

# NCHFA URP 2024

Implementation Webinar  
April 23, 2024

# WELCOME!



NCHFA: URP  
Implementation Workshop  
2024



## URP24 Implementation Workshop Agenda

- 10:00 AM – Welcome! Agency and URP Overview
- 10:20 AM – Success with the URP Program
- 10:40 AM – File Setup/Advertising/Intake/Homeowner Selection
- 11:15 AM – 10 minute Stretch Break**
- 11:25 AM – Repairs/Completing Units/Closeouts
- 12:00 PM – 30 Minute Bio Break**
- 12:30 PM – Income and Reporting
- 1:15 PM – Loan Closing Process
- 1:55 PM – 10 Minute Stretch Break**
- 2:05 PM – Administration/Program Support
- 2:45 PM – Thanks and Have a Great Day!**



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# OUR TEAM:

## Home Ownership Program teams:

Management: Sonia Joyner and Mike Handley

### Rehabilitation

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

### Documentation

Kim Hargrove, Team Leader  
Mark Lindquist  
Ana Coria  
Laura Altimare

### Rehabilitation Team Assigned Staff input:

Liz Hair – Legal  
Keshonda Ruffin – Legal  
Brian O’Donnell – Policy



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# Website

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



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## Housing Financed by NCHFA

- More than 318,830 households have benefited from our investments.
  - More than 130,840 home buyers assisted
  - Nearly 116,730 Apartment Homes constructed
  - Over 310,000 jobs supported in our state.
  - Over \$30 billion in Real Estate Value with \$2.2 billion in tax revenues generated
  - All 100 counties have improved their housing stock and have benefited from the jobs and tax revenues generated by NCHFA financed projects/programs.
  - As of December 31, 2023, NCHFA has financed \$349,675,000 to help preserve 39,340 homes over the past 50 years.
  - We have worked with over 200 partners (units of government, community action agencies, nonprofits, etc.) to make funds available throughout all of North Carolina.
- We are very proud of our work with our partners and the consistency of our programs.



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## Good housing for North Carolinians Good business for North Carolina



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## Our Mission...

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



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## Our Core Values

### We Care

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

### We Act

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

### We Lead

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



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



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## NC Housing Trust Fund

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



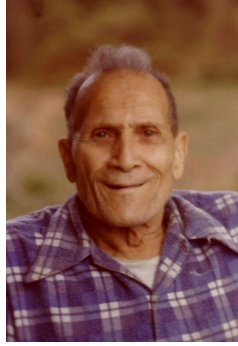
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## Who are we supporting through the Housing Trust Fund?

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

The fastest growing population segment: 85 and older.



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

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## Latest URP Results

	2021 Cycle	2022 Cycle
Homeowners served	670	703
Avg Hard Costs/Unit	\$7,758	\$8,988
Avg Program Expense (Soft Cost)/Unit	\$689	\$728

	2021 Calendar Year	2022 Calendar Year
Homeowners served	695	686
Avg Hard Costs/Unit	\$7,712	\$7,798
Avg Program Expense (Soft Cost)/Unit	\$706	\$687



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## URP Households for CY 2023

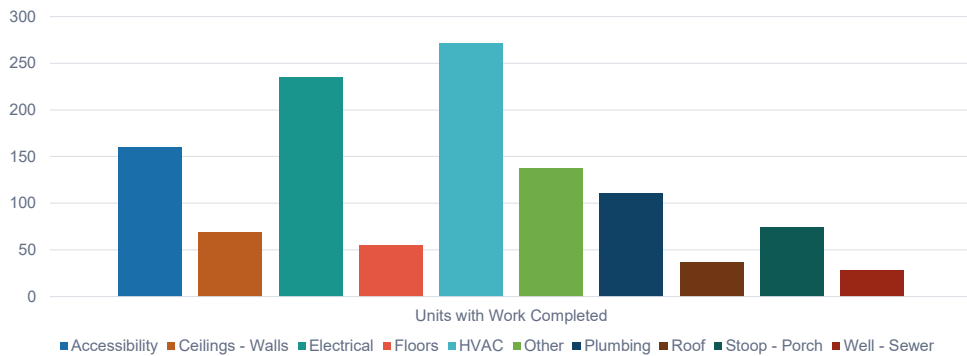
Average income households assisted	\$16,450
Percent Households below 30% AMI	60%
Percent Households Elderly	51%
Percent Households Disabled	79%
Units Completed in 2023	689
Total Units Completed to Date for URP in all 100 counties	18,435



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## URP Repairs by Work Description for CY2023



Note – Many units have more than one work item completed



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## URP24 Application for Funding

- Applications for URP24 funding were submitted between 11/6/23 and 12/20/23.
- Ranking criteria were based on applicant capacity (qualifications of key staff, performance under other home repair programs), proposed matching funds, and areas that were determined to be underserved.
- Several applications were missing important documents and data or information, as is typical.



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**Congratulations!**  
**You are the successful applicants.**

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



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# SUCCESS WITH THE URGENT REPAIR PROGRAM



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Before you do anything,

# READ

Your URP24 Administrator's Manual



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



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## What's New for URP24

- Removal of restriction on number of mobile homes on rental lots
- Overlapping service areas



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## First Things First

### PG 1. Goals, Objectives and Funding Sources



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## URP Goals

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



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## URP Objectives

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



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## URP Funding Sources

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



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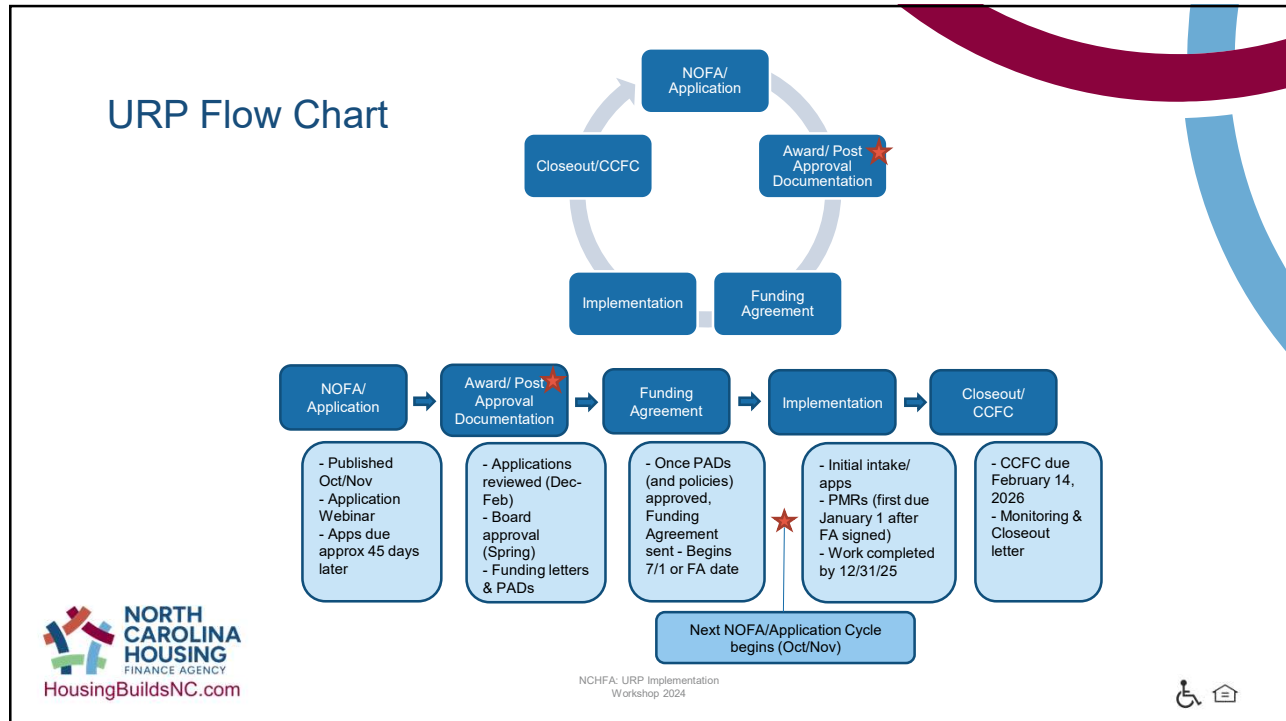


# The URP Process



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## Post Approval Documentation (PADs)

- PADs – due May 31, 2024
  - PADs were mailed on 2/26/24
  - Follow PAD instructions
  - Send your Assistance Policy and Procurement & Disbursement Policy to your case manager in Word format before getting them approved
- Start with the sample policies on our website. Note that sample policies are a starting point and should be updated with what you are actually doing
  - Examples of non-standard practices that should be explain in your PAD:
    - Purchasing materials instead of contractors
    - Using a rotating contractor list instead of bidding out each time
    - Self-performing work and using contractors as needed

**Logos and Footer:** NORTH CAROLINA HOUSING FINANCE AGENCY, HousingBuildsNC.com, NCHFA: URP Implementation Workshop 2024, accessibility icons.

