

NCHFA ESFRLP 2024

Implementation Webinar: Administrator's Day

➔ **Essential Single-Family Rehabilitation Loan Pool**

Forms and Resources

Single-Family Rehab Listing

Essential Single-Family Rehabilitation Loan Pool

If you represent a local government or other non-profit housing repair organization seeking sources of funding housing repairs in North Carolina, this page is for you.

Welcome!

- Our Team
- If you haven't done so, send us **your team** by completing your PAD submittal.

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

Our Mission

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



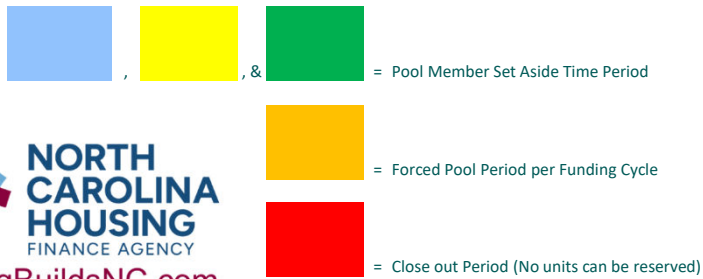
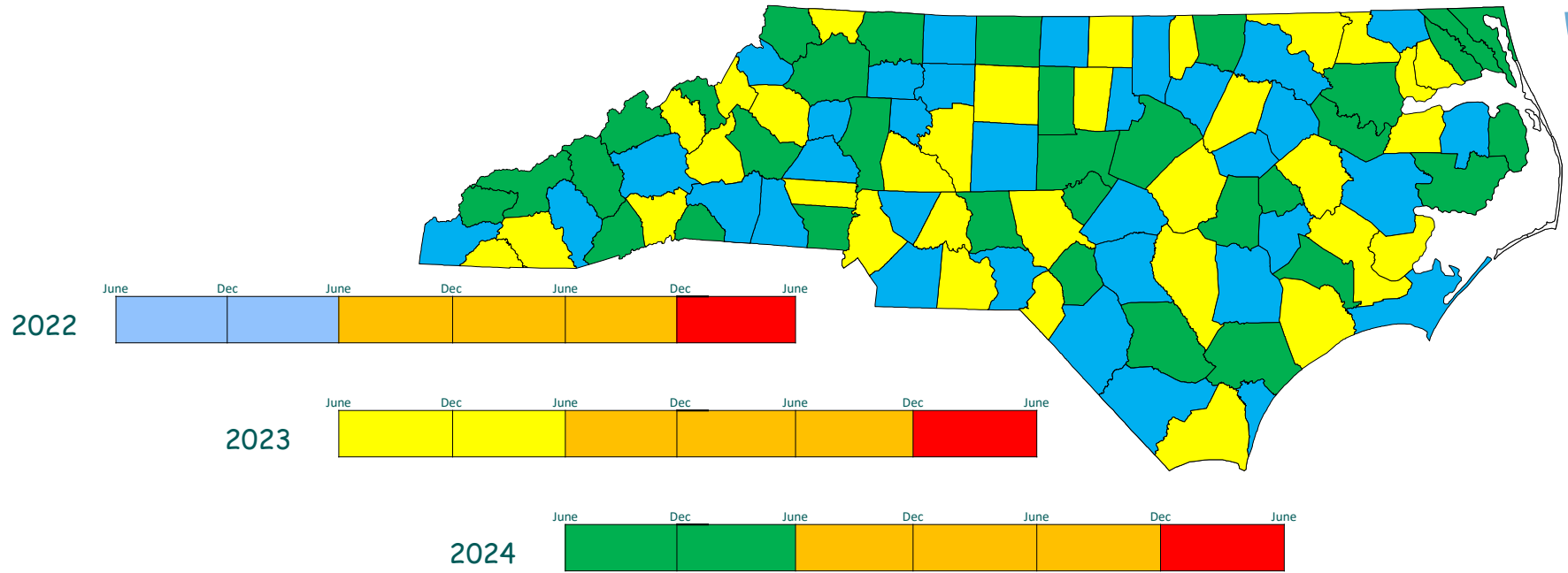
ESFRLP Goal

To make a positive impact on the state's stock of standard affordable housing by encouraging essential rehabilitation of existing single-family, owner-occupied homes of low-income households (< 80% AMI)

All major systems should function for another 5 years



Essential Single-Family Rehabilitation Program Loan Pool



Agenda – ESFR24 Webinar

• Administrators' Implementation Webinar

Wednesday, June 5, 2024

- 9:45 a.m. Webinar login
- 10:00 a.m. Welcome, Mission and Workshop Flow
- 10:10 a.m. Setting Up Your ESFR Project
- 10:30 a.m. Minimum Requirements (Program Guidelines [PG] Section 2)
- 11:10 a.m. **10 Minute Stretch break Break**
- 11:20 a.m. Financial Management Throughout Your ESFR Project (PG Section 3)
- 11:50 a.m. ESFRLP Loan Document Required Elements
- 12 Noon **10 Minute Stretch break Break**
- 12:10 a.m. Individual Case Management & Loan Processing (PG Section 4)
- 12:45 a.m. Recent Technical Assist Topics
- 1:10 p.m. **30 Minute Bio-Break: Afternoon attendance required for new ESFR partners**
- 1:40 p.m. ESFRLP income Determination 24 CFR part 5
- 2:00 p.m. Section 3 Reporting and Environmental Review Issues-Update Radon
- 2:15 p.m. ESFR and the LBP Process
- 2:30 p.m. Portal Introduction and Due Dates
- 2:50 p.m. Q & A
- 3:00 p.m. **Adjournment**

Set Up Your ESFR Project: Minimum Requirements

*aka Due Dates, Basic Program Workflow and
Minimum Administrative Requirements*

Website

- Navigate to the ESFR Website:
 - <https://www.housingbuildsnc.com>
- Navigate to the Program Guidelines:
 - <https://www.housingbuildsnc.com>
- Bookmark this page
 - <https://www.housingbuildsnc.com/home-ownership-partners/community-partners/community-programs/essential-single-family-rehabilitation-loan-pool/forms-and-resources>

POLL 1
POLL 2

ESFRLP PROJECT WORKFLOW DATES

Activity	Example Date in 2024
Award – issued by NCHFA, phone call + letter	April 11, 2024
Create Project Folder	Day of Award Letter Receipt (dated April 11, 2024)
Complete PAD, receive approval, sign Funding Agreement, \$162,000 allocation in place, usable	Earliest Start date: 7/1/24; after 7/1/24, FA is dated 7/1/24 but project begins <i>on date of PAD approval</i>
Begin Marketing and Outreach	Date of FA but <u>no earlier than 7/1/24</u> – no expenses prior
Perform Intakes/Choose among Applicants	Not before 7/1/24 or per your Assistance Policy
Begin Partner Portal Workflow Process	7/1/24 or Per Assistance Policy decision dates
Unused portion of \$162,000 allocations return to Loan Pool (3.2.2)	July 1, 2025* *new beginning with ESFR22
All units closed loans in the Partner Portal (3.2.2)	December 31, 2026
All units complete, CCFC due, no further fund expenditures (3.2.2)	June 30, 2027

CHANGES ESFR22 & ESFR23

CHANGES in the **Program Guidelines** for ESFRLP22 and ESFR23:

- 1) Section 1.1: Allowing more than one eligible applicant to serve a given county
- 2) Section 2.2.1: Increasing the maximum amount of program assistance for hard costs to \$40,000
- 3) Section 2.2.4 and 2.2.4.3: added Administrative funds to the program, up to 10% or \$4,000 of the hard and soft costs, which ever is less, per unit.
- 4) Section 2.3.1: Increasing the annual forgiveness rate from \$5,000 to \$8,000.
- 5) Section 2.8: clarified that temporary relocations may not exceed 1 year.
- 6) Section 3.2.2: reduced the set-aside amount from \$190,000 to \$162,000, reduced the set-aside units from 5 to 3, reduced the set-aside period from 18 to 12 months.
- 7) Section 4.1.4.4: Removed the requirement for a full masonry foundation for manufactured homes; all other requirements remain and an enclosed foundation wall is required to meet the ESFR Property Standard.
- 8) Updated federal mileage rate in Section 4.2.3.4 for those approved to perform rehabilitation work; must always use the current federal mileage rate at time of use. The federal rate may also be used for Administrative fund reimbursement.
- 9) Made minor grammatical corrections/corrected dates/updated links throughout.

CHANGES ESFR23

CHANGES in the **Program Guidelines** for ESFR23:

- 1) Essential Property Standard, Section 5.B, Insulation, add the following sentence: “Rooms where documentation is provided that the ceiling structure is connected to the roof structure forming a panel with no additional space to provide insulation except between each joist are not required to meet this standard.”
- 2) Essential Rehabilitation Standard, Section 11 - HVAC: Air Conditioning, Replacement standard: “New HVAC systems will have a rough-in installed for air conditioning (≥ 14.3 SEER2)”.
- 3) Essential Rehabilitation Standard, Section 11 - HVAC: Heating System, Replacement Standard: “Heat pumps will be rated at > 14.3 SEER2 for 3.5 ton or smaller units and > 13.8 SEER2 for larger units. Heating for split system units will be rated at > 7.5 HSPF2. Heating and cooling for package units shall be rated at > 6.7 HPSF2/13.4 SEER2.”

CHANGES ESFR24

CHANGES in the Program Guidelines for ESFR24:

- 1) Radon is now part of environmental review process.
- 2) Units must have loans in place by December 31, 2026.
- 3) Electronic/Digital Documents may be used for all non-agency produced documents as long as:
 - a. Adopted verified process for signatures
 - b. Fair, consistent and transparent with reasonable accommodations

ESFRLP PROJECT WORKFLOW STAGES

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

Stage 3: Household Participant Project Initiation Phase

Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase



*It's a lot of
WORK!*

ESFR PROJECT WORKFLOW TEAM MEMBERS

Setting Your ESFR Project UP: **Administrator** roughly PG Section 2

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

Stage 3: Household Participant Project Initiation Phase

Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase

Financial Management Throughout: **Finance** roughly PG Section 3

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

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Individual Case Management: **Intake & Rehab** roughly PG Section 4

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

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Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase

NON-PORTAL WORKFLOW

Stage 1: Application and Award Phase – Project Level

- Completing your Application, PAD submittal/approval and Funding Agreement (FA) Execution
- Setting Up your Project File
- Reviewing your accounting practices and setting up the proper controls for invoicing, funding requisitions, receipt and disbursement of funds
- Ensuring that all consultants have contracts



NON-PORTAL WORKFLOW

Stage 2: Project Outreach and Scoping Phase

- **Project Level:**
 - Attending the required workshop to understand the rules
 - Review your Policies, Funding Agreement (FA), ESFR Application, Program Guidelines (PG) to ensure your project design meets all the relevant requirements
 - Complete your Initial Marketing & Outreach
 - Complete your Pre-Application Phase
 - **Keep records of Administrative Costs for future requisitions***
- **Unit Level:**
 - Complete Income Calculations and Certifications
 - Collect relevant data from participants
 - Score and choose participating households
 - Send out letters of award and notices of disposition



NEW 2022
2023

NON-PORTAL WORKFLOW

Stage 3: Household Participant Project Initiation Phase – Unit Level

- Creating Case Files with Case File Logs
- Collect/research data for Portal: environmental data, post rehab evaluations, State Historic Preservation Office (SHPO) reviews, etc.
- Review hard and soft costs for each unit in preparation for uploading Settlement Data Sheets

NEW 2022 Keep records of Administrative Costs not covered by soft costs for future requisitions*

- Work with your Rehabilitation Specialist to get Inspections, Workscopes, Cost estimates completed
 - All workscopes need a year-built date

PORTAL WORKFLOW



- THE answer to: *When will I begin work in the Partner Portal?*
- STAGE 3: Household Participant Project Initiation Phase
 - **Unit Level:**
 - Initiate use of the Partner Portal and create/submit Reservations
 - *Once you submit a reservation, we can review the unit with you via the Portal!*
 - Submit environmental reviews, post rehab evaluations, SHPO review, flood maps, etc. in the Portal
 - Upload Home Owner Agreement in the Portal
 - Complete testing activities
 - Process requisitions for *soft costs* as needed
 - **If you have completed a unit, you may bill for Admin costs associated with the current unit***

NON-PORTAL WORKFLOW

Stage 4: Bidding Phase Unit Level

- Advertise and Receive Bids – may group Units
- Review and Award contracts
- Close/execute any loans not completed in previous phase
- Execute construction contracts

PORTAL WORKFLOW



- Stage 4: Bidding Phase some work may be project level
 - **Unit Level:**
 - Upload executed/closed loans to the portal if not yet complete
 - Submit Settlement Data Sheet screen in the Partner Portal
 - If you have completed a unit, you may bill for Admin costs associated with the current unit*
 - Process requisitions for **soft and maybe hard** costs as needed
 - **Required:** *add the General (or responsible) Contractor to the portal prior to the final requisition and preferably prior to each initial hard cost requisition. Not adding this information to the portal may delay approval of your final requisition.*

NON-PORTAL WORKFLOW

Stage 5: Construction Phase-Unit Level

- Attend Pre-Construction Conferences, document them
- Continuously review/interact w/ Case Files to ensure logs are updated, inspections and phone calls are noted, add relevant notes-to-the file, required documents are added etc.
- Change Orders/Contract Modifications: execute, wet signatures
- Provide Homeowners notice of Warranty date in some way
- Attend Post-Construction Conferences, **document them**
- Complete all of the unit's Construction Contract close-out documents

PORTAL WORKFLOW



- Stage 5: Construction Phase

- **Project Level-Required:**

- complete Funding Agreement Modifications (FAM) as they occur when projects exceed \$162,000
- Process requisitions for administrative costs* - *only if at least one unit is completed*

- **Unit Level:**

- Contract Modifications (Change Orders): execute & upload to portal
- Process requisitions for **hard and soft** costs
- Submit the Unit Completion Report (UCR) for each project as it is completed-must submit for all.

Administrative Funds are not awarded until each unit is completed!*

NON-PORTAL WORKFLOW

Stage 6: Monitoring and Close-Out Phase

- **Project Level:**
 - Respond to request for monitoring, attend and respond when necessary to the Monitoring Report
 - Complete Section 3 Summary Report anything over \$199,999
 - Return any unused funds requested by NCHFA (rare)
 - Complete the Certification of Completion and Final Cost (CCFC) and send to Mark Lindquist
- **Unit Level:**
 - Process any lingering Loan mods/requisitions for unit hard or soft costs
 - Prepare & execute all Close-Out paperwork for Case Files
 - Review the desktop monitoring submittal list and ensure all of the required documents are in the organized case files.

The Project End

PORTAL WORKFLOW



- Stage 6: Monitoring and Close-Out Phase
 - **Unit Level:**
 - Complete any loan modifications
 - Process any lingering requisitions for unit hard or soft costs – don't forget to add the General Contactor on your final pay requisitions
 - Ensure all UCRs are complete in the Portal
 - **Project Level:**
 - Complete any Administrative Invoices/Requisitions*
 - Upload Section 3 Summary Report - anything over \$199,999
 - Complete the final Funding Agreement Modification (FAM) – when applicable

Upload all requested Monitoring documents

The Project Ends

ESFR Program Guidelines for Minimum Administrative Requirements

(aka PG Section 2)

SECTION 1.3: HOW TO USE THE MANUAL

Read the Manual

PS: Use the Index



- Forms and Resources
- Single-Family Rehab Listing

> Español

Forms and Resources

ESFRLP24

[ESFRLP24 Application Form](#)

[ESFRLP24 Application Guidelines](#)

ESFRLP23

[Administrator's Manual](#)

[Model Assistance Policy \(5/9/2023\)](#)

[Model Procurement and Disbursement Policy \(5/9/2023\)](#)

[Income Limits \(effective 6/15/2023\)](#)

[Quick Check Income/Property Value Limits \(effective 7/1/2023\)](#)

[NCHFA Guidance for Developing a Four Factor Analysis \(effective 7/31/2023\)](#)

Printing Instructions for the ESFRLP Administrator's Manual

This manual is formatted to be printed on both sides of 8 1/2" x 11" paper so that tabs may be used in front of or on the first page of any major section. If you print this as a single sided document, be advised that there will be several pages printed that will not contain content.

Errors, omissions or inconsistencies in the document

If you locate what you believe to be an error, omission or inconsistency in the Administrator's Manual, please send the section number and a description of the issue you believe you observe to: djcoleman@nchfa.com.

ESFR PROJECT WORKFLOW TEAM MEMBERS

Setting Your ESFR Project UP: **Administrator** roughly PG Section 2

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

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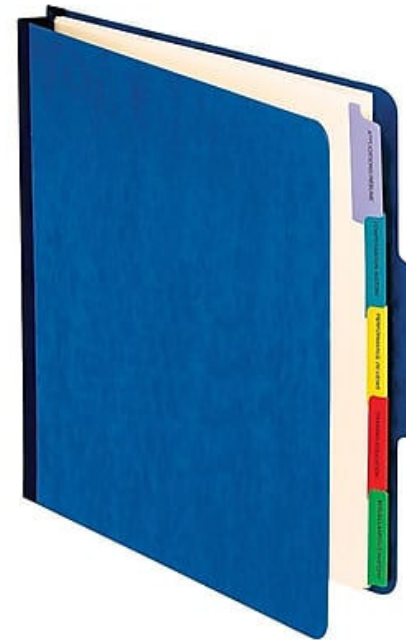
Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase

The Project File

- The guidelines address directly making case files but less directly address making Project Files.



The Project File is likely to contain:

1. Copy of your Application for Funding
2. Funding Agreement
3. Copy of your completed PAD including LAP and approved portal user information
4. Adopted Assistance & P&D Policies and record of adoption.
5. Applicant Ranking Process and Notes
6. Applications denied and approved, disposition letters
7. Advertisements, other program outreach
8. Written Contracts with Consultants
9. Contractor Registry information (or point to it)
10. Project Amendments-REQUIRED FORM, if needed
11. Section 3 Information and reporting-REQUIRED FORM, if needed

Section 2.1: Eligible Activities

- Rehabilitation of Single-Family Homes
- Ineligible Activities
 - New Construction
 - Replacement Housing
 - Rental Units (2.5.2)
 - Anything not residential

Eligible housing characteristics

- Owner-occupied
- Site-Built or Modular
- 2.1.2: Manufactured housing that is:
 - Real Property
 - “Permanently Affixed” 4.1.4.4*
 - Removed **full** masonry foundation requirement-this is retroactive
 - Allowed by your Assistance Policy

Section 2.2: Eligible Use of funds

2.2.4.2 Eligible Soft Cost purpose

- *DIRECTLY ASSOCIATED Soft costs*

Maximum of \$10,000 in soft costs

- Outreach & Advertising
- Environmental Review Preparation
- Asbestos Testing/Clearance
- Radon Testing
- LBP Inspection/Risk Assessment
- LBP Clearance
- Loan Document Execution, recording, legal fees
- Pre-rehab Inspection including Scope of work
- Work Write-Up
- Cost Estimate
- Construction Management
- Flood Insurance (units in Flood Hazard Zones)
- Post-rehab Value Certification

Section 2.2: Eligible Use of funds

• 2.2.4.1 Eligible Hard Costs **purpose**

- 2.2.4.1.iv Eliminate threats to health or safety of occupants and structural integrity of the home

ESFRLP pays for these hard costs (2.2.4)

- Use most stringent of EPS or MHC
- Meet HUD/EPS/RRP LBP req.s
- Remediation for Asbestos, Radon, etc.
- “Aging in Place”
- Reasonable resilience measures
- Priority Project repairs
- Reasonable temporary relocation costs

Section 2.2: Eligible Use of funds

• 2.2.4.3 Eligible Admin

- Administrative costs must be necessary and documented
- Maximum of \$4,000 per unit
- Maximum of 10% of total hard and soft costs across the project
- Not available for billing until the first unit is completely closed out.
- Automatically calculated in the Partner Portal once a unit is complete
- Members must upload invoices and reposition any admin funds using the Partner Portal prior to submission for the EUPC presentations 😊
- Any funds left in the administrative budget will not be billable after the project is closed out.

