

Post Approval Documentation (PAD) Workshop

Urgent Repair Program 2027 (URP27)

April 2, 2026



Agenda

- PAD overview
- PAD Document Review
- Review new PAD process in DocuSign



PAD Overview

- Post Approval Documentation (PAD)
- Instead of requiring a long application, we have a short application and then, once you're selected, you provide all necessary documents to us
- The PAD has to be completed, signed and submitted and then approved by your case manager before you get a Funding Agreement
 - No work can start without a Funding Agreement!



PAD Overview – What does it do?

- Confirms the matching funds you proposed in your application
 - Sometimes these change because another source becomes available or your service area changed and you no longer have that source
- Informs you of the approved service area
 - Proposed service areas might be reduced during rating and ranking if multiple partners applied to serve the same area
 - Partner with the highest score is awarded
- Confirms the number of proposed units per service area
 - Proposed units might have changed from initial application based on funding award amount or county reductions



PAD Overview – What does it do?

- Confirms the amount of repair funds per service area
 - Repair funds will have changed to reflect the repair (hard & soft costs) funds and remove the admin funds per service area/county
- Tells us how you plan to do your project
 - Assistance Policy
 - Procurement/Disbursement Policies



PAD Overview – What does it do?

- Tells us about your organization
 - Bonding/Honesty & fidelity coverage
 - Fiscal year
 - Audit type
 - Organizational documents (if applicable)
 - Intergovernmental agreement (if applicable)
 - Whether or not your staff has changed since application
- Provides a checklist for submission



PAD Review Section by Section

North Carolina Housing Finance Agency Urgent Repair Program (URP27) Post-Approval Documentation																																			
URP2700	Never Alone Community Development Corporation																																		
<p>A. Instructions Your Application for Funding was approved for the requested amount. The numbers in the table in section E below reflect the numbers from your application and represent the required performance standards for your URP27 award. If you agree with the amounts listed, please provide the information and documentation requested below and return this Post Approval Documentation packet to Michael Handley, Manager of Home Ownership Rehabilitation. A case manager will be assigned to your project at a later date. All proposed changes to these performance standards will require Agency approval and should result in no net loss of application rating points.</p> <p>B. Local Matching Funds (Attach) Your Application for Funding stated that other funds would be available to assist with repairs/modifications of your proposed housing units. Please provide documentation, from the funding source, for each source of local matching funds. The table immediately below summarizes the proposed amount of matching funds according to your application.</p> <table border="1"> <thead> <tr> <th>Source of Funds</th> <th>Application Amount</th> <th>Confirmed PAD Amount</th> </tr> </thead> <tbody> <tr> <td>Weatherization Assistance Program (WAP) funds</td> <td>\$300,000</td> <td></td> </tr> <tr> <td>Heating Appliance Repair & Replacement Program (HARRP) funds</td> <td>\$0</td> <td></td> </tr> <tr> <td>Independent Living Center funds</td> <td>\$0</td> <td></td> </tr> <tr> <td>Council on Aging funds</td> <td>\$0</td> <td></td> </tr> <tr> <td>USDA-Rural Development Section 504 loans</td> <td>\$0</td> <td></td> </tr> <tr> <td>Volunteer labor</td> <td>\$11,170</td> <td></td> </tr> <tr> <td>Donated materials</td> <td>\$0</td> <td></td> </tr> <tr> <td>Matching local funds</td> <td>\$10,000</td> <td></td> </tr> <tr> <td></td> <td>\$0</td> <td></td> </tr> <tr> <td>Total of local matching funds committed to the URP26 project</td> <td>\$21,170</td> <td></td> </tr> </tbody> </table>			Source of Funds	Application Amount	Confirmed PAD Amount	Weatherization Assistance Program (WAP) funds	\$300,000		Heating Appliance Repair & Replacement Program (HARRP) funds	\$0		Independent Living Center funds	\$0		Council on Aging funds	\$0		USDA-Rural Development Section 504 loans	\$0		Volunteer labor	\$11,170		Donated materials	\$0		Matching local funds	\$10,000			\$0		Total of local matching funds committed to the URP26 project	\$21,170	
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- URP27XX is your URP FA #
- A - Introduction
 - Explains if you received the requested amount or a modified amount
 - Explains if your proposed units have changed based on reduced funding or not
 - No case managers have been assigned for URP27 at this time. Case Managers (CM) will be assigned once you submit your PAD via DocuSign. The CM will contact you once they are assigned.
- B - Local Matching Funds
 - Local Matching Funds have not been updated even if requested funding was reduced
 - Must confirm or update all amounts
 - Must provide documentation for volunteer labor, donated materials & local funds