## Funding Agreements

- 3.1 Funding Agreement (FA) will be sent only when your PAD is approved by us.
  - The FA is due back to us by September 1, 2024
  - 3.1.6 Multi-County service areas adhere to specific fund distribution per PAD
  - Pay attention to funding split on page 4 of FA
    - Cost of Repairs = Hard + Soft Costs
    - Funds for Administrative Costs = Admin
    - Two categories are separate and cannot be mixed/mingled



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## Disbursements & Bonding

- 3.2 Disbursement and receipt of URP funds –
  - You may receive 50% of your hard & soft cost funds 'up front' when we receive your executed FA
  - Ask for the remainder when you spend 90% of your 'up front' funds.
  - Admin can be requested as units are complete
  - Use PMR to request additional repair funds and admin funds

Report Type	
Quarterly Report .....	<input type="checkbox"/>
Repair Disbursement Request .....	<input type="checkbox"/>
Admin Disbursement Request .....	<input type="checkbox"/>
Final Report* .....	<input type="checkbox"/>

*\*(Please check this box and attach the Certification of Completion and Final Cost Report when you close your Project.)*



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## Bonding & Financial Responsibilities

- 3.3 Honesty and Fidelity bonding
  - Required; must cover 50% of your total URP awarded funds
- 3.4 Disbursing payments from your URP account
  - Funding Agreement / Workshop attendance completed
  - URP funds deposited in an insured account
  - Executed loan (Promissory Note) & construction contract for the homeowner (unit) required before you use the funds
  - Admin funds not included see 2.1.10



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## Financial Responsibilities

- 3.5 Program income –
  - Interest or other funds you receive are used for your URP projects
  - Recommendation – don't use an interest bearing account
  - You will give it back to us if you don't spend it
- 3.6 Accounting – account for URP funds separately
  - Accurate, current, complete disclosure of financial results
  - Records, full internal controls, actual vs. budgeted amounts
  - Resolution of any Audit findings and recommendations



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## Financial Responsibilities

- 3.7 Record Keeping
  - Three year retention of records (including *all* applications, not just selected) from the date of the project closeout letter from the Agency. (*What about a 4 year loan?*)
  - Records of URP fund disbursements sufficient to determine compliance with guidelines and objectives of URP. These must be available for monitoring and audits
  - If you Self-contract, use an itemized summary account (see PG 4.2.2.2 and 4.2.2.3)
    - No use of URP repair funds for overhead, profit or administrative expense, 4.2.2.3



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## Procurement

- 3.8 Procuring materials and labor for your Project
  - Follow your Procurement and Disbursement Policies
  - Ensure your policies match your practices
  - Promote fair and open competition and retain all written contracts
  - No spending until you receive your first round of funds
  - You must account for URP spending separately from all other sources
  - Cities and Counties must also follow GS 14.234 Conflict of Interest and GS-44A-25-33 Model payment and Performance Bond
- 3.9 Financial audit compliance:
  - GS159-34 (local government) or GS143C-6-22 (non-profit)



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## Procurement Common Issues

- Using our model policy, but you're actually doing something different. Tell us and your clients what you're doing.
- Not using "responsive and responsible" to remove problematic contractors or, if using, not documenting your file.
- If self-performing, using time and material contracts and bids instead of fixed cost.
- Using change orders to increase contract to maximum amount after bids come in.
- Using bid negotiations with selected contractor when bids are over budget.



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## Procurement Tools - Update Your Policy

Say what you're going to do, do what you say, and then document it

- What to include in Procurement and Disbursement Policy and bid documents:
  - Are you purchasing materials or self-performing?
  - Are you using a rotating contractor list? How does that work?
  - Send out to at least 3 firms – okay if you only get 1 or 2 back
  - You (the partner) has the right to reject any and all bids



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## Procurement Tools

### Bid alternates

Used when you have more work than budget

Process: List bid alternates after total of original bid. Use line item quotes for each alt. If budget allows, add alternates and choose new low bidder

### Bid Addendums

Used when you need to change a scope item or add clarification during bid response period

Process: Send out bid addendum to all contractors on list, extend additional time if needed

### Bid reviews

Used when project comes in over budget and you need to reduce scope/cost

Process: Review all bids, decide line item to remove and reduce from all bids. Review to determine new low bidder



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

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



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## The Project File

1. Assistance Policy (AP)
2. Procurement/Disbursement Policy (P/DP)
3. Client Relations
4. Matching Funds Documentation
5. Individual homeowner files



## The Project File is also likely to contain:

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



## The Homeowner Case File

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



## Required Case File Documents (PG 4.3)

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Application and Eligibility Certification</li> <li>• Verification of ownership</li> <li>• Verification of income</li> <li>• Work write-up</li> <li>• Cost estimate</li> <li>• Construction proposals or itemized summary account</li> </ul> | <ul style="list-style-type: none"> <li>• Pre-construction Conference Record</li> <li>• Construction contract (any change orders)</li> <li>• Contractor's release of liens</li> <li>• Promissory Note &amp; Modification or Estoppel</li> <li>• Certification of Final Inspection</li> <li>• Owner Certificate of Satisfaction</li> </ul> |
|--|--|

## Find Many of these Forms Online:

### URP Forms

[Application and Eligibility Form](#) - Effective August 10, 2020  
[URP Project Management Report 25 Units](#) \*Updated 2/26/24\*  
[URP Project Management Report 50 Units](#) \*Updated 2/26/24\*  
[URP PMR Instructions](#)  
[Certification of Completion and Final Cost](#) Effective Immediately  
[Certification of Final Inspection](#)  
[Contractors Release of Liens](#)  
[Construction Contract - Bid](#)  
[Construction Contract - Self](#)  
[Estimate](#)  
[Itemized Summary Account - Self Contracting](#)  
[Modification Agreement](#)  
[Owner Certificate of Satisfaction](#) \*New 2019\* Use for all URP programs  
[Pre-Construction Conference Report](#)  
[Promissory Note 2019](#) (URP21 and prior)  
[Promissory Note 2022](#) (URP22 and beyond)  
[Request for Project Amendment](#)  
[Zero Income Affidavit](#) \*New 2018\*  
[URP Model Case File Log](#) \*New 2023\*

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



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## Strongly Recommended Case File Documents

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



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## Assistance Policy

- Follow your Assistance Policy for:
  - How to advertise
  - How to do intake
  - How to select homeowners
- Use the model policy on Forms & Resources (updated for URP24)



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## Advertising (PG 4.1.2)

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



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## Applicant Intake

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



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**Form 1: NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM Application & Eligibility Certification (page 1 of 2)**

**Applicant Data**  
 Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ County: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

**If the Applicant was referred by someone other than self, complete the following:**  
 Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Relationship to Owner: \_\_\_\_\_  
 Notes: \_\_\_\_\_

**Household Membership**

Name (First, MI, Last)	Sex	Birth Date	SSN (last 4 digits)	Race Code*	Hispanic**	Relation to Homeowner

**Gross Income Work Table**

Source	a	b	c	d	e	f	g	Total
1) Wages								
2) Retirement/Pension								
3) Social Security								
4) Supplemental Security Income								
5) Public Assistance								
6) Child Support								
7) Interest								
8) Div								
9) Other								
Monthly Sub-Total (sum rows 1-10)								
Annual Sub-Total (12 x row above)								
Annual Gross Household Income (sum Annual Sub-Total for columns a-g)								

**Applicant Certifications**

I hereby certify that:

- I own and occupy the home described above as my primary residence;
- The household and income information listed above is complete and true to the best of my knowledge;
- This information is provided to qualify me for the Urgent Repair Program (Program). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substandard housing conditions which pose an imminent threat to their life or safety or in performing accessibility modifications or other repairs necessary to prevent imminent displacement.
- I give permission for \_\_\_\_\_ to access information to verify the contents of this application and to facilitate the repair of my home.
- I understand that this Program grant may not rectify all deficiencies in my home nor make the home conform to any local, state or federal housing quality standards.
- I have been advised that my gender, race and ethnicity will be determined based upon observation and/or surname if I do not self disclose the information.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

**Form 2: NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM Application & Eligibility Certification (page 2 of 2)**

**Applicant Data**  
 Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
 Street Address: \_\_\_\_\_

**Qualifying Income Table (for reference) Maximum Gross Household Income**

Household Size	1	2	3	4	5	6	7	8
a) Statewide non-metro 30%								
b) Statewide non-metro 50%								
c) County 30%								
d) County 50%								

**Qualifying Questions**

Does the applicant own this home? YES  NO

Does the applicant's household qualify based on the income criteria? YES  NO

Mark all Special Need(s) by which the Applicant qualifies:  Single-Parent Household

Owner 62+  Member Disabled  ELL Child  Veteran\*\*\*  Household Size 5+

**Eligibility Certifications**

I hereby certify that:

- All of the above information has been reviewed or documented in accordance with the Program Guidelines.
- The Applicant is eligible for assistance under the Program.
- There is no other state or federal source of funds available now, or likely to be available within the next six months, which could pay for the proposed repairs.

Authorized Officer \_\_\_\_\_ Organization \_\_\_\_\_ Date \_\_\_\_\_

**Eligible Urgent Repair Needs:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Case Notes (for office use only)** Name of interviewer: \_\_\_\_\_  
 Non-housing problems: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Action taken for referrals? YES  NO  If yes, specify: \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*Race Code: White (11); Black/African American (12); Asian (13); American Indian/Alaska Native (14); Native Hawaiian/Other Pacific Islander (15); American Indian/Alaskan Native & White (16); Asian & White (17); Black/African American & White (18); American Indian/Alaska Native & Black/African American (19); Other Multi-Racial (20); and, Asian/Pacific Islander (21).  
 \*\*Hispanic: Yes or No.  
 \*\*\*Veteran: A person who served in the active military, and who was discharged or released therefrom under conditions other than dishonorable.

**List all household occupants** (points to Household Membership table)

**Put your org name here** (points to Authorized Officer field)

**Homeowner sign & date here** (points to Applicant Signature field)

**You sign & date here** (points to Authorized Officer field)

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## Eligible Households (PG 2.4)

- 100% of households assisted must have special needs (2.4.4):
  - Elderly
  - Handicapped
  - Large family (5 or more persons)
  - Single parent (at least one dependent child)
  - Veteran
    - A person who served in the active military, naval, or air service, and who was discharged or released there from under conditions other than dishonorable = DD214
  - Child <6 yrs old living in house with lead paint



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## Eligible Households (PG 2.4)

- Minimum of 50% of assisted households must have incomes < 30% AMI (2.4.1)
- Households with gross annual incomes < 50% AMI (2.4.2)
- Income limits: either 2023 Statewide non-metro \*OR\* 2023 Income Limits by County
  - Must choose and use the same set of limit type for the duration of the funding agreement
  - Recommendation – Use the higher of the two limits to make meeting your 30% income target easier
  - You should use the 2023 limits effective June 15, 2023, they are on our website. 2024 will be uploaded when received from HUD, then they will be used from the effective date



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## Selection of Applicants (PG 4.1)

- Once you have your applicants for participation in URP:
  - Follow your AP
    - Ranking
      - End the application period
      - Verify income and ownership
      - Score each, following your scoring table
    - First-come, first to qualify, first served
      - Continue to accept application
      - Verify income of applications



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## Selection of Applicants (PG 4.1)

- Assistance Policy – public document (4.1.3)
  - Adopted, signed and readily available to public
  - Certification of receipt of Assistance Policy by the homeowner by signature and date = Best Practice
- Loan recipients are required to:
  - Possess an Ownership interest of at least 1% in the property or a life estate (4.1.4)
  - Be income-eligible (4.1.5)
  - Have special needs (4.1.6)



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## Selection of Applicants (PG 4.1)

- Property characteristic requirements (4.1.7):
  - located in NC
  - owner-occupied
    - No longer a limit on % of MHU on rental lots
  - not >50% of space for office/business
- Application & eligibility certification ([USE THE FORM ONLINE](#))
  - Sign and date
- Third party verification of income
- Verification of ownership
- Verification of requested repairs/modification



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## Fair Housing



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

**Fair. Transparent. Consistent.  
Applied uniformly.**



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## Fair Housing



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



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## Selection of Applicants (PG 4.1)

- Once you have your applicants selected for participation in URP:
  - Meet with homeowners
    - what do they *need*?
    - can you move them forward?
    - can you connect them with other resources?
    - can you provide match funding?



