ORIGINAL

The Albemarle Commission Assistance Policy For the 2027 Cycle of the Urgent Repair Program

Albemarle Commission Service Area:
Camden, Chowan, Currituck, Dare, Gates, Hyde, Pasquotank, Perquimans, Tyrrell and Washington

What is the Urgent Repair Program? Albemarle Commission has been awarded $330,000 by the North Carolina Housing Finance Agency ("NCHFA") under the 2027 cycle of the Urgent Repair Program ("URP27"). 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 22 households will be assisted under URP27.

This Assistance Policy describes who is eligible to apply for assistance under URP27 how pre-applications for assistance will be rated and ranked, what the form of assistance is and how the repair/modification process will be managed. The Albemarle Commission has designed this URP27 project to be fair, open, and consistent with The Albemarle Commission'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.

Eligibility To be eligible for assistance under URP27 applicants

1) must reside within the Albemarle Commission URP 27 service area and own and occupy the home in need of repair as their primary residence for a minimum of one (1) year.
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 (i.e. be elderly, ≥ 62 years old, handicapped or disabled, a single parent with a dependent living at home, a Veteran, a large family with ≥ 5 household members or 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
5) The Urgent Repair Program (URP) is designed to address imminent threats to life, health, or safety in owner-occupied homes. The program is **not intended to serve as a general maintenance or ongoing home repair program**. Assistance is limited to repairs that are identified, inspected, and approved by the Albemarle Commission's rehabilitation specialist and documented in the official work write-up. Only work included in the approved scope of work is eligible for program funding. Any repairs or work completed outside the approved scope shall not be eligible for reimbursement or payment, unless prior approval is granted by the Albemarle Commission Community Development Program Director.
6) To ensure fair and equitable distribution of limited resources across the

service area, households that have received assistance through the Urgent Repair Program (URP); Essential Single-Family Rehabilitation Program (ESFR) or any other housing rehabilitation program within the past five (5) years may not be eligible for additional assistance unless otherwise approved based on funding availability and program guidelines. This policy is intended to prioritize households with the most critical unmet health and safety needs and to extend available resources to as many eligible households as possible throughout our region.

URP27 Income Limits* for Albemarle Commission

Number in Household	30% of Median (verv-low income)	50% of Median (low income)
1	$20,550	$34,300
2	$23,500	$39,200
3	$26,450	$44,100
4	$29,350	$48,950
5	$31,700	$52,900
6	$34,050	$56,800
7	$36,400	$60,700
8	$38,750	$64,650

**Income limits are subject to change based on annually published HUD HOME Limits and will be updated each year. This update will not require a re-approval of the governing authority.*

Outreach Efforts of the Urgent Repair Program: The Albemarle Commission will advertise or publish an article about the Urgent Repair Program on The Albemarle Commission's website, Facebook page, and at senior centers throughout the service area, with The Albemarle Commission's partner referral agencies.

Selection of applicants: The Albemarle Commission will select applicants on a first-come, first-to-qualify, first-served basis (FCFQ). Applications for assistance will be accepted on a rolling basis. Eligible applicants will be reviewed and selected in the order in which complete applications are received, provided they meet all program requirements. Assistance will be awarded to the first qualified applicants based on application date and eligibility determination. Units completed per county and meeting program income targeting requirements. Urgent cases may be prioritized when necessary to address immediate health or safety concerns. A cutoff date or defined application window may be established as needed to manage funding availability. Applicants who submit after the cutoff date must reapply during a future funding cycle.

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. The Albemarle Commission will make every effort to meet this guideline, and it will be the primary factor in the selection of those households to be assisted under URP 27.

Recipients of assistance under the URP27 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 URP27 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 pre-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 pre-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 below the age of six living in the applicant house which contains lead hazards.

Client Referral and Support Services: When the Urgent Repair Program staff discuss repairs during the intake process, staff will note any additional service needs with the homeowner. When possible, staff will provide the homeowner with contact information for agencies that may be able to address those needs.

What is the form of assistance under URP27? The Albemarle Commission 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 $5,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan? The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safely, and that will be determined by The Albemarle Commission's rehabilitation specialist. There is no minimum to the amount of the loan; however, the maximum life-time limit for URP is $15,000.

What kinds of work will be done? The Urgent Repair Program (URP) is designed to address imminent threats to life, health, safety, or accessibility needs of occupants in owner-occupied dwellings and is not intended to provide full home rehabilitation or routine maintenance. Assistance is limited to repairs identified, inspected, and approved by the Albemarle Commission's rehabilitation specialist and documented in the official work write-up, and only work included within the approved scope is eligible for program funding. Repairs not included in the approved scope shall not be eligible for funding or reimbursement.

The Albemarle Commission reserves the right to determine the feasibility and priority of all requested repairs based on program guidelines, available funding, and the condition of the property. All work performed under URP 27 must meet or exceed the North Carolina Residential Building Code.

Who will do the work on the homes? The Albemarle Commission is obligated under URP27 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, The Albemarle Commission will invite bids only from sub-contractors who are part of an "Approved Sub-contractor Registry" (the Registry). Please request a copy of The Albemarle Commission's Procurement and Disbursement Policy for further information. (Homeowners who know of quality rehabilitation sub-contractors that are not on The Albemarle Commission's Registry are welcome to invite them to apply.)

If possible, a minimum of three approved sub-contractors will be invited to bid on each job; and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" is described in the Procurement and Disbursement Policy.

