



Community Housing Solutions of Guilford, Inc. Assistance Policy

For the 2026 Cycle of the NCHFA Urgent Repair Program

What is the Urgent Repair Program?

Community Housing Solutions (CHS) has been awarded \$150,000 by the North Carolina Housing Finance Agency (“NCHFA”) under the 2026 cycle of the Urgent Repair Program (“URP26”). This program provides funds to assist very low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very low and low-income homeowners with special needs such as frail elderly and persons with disabilities. A total of 20 households will be assisted under URP26.

This Assistance Policy describes who is eligible to apply for assistance under URP26, how applications for assistance will be ranked, what the form of assistance is, and how the repair/modification process will be managed. CHS has designed this URP26 project to be fair, open, and consistent with CHS’s approved application for funding and with NCHFA’s URP Program Guidelines.

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds. The program will be carried out under CHS’s Home Repair Program which uses volunteer labor led by our construction staff. Trade subcontractors are hired as necessary. Materials and supplies may be donated or purchased. CHS may utilize other community funding sources totaling at least \$60,000 to complete all repairs under the program.

Eligibility:

To be eligible for assistance under URP26 applicants:

1. Must reside within the Guilford County limits (excluding the city limits of High Point) and own and occupy the home in need of repair for a minimum of five years,
2. Must have a property tax value (building plus land) of \$180,000 or less,
3. A member of the household must have a special need (i.e., be \geq 62 years old, disabled, a single parent with a dependent living at home, a veteran, a large family with \geq 5 household members or a household with a child below the age of six with lead hazards in the home),
4. Must have a household income which does not exceed 50% of the Guilford County median income for the household size (see income limits below), and
5. Must have urgent repair needs, which cannot be met through other state or federally funded housing assistance programs.

URP Income Limits for Guilford County*

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$18,000	\$30,000
2	\$20,600	\$34,250
3	\$23,150	\$38,550
4	\$25,700	\$42,800
5	\$27,800	\$46,250
6	\$29,850	\$49,650
7	\$31,900	\$53,100
8	\$33,950	\$56,500

*Income limits from June 2025.

Outreach Efforts of the Urgent Repair Program:

CHS will publish an article about the Urgent Repair Program on its website. In addition, CHS will share information on the Urgent Repair Program with the Guilford County Nonprofit Consortium and outreach agencies such as Senior Resources of Guilford, Greensboro Housing Coalition, and Guilford County Department of Social Services.

Selection of applicants:

CHS will seek applicants who will be served on a first-come, first-approved, first-served basis. CHS will number applications as they are received to determine standing for the Urgent Repair Program. CHS will screen potential homeowners to ensure that they meet the eligibility criteria of income and special needs populations. If a homeowner meets the initial eligibility screening, a meeting will be scheduled and a full application will be completed.

In cases where approved applicants have immediate threats to their lives or safety, CHS reserves the right to move these applicants to the front of the list to perform the necessary repairs.

Under NCHFA Program Guidelines, a minimum of 50% of households assisted must have incomes which are less than 30% of the area median income for the household size, and no household with an income exceeding 50% of the area median income will be eligible. This guideline will be adhered to strictly and will be the primary factor in the selection of those households to be assisted under URP26. Applicants with incomes between 30 and 50% of the area median income may be reduced in standing to maintain the required percentage of extremely low-income households.

Recipients of assistance under URP26 will be chosen by the above criteria without regard to race, color, religion, national origin, sex, familial status, and/or disability.

The definitions used to identify special needs populations under URP26 are:

1. **Elderly:** An individual aged 62 or older.
2. **Emergency:** A situation in which a household member(s) has an immediate threat of being displaced or removed from a home due to health or safety issues within a time frame that the program can complete a repair to stop displacement or removal. These applications will be received at any time during the funding cycle and evaluated on the ability of the program to complete the work in a timely manner that meets the goal of assisting homeowners to remain in their home.
3. **Disabled:** A person who has a physical, mental, or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.

4. **Large Family:** A large family household is composed of five or more individuals otherwise known as household members*. At least four occupants** are immediate family members.
5. **Single-Parent Household:** A household in which one and only one adult resides with one or more dependent children.
6. **Veteran:** A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable. Eligibility approved by presentation of a DD-214 form.
7. **Child with lead hazards in the home:** a child below the age of six living in the applicant house which contains lead hazards.

***Household Member:** Any individual who is an occupant** of the unit to be repaired shall be considered a "household member" (the number of household members will be used to determine household size and all household members are subject to income verification).

****Occupant:** An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.

Client Referral and Support Services:

Many homeowners assisted through the Urgent Repair Program may also need other services. When CHS staff meet the homeowner during the application and assessment process, they will discuss the resources and programs available and provide contact information for other agencies who might be of assistance.