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## Uses of Funds (PG 2.1)

### URP can be used with:

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



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## 2.1 Uses of Funds

### Displacement Prevention Partnership (DPP)

- Managed by DHHS through the Independent Living Rehabilitation Program
- DPP is used mostly for modifications to the home to provide greater accessibility for a homeowner with disabilities
- DPP funds = \$12,000 max. & are part of HTF (same as URP)
- As a reminder, URP and DPP can be used on the same house



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## 2.1 Uses of Funds

### URP cannot be used with:

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



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## Uses of Funds (PG 2.1)

- Eligible repairs (2.1.3)
  - (same as URP07 through URP22) - no energy-related tracking
- Maximum URP Assistance (2.1.6)
  - \$12,000 per unit including Hard & Soft Cost (Program Support)
  - The max does not include admin funds
- Per Unit Hard costs (2.1.6)
  - max = \$12,000/unit
  - no minimum
- Per Unit Program Support/Soft Costs (2.1.8)
  - varies with hard costs (refer to table A)
  - on a unit-by-unit basis only
  - max = \$1,000/unit
  - no min, but every project could at least get \$200



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## 2.1 Uses of Funds

2.1.8 Table A

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

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



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## Repair Eligibility

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

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



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## Uses of Funds (PG 2.1.3)

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



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**NOW THAT HOMEOWNERS ARE SELECTED PER YOUR AP,  
YOU ARE READY TO START  
THE REPAIR PROCESS**



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## 2.5 Repair Standards

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



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## 4.2 Repair Procedures

- Work write-up
- Cost estimate
- Procuring construction services
  - Competitive bid process
  - Recipient-performed work (self-contracting)
- Pre-construction conference with homeowner certification
- Post construction – jobs not done until the paperwork is complete
- Written disbursement procedures



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## 4.2 Repair Procedures Lead Based Paint

- URP uses NC Housing Trust Fund (HTF), which are local dollars, not federal
- For URP, follow NC Renovation, Repair and Painting (RRP) rule.
  - Not EPA, not HUD
- Applies to all homes and child-occupied facilities built before 1978
- Must have an RRP firm, even if Partner is the GC
- WAP Subgrantees are not exempted from RRP



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## 4.2 Repair Procedures Lead Based Paint

### Documentation Needed:

- Certified Renovation Firm and Renovator Letter
  - Certified Renovator has a letter, Certified Firm has certificate
- EPA “Renovate Right Pamphlet” to homeowner and documentation
- If acting as Certified Firm, use RRP Recordkeeping Checklist

### New training Guide on Forms & Resources!

<p><b>Model Policies</b></p> <p><a href="#">Model Assistance Policy *Updated 2024*</a></p> <p><a href="#">Model Procurement and Disbursement Policy *Updated 2024*</a></p> <p><a href="#">Model Procurement and Disbursement Policy Self Contracting *Updated 2024*</a></p>	
<p><b>Training and Guides</b></p> <p><a href="#">Lead RRP Guidance for URP</a></p>	



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## Work Write-Up Guidelines

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



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5/17/2024



## Competitive Bidding 4.3.3

### Follow your Procurement Policy

- Advertise for competitive bids whether individual unit or annual contract; contractor recruitment and retention
- Send out bid requests to three contractors, minimum
- If you follow your policy and only get 1 response, okay to move forward
- Use a signed and dated form for Bid Opening with at least two people from your organization present



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## Self-Contracting

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



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## Procurement Checklist

- Does your Procurement/Disbursement Policy match your practice?
- Do you have a cost estimate, even if you're self-performing?
  - If you self-perform but also bid out, cost estimate has to be completed prior to bid
- Are your bids specific with units/quantities and include costs for line items?
- Did you send to at least three contractors?
- Are all contractors using the same (your) bid form?
- Did you note if the house was pre-1978 and RRP applied?



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## Forms of Assistance 2.3

- Program assistance in the form of a *loan* covering the *hard and soft costs* of the URP funds associated with the repair/modification of the unit.
- Partners must complete the Agency Form called a *Promissory Note* to provide a loan that meets these requirements:
  - unsecured
  - deferred
  - interest-free
  - forgiven at a rate of \$3,000 per year, until the principal balance is reduced to zero.



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DM1

## Forms of Assistance

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

**The loan is yours!**



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## General Loan Procedures 4.4

- Prior to executing an URP Promissory Note
  - Application & Eligibility Certification
  - Documentation that grantee has ownership interest
  - Work write-up
  - Cost estimate
- Note:
  - Construction contract may be signed at the same time or after the URP Promissory Note, never before!



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## Pre-construction Homeowner Visit

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



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## During Construction

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



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## During Construction

- Follow up with the work:
  - Inspections/punch lists
  - Change orders
  - Promissory Note Modification
  - Follow disbursement procedures
  - Document your progress & problems



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## Disbursement Procedures PG 4.5

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



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## Visit Homeowner at Completion:

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



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## Unit Close-out Procedures 4.6

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



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## Finally: Completing the Units and the Project



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### 3.11 Reporting Requirements

- Project Management Report (PMR) – quarterly - due by the last day of the following month after the end of the federal calendar quarter
- Certificate of Completion and Final Cost (CCFC) – within 45 days of completion date of December 31, 2025. CCFC is due February 14, 2026



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### Reporting Requirements - PMR

<u>Reporting Period Date</u>	<u>Report Due</u>
July 1, 2024 – December 31, 2024	January 31, 2025
January 1, 2025 – March 31, 2025	April 30, 2025
April 1, 2025 – June 30, 2025	July 31, 2025
July 1, 2025 – September 30, 2025	October 31, 2025
October 1, 2024 – December 31, 2025*	February 14, 2026

\*This is the Final Report and must include the Certification of Completion and Final Cost (CCFC) and a human interest story.



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## Program Close-out PG 3.13

### By the Completion date of December 31, 2024:

- No new contracts
- No change orders > 15% of original contract amount

### 45 days maximum after completion date

- CCFC (Certification of Completion and Final Cost)
- One (1) human interest story with pictures (PG 3.13.5 & 3.13.6)
- Return of unused funds

### No extensions - absolutely none!



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## Monitoring by NCHFA PG 3.12

- Site visits & Desktop Monitoring
  - Partner performance
  - Technical assistance
  - Conformance with approved application
  - Compliance with Program Guidelines
    - assistance, procurement, disbursement policies
    - case file review
    - financial records
    - inspection of URP assisted units
    - Dates



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## URP Reminders!

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



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## SPREAD THE WORD!

TO:

- COMMUNITY LEADERS
- COUNTY OFFICIALS
- STATE ELECTED REPRESENTATIVES

KEEP THE NC HOUSING TRUST FUND FUNDED

**NO HTF = No URP**






# Break




NORTH CAROLINA HOUSING FINANCE AGENCY  
HousingBuildsNC.com

NCHFA: URP Implementation Workshop 2024




# URP INCOME ELIGIBILITY DETERMINATION



NORTH CAROLINA HOUSING FINANCE AGENCY  
HousingBuildsNC.com

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**NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM  
Application & Eligibility Certification** (page 1 of 2)

**Applicant Data**  
Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ County: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
If the Applicant was referred by someone other than self, complete the following:  
Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Relationship to Owner: \_\_\_\_\_  
Notes: \_\_\_\_\_

**Household Membership**

Name (F, MI, L, Last)	Sex	Birth Date	SSN (last 4 digits)	Race Code*	Hispanic**	Relation to Homeowner

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

**NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM  
Application & Eligibility Certification** (page 2 of 2)

**Applicant Data**  
Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
Street Address: \_\_\_\_\_

**Qualifying Income Table (for reference) Maximum Gross Household Income**

Household Size	1	2	3	4	5	6	7	8
a) Statewide non-metro - 50%								
b) Statewide non-metro - 50%								
c) County - 50%								
d) County - 50%								

**Qualifying Questions**  
Does the applicant own this home? YES  NO   
Does the applicant's household qualify based on the income criteria? YES  NO   
Mark all Special Need(s) by which the Applicant qualifies:  Single-Parent Household

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

\*Race Code: White (1); Black/African American (12); Asian (13); American Indian/Alaska Native (14); Native Hawaiian/Other Pacific Islander (15); American Indian/Alaskan Native & White (16); Asian & White (17); Black/African American & White (18); American Indian/Alaska Native & Black/African American (19); Other Multi-Racial (20); and, Asian/Pacific Islander (21).  
\*\*Hispanic: Yes or No.  
\*\*\*Veteran: A person who served in the active military, and who was discharged or released therefrom under conditions other than dishonorable.