PAD Review Section by Section

<p>C. Assistance Policy (Attach) Because URP beneficiaries are not necessarily pre-selected and approved through a public hearing process, it is especially important that URP recipients adopt an assistance policy that thoroughly and clearly identifies criteria for eligibility for assistance, and for prioritizing applicants once they have been determined eligible. This policy should be fair, open and non-discriminatory. In addition, other facts, policies and procedures affecting potential applicants and/or recipients of assistance should be spelled out in your assistance policy. Please submit your proposed Assistance Policy as part of the completed Post Approval Documentation.</p>	
<p>D. Procurement and Disbursement Policies (Attach) URP Recipients must submit a copy of their Procurement Policy that is specific to URP27 and is written in accordance 2 CFR 200, and a copy of their Disbursement Policy to the Agency for review and approval. Please submit your proposed Procurement and Disbursement Policy as part of the completed Post Approval Documentation.</p>	



- C - Assistance Policy
 - Must submit your **proposed** policy for review and approval
 - Do **not** get it signed or approved by Council/Commissioners first as we need to approve it first and might make substantial changes
 - Model policy is online
 - Will review policy tips later in training
- D - Procurement and Disbursement Policy
 - Must submit your **proposed** policy for review and approval
 - Must be specific to URP27
 - Do **not** get it signed or approved by Council/Commissioners first as we need to approve it first and might make substantial changes
 - Model policy is online
 - Will review policy tips later in training

PAD Review Section by Section

E. Service Area Requirements
 The Application for funding was approved based partly on your targets for Program assistance by service area and the percentages of Program funding to be spent in each county within the service area. Your required targets (based on your requested amount), broken out by county, are shown in the table below. Please confirm in the "Approved" column below the number of units and repair funds for each awarded county or service area.

Service Area	Proposed # of Units	Confirmed # of Units	Proposed Program Repair Funds	Confirmed Repair Funds	Program Admin Funds
Marv County	15		\$225,000		
Harry County	5		\$75,000		
TOTAL	20		\$300,000		\$30,000

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- E - Service Area Requirements
 - Lists # of proposed units by service area/county. These might have changed based on reduction in funding or a service area. Confirm proposed units in next column
 - Lists proposed program repair (hard + soft costs) by service area/county. These numbers are different than application because admin has been separated out. Confirm repair funds in next column.



PAD Review Section by Section

F. Bonding/Honesty and Fidelity Insurance Coverage (Attach)
 Recipients must submit evidence that honesty and fidelity insurance coverage is available in an amount not less than 50% of your URP27 funding allocation. This must be in the form of a letter from the recipient's insurer identifying the policy by number, the amount of coverage, the effective date, the positions covered by the policy, and containing a statement that NCHFA will be notified in writing if the coverage is discontinued or reduced. For self-insured units of government, the acceptable evidence of insurance will be a letter from the unit's chief financial officer or manager, stating that the unit maintains a self-insurance fund in an amount adequate to provide honesty and fidelity coverage equal to 50% of the URP27 allocation. The letter must state that the recipient will notify NCHFA in writing if the self-insurance is discontinued or reduced to a level that no longer provides the required 50% coverage.

- F - Bonding/Honesty and Fidelity Insurance
 - This is employee honesty/fidelity insurance. Not general liability, umbrella, or worker's comp.
 - URP provides funds in advance to organizations, this is insurance against employee theft or misuse of the URP funds.
 - Amount must at least 50% of repair amount (\$75,000 for \$165,000 awards and \$150,000 for \$330,000 awards) as there are usually 2 disbursements
 - If amount is less than 50% of the repair amount, disbursements can only be made up to that amount.
 - For example, if organization only has \$50,000 in fidelity insurance, then only \$50,000 can be disbursed instead of \$75,000



PAD Review Section by Section

<p>G. Fiscal Year and Audits <i>(Complete this section)</i></p> <p>Recipients will be required to submit reports as required under NC State General Statute 143C-6-23 (Non-Government Organizations) or NC State General Statute 159-34 (Units of Local Government)</p> <p>Fiscal year begins _____ and ends _____.</p> <p>H. Acknowledgement of Audit Compliance Reporting Responsibilities <i>(Attach)</i></p> <p>Please have the financial person from your organization, responsible for coordinating the annual audit, complete and sign the enclosed "Audit Compliance Responsibilities" form, acknowledging its receipt. Then, return it with the completed PAD.</p>