What is the form of assistance under URP26?

CHS will assist homeowners, whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured deferred, interest-free loan, forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan?

The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by the CHS Home Repair Director. There is no minimum amount of the loan; however, under normal circumstances the maximum life-time URP limit CHS will allow is \$15,000 on the household.

What kinds of work will be done?

Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under CHS's URP26. It should be noted that all deficiencies in a home may not be rectified with the available funds. All work that is completed under URP26 must meet or exceed NC Residential Building Code.

Who will do the work on the homes?

CHS is obligated under URP26 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open, and competitive process. The work will be carried out by CHS construction staff working with volunteer labor plus trade subcontractors where necessary.

CHS will perform much of the repairs using staff and volunteers. When necessary, skilled subcontractors are used for specific tasks. CHS maintains a pool of reliable and reasonably priced subcontractors and biennially refreshes this pool utilizing referrals from our staff and board, the Minority/Women Owned Business Enterprise list of contractors, and the Greensboro Builders Association membership list to add

new trades people to the pool. Subcontractors and material suppliers are chosen for the pool based on criteria outlined in the URP26 Procurement and Disbursement Policy.

What are the steps in the process, from application to completion?

Now that you have the information about how to qualify for the CHS's URP26, what work can be done, and who will do it, let's go through all the major steps in the process:

- 1. Screening for Overall Program Eligibility:** CHS's Administrative Assistant will perform an initial screening to determine whether the applicant household meets the income guidelines and whether the repairs requested meet the requirement of posing an imminent threat to life and/or safety. Income documentation, personal information and all other necessary documentation needed to complete an application will be kept confidential.
- 2. Completing a CHS Application:** If a homeowner meets the initial eligibility screening, a full application will be completed by CHS's Client Services Coordinator which will include some documents that must be provided by the applicant prior to approval. Applicants will be served on a first-come, first-to-qualify, first-served basis.

In addition, CHS's Client Services Coordinator will help determine your needs and assist you with referrals to other service agencies if needed. Proof of ownership and household income will be required as part of the application process. Those who have applied for housing assistance from CHS in the past will not automatically be reconsidered. A new application will need to be submitted.

At or before the time of making an application for assistance, each applicant will receive a copy of this Assistance Policy.

- 3. Preliminary Inspection:** CHS's Home Repair Director will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, and the like. If appropriate at this stage, CHS will provide detailed information about the program, program repair/modification standards and the volunteer or contracting procedures associated with the project. Applications which do not meet the criteria for the Urgent Repair Program will be assessed for their eligibility for other housing or supportive services programs and the appropriate referrals will be made.
- 4. URP Application:** After the Home Repair Director visits the home, and the project is determined to be feasible, the applicant will be given the URP26 Application & Eligibility Certification form to fill out with the Client Services Coordinator. This information and any changes that have occurred since the original CHS Application was signed will be documented and filed.
- 5. Work Write-Up:** If the repair project is deemed to be feasible and meets the program guidelines, CHS's Home Repair Director will prepare a complete and detailed work specifications document (known as the "work write-up"). A final cost estimate will also be prepared and held in confidence until any necessary trade subcontractors are hired.
- 6. Community Housing Solutions' Approval of Applicants:** CHS staff will examine the application and supporting documents to determine whether to move forward on the project. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property

will be verified along with other eligibility factors. Applicants with incomes more than 30% of median may be reduced in standing to maintain the required percentage of extremely low-income households. CHS's Home Repair Committee will review and approve or deny all applicants before work is started at a home. Applicants not receiving notification by June 30, 2026, that they were chosen may contact Lisa Davis, Client Services Coordinator, at (336) 553-2718 to confirm the disposition of the application.

- 7. Pre-Construction Conference:** A pre-construction conference will be held at CHS's office or the home. The homeowner and program representatives will discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). This conference will define and discuss the roles of the parties involved throughout the process.
- 8. Formal Agreement:** Once the homeowner approves of the work write-up, he/she will sign the work write-up confirming that they understand the repair/modification process and an explanation of the Promissory Note, which is considered a forgivable loan. This agreement will define the roles of the parties involved throughout the process.
- 9. Execution of Loan and Contract:** The loan will be executed as well as the repair/modification contract prior to work beginning on the project. This contract will be between CHS and the homeowner.
- 10. Subcontractor Selection:** CHS will maintain a pool of qualified subcontractors, in accordance with its Procurement and Disbursement Policy, for each of the major trades. When it is determined that a job will require the use of a subcontractor, CHS will select a contractor from the pool of contractors, for that trade, in a revolving fashion for all jobs determined to be less than \$5,000. For all jobs determined to be more than \$5,000, CHS will solicit bids from at least three contractors for that trade. Identified subcontractors will be provided with detailed work write-ups on each job and must submit a similarly detailed cost estimate for each job within one week.
- 11. Construction:** CHS will be responsible for ensuring that any required building permits are obtained for the project before beginning work. The permit must be posted at the house during the entire period of construction. CHS staff will closely monitor the project during the construction period to make sure that the work is being done according to the work write-up (that was signed by the homeowner and a CHS representative) and in a timely fashion. Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP26. The homeowner will be responsible for working with CHS and CHS's subcontractors toward protecting personal property by clearing work areas as much as practicable.
- 12. Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner and CHS. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by CHS and executed by the owner. If the changes result in a decrease in the loan amount, an estoppel informing the homeowner of these changes in the contract amount will be completed by CHS and conveyed to the owner.
- 13. Post-Construction Conference:** Following construction, CHS's Construction Leader will sit down with the homeowner one last time. At this conference, all owners' manuals and warranties on equipment will be provided. The Construction Leader will go over operating and maintenance requirements for