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- Use the official URP Application and Eligibility Certification Form (shown)
- If you use your own pre-intake form you still in the end must use the required URP Application and Eligibility Form
- Properly fill in ALL required spaces on BOTH sides. The application must be properly completed to obtain NCHFA funding
- When filling in the income table, add both across and down
- Be sure the homeowner certifies that you are given permission to obtain utility and other billing info
- Properly complete the Qualifying Income Table
- 'Certification' requires a signature and date. Ensure they are all there, both the applicant's and yours

**NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM  
Application & Eligibility Certification** (page 1 of 2)

**Applicant Data**  
Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ County: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
If the Applicant was referred by someone other than self, complete the following:  
Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Relationship to Owner: \_\_\_\_\_  
Notes: \_\_\_\_\_

**Household Membership**

Name (F, MI, L, Last)	Sex	Birth Date	SSN (last 4 digits)	Race Code*	Hispanic**	Relation to Homeowner

**Gross Income Work Table**

Source	Dollars / Household Member / MONTH							Total
	a	b	c	d	e	f	g	
1) Wages								
2) Retirement/Pension								
3) Social Security								
4) Supplemental Security Income								
5) Public Assistance								
6) Child Support								
7) Interest								
8) Div								
9) Other								
10) Monthly Sub-Total (sum rows 1-10)								
Annual Sub-Total (12 x row above)								
Annual Gross Household Income (sum Annual Sub-Total for columns a-g)								

**Applicant Certifications**  
I hereby certify that:  
1) I own and occupy the home described above as my primary residence.  
2) The household and income information listed above is complete and true to the best of my knowledge.  
3) This information is provided to qualify me for the Urgent Repair Program (Program). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substantial housing conditions which pose an imminent threat to their life or safety or in performing accessibility modifications or other repairs necessary to prevent imminent displacement.  
4) I give permission for \_\_\_\_\_ to access information to verify the contents of this application and to facilitate the repair of my home.  
5) I understand that this Program grant may not rectify all deficiencies in my home nor make the home conform to any local, state or federal housing quality standards.  
6) I have been advised that my gender, race and ethnicity will be determined based upon observation and/or surname if I do not self disclose the information.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

**NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM  
Application & Eligibility Certification** (page 2 of 2)

**Applicant Data**  
Name of Homeowner(s) (First, MI, Last): \_\_\_\_\_  
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**Qualifying Income Table (for reference) Maximum Gross Household Income**

Household Size	1	2	3	4	5	6	7	8
a) Statewide non-metro - 50%								
b) Statewide non-metro - 50%								
c) County - 50%								
d) County - 50%								

**Qualifying Questions**  
Does the applicant own this home? YES  NO   
Does the applicant's household qualify based on the income criteria? YES  NO   
Mark all Special Need(s) by which the Applicant qualifies:  Single-Parent Household  
 Owner 62+  Member Disabled  EBLI Child  Veterans\*\*\*  Household Size 5+

**Eligibility Certifications**  
I hereby certify that:  
1) All of the above information has been reviewed or documented in accordance with the Program Guidelines.  
2) The Applicant is eligible for assistance under the Program;  
3) There is no other state or federal source of funds available now, or likely to be available within the next six months, which could pay for the proposed repairs.

Authorized Officer \_\_\_\_\_ Organization \_\_\_\_\_ Date \_\_\_\_\_

**Eligible Urgent Repair Needs:**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Case Notes (for office use only) Name of interviewer:**  
Non-housing problems:  
\_\_\_\_\_  
\_\_\_\_\_  
Action taken for referrals? YES  NO  If yes, specify:  
\_\_\_\_\_  
Other:  
\_\_\_\_\_

\*Race Code: White (1); Black/African American (12); Asian (13); American Indian/Alaska Native (14); Native Hawaiian/Other Pacific Islander (15); American Indian/Alaskan Native & White (16); Asian & White (17); Black/African American & White (18); American Indian/Alaska Native & Black/African American (19); Other Multi-Racial (20); and, Asian/Pacific Islander (21).  
\*\*Hispanic: Yes or No.  
\*\*\*Veteran: A person who served in the active military, and who was discharged or released therefrom under conditions other than dishonorable.

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

## What is Compliance Income?

- Income of the homeowner
- Any person(s) expected to occupy the property

### Income Documentation

- W2 forms
- verification of employment (VOE's)
- pay stubs, (as of time of application)
- child support decrees
- divorce decrees
- separation agreements
- documentation from child support enforcement authorities or ledger history
- award letters for Social Security / Disability
- award letters for Supplemental Security Income
- Federal tax returns (Schedule C's)
- documentation of full-time student status (transcripts, acceptance letters, etc.)

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## Calculating Compliance Income

Types of Income	How to calculate income
<b>Annual gross income</b>	Multiply the applicant's hourly, weekly or monthly rate by the appropriate number of pay periods to project annual gross base income.
<b>Bonus and Overtime income</b>	Average past year and year-to-date to project overtime income.
<b>Self-Employed income</b>	Average the reported net income for previous two years and current year-to-date from Profit & Loss statement.
<b>Part-Time income</b>	Multiply the applicant's hourly, weekly or monthly rate by the appropriate number of pay periods OR average YTD earnings and recent W-2 and project income.
<b>Child Support and Alimony</b>	Project the amount verified in the Child Support ledger history, divorce decree or recorded separation agreement.
<b>Retirement/Pension pay</b>	Annualize gross benefits based on the appropriate documentation provided by the source.
<b>Social Security/or Disability</b>	Annual gross benefits based on the benefit letter from Social Security Administration.
<b>Military pay &amp; special allowances</b>	Multiply monthly gross benefits based on the military personnel's pay and leave status.

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## Income Documentation – Pay Stub

- Use gross pay
- Use pay period to determine weeks to multiply average income by
  - Bi-weekly (14 days or 12 days if excludes weekend) = x26
  - Bi-monthly (paid set days a month like 1<sup>st</sup> and 15<sup>th</sup>) = x24
  - Monthly = x12
  - Weekly = x52

Money Instructor, INC.				EARNINGS STATEMENT		
EMPLOYEE NAME	SOCIAL SEC NO.	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE	
John Doe	XXX-XX-1234	1011	101	9/7 - 9/18	9/25	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
Gross Income	20.00	40.00	800.00	FEDERAL TAX	120.00	600.00
				FICA SS TAX	48.31	241.55
				FICA MFDCARF	11.60	58.00
				STATE TAX	42.25	211.25
YTD GROSS INCOME	YTD DEDUCTIONS	YTD NET INCOME	CURRENT TOTAL	CURRENT DEDUCTIONS	NET INCOME	
4000.00	1110.80	2889.20	800.00	222.16	577.84	

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## Income Documentation – Social Security

Do not deduct medical insurance

Date no more than 1 year

**Social Security Administration**  
**Benefit Verification Letter**

Date: August 16, 2022  
BNC#: 123456789ABCDE  
REF: A

ك ج د ه  
JONATHAN DOE  
1234 MAKEBELIEVE LANE  
AKRON, OH 44312

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

**Information About Current Social Security Benefits**

Beginning December 2021, the full monthly Social Security benefit before any deductions is \$2,598.00.

We deduct \$170.10 for medical insurance premiums each month.

The regular monthly Social Security payment is \$2,737.00.  
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the second Wednesday of each month.

**Information About Past Social Security Benefits**

From December 2020 to November 2021, the full monthly Social Security benefit before any deductions was \$2,746.00.

We deducted \$148.50 for medical insurance premiums each month.

The regular monthly Social Security payment was \$2,597.00.  
(We must round down to the whole dollar.)

Use the first (gross) amount for income

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### Zero Income Affidavit

- Located on our website
- Not required, recommended if adult in the house with no income

**ZERO INCOME AFFIDAVIT**

(To be completed by all homeowners in appropriate household)

Homeowner: \_\_\_\_\_  
 Homeowner address: \_\_\_\_\_

1. I hereby certify that I do not individually receive income from any of the following sources:

- a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- d. Interest or dividends from assets;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Public assistance payments;
- h. Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
- i. Sales from self-employed resources (Avon, Mary Kay, etc.);
- j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. I further understand that providing false representations here-in constitutes an act of fraud, which may result in the repayment of the loan or promissory note.

PRINTED NAME OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
 SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

**ZERO INCOME AFFIDAVIT**

You may want to use the HUD Income Calculator for URP, especially if you use it for your other housing programs

<https://www.hudexchange.info/incomecalculator/>



Resources and assistance to support HUD's community partners

**HUD EXCHANGE** My HUD Exchange Programs Resources Trainings Program Support Grantees

NEED HOUSING ASSISTANCE? Email Updates

...determining the income eligibility of each program for beneficiaries of CPD programs as easy as 1-2-3. Simply enter the requested data and this calculator will work behind the scenes to generate a summary of results for each beneficiary. You should then print out the summary and include it as part of the beneficiary's file.

The calculator currently performs income eligibility and assistance amount calculations for the following HUD CPD programs:

- Brownfield Economic Development Initiative (BEDI)
- Community Development Block Grant Program (CDBG)
- CDBG Disaster Recovery Assistance
- Emergency Solutions Grants (ESG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Housing Trust Fund (HTF)
- Neighborhood Stabilization Program (NSP)
- Section 108 Loan Guarantee Program
- Self-Help Homeownership Opportunity (SHOP)

**Start Calculating Income** [Go To My Dashboard](#)

Start a new calculation or complete a previous calculation

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### Related Materials

- COVID-19 HOME Sample Self-Certification Form
- Income Eligibility Calculator User Manual (PDF)
- CDBG Income Limits
- ESG Income Limits
- HOME Income Limits
- HTF Income Limits
- HOPWA Income Limits
- NSP Income Limits
- Using the Income Calculator to Determine Annual Income Webinar Materials
- Using the Income Calculator for Rental and TBRA Programs Webinar Materials

HUD EXCHANGE

## CPD Income Eligibility Calculator Dashboard

User Manual Help

Important Note: The calculator is a tool designed to help a user calculate income in accordance with an allowable definition, but it does not verify income. The calculator does **not** replace the documentation that must be collected and retained by the user. The user must maintain all necessary documentation, which, when using the calculator, will include saving and retaining the summary documents generated by the calculator. **The Dashboard feature is designed to allow you to more easily update a beneficiary's income in the future - however it is not a repository for all previous years' income calculations completed in the past. Users must be sure to save and retain summary documents at the time of creation.** Record retention requirements depend upon the CPD program; users should be aware of the length of time records must be kept as well as their own state or local laws related to record retention and privacy.