- G - Fiscal Year and Audits
 - Our program requires annual audits or audited financial statements completed by independent certified public accountant
 - Nonprofits are also required to submit reports which our audit team will send when they are due
 - Enter the beginning and end dates of fiscal year (July 1 – June 30, January 1 – December 31, etc)
- H - Acknowledgement of Audit Compliance Reporting Responsibilities
 - Must submit signed Acknowledgement Form
 - If audits are not received as required, can lead to suspension (no payments until suspension lifted and reflects negatively on future applications)



PAD Review Section by Section

<p>I. Organizational Documents <i>(Attach)</i></p> <p>1. Recipients who are not units of government must supply copies of their organizational documents, including articles of incorporation, by laws and a listing of all directors, officers and staff.</p> <p>2. Recipients that are private-nonprofit organizations must forward a notarized copy of their Conflict of Interest policy, in accordance with G.S. 143C-6-23, to the Agency, which addresses conflicts of interest that may arise involving any member of the recipient's management, board of directors or other governing body.</p> <p>3. Recipients that are private nonprofit organizations must provide a written statement, made under oath and completed by the organizations board of directors or appropriate governing body, stating that the organization does not have any excise taxes, as defined by G.S. 105-243.1.</p>

- I - Organizational Documents
 - Only applies to non-profits
 - Attachments required:
 - Articles of incorporation
 - By laws
 - List of staff, directors and officers
 - Notarized Conflict of Interest Policy
 - Sworn tax statement



PAD Review Section by Section

J. W9 Tax ID and Direct Deposit (Submit to Agency Link)

- All vendor forms must be submitted via a link to a secure folder created by the Agency. Please email apvndor@nchfa.com to request a secure link. Do not email vendor forms.
- Enclosed is the Form **W-9 Request for Taxpayer Identification Number and Certification**. Please submit at link received from apvndor@nchfa.com.
- Also, enclosed is the **form for electronic payments**, which will allow for direct deposit of Program funds into your designated checking account. Please submit at link received from apvndor@nchfa.com.

K. Intergovernmental Agreement (N/A)
Please provide a copy of an intergovernmental agreement between your governmental entity and the governmental entity in which you will be providing services under URP27, as required by GS 160-456.

- J - W9 Tax ID and Direct Deposit
 - New process – submitting to secure link from agency
 - Must email apvndor@nchfa.com, they will set up a Sharepoint site and you will submit the requested documents
 - Attachments required:
 - W9 (must use the one dated 2024)
 - Electronic payments form
- K - Intergovernmental Agreement
 - Only required for cities that are serving the entire county.
 - Counties serving cities within the county do not need to provide



PAD Review Section by Section

L. Certifications
The Recipient certifies that: 1) there have been no changes in the key personnel or their roles as identified in section III. B of the Application for Funding; or 2) the Recipient has submitted a written request to the Agency indicating the change(s) in personnel and/or their roles accompanied by a detailed resume for each. The Recipient certifies that the information, provided herein and herewith, is complete and accurate and that, if approved by the North Carolina Housing Finance Agency, it will be made part of the Funding Agreement by reference, superseding any conflicting information contained in the original Application for funding without otherwise affecting said Application.

Attest _____	Authorized Signature _____
Title _____	Title _____
Date _____	Date _____

- L - Certifications
 - Certifies that the people you listed in your original application are still the same
 - If they are not, must fill out a Project Amendment Form (found on Forms and Resources: <https://www.nchfa.com/home-ownership-partners/community-partners/community-programs/urgent-repair-program/forms-and-resources>)
 - Project Amendments and accompanying resumes can be added to another attachment link in the PAD in DocuSign
- Signature block
 - Must be signed by the CAO (who signed the application) and who they designate as a witness



Policy Tips

- Use the model templates (emailed and posted on Forms & Resources)
- The model template is a starting point, not the end all, be all. Think through how you are actually proposing to run the program and put that into your policies.
- Do not wait until your policies are approved to submit your PAD. Submit your **proposed policies** with the PAD
- We monitor your project based on your policies!