What are the steps in the process, from pre-application to completion? Now that you have the information about how to qualify for the Albemarle Commission URP27, what work can be done, and who will do it, let's go through all the major steps in the process:

1. **Completing a Pre-Application form:** Homeowners who wish to apply for assistance can contact the Albemarle Commission at 252-426-5753 to apply. Pre-applications will be accepted starting October 1, 2026, until all funds are committed. Proof of ownership and gross household income will be required. Those who have applied for housing assistance from The Albemarle Commission in the past will not automatically be reconsidered. A new pre-application will need to be submitted.

2. **Screening of applicants:** Pre-applications will be reviewed and processed on a first-come, first-to-qualify, first-served (FCFQ) basis, subject to verification of eligibility and the availability of program funds. Household income and property ownership will be verified solely for program purposes and will be kept confidential. Applicants will be notified in writing within 60 days of submitting a pre-application; however, due to the volume of inquiries, staff may be unable to provide individual status updates prior to official notification. Applicants who have not received notification of their application status by November 30, 2027, may contact the Albemarle Commission at 252-426-5753 to confirm

the disposition of their application.

3. **Preliminary inspection:** The Albemarle Commission's Rehabilitation Specialist will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications.
4. **Applicant interviews:** Approved applicants will be provided with detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview. A **"formal"** application will be completed by the applicant at this time.
5. **Work write-up:** The 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, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. The Rehabilitation Specialist will prepare complete and detailed work specifications (known as the "work write-up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bidding is completed.
6. **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.
7. **Bidding:** Within 24 hours of the bid closing and after review of bid breakdowns and timing factors, the winning bidder will be selected. The winning bidder and the homeowner will be notified of (1) the selection, (2) the amount, (3) the amount of The Albemarle Commission'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.

1. **Execution of loan and contract:** The loan will be executed as well as the Urgent Repair Contract for Home Repairs/Modifications (Construction Contract-Bid) prior to work beginning on the project. This contract will be between the sub-contractor, the homeowner and the Albemarle Commission. All program participants must comply with the Albemarle Commission Client Responsibility Policy, which is incorporated herein by reference. A copy will be provided to each client, and a signed acknowledgement is required prior to assistance approval.
2. **Pre-construction conference:** A pre-construction meeting will be held. At this time, the homeowner 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.).

3. **Construction:** The sub-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 sub-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 URP27. The homeowner will be responsible for working with the sub-contractor toward protecting personal property by clearing work areas as much as practicable.

4. **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 and two representatives of The Albemarle Commission. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by The Albemarle Commission 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 The Albemarle Commission and conveyed to the owner.

5. **Payments to sub-contractor:** The sub-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 The Albemarle Commission's Procurement and Disbursement Policy.

6. **Post-construction meeting:** Following construction, the Rehabilitation Specialist will sit down with the homeowner one last time. At this meeting the Rehabilitation Specialist will hand over all owner's manuals and warranties on equipment. The Rehabilitation Specialist will go over operating and maintenance requirements for any new equipment installed and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.

7. **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:

- Pre-Applications will be accepted on a first-come, first-to-qualify, first-served (FCFQ) order on a rolling basis based on funding availability.
- Pre-Applications are available to the public starting October 1, 2026
- Pre-Applications must be turned in at The Albemarle Commission office no later than October 1, 2027
- All rehabilitation work must be under contract by November 1, 2027.
- All rehabilitation work must be completed by December 31, 2027.

How do I request a pre-application? Just contact:

Albemarle Commission
512 S Church Street
Hertford, NC 27944
252-426-5753

Is there a procedure for dealing with complaints, disputes and appeals? Although the selection process and repair/modification guidelines are meant to be as fair as possible, The Albemarle Commission 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.

<u>During the selection process:</u>

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 Albemarle Commission Director of Area Agency of Aging within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application.
3. The Albemarle Commission will respond in writing to any complaints or appeals within 1O business days of receiving written comments.

<u>During the repair/modification process:</u>

1. If the homeowner feels that repairs or modifications are not being completed per the contract, he/she must inform the Rehabilitation Specialist prior to completing the project.
2. The Rehabilitation Specialist will inspect the work in question. If it is found that the work <u>is not</u> being completed according to contract, the Rehabilitation Specialist will review the contract with the sub-contractor and ask the sub-contractor to remedy the problem.
3. If problems persist, a mediation conference between the homeowner and the sub-contractor may be convened by the Rehabilitation Specialist and facilitated by The Albemarle Commission's Director of Area Agency of Aging.
4. Should the mediation conference fail to resolve the dispute, Albemarle Commission's Director of Area Agency of Aging will render a written final decision.
5. If the Rehabilitation Specialist finds that the work <u>is</u> being completed according to contract, the complaint will be noted, and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's 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 Albemarle Commission employees who are directly involved in the program, the North Carolina Housing Finance Agency and auditors.

What about conflicts of interest? No officer, employee or other public official of The Albemarle Commission, or member of The Albemarle Commission Board of Delegates, or entity contracting with The Albemarle Commission that exercises any functions or responsibilities with respect to URP27 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 Albemarle Commission employees, Board of Delegates and others closely identified with The Albemarle Commission, may be approved for rehabilitation assistance only upon public disclosure before The Albemarle Commission Board of Delegates and written permission from NCHFA.

What about favoritism? All activities under URP27, including rating and ranking pre-applications, inviting bids, selecting sub-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 URP27? Any questions regarding any part of this application or program should be addressed to:

Ryan Albertson
Community Development Program Manager
Albemarle Commission
512 S. Church St.
Hertford, NC 27944
252-404-7096

Nita Criner
Community Development Program Specialist
Albemarle Commission
512 S. Church St.
Hertford, NC 27944
252-404-7098

This Assistance Policy is adopted this 15th day of July 2026.

ALBEMARLE COMMISSION

BY: ______________________

Attested by: ______________________

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