The FY 2021 income limits are in effect for all programs within the CPD Income Calculator (note that the effective date for ESG is 4/1/2021). The 30 percent income limits for the CDBG, HOME, ESG, and HOPWA programs have been calculated based on the definition of Extremely Low-Income Family (ELI) as described in Consolidated Submission for CPD Programs section of 24 CFR part 91.5. Therefore, the ELI Limit is calculated as 30 percent of median family income for the area and may not be the same as the Section 8 ELI Limit for your jurisdiction. The Section 8 Limit is calculated based on the definition of ELI as described in The 2014 Consolidated Appropriations Act, (Section 238 on page 128 Stat 635) which defines ELI as very low-income families whose incomes do not exceed the higher of the Federal poverty level or 30% of area median income.

Select a program and start a new calculation  [Start](#)

- Select One
- Brownfield Economic Development Initiative (BEDI)
- CDBG Disaster Recovery Assistance
- Community Development Block Grant Program (CDBG)
- Emergency Solutions Grants (ESG)
- HOME Investment Partnerships Program (HOME)**
- Housing Opportunities for Persons with AIDS (HOPWA)
- Housing Trust Fund (HTF)
- Neighborhood Stabilization Program (NSP)
- Section 108 Loan Guarantee Program
- Self-Help Homeownership Opportunity (SHOP)

65092E726.DOCX Show all

Resources and assistance to support HUD's community partners

**NEED HOUSING ASSISTANCE?** [Email Updates](#)

**HUD EXCHANGE** [My HUD Exchange](#) [Programs](#) [Resources](#) [Trainings](#) [Program Support](#) [Grantees](#)

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**CPD Income Eligibility Calculator** [User Manual](#) [Help](#)  
HOME Annual Income Calculation

- Dashboard
- ANNUAL INCOME
- Type of Assistance**
- Beneficiary ID
- Beneficiary Location
- Income Determination Method
- Beneficiary Income
- Summary
- ADJUSTED INCOME
- Dependents

Skip to side navigation

**What type of HOME assistance is being provided to this household?**

- Homeowner Rehabilitation
- Homebuyer
- Rental\*
- Tenant-based Rental Assistance\*

**\* IMPORTANT REMINDER: During an annual income RECERTIFICATION of a family residing in HOME-assisted rental housing, or receiving HOME tenant-based rental assistance, it is necessary to manually exclude from annual income certain increases in the income of a disabled family member. These exclusions apply to annual income increases resulting from the following:**

- Employment of a family member who is a person with disabilities and who was previously unemployed for one or more years prior to employment;
- Increased earnings by a family member who is a person with disabilities during participation in any economic self-sufficiency or other job training program; or
- New employment or increased earnings of a family member who is a person with disabilities, during or within six months after receiving assistance, benefits or services under any state program for families funded under Part A of Title IV of the Social Security Act as determined by the appropriate state's certification with the local area...

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Resources and assistance to support HUD's community partners

**NEED HOUSING ASSISTANCE?** [Email Updates](#)

**HUD EXCHANGE** [My HUD Exchange](#) [Programs](#) [Resources](#) [Trainings](#) [Program Support](#) [Grantees](#)

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**CPD Income Eligibility Calculator** [User Manual](#) [Help](#)  
HOME Annual Income Calculation

- Dashboard
- ANNUAL INCOME
- Type of Assistance
- Beneficiary ID**
- Beneficiary Location
- Income Determination Method
- Beneficiary Income
- Summary
- ADJUSTED INCOME
- Dependents
- Childcare Expenses

Skip to side navigation

The CPD Income Eligibility Calculator asks for a "Beneficiary ID" instead of a "Last Name" to help protect the privacy of applicants to CPD programs. The Beneficiary ID you enter should be unique, will be included on the Calculator screens and printouts, and will be the key data element necessary to later find, complete, and/or edit the income determination performed for that beneficiary within the Calculator. **DO NOT use any personal information to create a Beneficiary ID, including but not limited to names, social security numbers, or addresses.**

Each user is responsible for designing their own method for creating Beneficiary IDs, as well maintaining and adequately protecting their own auditable records which associate each Beneficiary ID with the individual, family, or household whose income was determined (as appropriate and/or required under the rules of each CPD program.) Printouts from the Calculator for all programs except HOPWA will include both the Beneficiary ID and a blank space in which the Last Name of the associated individual, family, or household can be written or otherwise inserted.

\* Required

**Enter a Beneficiary ID for this household. \***

**How many members are in this household?**

[Previous](#) [Continue](#)

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List each person in the household individually.



#1

Beneficiary Member ID

This member is the head of household

This member is the co-head of household

This member is a child UNDER age 18

This member is a fulltime student age 18 years and OVER

This member is 62 years of age or older

This member is a person (of any age) with disabilities

Fill in the State (NC), County designated in your assistance policy and 30 or 50% for your limit.



Please select the location and income limit information applicable to this household.  
If you are unsure of which income limit to use, the following website provides information on geographic areas: <https://www.hudexchange.info/programs/home/home-income-limits/>.

State

Area

Applicable 2021 Income Limit for household size in area

**Income Limit Result**  
The 2021 80% Income Limit for a 1-member household in Raleigh, NC MSA (CBSA: METRO39580M39580) is \$53,600.  
(Completed on June 9, 2022.)

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Indicate if person has been previously determined or not.

Has this household previously been determined income eligible?  
 Yes  No

Select Part 5 Annual Income (Section 2.4.3)

You may choose one of the following definitions of income to use when calculating "annual income" for the TESTcase1 household:

24 CFR Part 5 Annual Income

IRS Form 1040 Adjusted Gross Income

Passbook rate is currently 0.40%.

Applicable Passbook Rate  %

Choose one of the following methods to calculate "annual income" for the TESTcase1 household using the 24 CFR Part 5 definition of income:

Short Form Method  Guided (Step-by-Step) Method

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

Asset Type	Asset Description	Current Cash Value	Actual Income from Assets
Anticipated Annual Income			
Type	Description	Annual Amount	
+ Add			

Anticipated Annual Income for for Beneficiary Member ID: Testcase

Type	Description	Annual Amount
Wages/Salaries	<input type="text"/>	\$ <input type="text"/>
Select One		
Wages/Salaries		
Benefit/Pensions		
Public Assistance		
Other Income		

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**Guided Method (Step by Step)**

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

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

Add a job for this member?  
 Yes  No

Description

Wages/Salaries  
 Hourly  Annual

Hourly Wage: \$  Hours per week:  Weeks per year:

Overtime/Bonuses

Total Overtime/Bonus Pay, Month 1	Total Overtime/Bonus Pay, Month 7
\$ <input type="text"/>	\$ <input type="text"/>
Total Overtime/Bonus Pay, Month 2	Total Overtime/Bonus Pay, Month 8
\$ <input type="text"/>	\$ <input type="text"/>
Total Overtime/Bonus Pay, Month 3	Total Overtime/Bonus Pay, Month 9
\$ <input type="text"/>	\$ <input type="text"/>
Total Overtime/Bonus Pay, Month 4	Total Overtime/Bonus Pay, Month 10
\$ <input type="text"/>	\$ <input type="text"/>
Total Overtime/Bonus Pay, Month 5	Total Overtime/Bonus Pay, Month 11
\$ <input type="text"/>	\$ <input type="text"/>
Total Overtime/Bonus Pay, Month 6	Total Overtime/Bonus Pay, Month 12
\$ <input type="text"/>	\$ <input type="text"/>

Raises

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

Check if member anticipates a raise or COLA increase.

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Beneficiary ID: TESTcase1

Number of Members: 1

Area, State: Raleigh, NC MSA

Income Limit: \$53,600.00

**Assets**

Member ID	Asset Type(s)	Current Cash Value	Actual Income from Assets
Testcase	Cash	\$200.00	\$0.00
<b>NET CASH VALUE OF ASSETS</b>		<b>\$200.00</b>	

TOTAL ACTUAL INCOME FROM ASSETS \$0.00

IMPUTED INCOME FROM ASSETS (only if the Net Cash Value of Assets is greater than \$5,000): \$0.00

**Anticipated Annual Income**

Member ID	Wages/Salaries	Benefits/Pensions	Public Assistance	Other Income	Asset Income
Testcase	\$0.00	\$0.00	\$8,088.00	\$0.00	
<b>TOTALS</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,088.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL ANNUAL INCOME \$8,088.00**

**Income Eligibility Result**

Based upon the information submitted, the Annual Income of TESTcase1 has been determined to be \$8,088.00, which is below the 2021 80% income limit of \$53,600.00 for a 1-member household in Raleigh, NC MSA (CBSA: METRO39580M39580). (Completed on June 09, 2022.)

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Income Eligibility Calculator  
24 CFR PART 1 ANNUAL INCOME CALCULATION  
Completed on: 07/22/2019

1. Last Name: Bukker 2. Beneficiary ID: A1ennan072215A  
3. Number of Members: 2 4. Area/State: METRO, NC MSA 5. 2019 Income Limit: \$38,800.00

ASSETS				
First Names	Member IDs	Asset Description	Current Cash Value of Assets	Actual Income from Assets
V	A		\$0.00	\$0.00
D	B		\$0.00	\$0.00

6. Net Cash Value of Assets: \$0.00  
7. Total Actual Income from Assets: \$0.00  
8. Imputed Income from Assets: \$0.00

Page 1 of 3

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Income Eligibility Calculator  
24 CFR PART 1 ANNUAL INCOME CALCULATION  
Completed on: 07/22/2019

First Names	Member IDs	ANTICIPATED ANNUAL INCOME				
		a. Wages/ Salaries	b. Benefits/ Pensions	c. Public Assistance	d. Other Income	e. Annuities
V	A	\$0.00	\$14,202.00	\$0.00	\$0.00	
D	B	\$6,177.80	\$0.00	\$0.00	\$0.00	

9. Totals: a. \$6,177.80 b. \$14,202.00 c. \$0.00 d. \$0.00 e. \$0.00  
10. Enter total of items from 9a through 9e. This is Annual Income: \$20,379.80

Based upon the information submitted, the Annual Income of A1ennan072215A has been determined to be \$20,379.80 which is below the 2019 80 % income limit of \$38,800.00 for 2\_member household in METRO, NC MSA (CSA: ) (Completed on July 22, 2019)

COMPLETE SIGNATURES ON NEXT PAGE

Page 2 of 3

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Income Eligibility Calculator  
24 CFR PART 1 ANNUAL INCOME CALCULATION  
Completed on: 07/22/2019

Beneficiary ID: A1ennan072215A

**HEAD OF HOUSEHOLD**

Signature: [Signature] Printed Name: [Name] Date: 7/23/2019

**OTHER BENEFICIARY ADULTS\***

Signature: [Signature] Printed Name: [Name] Date: 7/23/2019

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

Signature: [Signature] Printed Name: [Name] Date: [Date]

**PREPARER**

Signature: [Signature] Printed Name: [Name] Date: 07/22/2019

WARNING: Information provided on this form is subject to verification at any time, and Title ILE, Section 106 of the Affordable Housing Act, and related provisions can be terminated for knowingly and willingly making a false or fraudulent statement to a department of the United States Government.