Policy Tips: Assistance Policy

- The Assistance Policy tells your service area how you plan to complete the program
- Our model is a base template, but there are multiple ways that you can modify
- Following section will review tips and considerations to make when writing your policy



Policy Tips: Assistance Policy

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds. Additional funds for construction costs are provided by local organizations in the amount of \$5,000.

Eligibility To be eligible for assistance under URP27 applicants

- 1) must reside within the county limits of the County of Pinestraw and own and occupy the home in need of repair
- 2) must have a household income which does not exceed 50% of the County median income for the household size (see income limits below)
- 3) must have a special need (i.e. be elderly, ≥ 62 years old, handicapped or disabled, a single parent with a dependent living at home, a Veteran, a large family with ≥5 household members or a household with a child below the age of six with lead hazards in the home).
- 4) must have urgent repair needs, which cannot be met through other state or federally-funded housing assistance programs

URP27 Income Limits* for Pinestraw County

Number in Household	30% of Median (very low income)	50% of Median (low income)
1	\$19,950	\$33,250
2	\$22,800	\$38,000
3	\$25,650	\$42,750
4	\$28,500	\$47,500
5	\$30,800	\$51,300
6	\$33,100	\$55,100
7	\$35,350	\$58,900
8	\$37,650	\$62,700

*Income limits are subject to change based on annually published HUD HOME L-mms and will be updated each year. This update will not require a re-approval of the governing authority.

Eligibility:

- Can specify that homeowners must have lived in their homes for a minimum time period
- Income Limits – you can choose between statewide limits or County limits
 - Consider using the higher of the two limits, which will make it easier to find 30% AMI households
 - If multi-county, must use the same method for all counties
 - Note – only applies to URP. For ESFR, must use county limits



Policy Tips: Assistance Policy

Outreach Efforts of the Urgent Repair Program Pinestraw County will advertise or publish an article about the Urgent Repair Program in the local newspaper serving the County (The Daily Disturber), at senior centers throughout the County, on the local cable news channel, with the County's partner referral agencies, and on the County's website.

Selection of applicants. The County has devised the following priority system to rank eligible applicants, determine which of them will be selected for assistance and in what order. Under this system, applicants will receive points for falling into certain categories of special need and income. The applications will be ranked according to which receive the most points.

Priority Ranking System for Pinestraw County's URP27

Special Needs (for definitions, see below)	Points
Disabled, Elderly or Veteran Head of Household (62 or older)	4
Disabled, Elderly, or Veteran Household Member (not Head of Household)	3
Single-Parent Household (with one or more children in the home)	3
Large Family (5 or more permanent residents)	2
Emergency (may submit without regard to application deadlines)	2
Child under six years of age with lead hazards in the home	2
Income (See Income Table above)	Points
Less than 30% of County Median Income	10
30% to 50% of County Median Income	5

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 URP27.

Selection of Applicants:

- Ranking vs. 1st Come, 1st Qualified, 1st Served
 - Ranking – easier with a single county service area, harder with multi-county service area when trying to make sure you serve counties equitably
 - 1st Come/1st Qualified – easier to manage, but doesn't take into account those areas that have been doing URP forever and have long wait lists
- Prioritizing/limiting certain work
 - Can limit the types of work for URP
 - Roofs only
 - Roofs, HVACs and accessibility
 - Etc.



Policy Tips: Assistance Policy

The definitions of special needs populations under URP27 are:

- **Elderly:** An individual aged 62 or older.
- **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.
- **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.
- **Large Family:** A large family household is composed of five or more individuals; at least four are immediate family members.
- **Head of Household:** The person or persons who own(s) the house.

- **Household Member:** Any individual who is an occupant (defined below) of the unit to be rehabilitated 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 the 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.
- **Single-Parent Household:** A household in which one and only one adult resides with one or more dependent children.
- **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.
- **Child with lead hazards in the home:** a child below the age of six living in the applicant house which contains lead hazards.



Emergency

- Not every situation can be an emergency
- Many URP requests are urgent due to nature of the program, but to be classified an emergency, must consider:
 - Possibly skipping a huge waiting list
 - Changing procurement procedures
 - Are you willing to explain to other homeowners why they were **not** an emergency?
- Examples of URP emergencies:
 - No heat in the middle of winter
 - Hole in roof/water pouring in
 - Water leak that has caused damaged to floors (addressing the leak is the emergency, floors are not)

Policy Tips: Assistance Policy

Client Referral and Support Services Many homeowners assisted through the Urgent Repair Program may also need other services. When the Urgent Repair Program staff meet the homeowner during the work write-up process, they will discuss the resources and programs available in the **County** and provide pamphlets and a list of the agencies with contact information. With the homeowner's permission, a case file will be created and a staff person will follow up with the homeowner concerning the available services in the referral network.

