



## ***Home Repair GSO Grant Program Description***

The *Home Repair GSO* Program is designed to address major system failures, remediate dangerous conditions, or provide additional accessibility to low income homeowners. The purpose is to provide a resource for housing stabilization and to prevent future deterioration. The *Home Repair GSO* program is intended to work in partnership with other local housing repair program resources and to increase homeowner eligibility for weatherization, energy efficiency, or modification programs.

### **Eligible Participants**

- Households under 60% Area Median Income – follow Part 5 definition of income
- Fee Simple Ownership – ownership is established through a Proof of Ownership Verification. No pending foreclosures. If delinquent on mortgage, client must be referred to Housing Consultant’s Group for delinquency counseling.
- Resident heir property owners must be on the title.
- Homeowner must have owned property for at least 5 years and live there as principal residence.
- Homeowner may not own additional real property in personal or corporate name, except partial ownership of heir property.
- Homeowners must not be delinquent on property taxes more than 1 year, or must be on a payment plan with Guilford County.
- Homeowners must not have outstanding City water and sewer liens, or must be on a payment plan with City Collections and Water Resources Department.
- Homeowners must not have outstanding nuisance or other code enforcement assessments or liens, or be on a resolution plan with City Collections and Housing & Neighborhood Development.
- Homeowners are eligible for one repair grant in a 10 year period. Notice of grant award will be recorded at project completion to establish start of 10 year period.

### **Eligible Properties**

- Residential properties located within the City of Greensboro.
- Single-family residences, with the following limitations:
  - Townhomes – limited to systems within the homeowner’s responsibility
  - Condominiums – limited to systems within the homeowner’s responsibility
  - Manufactured Housing – must be on a permanent foundation on land owned in fee simple title
- Maximum property value limits as annually determined by the US Dept of Housing & Urban Development [HUD] for existing single unit homes [2022 limit - \$204,000] – current tax value will be used to establish value.
- Properties in a Special Flood Hazard Area must have flood insurance if funded with CDBG.

- Determination of eligibility may be based on safety conditions for program staff and contractors in accordance with agency protocols.
- No known environmental contamination. Homes built prior to 1978 will be assessed for lead based paint if work is expected to exceed the state or federal program threshold for disturbed paint surfaces.
- No known untreated infestations of bedbugs, roaches or vermin.
- High levels of clutter or debris that impede access for inspections or repairs will need to be addressed by the homeowner prior to service.
- Properties under a Minimum Housing Code Inspector's Order to Repair must be repaired to a point where the grant assistance will bring the property into compliance before any grant funded work can be completed. Homeowner must be expected to re-occupy the home as principal residence.

### **Eligible Types of Repairs**

All properties must have smoke and carbon monoxide detectors (for combustion appliances), visible address numbers, and bath or kitchen GFCI outlet replacement safety measures installed to code.

Permits are to be pulled as required for necessary trades.

Repair measures listed are limited to the main house, no outbuildings or garages unless part of living space, or an attached building failure is compromising main house conditions.

Eligible system repairs and examples include:

- Roof repair or replacement
- HVAC repair or replacement – no A/C additions unless medically necessary
- Electrical or gas system repair or component replacement, including dangerous cooking
- Plumbing or hot water system repair or component replacement, including failed septic
- Structural system failure – main entrance porch, steps, floor
- Foundation structural repair – based on engineer's report
- Flood danger mitigation – soil banking, perimeter drains or sump pumps
- Tree danger mitigation – limited to removal of large overhanging dead branches presenting an imminent hazard to a house or impeding repair work
- Fire safety installation or replacement

The following activities will first be referred to other local agency grant sources, if available:

- Handicapped Accessibility modifications – access ramps, supports and handles, walk in showers, fall prevention
- Weatherization or conservation costs for water and energy efficiency – as part of eligible system

Repairs outside of those categories listed would need approval from the City prior to moving forward. Mold is not an eligible repair unless it is incidental to and localized to a leak repair. Asbestos removal is not an eligible repair unless it is incidental to and localized to an eligible repair. General weatherization is not an eligible repair unless it is incidental to an eligible repair.

Properties funded by *Home Repair GSO* may not be left with a major Minimum Housing Code violation, as outlined in the City Code of Ordinances Section 11-8 relating to safety of occupants:

- (a) broken, burst, frozen or inoperable plumbing pipe or fixtures
- (b) exposed or unsafe wiring
- (c) unsafe and/or dangerous cooking or heating equipment
- (d) fuel storage tanks and/or supply lines which are leaking, improperly supported or dangerous.

For properties that have additional remaining major Minimum Housing Code violations which cannot be accommodated through the program cost cap, other agency resources must be targeted to non-Home Repair GSO program covered violations, or the case must be denied for this program.

### **Funding Limit**

Program funds are limited to **up to 3 eligible systems** and **up to \$20,000** maximum in construction services costs. Installation of basic safety measures including battery powered or hard wired smoke and carbon monoxide detectors, visible address numbers, and bath or kitchen GFCI outlet replacements will not count as a system, but their costs will be included in the construction services cost cap.

### **Program Funds**

Funding is contracted as a grant award to a non-profit agency, and services will be provided as a grant to the homeowner for work completed. Funding requests will be entered into Neighborly Software for City approval.

The program pilot phase is anticipated to use local funds. Future phases may include federal funds with adaptations to program and processes for compliance.

### **Service Costs and Administration**

**Construction services** cover all costs related to provision of construction service including direct labor and material costs, permits, subcontracted services, and site supervision. (Maximum of \$20,000)

**Related services** may include non-agency services such as recording fees, professional reports, environmental testing and clearance, or other approved service as necessary.

**Administration** is administrative costs not covered by construction or related service provision. (Minimum \$500 up to 10% of construction services costs)

Agencies must have a job-based accounting system for the accurate recording of program hard and soft costs, including billable labor hours.

### **Program Staff**

Agencies must have qualified program staff to administer the program award including income documentation, inspections, work write up, and job monitoring. Executive staff may not be considered program staff.

### **Use of Neighborly Software**

Selected program awardees will use the Neighborly Software portal to record all program documentation, and to request environmental reviews, proof of ownership verifications, work write up approvals and quality inspections.

### **Match and Leverage**

The *Home Repair GSO* Program is designed to complement local community repair resources and to facilitate homeowner eligibility for additional housing repair program resources. No program match is required, however project documentation will include reporting on match and leverage categories.

Program match may be recorded in the form of in-kind cash or material donations or volunteer labor on the project elements covered by a repair contract containing *Home Repair GSO* grant funds.

Program leverage may be recorded in the form of in-kind cash or material donations or volunteer labor on any project elements not covered by a repair contract containing *Home Repair GSO* grant funds.

### **Federal Program Compliance**

Awardees will be expected to adhere to applicable City and/or federal Community Development Block Grant program compliance standards for program administration and construction contracting, depending on the grant award funding source.

Entities acting as General Contractors and all applicable sub-contractors must have appropriate NC Lead Based Paint Renovation Repair & Painting certification. For CDBG funded projects, homes built prior to 1978 must comply with all HUD federal Lead Based Paint requirements and certifications.

Agencies must have approved policies for: affirmative marketing, fair housing, small and minority business contracting (Section 3 and MWBE), conflict of interest, and appeals of decisions.

### **Program Marketing**

Agencies will be required to promote the City funded *Home Repair GSO* grant program through media opportunities, neighborhood outreach, agency reports, and yard signs placed in yards with homeowner's permission.