Page 3 of 3

Certifying signature and date

# FORMS AND REPORTING



**NORTH CAROLINA HOUSING**  
FINANCE AGENCY  
HousingBuildsNC.com

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## How Do I Get the Forms?

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



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> Español

### Forms and Resources

**URP24**  
[URP24 Implementation Workshop Registration](#)  
[URP24 Administrator's Manual Coming Soon](#)

**URP23**  
[URP23 Administrators Manual](#)  
[Income Limits - 2023 HOME Limits 30-50 by County](#) - Effective June 15, 2023  
[Income Limits - 2023 Statewide Non-Metro](#) - Effective June 15, 2023  
[URP23 Implementation Workshop Slide Deck](#) - June 14, 2023

**URP22**  
[Administrator's Manual \(Complete\)](#)  
[Income Limits - 2022 HOME Limits 30-50 by County](#) - Expires June 15, 2023; use 2023 HOME limits after this time  
[Income Limits - 2022 Statewide Non-Metro](#) - Expires June 15, 2023; use 2023 Statewide limits  
[URP22 Webinar](#) (held on 6/14/2022)

#### URP Forms

[Application and Eligibility Form](#) - Effective August 10, 2020  
[URP Project Management Report 25 Units](#) \*Updated 2/26/24\*  
[URP Project Management Report 50 Units](#) \*Updated 2/26/24\*  
[URP PMR Instructions](#)  
[Certification of Completion and Final Cost](#) Effective Immediately  
[Certification of Final Inspection](#)  
[Contractors Release of Liens](#)  
[Construction Contract - Bid](#)  
[Construction Contract - Self](#)  
[Estoppel](#)  
[Itemized Summary Account - Self Contracting](#)  
[Modification Agreement](#)  
[Owner Certificate of Satisfaction](#) \*New 2019\* Use for all URP programs  
[Pre-Construction Conference Record](#)  
[Promissory Note 2019 \(URP21 and prior\)](#)  
[Promissory Note 2022 \(URP22 and beyond\)](#)  
[Request for Project Amendment](#)  
[Zero Income Affidavit](#) \*New 2018\*  
[URP Model Case File Log](#) \*New 2023\*

#### Model Policies

[Model Assistance Policy](#) \*Updated 2024\*  
[Model Procurement and Disbursement Policy](#) \*Updated 2024\*  
[Model Procurement and Disbursement Policy Self Contracting](#) \*Updated 2024\*

#### Training and Guides

[Lead RRP Guidance for URP](#)

PMR now with URP forms, not by year. PMR also has a FAQ tab

Model Policies updates for 2024. New lead guidance for URP

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## Required Program Documents PG 4.3.1

- Application and Eligibility Certification (Agency);
- Verification of ownership;
- Verification of occupant income;
- Work write-up and cost estimate;
- Construction proposals (bids received) if applicable, or
- Itemized summary account (model);
- Preconstruction conference record (Agency);
- Construction contract (model);
- Contractor's release of liens (model);
- Promissory Note & Modification Agreement or Estoppel (Agency);
- Certification of Final Inspection (Agency); and
- Owner Certificate of Satisfaction (Agency).



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## Recommended Program Documents PG 4.3.3

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



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## Desktop Monitoring PG 3.12

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

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

Results:

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



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## DESKTOP MONITORING

### The documents requested consist of:

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



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## DESKTOP MONITORING

### The documents requested consist of:

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



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## AUDIT COMPLIANCE PG 3.9

### Non-Profit Organizations only:

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

### For Local Government Organizations:

[www.treasurer.state.nc.us](http://www.treasurer.state.nc.us) – NC State General statute 159-34 – Audit Requirements of “*The Local Government Budget and Fiscal Control Act*”  
Electronic audit reports are submitted to [caxtell@nchfa.com](mailto:caxtell@nchfa.com)



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## REPORTING BY RECIPIENT PG 3.11

### Project Management Report

- Download report from nchfa.com
- Form and Resources -> URP Forms
  - 25 units and 50 units
- Due by the last day of the month following the end of the federal calendar quarter (i.e., by: April 30 (for the 1st quarter), July 31, October 31, and January 31)
- First report will be due January 31, 2025
- DON'T BE LATE
- Reports must be submitted regardless of level of activity (PG 3.11.2)



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### Project Management Report (PMR)

- Cumulative report – start with a report and keeping adding to it
- Light yellow cells need to be entered by you, the bright yellow cells are calculated by Excel
- Be sure to fill out all dates/reporting periods or information won't transfer over
- Repair Allocation (HC + SC) and Admin Allocation come from FA
- Use Report type (bottom right) to request second disbursement and admin funds

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NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM PROJECT MANAGEMENT REPORT					
Recipient organization			Date of Report:		
Reporting period: From		to		Funding Agreement No.	
Report prepared by:			Phone number:		
URP Repair Allocation (per Funding Agree)			Participant Tax ID #		
URP Admin Allocation (per Funding Agree)			Total URP Award		
Total matching funds (hard costs only) (per approved Application)			Case Manager:		
Completion Date (per Funding Agreement)			Number of units targeted:		
<b>A. Repair Account Balances</b>					
<b>1. Beginning Balance:</b>					
a. Sum of URP Repair funds received from NCHFA prior to reporting period.....			.....		
b. Sum of Program Income received prior to reporting period..... (c).....			.....		
c. Sum of disbursements by Recipient prior to reporting period..... (d).....			.....		
d. Total URP Project beginning balance (a, plus b, minus c)..... (e).....			.....		
<b>2. Receipts Since Last Report:</b>					
a. Program Repair funds received from NCHFA since last report.....			.....		
b. Interest earned on Program fund deposits during this reporting period.....			.....		
c. Total receipts since last report (a, plus b)..... (f).....			.....		
<b>3. Recipient Disbursements Since Last Report:</b>					
a. URP-eligible hard costs.....			.....		
b. Program Support..... (g).....			.....		
c. Total repair disbursements since last report (a, plus b)..... (h).....			.....		
<b>4. Net Repair balance of URP funds on hand:</b> ..... (f, plus g, minus h)..... (i).....			.....		
<b>B. Admin Account Balances</b>					
1. Sum of URP Admin funds received from NCHFA prior to reporting period.....			.....		
2. URP Admin funds requested for this report.....			.....		
3. Total of URP Admin funds requested to date for project.....			.....		
<b>C. Key Indicators and Progress Toward Goals</b>					
1. Months remaining to completion date.....		4. Percent of targeted units completed.....		7. Percent of completed units 30 - 50% AMI.....	
2. Percent of project time used.....		5. Average completion/mo needed to finish on time.....		8. Percent of completed units below 30% AMI.....	
3. Percent of URP funding spent.....		6. Percent of matching funds invested to date.....			
<b>Certification:</b>			<b>Report Type</b>		
I certify that the information contained in this Report is complete and accurate.			Quarterly Report..... <input type="checkbox"/>		
			Repair Disbursement Request..... <input type="checkbox"/>		
			Admin Disbursement Request..... <input type="checkbox"/>		
			Final Report*..... <input type="checkbox"/>		
Authorized Signature/Date (Chief Administrative Official)			*Please check this box and attach the Certification of Completion and Final Cost Report when you close your Project.		
For 90 Housing Finance Agency Use Only					
Date Received	Date Due	Disbursement Requested	Amount	Te Financing	Units Entered By
			\$	l l	
Page 1 of 3 revised 12/24					

**Project Management Report (PMR) – Page 2**

- Must have completion date to request admin or add admin to sheet
- Do not change order once originally submitted. If a change is made, put an X in the Revision column
- Soft costs and admin round down, not up for the spreadsheet
- Make sure that “Total URP \$ HC + SC” does not exceed Repair Allocation on page 1
- Make sure that “URP \$ Admin” does not exceed Admin Allocation on page 1

NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM PROJECT MANAGEMENT REPORT													
Date of Report:		Recipient:											
D. Financial Status Report on all units assisted to date: completed and units in progress													
Revision	Unit	First name and middle initial of homeowner	Last name of homeowner	Street address of completed unit	City/town of completed unit	Country of completed unit	Zip code	Sq. ft. size of unit	URP Hard Costs	Other hard costs identified by source	URP Soft Costs	Total URP \$ HC + SC	URP \$ Admin
	1												
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11												
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	16												
	17												
	18												
	19												
	20												
	21												
	22												
	23												
	24												
	25												
a Totals on units completed or in-progress during this quarter . . . . .													
b Totals on units completed prior to reporting period . . . . .													
c Cumulative totals to date (a + b) . . . . .													