ESFRLP **NOW** pays for these

admin costs (2.2.4.3)*

- General management, oversight, coordination
- Travel and mileage expenses
- Project monitoring
- Indirect and overhead costs related to administration of ESFR activities
- Project related outreach and intake, advertising and public information

Marketing and Outreach... May We Suggest?

START NOW!

- **Don't wait for 2 years to get revved up**
- **A lack of planning on your part shouldn't constitute an emergency on the part of NCHFA staff.**

Section 2.4.1-2.4.4: Eligible Households

- Members must update income limits to match the new ones annually [2.4.2]
 - <https://www.nchfa.com/homeownership-partners/community-partners/community-programs/single-family-rehabilitation-loan-pool/forms-and-resources>
- Members must calculate income using the part 5 definition in the HUD income calculator [2.4.3]
 - Use “anticipated income” ie. projecting future income based on current circumstances.
- Members must execute the document w/homeowner, eg. fully sign and date the document. [2.4.4]

Section 2.4.1: Eligible Households

2024 HOME Income Limits by County, by Household Size

Effective June 1, 2024

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Alamance	\$77,900	30%	\$16,350	\$18,700	\$21,050	\$23,350	\$25,250	\$27,100	\$29,000	\$30,850
		50%	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200	\$48,300	\$51,450
		60%	\$32,760	\$37,440	\$42,120	\$46,740	\$50,520	\$54,240	\$57,960	\$61,740
		80%	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300	\$77,300	\$82,250
Alexander	\$78,100	30%	\$16,450	\$18,800	\$21,150	\$23,450	\$25,350	\$27,250	\$29,100	\$31,000
		50%	\$27,350	\$31,250	\$35,150	\$39,050	\$42,200	\$45,300	\$48,450	\$51,550
		60%	\$32,820	\$37,500	\$42,180	\$46,860	\$50,640	\$54,360	\$58,140	\$61,860
		80%	\$43,750	\$50,000	\$56,250	\$62,500	\$67,500	\$72,500	\$77,500	\$82,500
Alleghany	\$61,000	30%	\$15,400	\$17,600	\$19,800	\$22,000	\$23,800	\$25,550	\$27,300	\$29,050
		50%	\$25,700	\$29,350	\$33,000	\$36,650	\$39,600	\$42,550	\$45,450	\$48,400
		60%	\$30,840	\$35,220	\$39,600	\$43,980	\$47,520	\$51,060	\$54,540	\$58,080
		80%	\$41,100	\$46,950	\$52,800	\$58,650	\$63,350	\$68,050	\$72,750	\$77,450

Section 2.4.1-2.4.4: Eligible Households

Income HUD Income Calculator link:

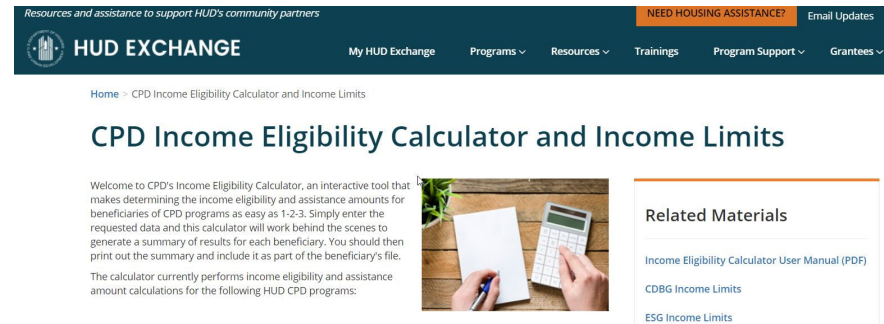
<https://www.hudexchange.info/incomecalculator/>

Upload to the Partner Portal

Executed HOME Owner Agreement

Executed Income Calculator

At least 2 consecutive months of income source documentation



The screenshot shows the HUD EXCHANGE website interface. At the top, there is a dark green navigation bar with the HUD EXCHANGE logo and menu items: My HUD Exchange, Programs, Resources, Trainings, Program Support, and Grantees. A secondary bar contains 'NEED HOUSING ASSISTANCE?' and 'Email Updates'. The main content area is titled 'CPD Income Eligibility Calculator and Income Limits'. Below the title, there is a welcome message and a small image of hands using a calculator. To the right, a 'Related Materials' section lists 'Income Eligibility Calculator User Manual (PDF)', 'CDBG Income Limits', and 'ESG Income Limits'.

Section 2.4.1: Eligible Households

- **Income Limits**
 - Max is 80% of the Area Median Income (AMI)
 - AMI is as determined by HUD HOME limits, published annually
 - Limits are adjusted for family size
 - Chart shows up to 8 but larger families can be calculated
 - Source Documentation must be dated within 6 months of the **HOME Owner Agreement**

Section 2.4.6: Eligible Households

Eligible households with Special Needs must be described in Assistance Policy

- Elderly
- Disabled
- Veteran
- Child under age 6 threatened by Lead hazards or potential hazards

Funds are officially committed or “RESERVED” on the date of the HOME Owner Agreement or when it is uploaded to the partner portal

Section 2.4.6: Eligible Households

What it means to be “Disabled”

Physical or mental impairment that substantially limits one or more major life activities

- 2.4.6.2.3 Drug addiction as sole impairment > must have SSD benefits
- Documentation includes:
 - Social Security Disability (SSD)
 - Railroad Retirement Disability
 - Supplemental Security Income
 - VA Disability benefits
 - Letter from a licensed physician

Fair, Systematic, Uniform, Transparent = policies

Section 2.4.4: Eligible Households

Potentially Problem Documents.

Social Security Income annual Letter

Pay Stubs/Wage Statements

~~Bank Statements~~ – lots of **non-income** information, privacy

Interest Statements

W-2 form – employed at least 2 years, still need a current pay stub

Income taxes – lots of other information, privacy

Unemployment Compensation Documentation

Pension Account Statement

Section 2.4.5: Eligible Households

- Member must have a policy about and respond to applicants who have been denied assistance
- It's important to keep these decisions in the PROJECT FILE

Fair, Systematic, Uniform, Transparent = policies



Section 4.1 Selecting Applicants with emphasis on Fair Housing Practices

Section 4.1.2: Selecting Applicants

Fair, Systematic, Uniform, Transparent = policies

- Do not discriminate against: race, color, national origin, religion, sex (including gender identity and orientation), familial status, disability or limited English proficiency.
- Prioritize households according to income level, housing need, other non-discriminatory practices (age and disability are not discriminatory in connection with these funds as elderly and disabled citizens are part of the target audience) per 24 CFR 92.351.

Section 4.1.1 and 4.1.2: Screening, Scoring and Choosing Participants

Fair, Systematic, Uniform, Transparent = policies

- Entitlement cities that cannot receive funding for ESFR: Charlotte, Durham, Greensboro, Raleigh, Winston-Salem.
- You shall not discriminate against: race, color, national origin, religion, sex (including gender identity and orientation), familial status, disability and limited English proficiency.
- **Why isn't Age on the list?** The current thinking is that this program is primarily designed to reach those 62+. This may change if policies or thinking changes.

Can you prioritize households based on need?

Can you draw eligible applicants from existing waiting lists or make new waiting lists?

Are you required to publicly advertise ESFRLP?

YES...but you **MUST** have a system of internal controls to ensure fair housing practice.

These policies show up where????

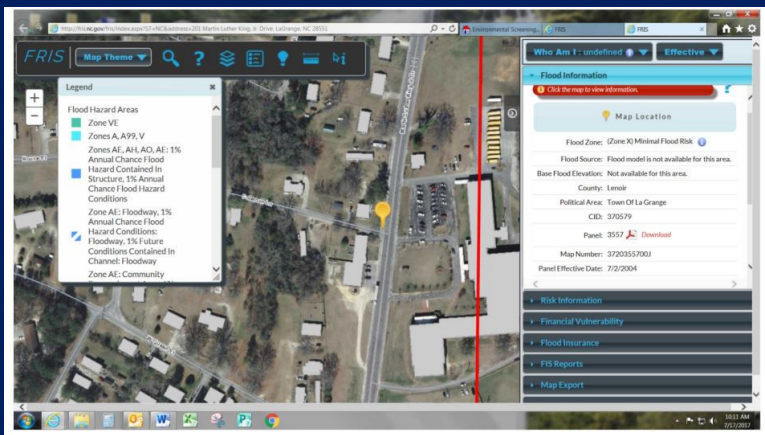
https://www.customsmobile.com/regulations/expand/title24_part92_subpartH_section92.351#title24_part92_subpartH_section92.351

Section 2.5.1 and 2.5.2: Eligible Units

- Post-Rehab Value – pick a method and keep
 - Max is 95% of the area median purchase price (issued by HUD)
- Acceptable forms of Ownership
 - Fee Simple
 - Inherited Property with multiple owners
 - Life estate
 - Inter vivos trust (living trust)
 - Beneficiary deed

Section 2.7: environmental standards

- Member must submit an Environmental Screening via the Partner Portal



Flood Map

Environmental Screening ✉

Historic Property: [36 CFR 800]
<http://gjs.ncdcr.gov/hpweb/> (print and attach color map)

Year built?	1980
Is the unit > 45 years old?	No
Is the unit within or adjacent to any listed or eligible historic district?	No

Floodplain Management: [24 CFR 55, Executive Order 11988]
<http://fris.nc.gov/fris/index.aspx?ST=NC> (print and attach color map)

FIRM Panel Number?	3557
FIRM Panel Effective Date?	07/02/2004
Is the unit located outside of a 100-year floodplain?	Yes
Is the cost of rehab <50% of the market value of the home before rehabilitation?	Yes

Wetlands Protection [24 CFR 55, Executive Order 11990]
<http://nepassisttool.epa.gov/nepassist/nepamap.aspx> (print and attach color map)

Will there be ground disturbance with the proposed single-family owner occupied housing rehabilitation?	No
--	----

Coastal Zone Management [Coastal Zone Management Act of 1972 sections 307(c) & (d)]

NA - There is no effect for single-family owner occupied housing rehabilitation.	N/A
---	-----

Sole Source Aquifers [40 CFR 149]

Section 2.2.3 & 2.5.3: Eligible Use of funds

- **2.2.3 Rehab Criteria**

- Each dwelling Unit must meet all requirements of the Essential Rehabilitation Criteria
- See Appendix A

- **2.5.3 Meet the Essential Rehab Criteria within \$40,000** (some exceptions)

APPENDIX

A. ESSENTIAL REHABILITATION **CRITERIA**

Section:

- A. Introduction
- B. General Requirements
- C. Essential Property Standards
 - C1. Priority List of Additional Repairs
 - C2. Request for Waiver of ESFRLP Property Standard Requirement
- D. Essential Rehabilitation Standards
- E. Environmental Protection
- F. Lead-Based Paint Requirements

Section 2.6: Essential Rehabilitation Criteria

- Use the **Essential Property Standard** (Property Standard)
- Members may also use the local Minimum Housing Code, as long as it is not less stringent.

APPENDIX

A. ESSENTIAL REHABILITATION CRITERIA

Section.

- A. Introduction
- B. General Requirements
- C. Essential Property Standards
 - C1. Priority List of Additional Repairs
 - C2. Request for Waiver of ESFRLP Property Standard Requirement
- D. Essential Rehabilitation Standards
- E. Environmental Protection
- F. Lead-Based Paint Requirements

Section 2.3: Forms of Assistance

• Loan

- Hard costs only
- Interest-free
- Secured by Deed of Trust
- Forgiven: **\$8,000/year***

• Grant

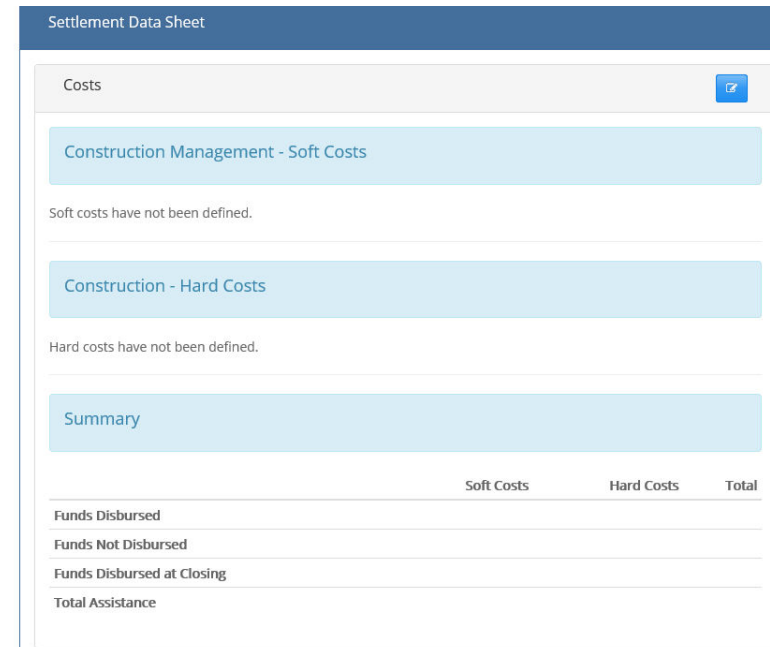
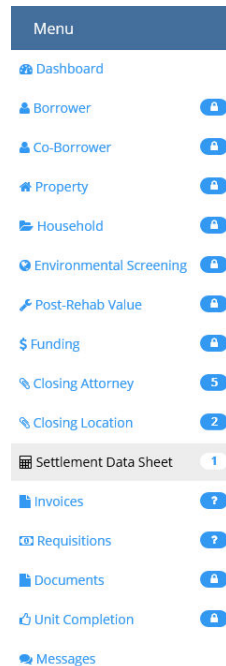
- Soft costs only
- No repayment

Menu	
Dashboard	
Borrower	🔒
Co-Borrower	🔒
Property	🔒
Household	🔒
Environmental Screening	🔒
Post-Rehab Value	🔒
Funding	🔒
Closing Attorney	5
Closing Location	2
Settlement Data Sheet	✓
Invoices	?
Requisitions	?
Documents	🔒
Unit Completion	🔒
Messages	

Section 2.3.2: Forms of Assistance – Required Documents

Loan and Grant Documents

- Both prepared by NCHFA
- Submit “Settlement Data Sheet”
 - No loan or grant without this
 - Use the Partner Portal to submit



Section 2.8: Household Temporary Relocation

- No permanent household displacement
- Members may allow for temporary relocation when necessary to protect household members [2.8.1]
 - Policy must be Uniformly Applied
 - Can be voluntary or as a condition of program participation @ homeowner's expense
- If the Assistance Policy doesn't:
 - Include an approved plan for executing, and
 - There is no documented need,

Then you cannot relocate anyone using Program Funds (hard costs) [2.8.2]

2.8.3 Examples of Temporary Relocation Expenses:

- Moving to and from the home
- Rental of temporary housing
- Storage space for household items

Sections 3.12.6, 3.12.7, 3.2.2, 3.12.3: Project Close-out

3.12.6

Submit a human interest story.

3.12.7

Members are required to submit 5 before and after photos... **At least one before and after photo should provide an overall picture of the unit's front entry side.**

3.2.2

-CCFC due June 30, 2027*

-Requires completing the FA modification process to memorialize the final funding amount

3.12.3

Members are required to submit the CCFC

SECTION 3: SUMMARY REPORT >>>>TO NCHFA

Section 4.2.7

Section 3 reporting required- this is a document which covers the entire Project

ESFRLP Required Forms

- ESFRLP Lead-Based Paint Requirement Worksheet
- ESFRLP Essential Property Standard Certification of Compliance (2019+)
- ESFR Certification Checklist (2016-2018)
- Certification of Completion and Final Cost (updated 3/4/2020)
- ESFRLP Section 3 Summary Report and Guidance (updated 7/15/2021)
- ESFRLP Section 3 Summary Report (Excel)
- Request for Project Amendment - ESFRLP (updated 10/29/2019)
- ESFR Waiver Form (updated 5/22/2018)

Section 3 Summary Report ESFRLP

Subrecipients use this form to provide NCHFA the information necessary to report on Section 3 Benchmark

Subrecipient Name: [Project Number]

Contact Person: [Project Number]

Date Report Submitted to NCHFA: [Project Number]

Subrecipient Address (city, state, zip): [Project Number]

Phone: [Project Number]

Fax: [Project Number]

Email: [Project Number]

Total HOME Funds Awarded by NCHFA: [Project Number]

Calculated difference from \$200,000: -\$200,000.00

Section 3 is an initiative to employ local low- and very low-income workers and create opportunities for businesses owned by low-income workers.

Part I. Employment and Training (Columns A, B, and C are mandatory fields.)

A. Total Labor Hours Worked on Project	B. Total Labor Hours Worked on Project by Section 3 Workers	C. Hours Worked on Project by Targeted Section 3 Workers	D. % of Total Labor Hours worked by Section 3 Workers	E. % of Total Labor Hours Worked by Targeted Section 3 Workers
			0%	0%

Includes hours worked by Section 3 worker and targeted Section 3 worker

Part II. Summary of Efforts

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. (Enter YES for all that apply. Enter NO, if it does not apply.)

Recruited low-income residents through local advertising media, signs prominently displayed at the project site, contacts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.

Participated in a HUD program or other program which promotes the training or employment of Section 3 residents who meet the definition of Section 3 business concerns.

Coordinated with Youthbuild Programs and administered in the metropolitan area in which the Section 3 covered program or project is located.

Provided or connected Section 3 workers with employment search assistance such as, resume writing, interview preparations, or connecting with placement services.

Providing training or apprenticeship opportunities for Section 3 workers or targeted workers.

In the space below, please provide a detailed narrative describing the specific actions that were taken by you to comply with the requirements of Section 3 and meet the minimum benchmarks for employing Section 3 workers and targeted workers. You may list any other qualitative efforts you undertook to facilitate employment for Section 3 workers or targeted workers and opportunities.

Is there or any supplemental information you'd like to provide? If you anticipate that HUD or a state reviewer may be dissatisfied with your efforts at directing economic opportunity (employment hours) to low-income individuals and businesses, or with the results of those efforts, please use the space below, so your organization can be defended against claims that you are not.



Break

10 Minutes

Financial Management Throughout Your ESFR Project

Sections 3.1.1-3.1.3: Funding Agreement

Where do you Find the Rules for ESFR?

- Application for Funding [+program amendments]
- Funding Agreement [+modifications]
- Program Guidelines and Appendices
- Assistance and Procurement/Disbursement Policies
- Post Approval Documentation

Sections 3.7 & 4.2.5 Disbursement

- Procurement and Disbursement Requires Written Policies

Fair, Systematic, Uniform, Transparent = policies

Section 3.7.5, 3.7.7 & 3.7.8: Transparency & Equal Opportunity

No discrimination:

- Race
- Color
- National origin
- Religion
- Sex
- Familial status
- Disability
- Limited English Proficiency

All activities conducted fairly, openly (transparently) and competitively so as to eliminate any conflict of interest and even the appearance thereof

Conduct Contracting Activities in Compliance with:

- **Minority Business Enterprises (MBE)**
- **Women's Business Enterprises (WBE)**

The foundation of your policies should focus on uniformity, openness, inclusiveness and fairness. Your practices should be transparent.

Sections 3.7.1, 3.7.2: Procurement

**No approved PAD without an acceptable
Procurement Policy.**



No Funding Agreement without an approved PAD.



No incurring project costs without a Funding Agreement.