What is the form of assistance under URP27? The **County** will provide assistance to 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 **County's** rehabilitation specialist. **There is no minimum to the amount of the loan; however, the maximum life-time limit is \$15,000 (optional).**

Amount of the Loan (Life-time Limit)

- This only applies if you have it in your policy ("What is the amount of the loan" section)
- We do not have a requirement in the Program Guidelines, your organization decides if you want to have a life-time limit
- Pros
 - We have used this for years, keeps continuity
 - Allows you to spread the money to more households
 - Reduces people coming back 4 and 5 times
- Cons
 - Someone might have already received assistance and now has an emergency
 - You're tired of asking your case manager if someone has funding left



Policy Tips: Assistance Policy

Who will do the work on the homes? The County is obligated under URP27 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, the County will invite bids only from contractors who are part of an 'Approved Contractor Registry' (the Registry). Please request a copy of the County's Procurement and Disbursement Policy for further information.

(Homeowners who know of quality rehabilitation contractors that are not on the County's Registry are welcome to invite them to apply.)

A minimum of three approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" is described in the Procurement and Disbursement Policy.



- Who will do work on the home?
- Should match Procurement Policy
 - Straight bidding (this is the model policy)
 - Not in model policy:
 - Self-performing with volunteer labor?
 - Acting as general contractor/multiple primes?
 - Selecting contractors in beginning of cycle and then assigning work through a rotating contractor list?

Policy Tips: Assistance Policy

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for the County of Pinebluffs URP27, what work can be done, and who will do it, let's go through all the major steps in the process:

1. **Completing an Application form:** Homeowners who wish to apply for assistance must do so by September 25, 2026. Apply by contacting Jane Doe, Housing Counselor, at (555) 555-1234. Proof of ownership and income will be required. Those who have applied for housing assistance from the County in the past will not automatically be reconsidered. A new application will need to be submitted.
2. **Preliminary inspection:** The County's Rehabilitation Specialist will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications.
3. **Screening of applicants:** Applications will be rated and ranked by the County based on the priority system outlined on page 2. The households to be assisted will be selected by October 23, 2026. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property will be verified along with other rating factors. From this review, the ten (10) most qualified applicants will be chosen according to the priority system described above. There will also be a list of alternates in the order of qualification. Applicants not receiving notification by October 30, 2026 that they were chosen may contact Jane Doe, Housing Counselor, at (555) 555-1234 to confirm the disposition of the application.
4. **Applicant interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.



Application steps:

- Ranking? Need a beginning and end date for applications
 - Can limit the time period if receive a lot of applications (would only do with ranking)
- 1st Come, 1st Qualified? Can be a rolling period throughout the cycle
- How long do you want the application period open?

Policy Tips: Assistance Policy

- 6. Formal agreement (optional):** After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern 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.
- 7. Bidding:** The work write-up and bid documents will be sent to a minimum of three contractors on the Registry who will be given one week in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the

homeowner. Each will need access to those areas of the house, in which work is to be performed, in order to prepare a bid. A bid opening will be conducted at the County's Community Development office at a specified date and time, with all bidders and the homeowner invited to attend.



6 - Formal Agreement

- Only need this if your organization is using volunteer labor or you have other agreements you want to ensure are documented with the homeowner

7 - Bidding

- Should match the Procurement Policy & "Who Will Do Work on House" section
- Are you bidding everything?
- Are you self-performing some jobs and bidding others (ie – roof, HVAC, plumbing, etc)
- Are you bidding once in the beginning and then assigning jobs to a rotating contractor list?

Policy Tips: Assistance Policy

- 8. Contractor selection:** Within 24 hours of the bid opening and after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of (1) the selection, (2) the amount, (3) the amount of the County's cost estimate, (4) any support or contingency costs that will be included in the loan amount, and (5) if other than the lowest bidder is selected, the specific reasons for the selection.
- 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 the contractor and homeowner, with the County signing as an interested third party. The cost of the actual work and project related support costs (up to the maximum amount of \$1,500) will be included in the loan document, which will not exceed \$15,000.
- 10. Pre-construction conference:** A pre-construction meeting will be held at the home. At this time, the homeowner, contractor and program representatives will be present and 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.). If the contract has been executed, the County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date within 24 hours of the pre-construction meeting.



