

OWNER OCCUPIED HOUSING EMERGENCY REPAIR GUIDELINES

Recipients are required to have their governing body adopt Owner Occupied Housing Emergency Repair Program Guidelines via a Resolution or Motion and then implement such, including but not limited to:

- Marketing and advertising methods.
- Application and wait list procedures.
- Method of determining scope of work.
- Unit inspection, work write-up and bidding processes; Construction must be performed by a licensed contractor. A management entity acting in place of a contractor is not permitted. Contractors must provide evidence of current license bond, current General Liability and Workman's Compensation Insurance and contractors or any of their subcontractors must not appear on the Federal Excluded Parties List.
- Construction inspection process.
- Housing maintenance counseling services; for example: changing filter pads, servicing furnace, warranty review and operating procedures for newly installed systems.
- Homeownership education (i.e.: budgeting, timely mortgage payments, maintaining homeowner's insurance).
- Grievance and quality assurance procedures, which allow for an escalation of the homeowner's grievance. i.e. Step 1. Homeowner raises grievance verbally with direct rehabilitation program staff. If grievance is not resolved: Step 2. Homeowner submits written grievance to Town or City Manager; and finally if written grievance is not resolved then: Step 3. Homeowner grievance goes to a mutually agreed upon 3rd party Moderator.
- Program income accounting and return procedures which outline the process the applicant will follow to return income that has been generated by the use of State Housing Funds to the Department; (Please Note: the Department does not allow the recipient to retain and re-use Program Income).
- If emergency repair assistance will be a loan: Policy addressing the refinancing of existing debt or home equity loans after completion of emergency repair work and prior to loan repayment or expiration of the recapture period. The policy must contain the following language: 1) loan subordination will only be allowed when the refinancing results in a lower monthly payment; and 2) loan subordination will not be allowed under any circumstances for a cash-out refinancing. As an alternative, the applicant may disallow subordination under any circumstances.

If the applicant has approved Housing Rehab Guidelines that also contain Emergency Repair Guidelines that is acceptable if all of the above elements are addressed and clearly state that they pertain to Emergency Repair programs.