Section 2.2: Eligible Use of funds

- 2.2.1 Source of Funds

- HUD
- HOME Investment Partnerships Program
- Hazardous situation variances: **ASK before you spend!** ←

- Maximum Funds

- \$40,000* (2.2.1 hard costs) + \$10,000 (2.2.4.2 soft costs) = \$50,000
- 2.2.2 Minimum Funds: \$5,000

- 2.2.4.1 Cannot used if \geq \$30,000 of federal funds used for rehab within 10 yrs. **without written consent.**

Section 2.2: Eligible Use of funds

• 2.2.4.3 Eligible Admin

- Administrative costs must be necessary and documented
- Maximum of \$4,000 per unit
- Maximum of 10% of total hard and soft costs across the project
- **Not available for billing until the first unit is completely closed out.**
- Automatically calculated in the Partner Portal once a unit is complete
- Member must upload invoices and requisition any admin funds using the Partner Portal prior to submission of the CCFC
- Any funds left in the administrative budget will not be billable after the project is closed out.

ESFRLP **NOW** pays for these
admin costs (2.2.4.3)*

NEW as of 2022

- General management, oversight, coordination
- Travel and mileage expenses
- Project monitoring
- Indirect and overhead costs related to administration of ESFR activities
- Project related outreach and intake, advertising and public information

Sections 2.2.4.2 & 3.11.6: Eligible Use of funds & Non-compliance w/ESFR

2.2.4.2 Eligible Soft Costs

- 2.2.4.2 *DIRECTLY ASSOCIATED Soft costs*
- 2.2.4.3 Cannot use for Administrative expenses

3.11.6 Only COMPLETE units will be reimbursed; improperly expended funds or incomplete units not meeting HUD/NCHFA requirements, for any reason, will likely require reimbursement and potentially interest.

Maximum of \$10,000 in soft costs

- Outreach & Advertising
- Environmental Review Preparation
- Asbestos Testing/Clearance
- Radon Testing
- LBP Inspection/Risk Assessment
- LBP Clearance
- Loan Document Execution, recording, legal fees
- Pre-rehab Inspection including Scope of work
- Work Write-Up
- Cost Estimate
- Construction Management
- Flood Insurance (units in Flood Hazard Zones)
- Post-rehab Value Certification

Section 3.3.3 & 3.7.3: Contractor/Consultant Written Agreements

ALERT concerning soft and hard costs!

- All services utilizing either soft or hard costs require contracts for HOME funds to be used. This means there are Federal requirements attached!
- Must be in place before soft and/or hard cost disbursed, Agency has the right to review
- Work must be unit specific
 - Invoices including single or multiple units should be clearly marked with costs per unit.
- NCHFA has created model policies, contracts, forms & procedures to assure compliance if you do not already have your own!

Section 3.7.6: 2CFR 200 Compliance

Use the Agency's Model Procurement Policy

Modify as needed to meet your organization

Comply with 2 CFR 200

Section 3.5: Accounting System Requirements

We require:

- **Accounting System** - for separating ESFR funds from other funds [Section 3.3.1]
- **Documentation** – records supported by source documentation
- **Internal Controls** - including more than one signatory for contract amendments, change orders, etc.
- **Accountability** – audits, adequate response to findings/recommendations

Section 3.8: Financial Audit Requirements

- Audits are required to be submitted annually to NCHFA
- Audits are carefully reviewed by the Agency
- Share Program Guideline Section 3 with your Fiscal Officer!

Sections 3.2.2 & 3.2.3: Reservations and Disbursements

When can I go swimming in the LOAN POOL?

- After July 1 2024, **\$162,000/3 units*** – your own wading pool
- After June 30, 2025* – everyone in the deep end of the pool
 - **Note** that this is six months earlier than cycles prior to ESFR22
- December 31, 2026 – everyone out of the pool
 - Note that all loans must be Closed by 12/31/26 (previously “Reserved”)
- June 30, 2027 – pack it up and go home
- **Reminder:** Must have a funding agreement to enter any pool. If a cycle prior to ESFR22 is open, you will need to wait to begin the ESFR24 cycle until the other cycle is closed out.

Sections 3.9.1-2: Project Monitoring by the Member

- **Member is ultimately responsible for training and supervising Project Staff who are operating the project**
 - *Includes implementing internal controls for checks and balances that all activities meet “the rules”*
 - *Ultimate responsibility falls with the organization that signs the Funding Agreement with NCHFA*
- **Member’s Staffing plan was part of Application**
- **Agency must be notified of any changes (3.1.7)**

Sections 3.1.7: Project Amendment

North Carolina Housing Finance Agency Essential Single-Family Rehabilitation Loan Pool Request for Project Amendment				
Member Organization:		Date:		
Amount of ESFRLP Award, per Funding Agreement:				
1. Dwelling units served: (Please check either A or B.)				
<input type="checkbox"/>	A. No change in number of dwelling units to be served is requested.			
<input type="checkbox"/>	B. The Member requests that the number of dwelling units to be served be amended in accordance with the following matrix.			
Number of Dwelling units	Approved		Proposed	
	Dwelling Units:		Dwelling Units:	
Reason for requested change:				
<i>(Attach additional page if needed)</i>				
2. Other Funds: (Please check either A or B)				
<input type="checkbox"/>	A. No change in other funds to be leveraged is requested.			
<input type="checkbox"/>	B. The Member requests that the other funds target be amended in accordance with the following:			
Total number of approved dwelling units:				
	Approved	Actual to date	Proposed	Pct. Change
Source 1:				
Source 2:				
Total amount of other funds:				
Other funds per dwelling unit:				
Reason for requested change:				
<i>(Attach additional page if needed)</i>				

Proposed changes must be submitted via the ESFRLP form “Request for Project Amendment”

Common Changes

- Changes in staffing must be accompanied by resumes of any staff members or consultants.**
- Soft Cost allocation request important if this will be consistently applied throughout the project.**

Other less common changes:

- Unit goals (rarely used in ESFR)
- Additional funding source change (example: loss of match money for your program)

Sections 3.9.3-5: Project Monitoring by the Member

- **Member must demonstrate proper control systems throughout the project** (financial and/or project)!
- **Failure may result in loss of funding**
- **Monitor contractors- scope of work compliance, licenses, insurance. Inspections!**
- **Agency technical assistance is always available- JUST ASK!**

Sections 3.2.5: Disbursement of Funds

This is a
REIMBURSEMENT only
program.

*Funds cannot be
requisitioned prior to
expenditures incurred.*

- The Portal – location to submit all requisitions for funds, supported by invoices.
- Settlement Data Sheet – must be submitted prior to requisitioning hard costs
- Estoppel/Loan Modification at final
- **2.2.4.3 Admin funds only available after first unit is complete in portal***

Incurring other ESFR soft costs before “Title Review” is complete, **is at your own risk!**



May We Suggest?

Outreach to Contractors Continuously!

- Don't wait until its time to advertise Bids
- This is the idea behind the “Contractor Registry”
- 2.2.4.3 Admin costs for outreach to contractors anyone?

Sections 4.2.6: Procurement Inclusion Requirements for Outreach

- Requires MWBE inclusion and documentation.
- 51% Ownership, with decision-making control and actively involved in day to day management

Fair, Systematic, Uniform, Transparent = policies

Sections 4.2.3: Procurement Standards

4.2.3.1 Competitive bidding requirements: open transparent, fair, competitive, prevent corruption eg. no Conflict of Interest (COI) -in Member Assistance Policy

4.2.3.2 Requires line-item breakdown

4.2.3.3 Requires Written Procurement Standards

4.2.3.4 If work done by member, list specifics of how financial records are kept to meet all accounting requirements.

BID TAB LOG (MODELS)

Bid Tabulation Sheet						
Organization Name:						NORTH CAROLINA HOUSING FINANCE AGENCY
Organization Address:						Funding Source: HUD HOME Investment Partnerships Program Essential Single-Family Rehabilitation Loan Pool (ESFRLP)
Date Bids Advertised:					Date of Expected Award:	
Date Bids Received:					Low Bid Minimum Range:	
Rebid Date (if applicable):					High Bid Maximum Range:	
<i>BMaR = Bid Minimum Range</i>		<i>BMaR = Bid Maximum Range</i>		<i>Expected Awardee is circled and/or highlighted</i>		
Contractor Responding to Bid Invitation (include contact information: Address, phone, email)	Project 1 Bid	Project 2 Bid	Project 3 Bid	Project 4 Bid	Project 5 Bid	
Pre-Bid Cost Estimate	Cost Estimate: Low BMaR: High BMaR:	Cost Estimate: Low BMaR: High BMaR:	Cost Estimate: Low BMaR: High BMaR:	Cost Estimate: Low BMaR: High BMaR:	Cost Estimate: Low BMaR: High BMaR:	Insurane? (Y/N) Other Note?
1						
2						
3						
4						
5						
6						
7						
8						
Signature of Person Opening Bids:			Signature of Person Observing Bid Opening:			
			Signature of Person Observing Bid Opening:			
			Signature of Person Observing Bid Opening:			

The horizontal bid tab sheet is available as an excel online and includes a single project as well as the multiple projects shown here. If you are interested in the vertical layout, we can share that Excel with you.

Bid Tabulation Sheet

NORTH CAROLINA HOUSING FINANCE
Funding Source: HUD HOME Investment Partnerships Program
Essential Single-Family Rehabilitation Loan Pool (ESFRLP)

Organization Name:	Address:			
Date Bids Advertised:	Date of Expected Award:	Low Bid Minimum Range: %		
Date Bids Received:	Rebid Date (if applicable):	High Bid Maximum Range: %		
Project 1 Bid	Contractors Responding to Bid Invitation (Name, Address, City)	Bid Amount	Pre-Bid Cost Estimate	Expected Awardee
(Property Owner Name)	1		Low Bid Min	
(Project Street)	2			
(Project City, State and Zip)	3		Cost Estimate	
Comments:	4			
	5		High Bid Max	
	6			
Project 2 Bid	Contractors Responding to Bid Invitation (Name, Address, City)	Bid Amount	Pre-Bid Cost Estimate	Expected Awardee
(Property Owner Name)	1		Low Bid Min	
(Project Street)	2			
(Project City, State and Zip)	3		Cost Estimate	
Comments:	4			
	5		High Bid Max	
	6			
Project 3 Bid	Contractors Responding to Bid Invitation (Name, Address, City)	Bid Amount	Pre-Bid Cost Estimate	Expected Awardee
(Property Owner Name)	1		Low Bid Min	
(Project Street)	2			
(Project City, State and Zip)	3		Cost Estimate	
Comments:	4			
	5		High Bid Max	
	6			
Project 4 Bid	Contractors Responding to Bid Invitation (Name, Address, City)	Bid Amount	Pre-Bid Cost Estimate	Expected Awardee
(Property Owner Name)	1		Low Bid Min	
(Project Street)	2			
(Project City, State and Zip)	3		Cost Estimate	
Comments:	4			
	5		High Bid Max	
	6			

Signature of Person Opening Bids: _____ Date: _____
 Signature of Person Observing Bid Opening: _____ Date: _____
 Signature of Person Observing Bid Opening: _____ Date: _____

Sections 3.7.9: Debarred/Suspended businesses

No Program-funded rehabilitation work will be contracted with businesses or individuals which are **debarred, suspended or otherwise ineligible under the terms of 24 CFR part 2424.**

www.sam.gov

Settlement Data Sheet & Requisitions

The screenshot shows the 'Settlement Data Sheet' interface. On the left is a navigation menu with items like Dashboard, Borrower, Co-Borrower, Property, Household, Environmental Screening, Post-Rehab Value, Funding, Closing Attorney, Closing Location, Settlement Data Sheet (highlighted), Invoices, Requisitions, Documents, Unit Completion, and Messages. The main content area is titled 'Settlement Data Sheet' and contains three sections: 'Construction Management - Soft Costs' (with a note 'Soft costs have not been defined.'), 'Construction - Hard Costs' (with a note 'Hard costs have not been defined.'), and a 'Summary' table. The table has columns for 'Soft Costs', 'Hard Costs', and 'Total', and rows for 'Funds Disbursed', 'Funds Not Disbursed', 'Funds Disbursed at Closing', and 'Total Assistance'.

- Loan Status-Approved
- After winning contractor is selected, you can submit the Settlement Data Sheet
 - Only Increments of \$1
 - Members can upload invoices and requisitions for hard and soft costs
 - *Members Approve Invoices, Case Managers Approve Requisitions*

Sections 3.7.10: Change Orders

- **ANY change to a scope of work, costs or completion date.**
 - *This includes no-cost change orders **ESPECIALLY** when one work item is traded for another work item.*
- **Signed by all parties, two signatures from Member organization.**
- **Documentation as appropriate for describing the change.**
- **Change in cost may require an Agency Loan Mod or Estoppel.**

Sections 3.3.1 & 3.3.2: Recipient Accounts

- **Establish a federally-insured master account**
 - While the account is usually established well before now, this is the stage when things can go wrong.

IMPORTANT:

- **12 days to spend ESFRLP Funds**
- **If not returned within 12 days, Interest earned will be calculated and that will be due as well.**

Sections 3.3.4: Hard Cost Disbursements

Hard costs for actual rehabilitation can only be paid after:

- **Loan closing is Complete** (Promissory Note, Recorded Deed of Trust)
- **Executed contract for rehab in the portal**
- **Submit Settlement Data Sheet**

Sections 3.2.6: Unit Completion Report

The Unit Completion Report (UCR):

- **Completed within 60 days of final draw, in the Partner Portal.**
- **Once units are closed out in the portal, they are accessible to your organization for 5 years.**
- **Consider if taking screen shots of the portal for your files is necessary to comply with complete case file information.**
 - *You could add a standard note to the file that will direct them to the portal for the 5 years they are available.*

Sections 3.11.1-2: Agency Monitoring

Criteria we use to monitor for project compliance:

- Application for Funding
- Funding Agreement
- Program Guidelines
- Post Approval Documentation
- Assistance & Procurement Policy

The Agency employs both Desktop and Field Monitoring

Sections 3.11.3-5: Agency Monitoring

- **Critical to all of our success!**
- **Capacity assessment & # of units – 3.11.3**
- **Electronic delivery of documents required via the Partner Portal- 3.11.4**
- **Compliance (i.e. EPS + MHC) – Unit visits – 3.11.5**
- **Feedback and Findings**
- **Response and responsiveness**

Your Case Manager will issue a Monitoring Report after both Desktop and Field Monitoring are complete.

Sections 3.6.1-3: Recordkeeping

- **5 year record retention from date of closeout letter**
- **Retention is longer if there is litigation, etc.**
- **Your organization may be subject to audit, now or in the future**

Sections 3.12.1-4 & 3.4: Project Close-out & Program Income

- 3.12.1 You initiate project closeout!
- 3.12.2 No new rehab contracts after 12/31/26
(Date of Completion)
- 3.12.3 Members required to submit CCFC, due 6/30/27
Note this is not currently submitted through Portal
- 3.12.4 Remit all undisbursed funds with CCFC,
including Program Income
- 3.4 Program Income is money deposited in interest-
bearing accounts. Matching Funds are not
Program income.

3.2.2

Requirement to complete the FA modification process to memorialize final funding amount.

CERTIFICATION OF COMPLETION AND FINAL COST (REQUIRED)

NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN POOL PROGRAM
CERTIFICATION OF COMPLETION AND FINAL COST
(Please Type or Print Legibly in Ink AND Please round to the nearest dollar)

Member Organization: _____ Date of Report: _____
 Funding Agreement #: _____ Program Completion Date: _____
 Report Prepared by: _____ Phone Number: _____

A. ACCOUNT BALANCES

1. Receipts:

a. Amount of total ESFRLP Program funding allocation _____
 b. Sum of HOME-funded ESFRLP Program monies drawn from IDIS _____
 c. Sum of other Program income (recapture/loan defaults, etc.) _____ (+)
 d. Total receipts *(A plus c)* _____ (=)

2. Disbursements by Member of HOME-funded ESFRLP Program monies:

a. Rehabilitation hard costs _____
 b. Rehabilitation soft costs _____ (+)
 c. Total of disbursements *(a plus b plus c)* _____ (=)

3. Balance of ESFRLP funds in local ESFRLP Account (1.d. minus 2.d.) (Return to NCHFA) _____

B. CUMULATIVE PRODUCTION

1. Dwelling units rehabilitated:

County Served	Total Funds (ESFRLP + Other Leveraged)		
	Hard	Soft	Total
Total			
Average			

2. Total other funds leveraged for Hard Costs (only Hard Costs), by source:

Other Leveraged Funds Disbursed for Hard Costs						
CDBG	USDA HPG	USDA 504	W.A.P	HOME	Owner Cost	Local govt.

WARNING - Total Other Leveraged Hard Costs in Table B.1. and B.2. are not equal

For NC Housing Finance Agency Use Only

Assigned Case Manager	Date Received?	CCFC signed?	Human Interest Story Rec'd?	Monitoring Status?	Okay to Closeout	Date checked by Case Manager

Page 1 of 2

NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN POOL PROGRAM
CERTIFICATION OF COMPLETION AND FINAL COST
(Please Type or Print Legibly in Ink)

Date of Report: _____ Member: _____

C. CERTIFICATIONS *(Please check the box beside each applicable statement.)*

1. All dwelling units rehabilitated under the direction of the Member with ESFRLP assistance now meet HUD's Housing Quality Standards and the Agency ESFRLP Rehabilitation Criteria and contain no imminent threats to the occupants of the unit or the structural integrity of the unit.

2. All Program-funded rehabilitation work was inspected, as required, by State building code enforcement officers.

3. All required security documents have been properly executed, recorded and submitted to the Agency pursuant to the Program regulations.

4. All Agency concerns stemming from its monitoring of the Member's ESFRLP Project (as stated in a letter from the Agency) have been resolved.

5. Unit Completion Reports have been submitted for all activity accounts that were set-up in the HUD Integrated Disbursement & Information System (IDIS), leaving a IDIS balance of zero (0).

6. *(Please check a. or b.)*

a. All audit reports or financial statements (as per P.G. 3.8.) have been submitted to the Agency covering each fiscal year in which Program funds were on hand or,

b. All required audit reports or financial statements have been submitted except that covering the current fiscal year. Said current-year document will be submitted as soon as it is made available to the Member. (Estimated date: _____)

7. If the figure entered at line A.3 of this Certification of Completion and Final Cost is greater than zero (0), a check in the amount there shown, made out to the North Carolina Housing Finance Agency, accompanies this document.

8. All dwelling units rehabilitated with program funds have a post rehabilitation value of less than 95 percent of the median purchase price for the type of single-family housing for the jurisdiction as determined by HUD.

As chief operating officer of the Member
I certify that the information contained
in this report is complete and accurate. _____

Authorized signature _____ Date _____

Page 2 of 2

Title Review and Loan Closing Process

Incurring other ESFR soft costs before the “Title Review” completion is at your own risk!

Title Review Process

- Once the Reservation has been accepted the file falls into the title review work list as well as the Environmental Review work list for processing.
- Our goal is to have the title review complete within 10 Agency business days of the reservation being accepted; however issues discovered during title review can cause delays. Additionally, if we have to send the title review out to our 3rd party vendor it can take longer.
- The title review and the Environmental Review, including the receipt of the SHPO response letter, need to be completed before a file can be approved.

Title Review Process

- If a Power of Attorney was used to sign the Income Eligibility Calculator or the HOME Owner Written Agreement a copy of the recorded Power of Attorney must be submitted with the reservation.
- If a Power of Attorney is being used for the loan closing a copy of the recorded Power of Attorney must be submitted at the time the Settlement Data Sheet is submitted so we can properly prepare the closing package.

Under no circumstance may someone sign for another person without a Power of Attorney.

Title Review Process

During title review we look at the following:

- Property Taxes
- Deeds/Ownership
- Estates, if applicable
- Deed of Trusts/Mortgages
- Judgments
- Bankruptcy

Title Review Process

On average close to 60% of the files we receive have some sort of title issue. How can you help?

Challenge	How you can help
Foreclosure	We will find in title review. We may ask for additional information and/or documentation.
Ownership of Multiple Properties	We will find in title review. We may ask for additional information and/or documentation, including an updated HUD income calculation.
Bankruptcy	We will (usually) find in title review. We may ask for additional information and/or documentation, including permission of the Bankruptcy Judge for us to close our loan. If an applicant is in an active bankruptcy, we can not proceed without Court permission.