8 - Contractor Selection

- Should match Procurement Policy, Bidding and Who Will Do Work Section
- Will look different based on how you set up your procurement
 - If you are rotating contractors, this is where you detail how contractor is selected from rotation
 - If you bid out in beginning of cycle, explain that here

9 - Execution of loan and contract

- Separate from Formal Agreement (6)

Policy Tips: Assistance Policy

11. Construction: The contractor will be responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) 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 URP27. The homeowner will be responsible for working with the contractor 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, the contractor and two representatives of the **County of Pinestraw**. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by the **County**, 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 the **County** and conveyed to the owner. If the changes result in a no cost change order to the construction contract, then the County will issue a no-cost change order to establish the work scope revisions.

11 - Construction

- Should match Procurement Policy, Bidding, Selection of Contractors, Who Will Do Work sections

12 - Change Orders

- These are required per our guidelines. You cannot reduce the signatures.
- If partner is acting as the GC, will need to specify how that will work with signatures



Policy Tips: Assistance Policy

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 available to the public starting **July 24, 2026**.
- Applications must be turned in at the **County of Pinestraw's Department of Community Development** by 5:00 PM on **September 25, 2026**.
- Households selected from applications on **October 23, 2026**.
- All rehabilitation work must be under contract by **October 16, 2027**.
- All rehabilitation work must be completed by **December 31, 2027**.

How do I request an application? Just contact:

John Doe, Housing Counselor
Department of Community Development
County of Pinestraw
P.O. Box 555
McGillicuddy, NC 27008
(555) 123-4567

Or pick up an application at the **City of McGillicuddy's Planning Department, the Cooperative Extension Service office, the County Health Department, or the Department of Social Services office.**

Key Dates

- These should match the dates/procedure listed in **Completing an Application (1)** and **Screening of Applicants (3)**



Policy Tips: Assistance Policy

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 County 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 public official of the County, or member of the County Commissioners, or entity contracting with the County that exercises any functions or responsibilities with respect to URP27 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 County employees, Board of Commissioners and others closely identified with the County, may be approved for rehabilitation assistance only upon public disclosure before the County Commissioners and written permission from NCHFA.

What about favoritism? All activities under URP27, including rating and 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 URP27? Any questions regarding any part of this application or program should be addressed to:

Jane Doe Housing Counselor Community Development Dept. County Complex	June Smith Rehabilitation Specialist Community Development Dept. County Complex
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Complaints, Confidentiality, and Conflicts of Interest

- These are program requirements
- If you make changes, your case manager will have questions
- Be familiar with the requirements for each
- Whenever in doubt, call your case manager



Policy Tips: Procurement & Disbursement Policy

- How you plan to do the construction work
- There are two templates:
 - Model Procurement and Disbursement Policy
 - Used for bidding everything out
 - If acting as GC and still bidding everything out (multiple primes), still use this as base policy
 - Model Procurement and Disbursement Policy Self-Contracting
 - Used for when self-performing work, using volunteer labor
 - Can also include bidding out work
- Assistance Policy and Procurement/Disbursement Policy procedures should match



Policy Tips: Model Procurement Policy

PROCUREMENT POLICY

1. To the maximum extent practical, the City of McGauleyville, the City promotes a fair, open and competitive procurement process as required under the North Carolina Housing Finance Agency's Urgent Repair Program (URP). Bids are invited from Contractors who are part of the City's Approved Contractors Registry (the Registry). To be on the Registry, a contractor must complete an application, have their recent work inspected, reviewed and approved by the Rehabilitation Specialist and submit proof of insurance. Any contractor listed with and approved by the City and in good standing will receive automatic approval status on the Registry.
2. At least three eligible contractors on the City's Registry shall be invited to bid on each job and the lowest responsive and responsible bidder shall be selected for the contract. "Responsive and responsible" means (a) the contractor is deemed able to complete the work in a timely fashion, (b) the bid is within 15%, in either direction, of the City's cost estimate, and (c) there is no conflict of interest (real or apparent). Additionally, all contractors working on pre-1978 units must be Renovation, Repair and Painting Rule (RR&P) Certified Renovators working for Certified Renovation firms; only those contractors with both firm certificate and the qualified renovator's letter on file will be invited to bid on pre-1978 homes.