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**Project Management Report (PMR) – Page 3**

- Page 3 is demographic data
- Use income category (<30% and <50%) to keep up with targeting (50% of target units must be below 30% AMI)
- Must enter a hard cost amount on page 2 for name to pull over to page 3 (applies if you are using 100% matching funds on unit)
- For special needs - only put X in column if it applies. If column does not apply, leave blank

NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM PROJECT MANAGEMENT REPORT																			
Date of Report:		Recipient:																	
E. Beneficiary Report on all units assisted to date: completed and units in progress																			
Revision	Unit	Homeowner's last name and first initial	Annual household income	Income category	Special needs category*	Household racial composition	Hispanic	Brief description of repairs/modifications performed on completed units	URP \$ Admin										
			(20-24.9k)	(25-29.9k)	(30-34.9k)	(35-39.9k)	(40-44.9k)	(45-49.9k)	(50-54.9k)	(55-59.9k)	(60-64.9k)	(65-69.9k)	(70-74.9k)	(75-79.9k)	(80-84.9k)	(85-89.9k)	(90-94.9k)	(95-99.9k)	(100k+)
	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
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	18																		
	19																		
	20																		
	21																		
	22																		
	23																		
	24																		
	25																		
a Totals on units completed or in-progress this quarter . . . . .																			
b Totals on units completed prior to reporting period . . . . .																			
c Cumulative totals to date (a + b) . . . . .																			

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### Project Management Report (PMR) – FAQ

- New tab added to PMR 25 and 50 unit forms
- Answers most common questions and gives reminders
- Use this tab and PMR instructions to answer questions on the PMR
- Still confused? Call your case manager
- PMR training guide coming – will be posted to Forms & Resources before first report is due (January 2025)

**Frequently Asked Questions**

- 1. Why won't the report allow me to enter administrative costs?**  
A: Make sure there are dates in the "Unit Completion Date" column on page 2. The report will not allow you to enter administrative funds until there is a completion date. Also make sure that you are rounding down, not up, for admin.
- 2. Why won't the report pull over hard and soft cost numbers?**  
A: Make sure all dates on page 1 do not have any extraneous characters such as a space, period, comma, etc. This changes how Excel reads the date, which nulls the formula.
- 3. Why is the report giving wacky numbers for percentage complete and dollars spent?**  
A: Make sure all dates are actually entered on page 1, including quarterly report and completion dates, and that they are correct. For example, a quarter is July 1 to September 30, not June 1 to October 1.
- 4. Why will the report not allow me to enter the soft costs I need for the unit?**  
A: Make sure that your total hard and soft costs for the unit is not exceeding \$12,000. For example, if you spend \$11,500 on hard costs, the formula for soft costs would give you \$1,000. However, since hard and soft costs are capped at \$12,000, the report will only allow you to claim \$500.
- 5. Why won't the homeowner's name pull over on page 3?**  
A: You must enter a hard cost amount in the "URP Hard Costs" column on page 2.

**Helpful Reminders**

1. Once you start a Project Management Report, continue to use the same report. These are meant to be cumulative. If you make changes to a unit previously submitted, check the "Revision" column.
2. The "Total URP \$ HC + SC" (bright yellow column) on page 2 should not exceed the amount of URP Repair Allocation on page 1. This report does not have a mechanism to stop you if you overspend and the Agency cannot provide more than is awarded for your URP Repair Allocation. The URP Repair Allocation cannot be interchanged with the URP Admin Allocation.
3. The "URP \$ Admin" column on page 2 should not exceed the amount of URP Admin Allocation on page 1. Like #2, this report does not have a mechanism to stop you if you overspend and the Agency cannot provide more than is awarded for your URP Admin Allocation. The URP Admin Allocation cannot be interchanged with the URP Repair Allocation.

Page 1 of 3 | Page 2 of 3 | Page 3 of 3 | **FAQ**

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## REPORTING BY RECIPIENT PG 3.11.1.1

### REMINDERS When Completing the PMR and CCFC

- Don't use the report as a waiting list
  - List units that you have actually assisted
- Fill in light yellow Cells Only
- Authorized Signature/Date
- Funding Agreement Number
- Check Revision Box if changes are made from last report
- Use correct soft costs amounts
- Use full addresses
- Make sure there are totals in columns a, b and c on page 2 and 3.
- Unit Completion Dates cannot have a period in date (e.g. 9.1.24).
- Fill in as many special needs categories as necessary.
- Use basic Description of Repairs (HVAC, plumbing, electrical, etc.)
- Check the accessibility box for handicap modifications.



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## REPORTING BY RECIPIENT PG 3.11.1.2

- **Certification of Completion and Final Cost**
  - One (1) human interest story with pictures (*PG 3.13.5 & 3.13.6*)
- **Due 45 days from the Completion Date**
  - URP24 Completion Date: **12/31/2025**
  - URP24 CCFC Due: **2/14/2026**



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



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## NEED HELP?

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



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## LOAN CLOSING PROCESS



5/17/2024

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# PROMISSORY NOTE

PRINT RESET

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

## Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Urgent Repair Program ("URP").
- 2. Term.** The term of the Loan shall be up to \_\_\_\_\_ (\_\_\_\_\_) years from the date of this Note (the "Maturity Date").
- 3. Payment.** During the term of this Note, Borrower shall make no payment of principal or interest, unless the Borrower is in default under any of the terms of this Note. So long as Borrower is not in default, the balance due under this Note shall automatically be reduced by two thousand dollars (\$2,000.00) on each anniversary date of this Note such that on the Maturity Date the outstanding principal balance due will be zero (\$0.00). If any default by the Borrower under this Note or any other document executed in connection with the Loan occurs during the term of this Note, then, at Holder's option, the entire outstanding balance of this Note shall become immediately due and payable, as herein provided.
- 4. Modification Agreement.** If there is an increase in the amount of the Loan, a modification agreement must be completed to account for changes in the original loan and will become part of this Note. Said agreement must be attached to the Note and copies sent to Holder of the Note.
- 5. Assumption.** The Loan may be assumed only upon the prior written approval of the Holder. The Holder shall not deny requests for assumptions by (1) an heir, or (2) buyers certified by the Holder as meeting Program eligibility requirements. Any and all terms and conditions of this Note shall remain in effect for any successors to Borrower and any successor shall assume all duties and obligations of the Borrower.

- 6. Default.** The note shall be deemed in default and the amount owed under this Note shall become immediately due and payable on the occurrence of any of the following events:
  - (a) The Property is sold, transferred or otherwise alienated by Borrower whether voluntary or involuntary, or by operation of law, or without Lender's prior written consent, unless otherwise prohibited by applicable federal law;
  - (b) The Property ceases to be occupied by Borrower, as Borrower's principle residence

Upon default, Holder may employ an attorney to enforce Holder's rights and remedies, and the Borrower hereby agrees to pay to Holder all reasonable attorney's fees, plus all other reasonable expenses incurred by Holder in exercising any of Holder's rights and remedies upon default. The rights and remedies of Holder as provided by law, by this Note shall be cumulative and may be pursued singly, successively, or together in the sole discretion of Holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time.

- 7. Governing Law.** This Note is to be governed and construed in accordance with the laws of the State of North Carolina.

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

BORROWER(S):

\_\_\_\_\_  
(SEAL)  
\_\_\_\_\_  
Printed Name  
\_\_\_\_\_  
(SEAL)  
\_\_\_\_\_  
Printed Name

# COMPLETING THE DOCUMENTS

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

## Promissory Note

Property Address: Where is the work being  
Include the street address, city, state and zip  
**Never use a PO Box.**

Date: Date Borrower Signs  
The Promissory Note

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

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




## COMPLETING THE DOCUMENTS



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## COMPLETING THE DOCUMENTS

What is the loan amount?

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

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## COMPLETING THE DOCUMENTS

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

### Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

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## COMPLETING THE DOCUMENTS

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

Admin Funds are not included with the loan amount

### Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

## COMPLETING THE DOCUMENTS

### NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM

#### Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

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## COMPLETING THE DOCUMENTS

### NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM

#### Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

## COMPLETING THE DOCUMENTS

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



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## COMPLETING THE DOCUMENTS

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

Original Loan

\$9,300

Year 1

\$6,300

Year 2

\$3,300

Year 3

\$300

Year 4

\$0



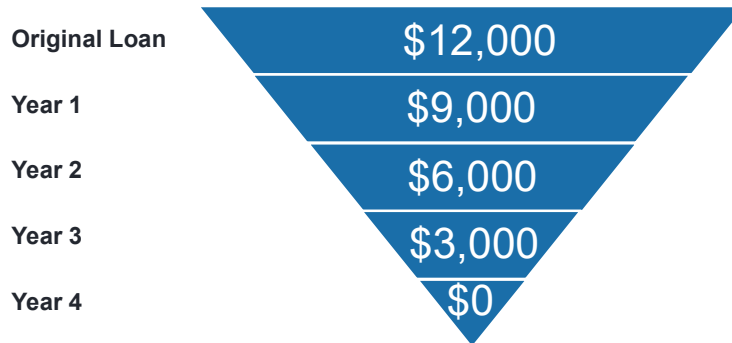
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## COMPLETING THE DOCUMENTS

Example 1:

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



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## COMPLETING THE DOCUMENTS

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

Promissory Note

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

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

## COMPLETING THE DOCUMENTS

### Last, but not least!

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

BORROWER(S):

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

*John Doe* \_\_\_\_\_ (SEAL)

John Doe \_\_\_\_\_ Printed Name

*Jane Doe* \_\_\_\_\_ (SEAL)

Jane Doe \_\_\_\_\_ Printed Name



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## COMPLETING THE DOCUMENTS

- What happens Next? 3 possible Actions to finish up.
  - Do nothing – If there are no changes to the final loan amount, the loan documents are complete.
  - Estoppel – Estoppel would be used if all work has been completed and the the final loan amount is less than what is stated on the Promissory Note. Estoppels only need to be signed by the Lender (partner organization).
  - Modification- If there is an increase in the amount of the loan, a modification agreement must be completed to account for the changes in the original loan amount and will become part of the Promissory Note. All modifications must be signed by the lender and the borrower.



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## COMPLETING THE DOCUMENTS

<b>ESTOPPEL</b>	<b>MODIFICATION</b>
Loan amount decreasing 	Loan amount increasing 
Only 1 signature needed (Lender's)	2 signatures required (Lender's and Borrower's)



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## ESTOPPEL

PRINT
RESET

NORTH CAROLINA HOUSING FINANCE AGENCY  
 URGENT REPAIR PROGRAM  
 STATEMENT OF ESTOPPEL

This document is to establish the final loan amount of that certain Promissory Note executed by \_\_\_\_\_ (the "Borrower"), dated \_\_\_\_\_ in the original principal amount up to \_\_\_\_\_ Dollars (\_\_\_\_\_).