Title Review Process

Challenge	How you can help
Unpaid Property Taxes	When the borrower comes in, ask them if his/her property taxes are current. If not, have the borrower pay the taxes in full or start working with the county tax office now to set up a repayment plan.
Death of Spouse or Co-Owner/Estate/Heirs	Get a copy of the Death Certificate of the deceased spouse or co-owner. ***We may be contacting you to assist us in obtaining copies of estate documents, and additional people may need to sign the deed of trust.***
Divorce and/or Separated	Verify the borrower's marital status. Please provide us a copy of the divorce or separation agreement.

Title Review Process

Tax Payment Plans must contain the following:

- Letterhead or form issued by the Tax Department. **Screenshots of the tax department collection system are not sufficient.**
- Signed by the someone in the Tax Department.
- Described the terms of the payment plan (example: \$100, a month starting 7/1/2020 until paid).
- States which years are covered if borrower is past due for more than one year.
- States that as long as borrower is still in good standing on the payment plan that the Tax Department won't proceed with further collections.

Title Closing Process

- After you have received loan approval and your winning bid/contract you can submit the Data Settlement Sheet for closing. **Data Settlement Sheets should not be submitted if you have not received your winning bid/contact.**
- The Agency requires **7 Agency business day's** notice before closing. **Closing date should be confirmed with the borrower before scheduling in the portal and the closing may not take place before the closing date given to the Agency.**
- Only the documents provided by the Agency should be used for closing.
- 3 day right to rescind **does not** apply to the ESFR loans and should not be provided to the borrower.

Title Closing Process

We will send the closing package via secure email with the following documents:

- Promissory Note
- Deed of Trust (to be recorded and must be signed by all owners and spouses)
- Legal Advise Disclosure (must be signed by all owners and spouses)
- Grant Agreement
- Name Affidavit
- W-9 for all borrowers
- Request for Notice(s), if applicable (to be recorded)
- Privacy Notice (to be given to borrower, does not need to be signed)
- Closing Instructions Letter

Title Closing Process

Quick Reminders

- All loan documents must be fully completed and all be dated the same date.
- Documents must be printed single sided. Most Register of Deeds will not accept double sided documents for recording.
- Absolutely no changes to the loan documents are permitted without written approval from the Agency.
- If a borrower wishes to close with a Power of Attorney the partner must submit the Power of Attorney to the Agency at least 3 business days before closing for review.
- Everyone listed on the loans documents must sign for themselves. If someone is unable or unwilling to sign, stop the closing and call the assigned NCHFA Paralegal.

Title Closing Process

Quick Reminders

- If the marital status of the borrower has changed since the reservation you must notify the Agency before signing any loan documents. This includes death of the co-borrower or spouse who is signing.
- All original loan documents should be returned to the Agency **within 5 business days of closing** with the exception of the Deed of Trust and Request for Notice (if any).
- Hard costs requisitions cannot be paid until all loans documents have been received and approved.
- Notify the Paralegal if there are any changes to the closing date.

Title Review and Loan Closing Process





Break

10 Minutes

Individual Case Management & Loan Processing

Sections 4.1.2: *Selecting Applicants: Assistance Policy*

Outreach and Intake requires the implementation of Policies

- You must have an Assistance Policy that clearly identifies and describes the 18 items listed in this Section.
- The Assistance Policy (AP) must be officially adopted, readily available to the general public and applied uniformly.
- Notice of Disposition
- Complaint and Appeals Process

**Best practice: Homeowners
individually sign off on receipt
of the AP**

Sections 4.1.3: Selecting Applicants: Ownership Requirements

4.1.3.1 Must own the home and have authority to create a lien on the property

4.1.3.2 Must meet income requirements and a fulltime household member must have at least one special need:

- Elderly
- Disabled
- Veteran
- Child under the age of 6 threatened by lead exposure

Sections 4.1.4: Selecting Applicants: Property requirements

1. Located in the NC county you are serving
2. Remains affordable after rehab
3. Owner Occupied, Permanent foundation, Real Property
4. Minimum 50% of building is residential

Sections 4.1.5: *Selecting Applicants: Evaluate Households*

Members must use a standard pre-application form.

Basic Steps:

1. Gather Data (pre-application)
2. Enter Data (ESFRLP portal);
3. Print HOME Owner Agreement;
4. Applicant signs Agreement;
5. Submit the Agreement to the Portal

The official ESFR **Application** is submitting all of the required documentation in the Partner Portal

AGENCY MODIFY
Essential Single-Family Rehabilitation Loan Pool
Pre-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	SS# (9 digits required)	Race Code*	Hispanic**	Relation to Homeowner	
a.							
b.							
c.							
d.							
e.							
f.							
g.							

Gross Income Work Table Source	Dollars / Household Member / MONTH							
	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)								
9)								
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 Essential Single-Family Rehabilitation Loan Pool (ESFRLP). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substandard housing conditions which pose a threat to life, health or safety or in performing accessibility modifications or other repairs necessary to meet the Essential Rehabilitation Criteria of ESFRLP.
 4) I give permission for _____ and NC Housing Finance Agency to access information to verify the contents of this pre-application and to facilitate the rehabilitation of my home to meet Essential Property Standards or the Minimum Housing Code.
 5) I understand that the secured, 0% interest, forgiven at the rate of \$5000/year loan provided via the ESFRLP is secured with a Deed of Trust.
 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 _____

AGENCY MODIFY
ESFRLP PROGRAM
Pre-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) County: 30%							
b) County: 50%									
c) County: 80%									

Note: _____

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:
 Owner 62+ Member Disabled Veteran*** EBLL threat to child under 6

Eligibility Certifications
 I hereby certify that:
 1) All of the above information has been reviewed or documented in accordance with the ESFRLP Program Guidelines and the ESFRLP Assistance Policy.
 2) The Applicant is eligible for assistance under the ESFRLP 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 ESFRLP Rehabilitation 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 as evidenced by a DD-214 form.

Sections 4.1.6 & 4.1.7: Selecting Applicants: Property requirements

Section 4.1.6/.7 Income

- Obtain and retain source documentation of income
- Gross annual income
- CANNOT be bank statements
- HUD Calculator

Section 4.1.8 Files

Maintain on file all forms and documents for each applicant, whether approved or not for assistance, i.e. a case file for each applicant

The Case File – Section 4.3

- The guidelines address directly making case files in Section 4.3.
- 26 document types



Sections 4.3.1: Program Documents: Case File Requirements

- 26 different types of program documents, most are required in every file.
- Some are required in an NCHFA document form (6)
- Some are required in a Partner Portal screen (11)
- Others can be in the format chosen by the Member but many models are provided.

Sections 4.3.2-3 and 4.3.5-6: Program Documents: Case File Requirements

Section 4.3.2 & 4.3.3

Fully complete, date and sign all documents. Don't use correction fluid/white out or make extraneous marks w/o initials.

Section 4.3.5

Organize your case files; consider a case file log (model available online). Ideally, align files with Desktop Monitoring Checklist.

Section 4.3.6

Not all records are required in the same case file location but notes must be added to the file to explain where they are located and must be provided upon request (i.e. financial records).

Sections 3.2.1.: Reservations and Disbursements

- **To get to “Approved” status which you need to complete before the actual loan & rehab process begins!**
 - **Partner submits a Reservation**
 - **Agency conducts title search**
- **Partner needs to complete:**
 - **Environmental Screening**
 - **Historical Evaluation + SHPO**
 - **Post-Rehab valuation**
 - **HOME Owner Agreement**
- **Agency conducts title search & environmental review**

Incur ESFR soft costs at your own risk before “Title Review” is completed and Unit Approved!

Sections 4.2.1: Rehabilitation Procedures

- Inspect the property for violations to meet the most stringent of the local minimum housing code or Essential Property Standard (EPS)
- Put a checklist (of the Partner's choice) in the case file. The document required to memorialize this inspection is the "ESFRLP Essential Property Standard Certification of Compliance".

Rehab Specialist is in the house!

Sections 4.2.2: Rehabilitation Procedures

- Create a work write up detailing needed improvements and associated cost estimate. Must include a home year built date.
- Document the date of inspections, on-site staff, notes and calculations, date and preparer of WWU.
- Itemize costs: i.e. materials, labor, fees
- Organize logically, by trade or location in the home.
- Picture is worth a 1000 words

Sections 4.2.2: Rehabilitation Procedures: Work Write-Ups

4.2.2.2 Provide enough information to ensure consistent bidding.

1. Scope
2. Construction method
3. Quantity
4. Quality standard
5. Location in the home
6. Reference materials such as performance or general specification information

4.2.2.3 Show matching funds on an item by item basis and identify the source.

4.2.2.4 Show lead, radon and asbestos hazards on an item by item basis

Sections 4.4.1-4: General Loan and Grant Procedures

Section 4.4.1 Assistance is in the form of:

1. Grant for Soft Costs not to exceed \$10k;
2. 0%-interest free, deferred forgivable (\$8k/year) loan not to exceed \$40k (SECURED by DEED of Trust)

Section 4.4.2 & 4.4.3 Assumption possible. Default is:

1. Sale or transfer of the property;
2. Failure to use the home as a principal residence.

Section 4.4.4 Details how Assumption are handled: subordinations@nchfa.com

Basic Loan Parameters

Sections 4.5: Preparing Loan Documents

- Member must facilitate the loan closing
- Must present or cause an attorney to present the Agency prepared loan documents to the Homeowner to complete the loan closing and document recording
- Must deliver to NCHFA
- Note: you will need a Notary present at closing

Sections 4.5: Preparing Loan Documents

Documents that encompass a complete loan closing:

1. Pre-Application + Application in the Portal;
2. Work Write-Up and Cost Estimate;
3. Contract for Rehabilitation;
4. HOME Owner Agreement;
5. Promissory Note;
6. Deed of Trust (recorded);
7. Grant Agreement;
8. Request for Notice of Sale (recorded);
9. Unrepresented Borrower Affidavit.

Member responsibility: All recording must occur **PRIOR** to construction startup!

Sections 4.6: Loan Closing Procedures

Section 4.6.1 Members are responsible for all signatures, dates and required documents for loan closing.

Section 4.6.2 Includes all titleholders on the Deed of Trust.

Section 4.6.3 Best Practice: Record on the date of closing.

Section 4.6.4 Homeowner must keep the property and rehab improvements insured for 100% of the loan amount.

Sections 4.8: Loan Close-out Procedures

Section 4.8.2 Remit to the Agency: Promissory Note, Recorded Deed of Trust, Request for Notice of Sale (if needed)

Section 4.8.3 You are responsible for proper completion of ALL documents

Section 4.8.4 Details Complaint/Dispute Policy requirements.
Note: Certificate of Satisfaction signed after the date of a complaint can resolve it.

Sections 4.2.4: Pre-Construction & Post-Construction Conferences

- Pre-construction Conference: walk-thru, rehab expectations, signed record
- Post-construction Conference: manuals, demonstrate systems and their maintenance, product warranties, one-year workmanship and materials warranty.

Must add the Conference Records to the Case File!

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool

Preconstruction Conference Record

Recipient Organization/Coordinating Agency: _____
Date: _____ Time: _____ Place: _____
Homeowner: _____
Street Address: _____
City: _____ Zip code: _____

Representatives present for (list all persons attending and have each sign and date):

Recipient Organization: _____
Attendee signature: _____ Date: _____

Contractor(s): _____
Attendee signature: _____ Date: _____
Attendee signature: _____ Date: _____

Homeowner: _____
Attendee signature: _____ Date: _____
Attendee signature: _____ Date: _____

Comments: (Note any special conditions, times, agreements) _____

Recorded by: _____

Homeowner Acknowledgement

I have received a written copy of the ESFRLP "Assistance Policy", and a _____ representative has described the terms, conditions, limitations, and provisions of the ESFRLP. In addition, a _____ representative has described the repair process and reviewed with me the repair Contract, the work write-up, and related documents. Therefore, with full understanding of the assistance being offered, I acknowledge execution of the ESFRLP Homeowner Written Agreement and Construction Contract, and agree that the work will begin on or about _____, 20__.

Homeowner's Signature: _____ Date: _____

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool

Post-Construction Conference Record

Recipient Organization/Coordinating Agency: _____
Date: _____ Time: _____ Place: _____
Homeowner: _____
Street Address: _____
City: _____ Zip code: _____

Representatives present for (list all persons attending and have each sign and date):

Recipient Organization: _____
Attendee signature: _____ Date: _____

Contractor(s): _____
Attendee signature: _____ Date: _____
Attendee signature: _____ Date: _____

Homeowner: _____
Attendee signature: _____ Date: _____
Attendee signature: _____ Date: _____

Comments: (Note any topics discussed) _____

Recorded by: _____

Homeowner Acknowledgement

I have received all warranty manuals, maintenance schedules and instructions for the scope of work completed on my home. Specifically, I have received the following documents or instructions (circle all that apply):

Instructions for use and care of the following: gutters and downspouts; vinyl siding; thermostat for heating and cooling; return air vent and filter; kitchen exhaust fan; bathroom exhaust fan; gfi outlets in kitchen; gfi outlets in bathroom; CO detectors, and Smoke detectors. Other: _____

Warranties for: roofing-type: _____; siding-type: _____; insulation-attic; insulation-crawl; insulation-wall; pest treatment application-company: _____; Electrical panel; sump pump-crawl; water heater-type: _____; HVAC system-type: _____; exhaust fan-kitchen, exhaust fan-bathroom; refrigerator; stove; kitchen faucet, and bathroom faucet. Other: _____

I acknowledge receipt of these instructions and warranties on _____, 20__.

Homeowner's Signature: _____ Date: _____

Sections 3.12.7: Project Close-Out: Photo Documentation

- All units must have at least 5 before and 5 after pictures submitted to NCHFA.
- One picture must show the overall home including the front entry, preferably before and after.
- Submit with Unit Completion Report (UCR) portal entry.

- Begin with the end in mind-the EPS Certification of Compliance
- Critical Milestone and a required document.
- Additional documentation may be required and/or requested by your NCHFA case manager.

ESFRLP Essential Property Standard Certification of Compliance*

This certifies that _____ [project address]
 in _____ [city] was inspected on the dates named below and found to be in
 compliance with at least one of the following during the Post-Rehabilitation Inspection:

Local Minimum Housing Code for _____ [local jurisdiction]
 Essential Property Standard [ESFRLP Program Guidelines Appendix A, Section C.]

Pre-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ [month/day/year] to create a scope of work to meet the selected standard.

Post-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ [month/day/year] to confirm completion of a scope of work
 to meet the selected standard. On this date, all work is complete and there are no 'punch-list' items.

A one-year warranty begins on the Post-Rehabilitation Inspection date above; the homeowner must
 notify in writing the contractor and/or partner of any defects within one-year of this date. All corrective
 work performed extends the warranty on the corrected work to one-year from the date corrected.

Contractor: _____
 _____ [name of organization and contact with address]

Partner: _____
 _____ [name of organization and contact with address]

The following corrective work was performed (include item and date of the correction):

Homeowner Receipt of completed document:
 Homeowner signature: _____
 Homeowner Printed Name: _____ Date: _____

* The project case file should continue to include a consistent pre-rehab inspection list. Examples include: ESFRLP Certification Checklist, ESFRLP Field List, local minimum housing code with additional required ESFRLP Essential Property Standards added or other pre-rehab list that suits the needs of the Member's organization and location to meet the Essential Rehabilitation Criteria.

April 22, 2019

Sections 4.7.1 & 4.7.2: Loan Disbursement Procedures

1. Inspect work – add inspection notes to file including date of
2. Pay only for satisfactory work – add approved requisition to case file
3. Make max. of 5 payments – case file log will help track
4. Ensure adequate funds on hand – communicate with finance
5. All changes to the work are written including time and traded work scope changes: homeowner, contractor, 2 members sign – in case file, modify loan as needed.
6. Lien Waivers are required – add to case file

Critical to coordinate with Rehab Specialist!

Sections 4.8.1: Loan Close-Out Procedures

1. Make final inspection and have an LBP clearance if needed;
2. All work including code compliance is complete;
3. Release of Liens is in place;
4. Use all the funds available (change order if needed) or reduce loan by an executed & recorded Estoppel to reflect the final loan;
5. Owner's Satisfaction complete.

Add to the file!

NORTH CAROLINA HOUSING FINANCE AGENCY
Single-Family Rehabilitation Program Loan Pool

Contractor's Release of Liens

A. Sub-contractor's and Supplier's Certification

WHEREAS we, the undersigned sub-contractor(s) and/or supplier(s), have furnished the materials and work for the repair of the dwelling unit described below:

HOME OWNER: _____

ADDRESS: _____

PRIME/GENERAL CONTRACTOR: _____

CONTRACT DATE: _____

WHEREAS we, the undersigned sub-contractors and suppliers, have agreed to release all liens which we, or any of us, have, or might have on the said buildings for work or materials contracted for or furnished in, for, or about the repairing or modification of the said building.

WITNESSETH, that we, the undersigned sub-contractors and suppliers, do hereby certify that all work required to be done by us in association with the above-referenced contract has been done in good and workmanlike manner in accordance with the terms thereof, and that we have been paid or definite arrangements have been made for us to be paid by the prime/general contractor;

WITNESSETH, that we, the undersigned sub-contractors and suppliers, do hereby release any and all claims for damages, loss or amounts owed or claimed to be owed by either the Contractor or Homeowner as a result of the above contract and work done thereunder.

IN WITNESS WHEREOF, we hereunto set our hands and seals, on the date written opposite our respective signatures:

(1) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(2) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(3) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(4) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(5) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

B. Prime/General Contractor's Certification and Request for Payment:

I do hereby certify to the Owner of the above property that the signatures signed to this Release of Liens comprise a true and complete list of all corporations and persons who have contracted for or furnished any and all repairs or improvements of the said building(s) or premises, or who are, or have been, sub-contractors upon said building(s) or any part thereof or for any furnishing and any and all fixtures or improvements to said real estate under any contract or agreement with the undersigned.

Upon receipt of payment of the balance due under the contract this document shall become effective to release all liens which I, the undersigned, have or might have on the said buildings for work or materials contracted for or furnished in, for, or about the repairing or modification of the said building. Payment shall be considered received when the related payment check has been properly endorsed and has been paid by the bank upon which it is drawn.

I hereby request payment of the balance due under the contract.

Contractor Date

Authorized Signature

Title

Witness

RELEASE OF LIENS (MODEL)

Sections 3.10: Project Reporting– Individual Units

1. Complete all Unit Completion Reports (UCR) in portal
 1. Within 60 days of final pay requisition – case file log!
 2. This includes inputting the General Contractor if you did not add with the Settlement Data Sheet.

3.10.3 Important Dates worth repeating!

For ESFRLP24:

- The project completion date: December 31, 2026 (Funds obligated by loan)
- The project closeout date is June 30, 2027

Sections 3.11: Project Monitoring by Agency – Desktop & Site Visit Audits

The Agency uses the following criteria to review the Member's performance:

1. Conformance with the Member's Application for Funding;
2. Compliance with the requirements of the Program as stated in the Funding Agreement and ESFRLP Program Guidelines;
3. Adherence to the member's policies for Assistance and Procurement/Disbursement.

-Members will be contacted by their case manager w/ which units will be monitored.

-NCHFA will open slots for the electronic upload of monitored case files

-Members will upload requested case files needed to be reviewed; all documents required for each unit unless noted otherwise.

-Member will contact the individual homeowners to schedule a time to visit and review the rehab work that was completed.