1. Define in #1 how you plan to procure
 - In the beginning of cycle,
 - intend to create rotating contractor list,
 - intend to act as GC and procure subs, etc.
2. Describe the process for #1. For bidding, must send to at least 3 contractors
3. 3-10 are program requirements



Policy Tips: Self-Contracting (SC) Procurement Policy

Old North State Community Action, Inc. Urgent Repair Program Procurement and Disbursement Policy

PROCUREMENT POLICY

To the maximum extent practical, Old North State Community Action, Inc. (ONSCA) promotes a fair, open and competitive procurement process as required under the North Carolina Housing Finance Agency's Urgent Repair Program (URP). Work under URP will be procured through private contractors (Section A), a combination of ONSCA staff and volunteer labor (Section B), and/or through the use of subcontractors for specialized trades (Section C), as described below. ONSCA will make special outreach efforts to include M/WBE (Minority/Women Business Enterprise) businesses within its contractor and subcontractor pool.

If deemed appropriate, ONSCA may use private contractors for jobs that are completed "turn-key" by the contractor, involving little or no staff or volunteer labor or ONSCA-managed subcontractors. The majority of jobs, however, will be completed by a combination of staff, volunteer labor, and ONSCA-managed subcontractors, who are used when special skills or licenses are needed to complete a portion of a job. For all pre-1978 units, ONSCA is responsible for either acting as or ensuring that a Renovation, Repair and Painting Rule (RRP) Certified Renovator working for Certified Renovation firm is on-site. The RRP contractor must have both firm certificate and qualified renovator's letter on file.

ONSCA is an equal opportunity employer, implements non-discriminatory practices in its procurement/disbursement and will make special outreach efforts to include M/WBE (Minority/Women Business Enterprise) businesses within its contractor and subcontractor pool. Contractors will be chosen by the above criteria without regard to race, color, religion, national origin, age, sex, familial status and/or disability.

- Similar to Model Policy, but allows for other methods
- Beginning paragraphs:
 - State how work will be procured
 - If doing combination of bidding/volunteer & self-performance, explain what activities will be bid vs. self-performed



Policy Tips: Self-Contracting (SC) Procurement Policy

- A) Private Contractors, B) Staff & Volunteer Labor and C) Subcontractors
 - Can choose to remove sections not utilizing
 - If only using subcontractors and not volunteer labor, remove volunteer labor
 - Note that if you remove sections, you cannot add them back in after the fact
- Disbursement Policy
 - Review to ensure matches your practices

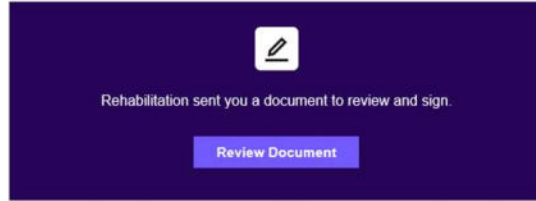


New PAD Processes

1. Vendor forms are to be sent via a link to a secure folder created by the Agency. They cannot be sent to us (rehab). PAD includes instructions for contacting apvendor@nchfa.com
2. PAD is being sent via DocuSign. Please do not mail or email it in



Completing the PAD via DocuSign



Rehabilitation

rehabilitation@nchfa.com

Enclosed is the ESFRLP24 Written Funding Agreement which has been signed by Michael Handley, Manager of Home Ownership Rehabilitation and Compliance. The ESFRLP24 Written Funding Agreement is now being signed electronically using the DocuSign process. Please electronically sign the Written Funding Agreement prior to beginning your project. An electronic copy of the final documents with all signatures will be shared via email once all signatures are completed. Please keep a copy for your records as no other copy will be distributed.



Completing the PAD via DocuSign

Home Ownership Partners » Community Partners » Urgent Repair Program » Forms and Resources

Forms and Resources

URP2026-2027 (URP27)

[Completing the PAD via DocuSign](#)

[Register for URP27 PAD Workshop—April 2, 2026](#)

[Register for URP27 Implementation Workshop—April 28, 2026](#)



THANK YOU!

- We have had a lot of changes to URP lately and you all have rolled with them
- This is a new process and I thank you for working with us to make this work
- We have changes in our own staff occurring – a new rehab officer will be starting next week
- We can't do this work without you, our partners. You make this program the success that it is