The total outstanding balance of all obligations, after all disbursements have been made on Borrower's behalf, is \_\_\_\_\_ Dollars (\_\_\_\_\_).

Pursuant to the terms of the Promissory Note, the loan is expected to have a \$0.00 balance on or before \_\_\_\_\_, after which time there will be no further action to collect said obligation.

No future advances will be made under the aforesaid instrument, except such expense as it may become necessary to advance to preserve the security now held.

This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Completed by: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



# COMPLETING THE DOCUMENTS

## NORTH CAROLINA HOUSING FINANCE AGENCY URGENT REPAIR PROGRAM

### STATEMENT OF ESTOPPEL

Date Borrower signed the Promissory Note, not the date of the Estoppel

This document is to establish the final loan amount of that certain Promissory Note executed by Borrower's Name (as it appears on the Promissory Note) (the "Borrower"), dated \_\_\_\_\_ in the original principal amount up to Original loan amount - Written Dollars (\_\_\_\_\_).

Should be LESS than the original loan amount

The total outstanding balance of all obligations, after all disbursements have been made on Borrower's behalf, is Final Amount of NCHFA Funds Dollars (Final Amount).  
Disbursed on Borrower's Behalf\*\*\* Numeric

Pursuant to the terms of the Promissory Note, the loan is expected to have a \$0.00 balance on or before Final Loan Term, after which time there will be no further action to collect said obligation.



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# COMPLETING THE DOCUMENTS

This Day day of Month, 20 Year

Your Organization Name

By: Authorized Person's Signature

Print Name Authorized Person's Name

Title: Authorized Person's Title  
(i.e. President, Vice President, etc.)

Completed by: Name

Address including city, state and zip

Phone Number



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# MODIFICATION AGREEMENT

PRINT RESET

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

## Modification Agreement

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

THIS MODIFICATION AGREEMENT (the "Agreement"), is made and entered into by and between \_\_\_\_\_ (hereinafter referred to as "Borrower") and \_\_\_\_\_ (hereinafter referred to as "Lender");

### WITNESSETH:

WHEREAS, Borrower has executed a Promissory Note (the "Note") dated \_\_\_\_\_ and payable to Lender in the original principal amount of \_\_\_\_\_ Dollars (\_\_\_\_\_ ) evidencing a loan from Lender to Borrower (the "Loan");

WHEREAS, Borrower and Lender desire to modify the Note to change the principal amount of the Loan to \_\_\_\_\_ Dollars (\_\_\_\_\_ ), and change the Maturity Date to \_\_\_\_\_;

NOW THEREFORE, for and in consideration of \$1.00 cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

- Definition of Terms.** All capitalized terms contained herein and not otherwise defined shall be defined as provided in the Note.
- Amount of Loan.** The maximum principal amount of the Loan evidenced by the Note, including present and future advances, is changed to \_\_\_\_\_ Dollars (\_\_\_\_\_ ).
- Maturity Date.** The Maturity Date as stated on the Note is changed to \_\_\_\_\_ years from the Note date.
- Agreement of Borrower.** Borrower hereby acknowledges (i) the continued existence of the indebtedness evidenced by the Note, (ii) that this document is a modification of the terms of an existing contractual relationship between the parties in order to increase the principle loan amount and is not intended as a cancellation of the original debt or the creation of a new debt, (iii) that the acceptance by the Lender of this Agreement is not a waiver by Lender of any rights Lender may possess under the Note or any other documents or instruments evidencing the Loan (collectively, the "Loan Documents"); and (iv) that the failure by Borrower to fully and promptly perform under the Note or any other Loan Document shall entitle Lender to exercise any and all rights granted to Lender under the Note or any Loan Document, or otherwise as provided under applicable law.

- Waiver of Defenses.** Borrower represents and warrants to Lender that there are no defenses against the enforcement of the Note or any other Loan Document as provided in the Note.
  - Headings.** The paragraph headings provided herein are for convenience only and are not intended to define or limit the content of the paragraphs.
  - Further Assurances.** Each party hereto shall cooperate, and take such further actions and execute and deliver such documents as may be reasonably requested by the other party in order to effectuate the provisions hereof.
  - Severability.** In the event any term, covenant or condition of this Agreement shall to any extent be invalid or unenforceable, the remainder shall not be affected thereby and each term, covenant or condition shall be valid and enforceable to the full extent permitted by law.
  - Successors and Assigns.** This Agreement shall apply to, inure to the benefit of, and be binding upon the parties hereto and upon their respective heirs, legal representatives, successors and permitted assigns, except as otherwise provided herein.
  - Full Force and Effect.** Except as modified hereby, the Note remain unmodified and in full force and effect.
  - Effective Date.** The provisions of this Agreement shall be and become effective as of the date hereof.
  - Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of North Carolina.
- IN WITNESS WHEREOF, the parties hereto have hereunto executed this Agreement under seal as of the day and year first above written.

LENDER:	BORROWER(S):
_____ (SEAL)	_____ (SEAL)
Printed Name	Printed Name
_____	_____ (SEAL)
Title	Printed Name

Page 2 of 2

Page 1 of 2

URGENT REPAIR Implementation Workshop 2/24/24

# COMPLETING THE DOCUMENTS

NORTH CAROLINA HOUSING FINANCE AGENCY  
URGENT REPAIR PROGRAM

## Modification Agreement

Property Address: Address of where work was done.  
(Street address, city, state and zip code)

Date: Date borrower signs Modification Agreement

THIS MODIFICATION AGREEMENT (the "Agreement"), is made and entered into by and between Borrower(s) Name as it appears on the Promissory Note (hereinafter referred to as "Borrower") and Your organization name (hereinafter referred to as "Lender");

### WITNESSETH:

Date Borrower Signed

WHEREAS, Borrower has executed a Promissory Note (the "Note") dated the Promissory Note and payable to Lender in the original principal amount of Original loan amount - Written Dollars (Loan Amount \_\_\_\_\_ ) evidencing a loan from Lender to Borrower (the "Loan");  
Numeric

Should match the loan amount on the Promissory Note

# Completing the Documents

WHEREAS, Borrower and Lender desire to modify the Note to change the principal amount of the Loan to Final Loan Amount – Written Out Dollars (Final Loan), and change the Maturity Date to New Maturity Date, if; there is a change Amount Numeric

NOW THEREFORE, for and in consideration of \$1.00 cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

1. **Definition of Terms.** All capitalized items contained herein and not otherwise defined shall be defined as provided in the Note

2. **Amount of Loan.** The maximum principal amount of the Loan evidenced by the Note, including present and future advances, is changed to Final Loan Amount – Written Out Dollars (Final Loan). Amount Numeric

3. **Maturity Date.** The Maturity Date as stated on the Note is changed to Written (Number number) years from the Note date.

How many years until the new loan amount is \$0. \*\*\*Be sure to start counting from the original loan date.\*\*\*

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## COMPLETING THE DOCUMENTS

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

LENDER:

BORROWER(S):

Authorized Person's Signature  
(SEAL)

John Doe

Authorized Person's Name

John Doe

Printed Name

Printed Name

Authorized Person's Title  
(i.e. President, Vice President, Title.)

Jane Doe

(SEAL)

Jane Doe

Printed Name

Questions?



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**REMEMBER.**

**THIS IS A LOAN.**



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# URP Administrative Expenses



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## PG 2.1.10

- URP Administrative funds are limited to ten percent (10%) of the total amount of Program funds allocated to rehabilitation hard costs and soft costs up to \$1,000 on each completed unit.
- Admin funds can not exceed the total amount of administrative costs specified in your Funding Agreement.



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## PG 2.1.10

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

## PG 3.2.4

- URP Administrative funds will be disbursed per submittal of Project Management Reports.
- Disbursement will be equal to 10% of the unit hard and soft costs up to \$1,000 per the completed units, not to exceed administrative costs listed in Member's Funding Agreement.

### PG 4.2.2.3

- Can not use URP Repair Funds (NC HTF) for administrative expenses.
- Can not use URP Agency admin funds for URP repair expenses.
- Repair funds (Hard and Soft) are for Repair
- Admin funds are for Admin



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### PG 4.4.1

- Do not include Admin funds in the URP loan to the home owners.
- Continue to just include the URP Agency hard and soft costs in the loan.



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## PG 4.6.2

- When can you draw down URP administrative costs?
  - Once a unit is complete



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# The Program Support Game



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

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



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	<b>\$562</b>



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	<b>\$439</b>



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439
\$11,349	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439
\$11,439	\$511



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439
\$11,439	\$511
\$5,500	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
\$112	\$200
\$3,624	\$562
\$9,999	\$1,000
\$2,391	\$439
\$11,439	\$511
\$5,500	<b>\$750</b>



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## “What’s My Program Support?”

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\$11,439	\$511
\$5,500	\$750
\$11,999	?



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## “What’s My Program Support?”

(Table A, PG 2.1.8)

Hard Cost	Program Support/Soft Cost
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\$11,439	\$511
\$5,500	\$750
\$11,999	\$1



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# The Admin Game



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

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	?



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

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50



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

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	?



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

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	<b>\$362</b>



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## “What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	\$362
\$10,000	?



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## “What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	\$362
\$10,000	<b>\$1,000</b>



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## “What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	\$362
\$10,000	\$1,000
\$11,391	?



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## “What’s My Maximum Admin?”

(PG 4.2.2.3)

Hard Cost + Soft Cost	Maximum Admin Cost
\$500	\$50
\$3,624	\$362
\$10,000	\$1,000
\$11,391	<b>\$1,000</b>



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## Financial Reminders

- Repair Allocation and Administration Allocation are two separate funding sources and cannot be interchanged.
- Hard cost and soft cost combined cannot exceed \$12,000
- Soft costs cannot exceed \$1,000
- Admin can only be collected after a unit is complete
- Admin cannot exceed \$1,000



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## Questions?



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

*Margaret Mead*



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**THANK YOU!!**



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