Recent Technical Assist Topics

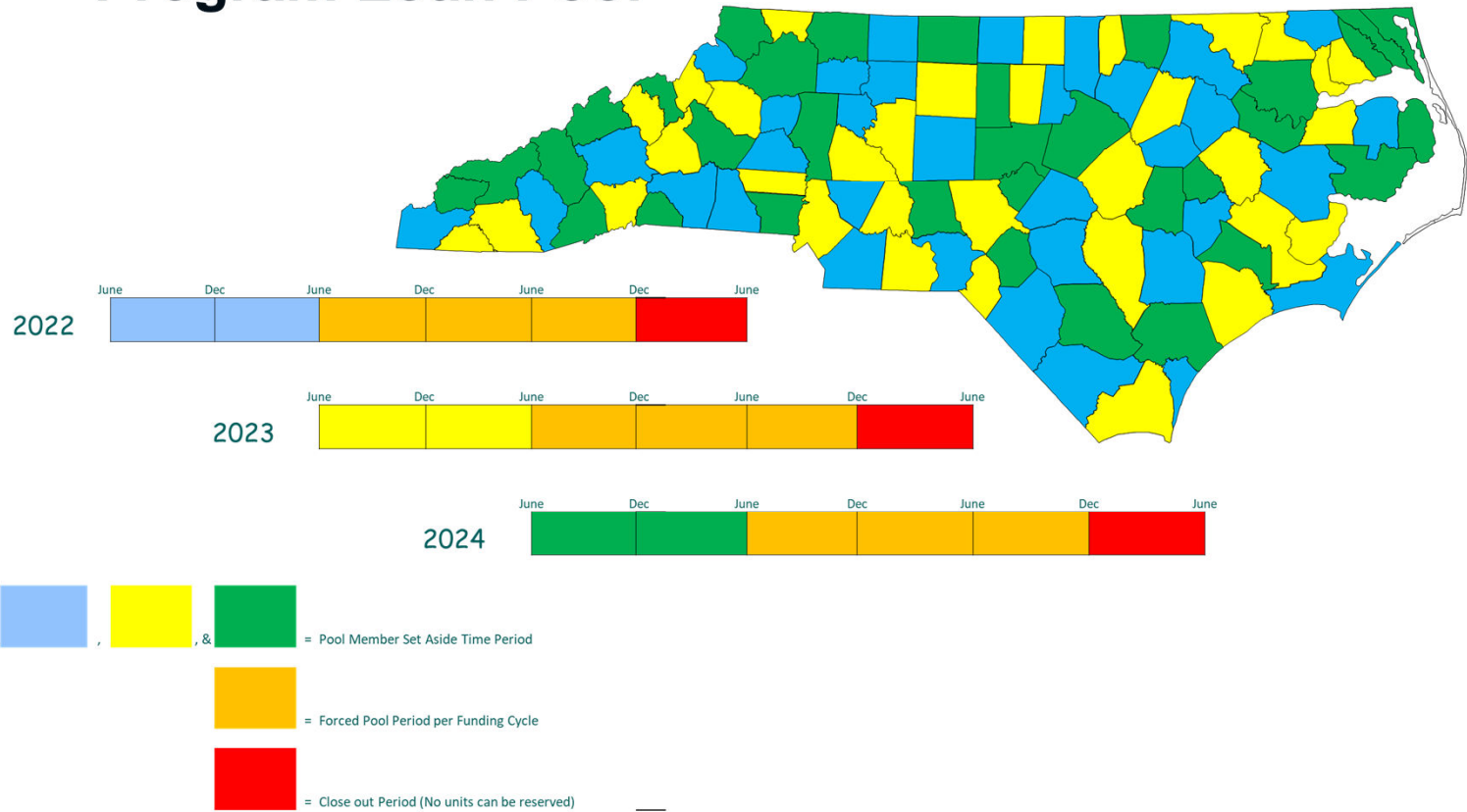
Topic 1: Cycles of the ESFR Program

This describes the program as it currently configured.

1. A full ESFR cycle runs for 3 years
2. All 100 counties are served over a 3 year period: 34/33/33
3. Counties may apply only in their year of eligibility to apply
4. A full cycle will begin in 2025
5. Notice of Funding Availability (NOFA) posted in Nov/Dec of the preceding year
6. Major Changes usually occur at the beginning of a cycle
7. The 3 yr. Funding Cycle is in place to provide Local Governments and Non-profits a continuous flow of funding

Topic 1: Cycles of the ESFR Program

Essential Single-Family Rehabilitation Program Loan Pool



Topic 2: Administrative Funds Backup documentation

Once Administrative Funds are available, per **PG 2.2.4.3**:

1. **Admin invoices** should be approved by the Member's own internal Accounting processes to meet 2 CFR 200
2. Approved **Admin Invoices** should be uploaded to the Partner Portal
3. If there is an outside vendor invoice, this is the best choice to upload
4. If Admin charges are internal, create an invoice on Company letterhead.
5. Keep backup documentation for internal charges such as payroll, timesheets, allocation plans, etc.

Request Admin Funds P.G. 2.2.4.3

Edit Requisition Request Line Item

Vendor: Wilmington Area Rebuilding Ministry, Inc.
Invoice Date: 06/19/2023
Ref #: Test1
Remaining Amount: \$8,000
Program Funds: 8,000
Other Funds:
Admin Cost: Admin
Cost Category: Select ...
Total:
Description: General management, oversight, and coordination of ESFRLP activities; Indirect costs, overhead costs related to administration of ESFRLP activities; Project monitoring; Project related outreach & intake, advertising and public information; Travel and mileage expenses

Save Cancel

Enter the admin funds, select Admin Cost and designate the Cost Category line item on the invoice. Click "Save" to complete.

NCHFA HOUSING FINANCE AGENCY www.nchfa.com

Topic 3: Assisting ESFR Clients targeted by a scam

Potential Signs of a Scam

1. Homeowner receives a letter after the loan/project is closed.
2. As our subrecipient, your organization should deliver the bulk of information.
3. The homeowner (borrower) is being directed online to a location online that is not NCHFA.com
4. The homeowner is being asked to:
 1. purchase something, like insurance.
 2. Give out information
5. Links/Emails to NCHFA websites:
 - a. <https://www.nchfa.com/homeowners/manage-your-loan>
 - b. subordinations@nchfa.com (email)
 - c. payoffs@nchfa.com (email)
 - d. occupancy@nchfa.com (email for estate and occupancy issues)

Topic 3: Assisting ESFR Clients targeted by a scam

Typical Letters NCHFA sends

1. NCHFA letters (with two exceptions) are for information only:
 1. Good Faith Estimate
 2. Estoppel
 3. Welcome letter with first Annual Privacy from NCHFA servicing
 4. Annual Privacy notice from NCHFA servicing
 5. Satisfaction of the Loan/Release of the Lien-Borrower to get copy from Register of Deeds
2. These two types of letters require a response:
 1. *Estate Letters if the Borrower dies*
 2. *Borrower changing occupancy letter*

Website discussing solicitations:

<https://www.nchfa.com/homeowners/manage-your-loan/notice-borrowers-regarding-insurance-solicitations>

Topic 4: Project Amendments (PA)

AKA: Why we need a PA when you add team personnel

Why do I need to file a Project Amendment for anyone with access to the Portal?

1. The portal collects PII (personally-identifiable information) data, much of this information is considered sensitive
2. There are no firewalls inside the portal, all data can be seen by those with access
3. HUD requires that the Agency manages access to sensitive PII
4. Therefore, the Agency needs a PA on every person who has access to the Portal

Topic 4: Project Amendments (PA)

Where to Find a PA

Website: <https://www.housingbuildsnc.com/home-ownership-partners/community-partners/community-programs/essential-single-family-rehabilitation-loan-pool/forms-and-resources>

ESFRLP Required Forms

ESFRLP Lead-Based Paint Requirement Worksheet (updated 9/7/2023)
ESFRLP Essential Property Standard Certification of Compliance (updated 9/7/2023)
ESFR Certification Checklist (2016-2018)
Certification of Completion and Final Cost (updated 3/4/2020)
ESFRLP Section 3 Summary Report and Guidance (updated 7/15/2021)
ESFRLP Section 3 Summary Report (Excel)
Request for Project Amendment - ESFRLP (updated 9/7/2023)
ESFR Waiver Form (updated 9/7/2023)

What information does a Project Amendment Collect?

1. Who and what position is being replaced
2. Who is the new person?
 1. Position(s) being replaced
 2. Name
 3. Title
 4. Email
 5. Phone number

Topic 5: Identifying Lead Based Paint (LBP) professionals

How to determine the professional you need for ESFR

ESFR projects have two governing Authorities when considering lead:

1. EPA
2. HUD

EPA has designated the Department of Health and Human Services (DHHS) as the party responsible for administering EPA LBP regulations in NC. Therefore:

1. The Health Hazards Control Unit (HHCU) of DHHS administers LBP in NC, not the EPA
2. Credentials are issued by DHHS-HHCU to the following:
 1. Renovation: Certified RRP Firms and Certified RRP Renovators
 1. RRP= Renovation and Repair Program
 2. Abatement: Lead Abatement Firms and Lead Abatement Certified Individuals
 3. Both Abatement and Renovation: must carry both sets of credentials

Topic 5: Identifying LBP professionals

AKA: Searching online for LBP professionals

Step 1: Fill out the LBP Worksheet available at this website:

<https://www.housingbuildsnc.com/home-ownership-partners/community-partners/community-programs/essential-single-family-rehabilitation-loan-pool/forms-and-resources>

ESFRLP Required Forms

ESFRLP Lead-Based Paint Requirement Worksheet (updated 9/7/2023)

ESFRLP Essential Property Standard Certification of Compliance (updated 9/7/2023)

ESFR Certification Checklist (2016–2018)

Certification of Completion and Final Cost (updated 3/4/2020)

ESFRLP Section 3 Summary Report and Guidance (updated 7/15/2021)

ESFRLP Section 3 Summary Report (Excel)

Request for Project Amendment - ESFRLP (updated 9/7/2023)

ESFR Waiver Form (updated 9/7/2023)

Topic 5: Identifying LBP professionals

AKA: Searching online for LBP professionals

Step 2: Look for LBP professionals at this

Website: <https://schs.dph.ncdhhs.gov/lead/accredited.cfm>

This is how you should search if you can use RRP (less than \$25,000 of non-LBP construction costs):
>search by firm>County>Renovation:

SEARCH BY DISCIPLINE		OR	SEARCH BY FIRM	
Discipline: Inspector Project Designer Risk Assessor Supervisor	Sort By: <input checked="" type="radio"/> City <input type="radio"/> County <input type="radio"/> Name		Firm Type: Abatement Renovation	Sort By: <input type="radio"/> City <input checked="" type="radio"/> County <input type="radio"/> Name
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
<input type="button" value="Search"/>			<input type="button" value="Search"/>	<input type="button" value="Search"/>

This is how you should search if you must use HUD/EPA abatement in North Carolina (\$25,000 or more of non-LBP construction costs):
>search by firm>County>Abatement:

SEARCH BY DISCIPLINE		OR	SEARCH BY FIRM	
Discipline: Inspector Project Designer Risk Assessor Supervisor	Sort By: <input checked="" type="radio"/> City <input type="radio"/> County <input type="radio"/> Name		Firm Type: Abatement Renovation	Sort By: <input type="radio"/> City <input checked="" type="radio"/> County <input type="radio"/> Name
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
<input type="button" value="Search"/>			<input type="button" value="Search"/>	<input type="button" value="Search"/>

Topic 6: RRP Firm and RRP Renovator – What's the Diff?

Certified Firm

1. Must be renewed annually by an eligible contractor or other entity
2. Submit an application downloaded from the website, Cost is \$300/year
3. Responsible for record keeping, all units serviced that were built prior to 1978

Certified Renovator

1. Must be renewed by taking an update class every 5 years
2. No annual maintenance cost
3. Request to be attached to a Certified Firm
4. Responsible for oversight in the field and teaching non-certified individuals, must be onsite during project to oversee work

EVERY ESFR project must have RRP professionals on site

Topic 6: RRP Firm and RRP Renovator – How to Apply

Website: <https://schs.dph.ncdhhs.gov/lead/accredited.cfm>

Step 1: Download and complete the form below “Application for Lead Renovation Firm Certification”:

Renovation, Repair and Painting

In order to obtain certification from the Health Hazards Control Unit (HCCU), discipline-specific training must be obtained from an [accredited training provider](#).

- [Application for Lead Renovation Firm Certification](#) (9/16; PDF, 159KB) | [Solicitud de Certificación de Empresas de Carolina del Norte](#) (9/16; PDF, 218KB)
- [Application for Lead Renovator Certification](#) (9/16; PDF, 202KB) | [Solicitud de Certificación de Renovador de Plomo](#) (9/16; PDF, 109KB)
- [Application for Lead Dust Sampling Technician Certification](#) (8/10; PDF, 32KB)
- NC RRP Recordkeeping Guidance Document – non mandatory RRP compliance assistance tool.
 - [Recordkeeping Checklist](#) (PDF, 336 KB)
 - [Supplemental Page](#) (PDF, 182 KB)

Step 2: Download and complete the form below “Application for Lead Renovator Certification”:

Renovation, Repair and Painting

In order to obtain certification from the Health Hazards Control Unit (HCCU), discipline-specific training must be obtained from an [accredited training provider](#).

- [Application for Lead Renovation Firm Certification](#) (9/16; PDF, 159KB) | [Solicitud de Certificación de Empresas de Carolina del Norte](#) (9/16; PDF, 218KB)
- [Application for Lead Renovator Certification](#) (9/16; PDF, 202KB) | [Solicitud de Certificación de Renovador de Plomo](#) (9/16; PDF, 109KB)
- [Application for Lead Dust Sampling Technician Certification](#) (8/10; PDF, 32KB)
- NC RRP Recordkeeping Guidance Document – non mandatory RRP compliance assistance tool.
 - [Recordkeeping Checklist](#) (PDF, 336 KB)
 - [Supplemental Page](#) (PDF, 182 KB)

Step 3: Attach required documents & a \$300 check

Step 4: Create a self-addressed stamped envelope for return of your RRP Firm Certificate and RRP Lead Renovator Letter

Step 5: Bundle and send together

Topic 7: Eligibility of non-EPS items

Yes, this type of expenditure is eligible if you can answer all of the following statements in the affirmative:

1. The home meets all items in the Essential Property Standard and any noted deficiencies are complete and executed and all required systems will last 5 years or longer.
2. You would treat every other home/homeowner the same if funds allowed.
3. In this home with this homeowner, no other need appears more pressing as a threat to life and safety of the occupant(s).
4. There are sufficient funds in the project.
5. The construction item will improve at least one of the following areas of the home: accessibility, safety, health, durability/longevity, or energy.

If you feel that you can answer all of the above in the affirmative just document everything as required and move forward.



Break

30 Minutes

Back at 1:40

ESFRLP Income Determination 24 CFR part 5

Income Types

Household income is defined as the gross annual income of all household members that is anticipated to be received during the upcoming twelve-month period based on the twelve-month period preceding the date of application. Annual Income is the anticipated gross annual income from all sources received by the family. “Anticipated” means projecting future income based on current circumstances, which may include recent overtime, recent promotion etc.

Household income includes wages, salary, overtime pay, commission, fees, tips, bonuses, interest, dividends, Social Security, annuities, pensions, retirement funds, insurance policy dividends, disability benefits, alimony, child support, regular contributions from persons not occupying the unit, and public assistance allowances.

Household income for self-employed persons will be determined by averaging the reported net income on federal tax returns for the previous two years.

Recipients must re-verify the applicant’s income eligibility if the time between the Application and Eligibility Certification (4.3.1.1) and the signing of the Promissory Note (4.3.1.9) exceeds six (6) months.



AGENCY MODIFY
Essential Single-Family Rehabilitation Loan Pool
Pre-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	SS# (9 digits required)	Race Code*	Hispanic**	Relation to Homeowner
a.						
b.						
c.						
d.						
e.						
f.						

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)								
9)								
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 Essential Single-Family Rehabilitation Loan Pool (ESFRLP). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substandard housing conditions which pose a threat to life, health or safety or in performing accessibility modifications or other repairs necessary to meet the Essential Rehabilitation Criteria of ESFRLP.
 4) I give permission for _____ and NC Housing Finance Agency to access information to verify the contents of this pre-application and to facilitate the rehabilitation of my home to meet Essential Property Standards or the Minimum Housing Code
 5) I understand that the secured, 0% interest, forgiven at the rate of \$5000/year loan provided via the ESFRLP is secured with a Deed of Trust
 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 _____

AGENCY MODIFY
ESFRLP PROGRAM
Pre-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) County: 30%								
b) County: 50%								
c) County: 80%								

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:
 Owner 62+ Member Disabled Veteran*** EBLL threat to child under 6

Eligibility Certifications
 I hereby certify that:
 1) All of the above information has been reviewed or documented in accordance with the ESFRLP Program Guidelines and the ESFRLP Assistance Policy.
 2) The Applicant is eligible for assistance under the ESFRLP 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 ESFRLP Rehabilitation 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 as evidenced by a DD-214 form.

7/18/2024

NCHFA, ESFRLP Admin Work

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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:

- Wages from employment (including commissions, tips, bonuses, fees, etc.);
- Income from operation of a business;
- Rental income from real or personal property;
- Interest or dividends from assets;
- Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- Unemployment or disability payments;
- Public assistance payments;
- Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
- Sales from self-employed resources (Avon, Mary Kay, etc.);
- 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

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

**Social Security Administration
 Supplemental Security Income
 Important Information**

SOCIAL SECURITY
 1249 S VINNELLI WAY
 SUITE 101
 BOISE ID 83709
 Date: November 11, 2010
 Claim Number: 261-90-6357 DI

067794 1 SP 0747 17R T16 M00 1104

COMPANY NAME
 Sample Company Name, Sample Company Address 55220

EARNINGS STATEMENT

EMPLOYEE NAME	SOCIAL SEC. #	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE	
Sample Name	XXX-XX-1412	44214	4889	10/01/13-11/05/13	11/08/13	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES	50	50	2,500.00	FICA MED TAX FICA SS TAX FED TAX CA ST TAX SDI	36.25 188.00 309.18 183.76 25.00	1,811.25 6,975.00 25,183.00 6,208.26 1,125.00
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	CURRENT TOTAL	CURRENT DEDUCTIONS	NET PAY	
112,500.00	43,183.51	69,316.49	2,500.00	958.19	1,541.81	

Social Security Administration
Supplemental Security Income
 Important Information

SOCIAL SECURITY
 1249 S VINNELL WAY
 SUITE 101
 BOISE ID 83709
 Date: November 11, 2010
 Claim Number: 261-90-6357 DI

CHRISTOPHER ALAN WALTERS
 C/O 525 AMERICANA BLVD
 BOISE ID 83702

Type of Payment:
 Individual-Disabled

We are writing to tell you about changes in your Supplemental Security Income (SSI) record. The rest of this letter will tell you more about this change.

Your Payments Will Be As Follows:

From	Through	Amount Due Each Month
December 1, 2010	Continuing	\$674.00

Information About Your SSI Payments

This action does not change your current payment amount.

Your Payment Is Based On These Facts

- The amount of SSI we pay depends on your living arrangements. Your living arrangements are where you live, with whom you live, and how your food and shelter expenses are paid. Based on the information we have, your Federal living arrangement is:
 - Category A for November 2010 on
 Please see the enclosed "Fact Sheet on SSI Federal Living Arrangement Categories" for a description of this Federal living arrangement category and others.
- You are living in the State of Idaho for November 2010 on.

