals within 15 business days of receiving written comments.

During the rehabilitation process:

1. If the homeowner feels that construction is not being completed according to the contract, he/she must inform the Rehabilitation Specialist Ryan Albertson, preferably in writing.
2. The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to the contract, the Rehabilitation Specialist will review the contract with the subcontractor and ask the subcontractor to correct the problem.
3. If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be added to the applicant's file. The Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.
4. If problems persist, the homeowner must put the concern in writing and a mediation conference between the homeowner and the convened by the Rehabilitation Specialist and facilitated by Albemarle Commission's AAA Director.
5. Should the mediation conference fail to resolve the dispute, the AAA Director will render a written final decision.

Final Appeal:
After following the above procedures, any applicant or homeowner who remains dissatisfied with Albemarle Commission's final decision may appeal in writing to Michael Handley, NCHFA, 3508 Bush Street, Raleigh, NC 27609, (919) 877-5627.

**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 Albemarle Commission employees who are directly involved in the program, the North Carolina Housing Finance Agency, the US Department of Housing and Urban Development (HUD) and auditors.

**What about conflicts of interest?** No employee or board member of Albemarle Commission, or entity contracting with Albemarle Commission, who exercises any functions or responsibilities with respect to the ESFRLP project shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with project funding, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. Relatives of Albemarle Commission employees or of Albemarle Commission board members and others closely identified with Albemarle Commission, may be approved for rehabilitation assistance only upon public disclosure before the Albemarle Commission Board of Delegates and with written permission from NCHFA.

**What about favoritism?** All activities under ESFRLP, 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, national origin, religion, sex (including gender identity and orientation), familial status, disability and limited English proficiency.

**Outreach Efforts of the ESFRLP Program**
The Albemarle Commission makes citizens aware of the ESFRLP program and other housing rehabilitation opportunities through various service providers and specific outreach efforts. At minimum, the Albemarle Commission will advertise or publish information about the Essential Single-Family Rehabilitation Loan Pool Program via the Commission website and social media outlets, and at regional senior centers.

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

Albemarle Commission
Community Development
512 S Church Street
Hertford, NC 27944
Phone: (252) 426-5753
Ryan Albertson, Community Development Program Manager
Phone: (252) 404-7096
Nita Criner, Community Development Program Specialist
Phone: (252) 404-7098

This Assistance Policy is adopted this 2nd day of December 2025.

Laura Alvarico
Director, Area Agency on Aging

Attest