any new equipment installed and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work.

14. Closeout: CHS will be paid following inspection of and satisfactory completion of all items on the work write-up, as well as, the receipt of any trade contractor's invoice and a release of liens, signed by any subcontractors employed on the job and by all material suppliers from whom materials for the job were purchased.

Once each item outlined in section 14 has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out.

What are the key dates?

If, after reading this document, you feel that you qualify for this program and wish to apply, please keep the following dates in mind:

- Applications are available to the public starting on or about July 1, 2025.
- Loans will be made to selected households until all program funds are committed.
- All repair work must be under contract by October 1, 2026, or until all program funds are committed.
- All repair work must be completed by December 31, 2026.

How do I request an application?

Please contact CHS's Administrative Assistant via:

MAIL: Community Housing Solutions
PO Box 3341
Greensboro, NC 27402
PHONE: (336) 553-9698
EMAIL: jmoore@chshousing.org
WEBSITE: CHSHousing.org

Is there a procedure for dealing with complaints, disputes, and appeals?

Although the application process and repair/modification guidelines are meant to be as fair as possible, CHS realizes that there is still a chance that some applicants or participants may feel that they are not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his/her application was not fairly reviewed and would like to appeal the decision made about it, he/she should contact Gene Brown, President & Executive Director of CHS within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application to the Board Chair of CHS.
3. CHS's Board Chair will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed according to the contract, he/she must inform CHS's Construction Leader or Client Services Coordinator.
2. The Home Repair Manager will inspect the work in question. If he finds that the work is not being completed according to contract, the Home Repair Manager will review the contract and remedy the problem.
3. If the Home Repair Manager finds that the work is being completed according to contract, the complaint will be noted, and the Construction Leader and the homeowner will discuss the concern and reason for the decision.
4. If problems persist, a mediation conference between the homeowner, the Home Repair Manager, and the Executive Director of CHS may be convened.
5. Should the mediation conference fail to resolve the dispute, the Board Chair will render a written final decision.

Will the personal information provided remain confidential?

Yes. All information in applicant files will remain confidential. Access to the information will be provided only to employees who are directly involved in the program, the North Carolina Housing Finance Agency and auditors.

What about conflicts of interest?

No officer, employee or other official of CHS, or member of the Board, or entity contracting with CHS, who exercises any functions or responsibilities with respect to URP26 shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. Relatives of CHS, Board Members and others closely identified with CHS may be approved for rehabilitation assistance only upon public disclosure before the Board of Directors and written permission from NCHFA.

What about favoritism?

All activities under URP24, including ranking applications, inviting bids, selecting contractors, and resolving complaints, will be conducted in a fair, open, and non-discriminatory manner, entirely without regard to race, color, religion, national origin, sex, familial status, and disability.

Who can I contact about URP24?

Any questions regarding any part of this application or program should be addressed to:

Gene Brown

President & Executive Director
Community Housing Solutions
PO Box 3341
Greensboro, NC 27402-3341
(336) 676-6987

Lisa Davis

Client Services Coordinator
Community Housing Solutions
PO Box 3341
Greensboro, NC 27402-3341
(336) 553-2718

Billy Caudle

Home Repair Director
Community Housing Solutions
PO Box 3341
Greensboro, NC 27402-3341
(336) 655-4571

Office Location:

1031 Summit Ave., Suite 1-1E
Greensboro, NC 27405

These contacts will do their utmost to answer questions and inquiries in the most efficient and correct manner possible.

This Assistance Policy is adopted by the Community Housing Solutions Board of Directors on May 21, 2025.

**Community Housing Solutions Board of Directors
Community Housing Solutions of Guilford, Inc.**

BY: X

ATTEST: X

Title: CHS Board Chair

Title: CHS President & Executive Director