See Next Page

SSA-1A-160

EMPLOYEE NAME		SOCIAL SEC. #	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE	
Sample Name		XXX-XX-3432	44234	48889	10/01/10-11/05/10	11/08/10	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS		CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES	50	50	2,500.00	FICA MED TAX	36.25	1,811.25	
				FICA SS TAX	188.00	6,875.00	
				FED TAX	359.18	25,183.00	
				CA ST TAX	183.76	6,268.29	
				SDI	25.00	1,125.00	
YTD GROSS			YTD DEDUCTIONS			YTD NET PAY	
112,500.00			42,163.51			69,336.48	
				CURRENT TOTAL		CURRENT DEDUCTIONS	NET PAY
				2,500.00		558.19	1,500.81



Wage document

SSI document

HOWARD BANK
Statement Ending 09/21/2018
Page 1 of 4

RETURN SERVICE REQUESTED

John Doe
123 Main Street
Baltimore, MD 21224

Managing Your Accounts

- Privacy Screen: Custom
- Phone Number: 443-573-4800
- Online Banking: HowardBank.com
- Telephone: 1-877-527-2763
- Mailing Address: 3301 Bolton Street, Baltimore, MD 21224

Summary of Accounts

Account Type	Account Number	Ending Balance
HOWARD RELATIONSHIP CHECKING	XXXXXXXXXX4101	\$5,884.22

HOWARD RELATIONSHIP CHECKING-XXXXXXXXXX4101
Primary Account

Account Summary
Date: 09/21/2018

Account Activity

Post Date	Description	Credits	Debits	Balance
09/01/2018	Beginning Balance			\$16,825.42
09/04/2018	Signature POS Debit 05/13 MD BALTIMORE GWMT			\$16,747.98
09/04/2018	INC SEOR ST			\$16,758.38
09/05/2018	National			\$16,715.41
09/05/2018	HMS			\$17,043.98
09/06/2018				\$3,831.98
09/06/2018				\$3,871.23
09/05/2018				\$3,551.23
09/06/2018				\$3,396.23
09/07/2018				\$3,560.48
09/07/2018				\$3,870.88
09/13/2018				\$3,690.88
09/13/2018	Signature POS Debit 05/13 MD BALTIMORE GWMT	\$14.06		\$3,620.78
09/13/2018	L.A. FILL	\$12.98		\$3,607.80
09/13/2018	AXAT MORTGAGE ONLINE PMT	\$116.22		\$3,491.58
09/14/2018	DEPOSIT	\$605.62		\$4,098.20
09/14/2018	DIRECT DEP		\$3,633.53	\$7,131.53
09/14/2018	Signature POS Debit 05/13 MD BALTIMORE GWMT	\$19.66		\$7,111.87
09/17/2018	ATM Withdrawal 09/15 WY BWOOD MARTINSBURG INWOOD	\$400.00		\$6,711.87
09/17/2018	Signature POS Debit 05/16 MD BALTIMORE GWMT	\$14.06		\$6,697.81

FDIC

1275 x 1650

You can use a bank statement to understand what Sources of income you should be looking for but **the bank statement itself is not considered income source documentation**. Never leave the statement In the case file unless all of these conditions apply:

- 1. ALL of the non-pertinent information is redacted**
- you made a **BIG MISTAKE** and served someone without getting all of your source documentation up front and this the only way to document an income source

There are rare occasions when a bank statement shows a source account for income. On these occasions, you must **redact all non-pertinent information**.

The HUD Income Calculator is required for ESFRLP program.

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

Compliance Income Calculations

Income limits for participants (which are included in your Assistance Policy) are based on the county median income for the county in which the household resides adjusted for family size as published by the U.S. Department of Housing and Urban Development (HUD) for the HOME program.



HUD EXCHANGE

My HUD Exchange

Programs ▾

Resources ▾

Trainings

Program Support ▾

Grantees ▾

Makes determining the income eligibility and assistance amounts 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

Start a new calculation or complete a previous calculation

[Go To My Dashboard](#)

Related Materials

New [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](#)

← → ↻ hudexchange.info/incomecalculator/dashboard/ ☆ ⚙️ 🔴 ⋮

Apps Discover Financing... agencycentral.nchfa... Home Page - NCHF... Five weeeeeeeird t... Welcome! | LinkedIn >> Other bookmarks Reading list


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

Select One

- 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 HCHFA/ESFRLP Admin Workshop

Start

7/18/2024
 65092E726.DOCX

Show all ×



CPD Income Eligibility Calculator HOME Annual Income Calculation

[User Manual](#) [Help](#)

- [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 responsible entity in consultation with the local assistance...



CPD Income Eligibility Calculator HOME Annual Income Calculation

[User Manual](#) [Help](#)

- [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

List each person in the household individually.

Use the information circled in blue (page 2 of the model application) to fill in the first section

Fill in the State (NC), County designated in your assistance policy and 80% for your limit.

#1

Beneficiary Member ID

This member is the head of household	<input checked="" type="checkbox"/>
This member is the co-head of household	<input type="checkbox"/>
This member is a child UNDER age 18	<input type="checkbox"/>
This member is a fulltime student age 18 years and OVER	<input type="checkbox"/>
This member is 62 years of age or older	<input checked="" type="checkbox"/>
This member is a person (of any age) with disabilities	<input checked="" type="checkbox"/>

Previous

Continue

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

North Carolina

Area

Raleigh, NC MSA

Applicable 2021 Income Limit for household size in area

80%

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.)

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 0.4%.

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
<input type="button" value="+ Add"/>			

Type	Description	Annual Amount
<input type="button" value="+ Add"/>		

Anticipated Annual Income for for Beneficiary Member ID: Testcase

Type	Description	Annual Amount
<input type="text" value="Wages/Salaries"/>	<input type="text"/>	\$ <input type="text"/>

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 2

\$

Total Overtime/Bonus Pay, Month 3

\$

Total Overtime/Bonus Pay, Month 4

\$

Total Overtime/Bonus Pay, Month 5

\$

Total Overtime/Bonus Pay, Month 6

\$

Total Overtime/Bonus Pay, Month 7

\$

Total Overtime/Bonus Pay, Month 8

\$

Total Overtime/Bonus Pay, Month 9

\$

Total Overtime/Bonus Pay, Month 10

\$

Total Overtime/Bonus Pay, Month 11

\$

Total Overtime/Bonus Pay, Month 12

\$

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.

Beneficiary ID: TESTcase1	Area, State: Raleigh, NC MSA
Number of Members: 1	Income Limit: \$53,600.00

Assets

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

TOTAL ACTUAL INCOME FROM ASSETS \$0.00

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

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	
TOTALS	\$0.00	\$0.00	\$8,088.00	\$0.00	\$0.00



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.)



Pre

Save & Return to Dashboard

Continue to Adjusted Income >

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Income Eligibility Calculator

24 CFR PART 5 ANNUAL INCOME CALCULATION
Completed on 07/22/2019

1. Last Name: Buckner		2. Beneficiary ID: Alamance072219A		
3. Number of Members: 2		5. 2019 Income Limit: \$38,800.00		
4. Area/State: METRO19, NC MSA				
ASSETS				
First Names	Member IDs	Asset Description	Current Cash Value of Assets	Actual Income from Assets
Memo	A		\$0.00	\$0.00
Demo	B		\$0.00	\$0.00
6. Net Cash Value of Assets			6. \$0.00	
7. Total Actual Income from Assets			7. \$0.00	
8. Imputed income from Assets (only if the Net Cash Value of Assets is greater than \$5,000):			8. \$0.00	

Page 1 of 3

7/18/2024

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Income Eligibility Calculator

24 CFR PART 5 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. Asset Income
Memo	A	\$0.00	\$14,202.00	\$0.00	\$0.00	
Demo	B	\$6,177.60	\$0.00	\$0.00	\$0.00	
9. Totals		a. \$6,177.60	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.						10. \$20,379.60

Based upon the information submitted, the Annual Income of Alamance072219A has been determined to be \$20,379.60, which is below the 2019 80% income limit of \$38,800.00 for a 2-member household in METRO19, NC MSA (CBSA: METRO19). (Completed on July 22, 2019)

COMPLETE SIGNATURES ON NEXT PAGE

NCHFA: ESFRLP Admin Workshop

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Income Eligibility Calculator

I/we certify that this information is complete and accurate. I/we agree to provide, upon request, documentation on all income sources to the HUD Grantee/Program Administrator.

24 CFR PART 5 ANNUAL INCOME CALCULATION
Completed on 07/22/2019

Beneficiary ID: Alamance072219A

HEAD OF HOUSEHOLD		
Signature: [Signature]	Printed Name: [Name]	Date: 7/25/2019
OTHER BENEFICIARY ADULTS*		
Signature: [Signature]	Printed Name: [Name]	Date: 7/25/2019
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
Signature:	Printed Name:	Date:
PREPARER		
Signature: [Signature]	Printed Name: [Name]	Date: 07/22/2019

* Attach another copy of this page in additional signature sheets if required.

WARNING: The information provided on this form is subject to verification by HUD, any time, and Title 18, Section 1001 of the U.S. Code provides that knowingly and willingly making a false or fraudulent statement to a department of the United States Government.

Page 2 of 3

Page 3 of 3

Certifying signature and date

Section 3 Reporting and Environmental Review Issues

SECTION 3: SUMMARY REPORT >>>>TO NCHFA

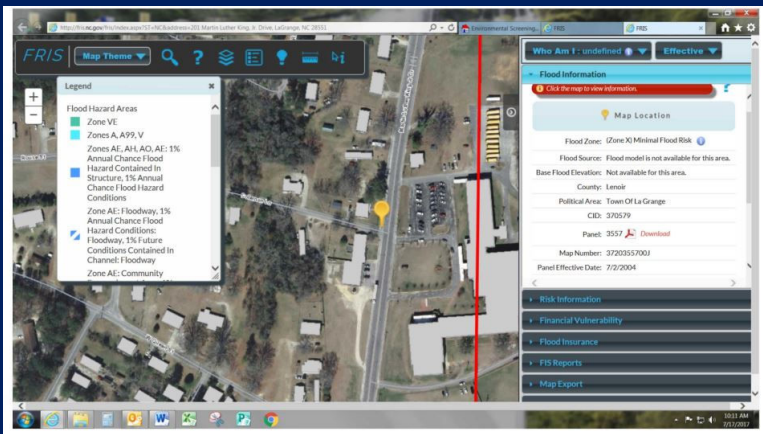
Section 3 Summary Report ESFRLP						
Subrecipients use this form to provide NCHFA the information necessary to report on Section 3 Benchmark						
Updated May 2021						
6	Subrecipient Name:					Project Number:
7	Contact Person:					
8	Date Report Submitted to NCHFA:					
9	Subrecipient Address (city, state, zip):					
10	Phone:					
11	Fax:					
12	Email:					
13	Total HOME Funds Awarded by NCHFA:					
14	Calculated difference from \$200,000: -\$200,000.00					
15						
16	Section 3 is an initiative to employ local low- and very low-income workers and create opportunities for businesses owned by low-income workers.					
17						
18	Part I. Employment and Training (Columns A, B, and C are mandatory fields.)					
19	A. Total Labor Hours Worked on Project	B. Total Labor Hours Worked on Project by Section 3 Workers	C. Total Labor Hours Worked on Project by Targeted Section 3 Workers	D. % of Total Labor Hours worked by Section 3 Workers*	E. % of Total Labor Hours Worked by Targeted Section 3 Workers	
20				0%	0%	
21	*Includes hours worked by Section 3 worker and targeted Section 3 worker					
22						
23	Part II. Summary of Efforts					
24	Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. (Enter YES for all that apply. Enter NO , if it does not apply.)					

SECTION 3: SUMMARY REPORT >>>>TO NCHFA

24		
25		Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
26		Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
27		Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
28		Coordinated with Youthbuild Programs and administered in the metropolitan area in which the Section 3 covered
29		Provided or connected Section 3 workers with employment search assistance such as, resume writing, interview preparations, or connecting with placement services.
30		Providing training or apprenticeship opportunities for Section 3 workers or targeted workers.
31		
32	In the space below, please provide a detailed narrative describing the specific actions that were taken by you to comply with the requirements of Section 3 and meet the minimum benchmarks for employing Section 3 workers and targeted workers. You may list any other qualitative efforts you undertook to facilitate employment for Section 3 workers or targeted workers and opportunities	
33		
34		
35		
36		
37		
38		
39		
40		
41		
42		
43	Is there or any supplemental information you'd like to provide? If you anticipate that HUD or a state reviewer may be dissatisfied with your efforts at directing economic opportunity (employment hours) to low-income individuals and businesses, or with the results of those efforts, please use the space below, so your organization can be defended against claims that you are not	
44		
45		
46		
47		
48		
49		

Section 2.7: environmental standards

- Member must submit an Environmental Screening via the Partner Portal



Flood Map

Environmental Screening
✉

Historic Property: [36 CFR 800]
<http://gis.ncdcr.gov/hpoweb/> (print and attach color map)

Year built?	1980
Is the unit > 45 years old?	No
Is the unit within or adjacent to any listed or eligible historic district?	No

Floodplain Management: [24 CFR 55, Executive Order 11988]
<http://fris.nc.gov/fris/index.aspx?ST=NC> (print and attach color map)

FIRM Panel Number?	3557
FIRM Panel Effective Date?	07/02/2004
Is the unit located outside of a 100-year floodplain?	Yes
Is the cost of rehab <50% of the market value of the home before rehabilitation?	Yes

Wetlands Protection [24 CFR 55, Executive Order 11990]
<http://nepassistool.epa.gov/nepassist/nepamap.aspx> (print and attach color map)

Will there be ground disturbance with the proposed single-family owner occupied housing rehabilitation?	No
--	----

Coastal Zone Management [Coastal Zone Management Act of 1972 sections 307(c) & (d)]

NA - There is no effect for single-family owner occupied housing rehabilitation.	N/A
---	-----

Sole Source Aquifers [40 CFR 149]

Environmental Screening

- Please submit all required documents
- Follow links to create the required maps
- Label maps and include map component tables with all maps
- Do not Submit Noise Calculations. Noise Calculations are no longer required.

Post-Rehab Value

Pick a Method and keep it!

There are three methods to determine a Post-Rehab Value:

- 1. Estimate of Value (Comparable Sales);**
- 2. Tax Assessments of a comparable property; or,**
- 3. Appraisal.**

If you select to use Estimate of Value or Tax Assessments of a comparable property, please enter the comparable property figure and upload the documentation of the target and the comparable property.

If you select the Appraisal method, please enter the Appraisal figure and upload the documentation that includes the work to be performed.

Appendix A: Section E. Environmental Protection

- E. Environmental Protection
 - Threats from the Environment, Examples of these are:
 - Radon: tests required
 - Friable asbestos
 - Over-hanging trees
 - Poor Drainage
 - LBP: tests required before 1978
 - VOC
 - Flooding
 - Natural Disasters

NORTH CAROLINA HOUSING FINANCE AGENCY ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN POOL

Essential Rehabilitation Criteria

E. Environmental Protection

1. **Threats from the environment** Section B.4 in General Requirements requires that units rehabilitated with ESFRLP assistance retain no threats to the health or safety of the household or to the structural integrity of the dwelling itself. Examples of such threats from environmental sources include, but are not limited to:
 - 1.1 Radon gas. Reducing infiltration through rehabilitation can exacerbate existing radon threats. All assisted units must be tested for radon levels. In the event that measured levels of radon exceed 20 picoCuries per liter of air (pCi/l), remediation measures must be taken to reduce the level to 4 pCi/l or below. Where tested levels are between 4 and 20, homeowners must be informed of the level and provided with EPA's "[Home Buyer's and Seller's Guide to radon](#)" or an Agency-approved alternative.
 - 1.2 Friable asbestos. A dangerous mineral, especially when its microscopic fibers are inhaled, asbestos is found in several building products common in North Carolina. Among them are ceiling tiles, pipe or duct wrap resembling coarse, thick paper or papier mache. Asbestos-cement shingle siding is not considered friable and is not a hazard unless removed, sawn, broken or otherwise disturbed, at which point it must be treated as a hazard. There are over 3,000 different building products, which contain asbestos. Some are considered "friable and regulated", some are not and some depend on the method of removal to trigger regulation. Rehabilitation specialists must learn to recognize the most commonly encountered of these products and how to stabilize, encapsulate or have them removed safely and legally to protect the health of workers, the household and the environment. Certain threshold limits regarding the quantity and type of asbestos to be removed may require certified contractors. Applicable federal regulations are found [at 40 CFR, Part 61, Subpart M](#). The rehabilitation specialist should contact the [Asbestos Hazard Management Branch of the Division of Epidemiology](#) to discuss the treatment of any suspected asbestos hazard.
 - 1.3 Over-hanging trees. Members should consider whether limbs or trees that overhang an assisted unit pose a threat to the unit and/or its occupants. If so, appropriate pruning should be included in the scope of work.
 - 1.4 Poor drainage. Excessive moisture in crawlspaces and basements may be the most common and odious environmental threat encountered in ESFRLP-funded

- rehabilitation work, serving as a catalyst to decay, mildew, mold, radon-transfer, corrosion, and other problems. Correcting drainage problems should be a priority in ESFRLP-funded rehabilitation work.
- 1.5 Lead-based paint. All units rehabilitated with ESFRLP assistance are deemed "HUD-associated housing" for the purpose of the Lead-Based Paint Poisoning Prevention Act ([42 U.S.C. 4821](#)), and are, therefore, subject to [24 CFR part 35](#) (as published in the *Federal Register* on September 15, 1999) requiring testing, abatement and/or lead hazard reduction activities under certain circumstances (See Section F, below). Members are responsible for ensuring that rehabilitation specialists, contractors and workers are trained and/or certified in accordance with [24 CFR part 35](#). It is also the responsibility of the Member to provide the pamphlet, "Renovate Right", to households occupying pre-1978 dwelling units.
 - 1.6 Volatile Organic Compounds (VOCs). Rehabilitation specialists should avoid specifying, especially for indoor use, building products high in VOCs which may threaten the comfort and/or well-being of the household. Particular sensitivities or allergies should be ascertained in initial interviews with applicants for assistance.
 - 1.7 Flooding. If the Member's Assistance Policy allows for assistance to units within the floodplain, owners of any such units selected for assistance must be required to carry flood insurance in a minimum amount equal to 100% of Program loan's principal balance for the term of the loan.
 - 1.8 Natural Disasters. Reasonable measures should be taken to strengthen homes against natural disasters such as wild fire, flooding, and in coastal areas, hurricane force winds.

Appendix A: Section E. Environmental Protection

- E. Environmental Protection
 - Threats to the Environment
 - Historic Properties: SHPO
 - Floodplain Management
 - Toxic Chemicals
 - Wells and Septic Systems

Threats to the environment. Although single-family rehabilitation activities are "categorically excluded" under the [National Environmental Policy Act of 1969 \(NEPA\)](#), such activities are not excluded from individual compliance requirements of other environmental statutes, including the [North Carolina Environmental Policy Act \(SEPA\)](#). To ensure that all ESFRLP-funded activities are in compliance, the Member must complete a brief review ("Environmental Screening Checklist") using the ESFRLP Partner Portal screen and instructions for each unit targeted for rehabilitation assistance. An Environmental Screening Checklist must be submitted to the Agency prior to committing funds to a unit. Although numerous areas of concern are covered in the required review, only a few of them are often relevant to ESFRLP work. Those are:

- 2.1 Historic Properties. If a property deemed to have bonafide historical significance is targeted for ESFRLP-funded rehabilitation, the scope of work must meet or exceed the Secretary of the Interiors Standards for Rehabilitation and Guidelines for Historic Buildings. To ensure compliance with applicable regulations and guidelines, Members must complete an additional form ("Historical Evaluation Request Form") for any unit targeted for Program-funded rehabilitation which is 45

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years old or older or is deemed by the Member to have potentially significant architectural or historical importance. Historical Evaluation Request Form must be forwarded, with photographs of the unit and a location map attached, to the [State Historic Preservation Office \(SHPO\)](#) for review, and a copy, with SHPO's response, must be submitted to the Agency with the Environmental Screening Checklist through the ESFRLP Partner Portal. (Note: meeting the required standards for historic properties can be expensive. Members may deem it necessary to exclude historic properties from eligibility in their Assistance Policies or require matching funds from other sources in order to meet their average-cost targets.)

- 2.2 Floodplain Management. Although traditionally listed with threats to the environment for the purposes of environmental reviews, the primary concern here is with protection of the property from the environment (as discussed at section 2.6.2, above). The owner of any dwelling unit located within the 100-year floodplain, which is rehabilitated with Program funds is required to carry flood insurance on the unit continuously throughout the term of the ESFRLP loan in an amount not less than 100% of the principal balance of the ESFRLP loan. NCHFA, as mortgagee for the ESFRLP loan, shall be named as an insured lender on the policy. The first year's premium is an eligible Program soft cost. Property location must be documented by providing the map and panel numbers as supporting documentation to the Environmental Screening Checklist through the ESFRLP Partner Portal. (See "Instructions to Environmental Review" and "Environmental Review Checklist")
- 2.3 Toxic chemicals. Defunct buried oil or gas tanks, stored chemicals, old car batteries and the like are sometimes found in or near units targeted for rehabilitation. The Member's rehabilitation specialist should ask the homeowner and inspect the house and grounds to determine if any such hazard exists and, if so, consult their case manager at the Agency regarding appropriate mitigation measures. Though lead-based paint, another toxic chemical, can be a threat to the environment, it is discussed above (Section E.2) as a threat from the environment.
- 2.4 Wells and septic systems. The installation of a new well or septic system could conceivably have a deleterious effect on wetlands and/or water quality. To ensure that this is not the case, any such installations must be done under the supervision of local health department officials.

Fair, Systematic, Uniform, Transparent = Policies

Radon

HUD Notice CPD-23-103 - Effective April 11, 2024

Submit Radon Tests for ER

SDS will not be processed until Radon Test submitted

If 4 pCi/L or greater – Hazard Mitigation Plan required

If 4 pCi/L or greater - “Post Radon Test” required after mitigation is completed to be able to submit the UCR.

General ER Recommendations

- Please submit all required documents
- Follow links to create the required maps
- Label maps and include map component tables with all maps
- Do not Submit Noise Calculations. Noise Calculations are no longer required.

ESFR and the LBP Process

PG Appendix F

Important things to know

- Are ESFR homes ever exempt from the Lead Safe Housing Rule?
 - Only when the home was **built in 1978 or after**.
- All homes in this program built before 1978 are subject to the Lead Safe Housing Rule (LSHR). Why?
 - Because ESFR homes are owned by private citizens and are not government owned housing restricted to occupation by the elderly.
 - If children under the age of 6 can live in the homes now or in the future, LSHR applies.
 - What does this mean? **Your Rehab Specialist can never decide that the home is exempt because only elderly people live in the home.**

Federal Lead Regulations

HUD/EPA's Lead Disclosure Rule

- Applies to most housing, public and private, built before 1978. Effective March 1996 (except exemptions mentioned earlier)

HUD's Lead Safe Housing Rule (LSHR)

- Applies to most Federally-assisted and Federally-owned housing built before 1978. Effective September 2000
- *Amendments (EBLL) effective 2/13/17*

EPA's Renovation, Repair, and Painting (RRP) Rule

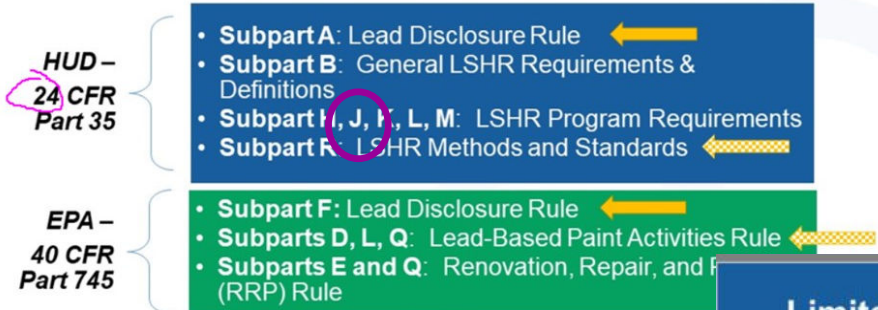
- Applies to almost all target housing, public and private, built before 1978, including child-occupied facilities such as schools and day-care facilities. Effective April 2010



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All regulations are relevant to ESFR

Federal Lead Regulations



Note: Recent changes in the EPA rule went into effect **January 6, 2020** and additional proposed rule changes released on **6/17/2020**



Limited Exemption from Lead Safe Work Practices and Clearance

- Rehab that **does not disturb** painted surfaces:
- Lead safe work practices are not required when minor maintenance or activities disturb painted surfaces that are less than de minimis* levels:
 - 2 sq. ft. per interior space
 - 10% of small component type
 - 20 sq. ft. for exterior work

* Note: HUD de minimis levels are more protective than the EPA RRP guidelines



ESFR relies on 24 CFR Part 35, Subparts A, B and J, R as well as RRP, whichever is more stringent or “protective”.

RRP (in NC) relies on EPA 40 CFR Part 745 as per the regulations of NC-DHHS Health Hazard Control Unit.

LBP and ESFR *efforts require follow through*

Consider how you manage LBP through each phase of the project

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

Stage 3: Household Participant Project Initiation Phase

Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase

Stage 1: Application and Award Phase

- Fill out the required paperwork
 - Identify how you want to handle lead: 1. **Testing** or 2. **Presumption**
1. **Testing Preparation Phase:**
 - Review HUD & EPA requirements on what type of testing you need so you can write a scope of work to bid
 - Inspection, Risk Assessment and Clearance**
 - Insure that consultant is in the EPA database certified for the tasks they are doing
 - De minimis requirements for HUD are less than for EPA, make sure consultant knows this
 - New lead dust testing levels, ensure the consultant knows this
 - Choose/Identify a testing consultant and write a contract
 2. **Presumption**
 - Decide how you will replace components in each house.
 - You must presume lead is in every surface

Stage 2: Project Outreach and Scoping Phase

Partner Activities for LBP during outreach and scoping

- Ensure that your **Assistance, Procurement & Disbursement Policies** and any other program policies include LBP information and requirements
- In the initial data collection for a unit, **collect the year built**
 - Best practice: send notification to the homeowner that LBP is an issue for all pre-1978 units.
- Identify and pre-schedule expected, required LBP inspections

Stage 3: Household Participant Project Initiation Phase

Partner Activities for LBP during project initiation

- Execute **Lead Inspection/Risk Assessment** and provide pamphlet to homeowner, **Renovate Right**, required for all pre-1978 units
- Fill out **Lead Requirements Worksheet**, required for all units
 - Use the numbers in your Settlement Data Sheet
 - **Don't forget to add all Federal funding if you are using more than one source such as ESFR + CDBG**
- Add **Year Built** to the project description on the Work Write Up, required for all units-**PG 4.2.2**
- Incorporate any needed remediation/abatement into the work scope based on the **Lead Risk Assessment**
- Place all completed, required documents into the Case File
- Process LBP inspection/assessment soft costs

Appendix C: Required Forms

Lead Requirements Worksheet

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Program (ESFR)

DIRECTIONS: This worksheet must be completed and placed in all unit files assisted with ESFR funds.

Street Address: _____ DU# _____
City: _____ State: NC Zip: _____

Part 1: Regulation Eligibility Statements

Check all that apply:

- Property is receiving Federal funds.
 Unit was built prior to 1978.

Note: Continue with the Exemption Statements below. If the home was built after January 1, 1978, check the first exemption and file form in the case file.

Part 2: Full Exemptions from All Requirements of 24 CFR Part 35 (The Lead Regulation)

If any of the exemptions are applicable, the property is exempt from the requirements of 24 CFR Part 35 per the regulatory citation. Note: ONLY eligible exemptions for ESFR are listed.

Check all that apply:

- The property was constructed after January 1, 1978. [35.115(a)(1)]
 A paint inspection conducted in accordance with 35.1320(a) established that the property is free of lead-based paint. [35.115(a)(4)]
The date of the original paint inspection was _____. An optional paint inspection conducted on _____ confirmed this prior finding.
 ALL lead-based paint in the property been identified and removed, and has clearance been achieved. [35.115(a)(5)]
 ALL rehab **excludes** disturbing painted surfaces. [35.115(a)(8)]
 Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency. [35.115(a)(9)]

Page 1 of the worksheet

- Lead-Based Paint (LBP) Requirement Worksheet
- When is this required?
ALWAYS

Lead Requirements Worksheet

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Program (ESFR)

DIRECTIONS: This worksheet must be completed and placed in all unit files assisted with ESFR funds.

Street Address: _____ DU# _____
City: _____ State: NC Zip: _____

Part 1: Regulation Eligibility Statements

Check all that apply:

- Property is receiving Federal funds.
 Unit was built prior to 1978.

Note: Continue with the Exemption Statements below. If the home was built after January 1, 1978, check the first exemption and file form in the case file.

Appendix C: Required Forms

Part 2: Full Exemptions from All Requirements of 24 CFR Part 35 (The Lead Regulation)

If any of the exemptions are applicable, the property is exempt from the requirements of 24 CFR Part 35 per the regulatory citation. Note: ONLY eligible exemptions for ESFR are listed.

Check all that apply:

- The property was constructed after January 1, 1978. [35.115(a)(1)]
- A paint inspection conducted in accordance with 35.1320(a) established that the property is free of lead-based paint. [35.115(a)(4)]
 - The date of the original paint inspection was _____. An optional paint inspection conducted on _____ confirmed this prior finding.
- ALL** lead-based paint in the property been identified and removed, and has clearance been achieved. [35.115(a)(5)]
- ALL** rehab **excludes** disturbing painted surfaces. [35.115(a)(8)]
- Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency. [35.115(a)(9)]

- Typical ESFR exemptions
 - 1978 or after

Page 1 of the worksheet

Appendix C: Required Forms

Lead Requirements Worksheet
 North Carolina Housing Finance Agency
 Essential Single-Family Rehabilitation Program (ESFR)

Part 2: Hazard Reduction Requirements - Partial Waivers

If any of the partial waivers are applicable, the grantee and/or homeowner may waive certain requirements as described below.

A) De minimis [35.1350(d)(1) & (2)]
 The amount of painted surface that is being disturbed during construction is below "de minimis" levels. Safe work practices and clearance are not required in that work area.
 _____ Less than 9 SF of bare soil?
 _____ Less than 20 square feet on an exterior surface
 _____ Less than 2 square feet in the following rooms:

B) Elderly Relocation Waiver [Interpretive Guidance Question J-24]
 The home is only occupied by an elderly person(s). Relocation of elderly homeowners is not required if complete disclosure of the nature of the work is provided and informed consent is obtained prior to rehabilitation.

C) Historic Abatement Waiver [35.115(13)]
 The home that is subject to abatement requirements is listed or eligible for listing on the National Register of Historic Places or contributes to a National Register Historic District. The State Historic Preservation Office may request that interim controls be implemented rather than abatement.

D) No Exterior Work [35.930(d)(3)]
 No exterior paint is to be disturbed during renovation. (Only exterior stabilization required even in abatement jobs.)

E) No Children [35.1330(d)(1)]
 All of the residents are over the age of 6. (No chewable or play area treatments required.)

F) No Bite Marks [35.1330(d)(1)]
 All chewable surfaces are free of bite marks made by children under 6. (No chewable surface treatment required.)

G) No Dust Hazards [35.1330(c)(1)(i)]
 The closest horizontal surface dust wipe is below the clearance threshold. (No friction and impact surface treatments required in the following work areas:

Part 4: Level of Rehabilitation Assistance [35.915]

A. Amount of hazard testing for home \$ _____
 B. Amount of rehabilitation **Hired Costs** (not including any soft costs or costs of lead hazard evaluation, induction, clearance and testing) \$ _____
 C. Level of Assistance (lower of A or B) \$ _____

Approach Required (Based on answer to C, above)
 \$10,000 - \$25,000 Risk Assessment and Interim Control of Lead Hazards
 \$25,000 and above Risk Assessment and Abate Lead Hazards

Lead Requirements Worksheet

North Carolina Housing Finance Agency
 Essential Single-Family Rehabilitation Program (ESFR)

Part 3: Hazard Reduction Requirements - Partial Waivers

If any of the partial waivers are applicable, the grantee and/or homeowner may waive certain requirements as described below.

- A) De minimis [35.1350(d)(1) & (2)]**
 The amount of painted surface that is being disturbed during construction is below "de minimis" levels. Safe work practices and clearance are not required in that work area.
 _____ Less than 9 SF of bare soil?
 _____ Less than 20 square feet on an exterior surface
 _____ Less than 2 square feet in the following rooms:
- B) Elderly Relocation Waiver [Interpretive Guidance Question J-24]**
 The home is only occupied by an elderly person(s). Relocation of elderly homeowners is not required if complete disclosure of the nature of the work is provided and informed consent is obtained prior to rehabilitation.
- C) Historic Abatement Waiver [35.115(13)]**
 The home that is subject to abatement requirements is listed or eligible for listing on the National Register of Historic Places or contributes to a National Register Historic District. The State Historic Preservation Office may request that interim controls be implemented rather than abatement.
- D) No Exterior Work [35.930(d)(3)]**
 No exterior paint is to be disturbed during renovation. (Only exterior stabilization required even in abatement jobs.)
- E) No Children [35.1330(d)(1)]**
 All of the residents are over the age of 6. (No chewable or play area treatments required.)
- F) No Bite Marks [35.1330(d)(1)]**
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- G) No Dust Hazards [35.1330(c)(1)(i)]**
 The closest horizontal surface dust wipe is below the clearance threshold. (No friction and impact surface treatments required in the following work areas:

- Lead-Based Paint (LBP) Requirement Worksheet
- When is this required? **ALWAYS**

Page 2 of the worksheet

Appendix C: Required Forms

Part 4: Level of Rehabilitation Assistance [35.915]

- A. Amount of federal funding for home \$ _____
- B. Amount of rehabilitation **Hard Costs** (not including any soft costs or costs of lead hazard evaluation, reduction, clearance and training) \$ _____
- C. Level of Assistance (lower of A or B) \$ _____

Approach Required (Based on answer to C, above)

\$5,000 - \$25,000	Risk Assessment and Interim Control of Lead Hazards Note - If abatement work was subtracted from the hard cost to get the unit below \$25,000. The subtracted abatement items must be performed by a NC licensed abatement contractor and crew.
\$25,001 and above	Risk Assessment and Abate Lead Hazards

- **Federal Funding**
 - All federal sources
- **Don't use the term abatement for any activity when hard costs are at or below \$25,000**

Stage 4: Bidding Phase

Partner Activities for LBP during bidding

- Confirm bidders have current **Lead Renovation Firm Certification**- you can look this information up online
- Confirm awardees have personnel on the job with **Lead Renovator Certification**; check to confirm date is not expired for project timeframe
 - This is provided by the OHHCU in the form of a letter, not a certificate- you cannot look these employees up online but you can call OHHCU
 - Best Practice: Provide Contractors with **Renovate Right** brochure
- Collect Firm and Renovator letters/certificates and place in file(s)
- Process LBP inspection/assessment soft costs

<https://epi.dph.ncdhhs.gov/lead/rrp.html>

Renovation, Repair and Painting

In order to obtain certification from the Health Hazards Control Unit (HCCU), discipline-specific training must be obtained from an [accredited training provider](#).

- [Application for Lead Renovation Firm Certification](#) (9/16; PDF, 159KB) | [Solicitud de Certificación de Empresas de Carolina del Norte](#) (9/16; PDF, 218KB)
- [Application for Lead Renovator Certification](#) (9/16; PDF, 202KB) | [Solicitud de Certificación de Renovador de Plomo](#) (9/16; PDF, 109KB)
- [Application for Lead Dust Sampling Technician Certification](#) (8/10; PDF, 32KB)
- NC RRP Recordkeeping Guidance Document – non mandatory RRP compliance assistance tool.

Stage 5: Construction Phase see Appendix F

Partner Activities for LBP during construction

- Discuss LBP at pre-construction including contractor strategies and specific items on the workscope, occupant protection plan, etc.
- Schedule and execute **Lead Clearance Test**
- Process LBP inspection/assessment soft costs and LBP hard costs
- Discuss at post-construction conference, including homeowner maintenance
- Provide the homeowner with LBP documents as required in Appendix A, Section F so that if homeowner sells home they can disclose LBP.

Stage 6: Monitoring and Close-Out Phase

Partner Activities for LBP during monitoring and Close-Out

- Confirm all necessary documentation is in the file
- For monitored Units, upload LBP documents to the portal including:
 - **Lead Requirements Worksheet** (from Appendix C)
 - **Lead Inspection/Risk Assessment** (from testing vendor)
 - **Lead Renovation Firm Certification** (from contractor)
 - **Lead Renovator Certification** (from contractor/subcontractor)
 - **Lead Clearance Test** (from testing vendor)
 - Any other documents about **LBP** in the case file

Appendix C: Model from HUD

- Lead-Based Paint (LBP) Exhibits
- When is this required?
 - The contents are required but the checklist is only for helping you assess if you have included these items in the file.

LEAD-SAFE HOUSING RULE CHECKLIST
 For
GENERAL COMPLIANCE DOCUMENTATION

(Program participants can use this checklist as a guide for determining whether or not they are proceeding in a manner required by the LSHR, and that they are maintaining documentation for each CPD-assisted project. Field Office staff can use the checklist as a means for familiarizing themselves with the kinds of documentation that should be maintained in order to demonstrate LSHR compliance. Compliance with the program-specific requirements may not be substantiated solely by the documents included on this general checklist. Additional guidance is provided as referenced in the checklist.)

As appropriate, the following documents should be maintained in CPD-assisted project files for properties constructed before January 1, 1978, in order to demonstrate general knowledge and compliance with basic LSHR requirements. Standard forms are available in the Federal Register (FR), as indicated by the sources noted below. Citations from 24 CFR part 35 are also provided as additional references.

- **Applicability Form** [§35.115] – A copy of a statement indicating that the property is covered by or exempt from Lead Safe Housing Rule.¹
 (Note: (A) If the property is exempt, the file should include the reason for the exemption and no further documentation is required; (B) if the property is covered by the Rule, the file should include the appropriate documentation to indicate basic compliance, as listed below.)
- **Summary Paint Testing Report or Presumption Notice** [§35.930(a)] – A copy of any report to indicate the presence of lead-based paint (LBP) for projects receiving up to \$5,000 per unit in rehabilitation assistance. If no testing was performed, then LBP is presumed to be on all disturbed surfaces.²
- **Risk Assessment Report** [§35.930(c)(2)] – A copy of a report (in addition to the requirements of §35.930(a)) to indicate any presence of lead-based paint hazards for projects receiving more than \$5,000 per unit in rehabilitation assistance.⁴
 (Note: If the property receives more than \$25,000 in assistance, more stringent requirements apply, including compliance with applicable state requirements, as appropriate. [See §35.930(d)].)
- **Notice of Evaluation** [§35.125(a)] – A copy of a notice demonstrating that an evaluation summary was provided to residents following a lead-based-paint inspection, risk assessment or paint testing.^{3,4}
- **Clearance Report** [§35.930(b)(3)] – A report indicating a “clearance examination” was performed of the work-site upon completion.
- **Notice of Hazard Reduction Completion** [§35.125(b)] – Upon completion, a copy of a notice to show that a LBP remediation summary was provided to residents.⁵

Source: Federal Register (FR), 64 FR 50139-50231, published September 15, 1999 – Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance. The appendices are on pages 50230-50231.

- ¹ LSHR Regulation Applicability Form (See Attachment B to this memorandum.)
- ² Appendix C–Sample Summary Presumption Notice Format
- ³ Appendix A–Sample Summary Inspection Notice Format
- ⁴ Appendix B–Sample Summary Risk Assessment Notice Format
- ⁵ Appendix D–Sample Hazard Reduction Completion Notice Format

This form is downloadable from: <http://www.hudexchange.info/resources/documents/LSHRChecklist.pdf>
 NCHFA recommends using this form for ESFRLP.

LEAD-SAFE HOUSING RULE – APPLICABILITY FORM

Address/location of subject property: _____

Regulation Eligibility Statements (check all that apply):

- Property is receiving Federal funds.
- Unit was built prior to 1978.

Note: If both Eligibility Statements above have been checked, continue with the Exemption Statements below. Otherwise, the regulation does not apply, sign and date the form.

Regulation Exemption Statements [24 CFR 35.115] (check all that apply):

- Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency.
- The property will not be used for human residential habitation. This *does not* apply to common areas such as hallways and stairways of residential and mixed-use properties.
- Housing “exclusively” for the elderly or persons with disabilities, with the provision that children less than six years of age *will not* reside in the dwelling unit.
- An inspection performed according to HUD standards found the property contained no lead-based paint.
- According to documented methodologies, lead-based paint has been identified and removed; and the property has achieved clearance.
- The rehabilitation will not disturb any painted surface.
- The property has no bedrooms.
- The property is currently vacant and will remain vacant until demolition.

If any of the above Exemption Statements have been checked, the Regulation does not apply. In all cases, sign and date the form.

I, _____, certify that the information listed above is true and accurate to the best of my knowledge.

(Printed Name)

Signature _____

Date _____

Organization _____

This form is downloadable from: <http://www.hudexchange.info/resources/documents/LSHRApplicabilityform.pdf>
 NCHFA recommends using this form for ESFRLP.

Portal Introduction and Due Date reminders

What's new in the Portal?

- Upgraded Project Landing page
 - FAM tab
 - Admin Budget tab
 - Admin Requisition tab
- Input of Admin Invoicing and Requisitions

The creation of the Project Landing page is hoped to be the beginning of creating a *Project File* location in the Partner Portal.

PARTNER UNIT LEVEL PORTAL WORKFLOW

1. Enter reservation in Loan Pool Portal-
Loan Status: Pending Setup

PENDING SETUP

New Reservation

Program *	<input type="text" value="Select..."/>
Program Cycle *	<input type="text" value="Select..."/>
Project *	<input type="text" value="Select..."/>
Borrower First Name *	<input type="text"/>
Borrower Middle Name	<input type="text"/>
Borrower Last Name *	<input type="text"/>
Borrower Name Suffix	<input type="text" value="Select..."/>
Property Address *	<input type="text"/>
Property Address 2	<input type="text"/>
Property City *	<input type="text"/>
Property State *	<input type="text" value="NC"/>
Property Zip *	<input type="text"/>
Property County *	<input type="text" value="Select..."/>

PARTNER UNIT LEVEL PORTAL WORKFLOW

2. Submit reservation to NCHFA-
Loan Status: **Submitted**

Menu

- Dashboard
- Borrower
- Co-Borrower
- Property
- Household
- Environmental Screening
- Post-Rehab Value
- \$ Funding
- Closing Attorney
- Closing Location
- Settlement Data Sheet
- Invoices
- Requisitions
- Documents
- Unit Completion
- Messages

Actions

- Submit Reservation
- Cancel Reservation Setup

Review and Submit

This Reservation has passed all checks and is ready for submission

- Borrower
- Property
- Household
- Environmental Screening
- Post-Rehabilitation Property Value Certification
- \$ Funding
- Documents

Submit

3. NCHFA reviews
uploaded documents-
Loan Status: **Reserved**



SUBMITTED
RESERVED

PARTNER UNIT LEVEL PORTAL WORKFLOW

4. NCHFA approves fund allocation-

Loan Status: **Approved**

- May submit soft cost requests

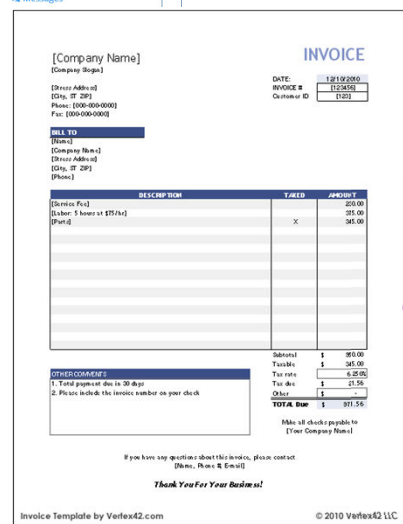
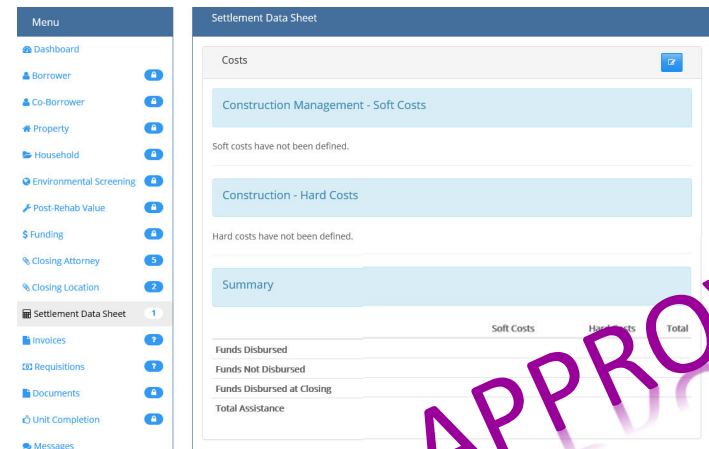
5. Submit Settlement Data Sheet

- After contractor is procured and **before any hard costs paid**

6. Conduct closing-

Loan Status **Closed**

- Send executed documents to NCHFA **Do Not Forget!**



APPROVED

CLOSED

PARTNER UNIT LEVEL PORTAL WORKFLOW

7. Submit invoices and requisitions
8. Submit final requisition
 - Check **Final** box
 - Notify NCHFA if change order requires a loan amount increase (**Loan Modification**)
9. Unit Completion Screen (UCS, formerly called Unit Completion Report)
 - NCHFA sends homeowner **Estoppel** if needed
10. Unit is completed and will be visible in the portal for five years

NOTE: Administrative Funds are awarded by NCHFA once a unit is completed. Your only work will be to upload invoices and create billings for appropriate administrative requisitions, not to exceed the amount awarded.*

Entering a Reservation in the Portal

New Reservation

Program *

Program Cycle *

Project *

Borrower First Name *

Borrower Middle Name

Borrower Last Name *

Borrower Name Suffix

Property Address *

Property Address 2

Property City *

Property State *

Property Zip *

Property County *

Status-Pending Setup

- Enter Homeowner and Property Information
- Environmental Review
 - Maps, Maps, Maps
- Household Information
- Loan Amount

Entering a Reservation in the Portal

Menu

- Dashboard
- Borrower
- Co-Borrower
- Property
- Household
- Environmental Screening
- Post-Rehab Value
- Funding
- Closing Attorney
- Closing Location
- Settlement Data Sheet
- Invoices
- Requisitions
- Documents
- Unit Completion
- Messages

Review and Submit

This Reservation has passed all checks and is ready for submission

- Borrower
- Property
- Household
- Environmental Screening
- Post-Rehabilitation Property Value Certification
- Funding
- Documents

Submit

Actions

- Submit Reservation
- Cancel Reservation Setup

Status-Submitted

- After all the required documents are uploaded
- Click Submit

Entering a Reservation in the Portal



Status-Submitted

- NCHFA will review submitted environmental documentation
- Our paralegal will conduct a full title search
- We may ask for additional information

Entering a Reservation in the Portal



Status-Approved

- After environmental and title are approved
- You may now request soft cost
- Start work write-up, cost estimates, testing
- Procure for hard cost contractor services
- Select winning bid

Settlement Data Sheet

- Menu
- Dashboard
- Borrower
- Co-Borrower
- Property
- Household
- Environmental Screening
- Post-Rehab Value
- Funding
- Closing Attorney
- Closing Location
- Settlement Data Sheet
- Invoices
- Requisitions
- Documents
- Unit Completion
- Messages

Settlement Data Sheet

Costs

Construction Management - Soft Costs

Soft costs have not been defined.

Construction - Hard Costs

Hard costs have not been defined.

Summary

	Soft Costs	Hard Costs	Total
Funds Disbursed			
Funds Not Disbursed			
Funds Disbursed at Closing			
Total Assistance			

Status-Approved

- After winning contractor is selected, you can submit the Settlement Data Sheet

Settlement Data Sheet

Edit Settlement Data Sheet Costs

Construction Management - Soft Costs

Category	Amount	Budgeted	Funds Disbursed
Outreach & Advertising	<input type="text" value="100"/>	100	No <input type="button" value="v"/>
Environmental Review Preparation	<input type="text" value="400"/>	400	No <input type="button" value="v"/>
Asbestos Testing/ Clearance	<input type="text" value="250"/>	250	No <input type="button" value="v"/>
Radon Testing	<input type="text" value="50"/>	50	No <input type="button" value="v"/>
LBP Inspection/ Risk Assessment	<input type="text" value="800"/>	800	No <input type="button" value="v"/>
LBP Clearance	<input type="text" value="350"/>	350	No <input type="button" value="v"/>
Loan document execution, recording & legal fees	<input type="text" value="600"/>	600	No <input type="button" value="v"/>
Pre-rehab Inspection including scope of work	<input type="text" value="800"/>	800	No <input type="button" value="v"/>
Work write-ups	<input type="text" value="1,000"/>	1,000	No <input type="button" value="v"/>
Cost estimate	<input type="text" value="400"/>	400	No <input type="button" value="v"/>
Project & construction management	<input type="text" value="4,375"/>	4,375	No <input type="button" value="v"/>
Flood Insurance (units in Flood Hazard Zones)	<input type="text" value="100"/>	100	No <input type="button" value="v"/>
Post-rehab value certification	<input type="text" value="500"/>	500	No <input type="button" value="v"/>

Status-Approved

- Your case manager will review submitted soft costs

Settlement Data Sheet

Construction - Hard Costs

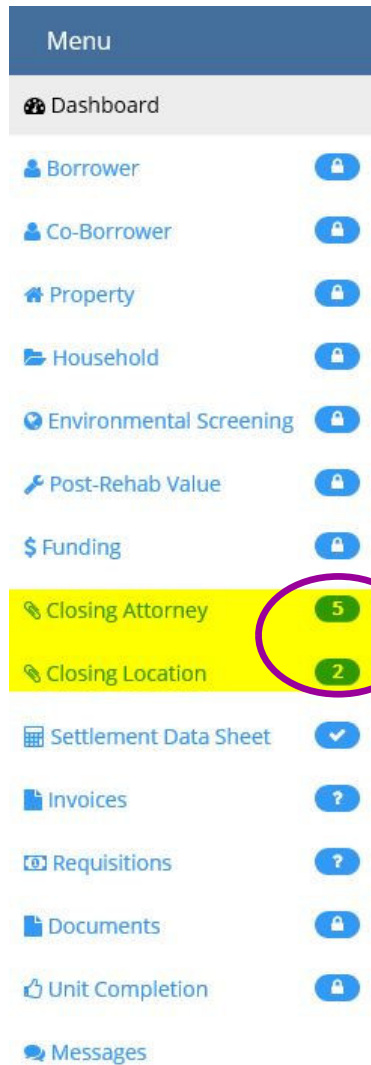
Category	Amount	Funds Disbursed
Construction contract	<input type="text" value="20,000"/>	<input type="text" value="No"/>
Temporary relocation	<input type="text" value="0"/>	<input type="text" value="No"/>
Construction Contingency Funds	<input type="text" value="4,000"/>	

Summary

	Soft Costs	Hard Costs	Total
Funds Disbursed			
Funds Not Disbursed	\$9,725	\$24,000	\$33,725
Funds Disbursed at Closing			
Total Assistance	\$9,725	\$24,000	\$33,725

Status-Approved

- Your case manager will review submitted hard cost
- Contingency costs may automatically add 20% up to the maximum hard cost amount



Settlement Data Sheet

Closing Attorney / Closing Location

The Closing Attorney and Closing Location information is submitted at the same time as the SDS.

You do not need to use an attorney for the closing; however, you do need at least to specify a contact person to whom the closing documents will be emailed.

Select the available closing date from the calendar.
Allow 7 Agency business days to schedule closing.

Be forewarned: NCHFA manages the closing dates that are available including holidays, end of year and fiscal year closings.

Settlement Data Sheet

Closing Date Scheduled

Your closing date has been scheduled for 2/26/2019.

Your Case Manager will review the SDS and advise of any concerns. Once the SDS is approved:

- You will receive an approval message through the portal
- A Good Faith Estimate will be mailed to the homeowner with a copy emailed to you
- Closing documents with instructions will be generated by Liz Hair and e-mailed to you

Create Requisition Request

Select the requisition items to include in your request.

					Costs	
<input type="checkbox"/>	Vendor	Ref #	Cost	Type	SFRLP	Other
<input type="checkbox"/>	Bob's Lead Services	B20183285	LBP Inspection/ Risk Assessment — Lead inspection	Soft	100	--
<input type="checkbox"/>	Bob's Lead Services	B20183285	LBP Clearance	Soft	200	--

Summary

Cost Type	Budget	Previously Requested	This Request	Total to Date	Remaining
Soft	9,725	0	0	0	9,725
Hard	0	0	0	0	0
	9,725	0	0	0	9,725

No items have been selected

Hard costs cannot be requisitioned until the loan has closed

Final Requisition Request

Final Requisition Request

Send to Review

Click if this is the final requisition for this unit



If you have a change order that requires a loan increase, notify your Case Manager. A [Loan Modification](#) will be sent to you to be executed and recorded before any funds can be disbursed.



If after the final requisition is submitted and the loan is not entirely disbursed, an [Estoppel](#) will be generated by NCHFA and mailed to the homeowner with a copy emailed to you.

Unit Completion

After all funds have been disbursed, you will receive a message:

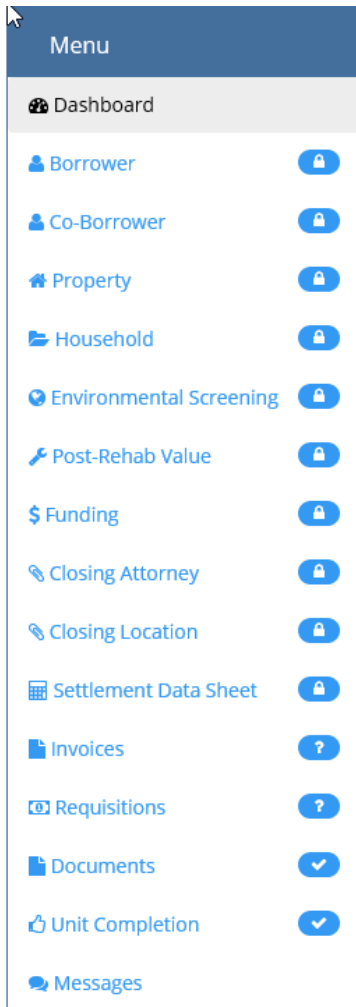
Unit Completion Report has been started	
Author	
Mark Lindquist Apr 16, 2019 10:54 AM	Please submit the Unit Completion Report to NCHFA.

You must enter the **General Contractor information** under Unit Completion and upload at least 5 before and 5 after photos under Documents.

Before and After Rehab (Optional)
Pictures of the unit



After the unit is complete, it appears under “Active Units” for 5 years.





Organization: Albemarle Commission
Project Manager: Dan McFarland
Awarded Amount: \$0
Admin Funds Awarded: \$0
Project Status: Active

Project Number: SFRLP2104
Project Name: Albemarle Commission-Hyde-2021
Disbursed Amount: \$0
Admin Funds Disbursed: \$0

- Menu
- Units
 - FAMS
 - Admin Invoices
 - Admin Requisitions
 - Project Details Report

Units

Administration Fund Management



For additional training

www.nchfa.com

www.HousingBuildsNC.com

housingbuildsnc.com/home-ownership-partners/community-partners/community-programs/essential-single-family-rehabilitation-loan-pool/forms-and-resources

agencycentral.nchfa... Home Page - NCHF... Support : North Car... Welcome! | LinkedIn HOME Income Limit... CPD Income Eligibili... Five weeeeeeeird t... Inspector Search GS_1

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Home Builders
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Community Programs
Community Partners Loan Pool
Self-Help Loan Pool
SystemVision™ Energy Guarantee Program
Essential Single-Family Rehabilitation Loan Pool
Forms and Resources
Single-Family Rehab Listing

Forms and Resources

ESFRLP Training

- [ESFRLP Portal: Reservations \(Including Environmental\)](#) (updated 6/8/2022)
- [ESFRLP Portal: Settlement Data Sheet \(SDS\)](#) (updated 7/1/2020)
- [ESFRLP Portal: Invoices and Requisitions](#) (updated 7/23/2021)
- [ESFRLP Portal: Unit Completion](#) (new 7/1/2020)
- [ESFRLP Portal: Requesting Admin Funds](#) (new 2/14/2024)
- [ESFRLP Portal: Funding Agreement Modifications](#) (effective 8/10/2020)
- [ESFRLP Portal: Monitoring Documents](#) (effective 7/23/2021)
- [ESFRLP21 Admin Workshop slides](#) (held on 6/23/2021)
- [ESFRLP21 Rehab Specialists Workshop slides](#) (held on 6/24/2021)
- [ESFRLP23 Admin Workshop slides](#) (held on 6/7/2023)
- [ESFRLP23 Rehab Specialist Workshop slides](#) (held on 6/8/2023)

Contact

Mark Lindquist, 919-501-4263, mwlindquist@nchfa.com

Or your case manager

POLL 3

Question and Answer Session

CHANGES ESFR22 & ESFR23

CHANGES in the **Program Guidelines** for ESFRLP22 and ESFR23:

- 1) Section 1.1: Allowing more than one eligible applicant to serve a given county
- 2) Section 2.2.1: Increasing the maximum amount of program assistance for hard costs to \$40,000
- 3) Section 2.2.4 and 2.2.4.3: added Administrative funds to the program, up to 10% or \$4,000 of the hard and soft costs, which ever is less, per unit.
- 4) Section 2.3.1: Increasing the annual forgiveness rate from \$5,000 to \$8,000.
- 5) Section 2.8: clarified that temporary relocations may not exceed 1 year.
- 6) Section 3.2.2: reduced the set-aside amount from \$190,000 to \$162,000, reduced the set-aside units from 5 to 3, reduced the set-aside period from 18 to 12 months.
- 7) Section 4.1.4.4: Removed the requirement for a full masonry foundation for manufactured homes; all other requirements remain and an enclosed foundation wall is required to meet the ESFR Property Standard.
- 8) Updated federal mileage rate in Section 4.2.3.4 for those approved to perform rehabilitation work; must always use the current federal mileage rate at time of use. The federal rate may also be used for Administrative fund reimbursement.
- 9) Made minor grammatical corrections/corrected dates/updated links throughout.

CHANGES ESFR23

CHANGES in the **Program Guidelines** for ESFR23:

- 1) Essential Property Standard, Section 5.B, Insulation, add the following sentence: “Rooms where documentation is provided that the ceiling structure is connected to the roof structure forming a panel with no additional space to provide insulation except between each joist are not required to meet this standard.”
- 2) Essential Rehabilitation Standard, Section 11 - HVAC: Air Conditioning, Replacement standard: “New HVAC systems will have a rough-in installed for air conditioning (≥ 14.3 SEER2)”.
- 3) Essential Rehabilitation Standard, Section 11 - HVAC: Heating System, Replacement Standard: “Heat pumps will be rated at > 14.3 SEER2 for 3.5 ton or smaller units and > 13.8 SEER2 for larger units. Heating for split system units will be rated at > 7.5 HSPF2. Heating and cooling for package units shall be rated at > 6.7 HSPF2/13.4 SEER2.”

CHANGES ESFR24

CHANGES in the Program Guidelines for ESFR24:

- 1) Radon is now part of environmental review process.
- 2) Units must have loans in place by December 31, 2026.
- 3) Electronic/Digital Documents may be used for all non-agency produced documents as long as:
 - a. Adopted verified process for signatures
 - b. Fair, consistent and transparent with reasonable accommodations

“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

Adios
Au revoir
Ciao
Sayonara
Goodbye

That's all Folks!