

Senior Home Repair Program Homeowner Handbook



2020-2021

A Guide to Understanding and Participating in
Henry County's Senior Home Repair Program



Table of Contents

Senior Home Repair Program	1
The Purpose of this Handbook.....	5
The Henry County Senior Home Repair Program	5
Project Administration	6
Type and Terms of Assistance.....	6
Step 1: Call-In	7
Step 2: Application.....	7
Step 3: Document Verification and Title Search.....	9
Step 4: Inspection and Work Write Up	10
Step 5: Bid Process.....	10
Step 6: Grant and Contract Signing.....	11
Step 7: Inspection and Work Write-up.....	11
Step 8: Repair Work Phase.....	12
Step 9: Work Completion and Acceptance	13
Step 10: Final Documents	13
Appendix 1- Income Verification	14
SAMPLEHENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT	14
Appendix 2-Grant Agreement Document Example	16
SAMPLE.....	16
Appendix 3-Contract/Proceed Order with Contractor	18
Appendix 4-Pre-Construction Conference Checklist.....	20
Appendix 5-Final Pay Request	22
Appendix 6-List of Eligible Repairs	24
Appendix 7-2019 Income Guidelines	26



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Developed by Henry County Community Development Department

The U.S. Department of Housing and Urban Development provides to Henry County annual funding as a Direct Entitlement Community

These funds are used to address three National Objectives:

1. Benefit to low- and moderate income (LMI) persons
2. Aid in the prevention of elimination of slums or blight
3. Meet a need having a particular urgency (referred to as urgent need).



The Purpose of this Handbook

This handbook is prepared as a guide for Henry County Senior Home Repair Program (SHRP) applicants to understand the process for approval of and for participation in the program. The handbook details criteria to be met in order for homeowners to be eligible to participate in the program. It also describes the rights and responsibilities of the homeowner once they have been approved for the program.

Please use this handbook as a reference during the course of your application and participation in the program.

The Henry County Senior Home Repair Program

The SHRP provides grants for home repairs to income-qualified homeowners. Based on the County's available funding from the U.S. Department of Housing Development (HUD), the County anticipates serving 15 to 25 households.

The Purpose of the Senior Home Repair Program is to provide assistance to low to moderate income residents who are 62 and older or a household having a disabled as determined by the Social Security Administration with repairs to their primary residence. The program is limited to persons/households at or below 80% of the area median income. Minor home repairs may include the following areas or functions:

Roof
HVAC (Heating & Air)
Plumbing (Water Heaters and PRV)
Electrical

Limited Disability Improvements
Septic Systems Repair or Replace
Smoke Detectors

The focus of this Program is to alleviate immediate threats to health and safety of low income home owners by providing grants up to \$15,000 for minor home repairs. Improvements may not bring the entire structure into compliance with codes.

Cosmetic repair activities are not funded by this program. An example of a cosmetic repair activity is *painting*. The program does not fund activities that exclusively involve *painting*. Painting must be as a result of code, safety or health repair.

Project Administration

The Henry County Community Development Department, is the project administer for the program. The office is located at:

140 Henry Parkway
McDonough, GA 30253

Contacts

Stacey Hudgens-Wallace/Rehabilitation Advisor
Shannan Sagnet/Community Development Director

Phone: (770) 288-6547
Phone: (770) 288-7525

Type and Terms of Assistance

The program will provide up to \$15,000 in CDBG funds per home for eligible repairs.

EXCEPTION - The necessity to exceed the \$15,000 assistance limit is justifiable when unforeseen, required work must be accomplished through a change order. In the event of this occurrence, authorization to exceed the \$15,000 grant limit must be made by the Community Development Department CDBG Rehab Advisor.

A deferred payment, 100% forgivable loan will be utilized for repairs form \$1,000.00 to \$15,000.00. There is an affordability period for which the CDBG assisted home must remain occupied by the homeowner as their primary residence. The affordability period is based on the amount of assistance received:

Amount of Assistance	Affordability Period
\$1000.00- \$4,999.00	Three (3)
\$5,000-\$15,000	Five years (5)

Once the affordability period has been satisfied the loan shall be forgiven provided the homeowner(s) fulfilled the following:

- The assisted home shall be occupied by the homeowner(s) as primary residence
- The Homeowner(s) shall not sell the property
- There shall not be a transfer of title
- The property shall not be rented
- In the event of the homeowner(s) demise other household members may continue to reside in the property as their primary residence.
- Households who have received SHRP or other housing rehabilitation assistance funding from CDBG funded programs will not be eligible to receive funds again for a period of five years from the completion of the prior

project. A property may only receive one grant award from this program in a five-year period, with no more than two grants total in a life time.

Step 1: Call-In

The first step for interested homeowners is to call in to the Rehabilitation Advisor. Calls are returned (based on available funding) to the first call-in participants from the published call-in line. Henry County Community Development staff prepares a Waiting List of the first callers who left their name and phone number. The participants are asked a few brief questions for minimal threshold qualifications. The participants are then invited to a workshop over the phone and via letter. The letter includes an application and explains further documents needed for the program. Participants are asked to bring in a copy of the required documents and to return the completed application on the date of the workshop.

All Calls are date and time stamped.

Step 2: Application

This program is for seniors who are 62 years of age and older and the disabled *as defined in 42 USC 423 1(a)(b) 2(a)(b)(c)* homeowner or spouse.

1. You must own and occupy the structure on a year-round basis for at least one year prior to submitting an application and will continue to occupy home as your primary residence;
2. You must be 18 years old or older, if disabled or a veteran;
3. If there is an existing mortgage, your payments must be current;
4. Taxes on your property (school, county & local) must be current, no tax liens;
5. You must have homeowner's insurance;
6. Liquid assets, such as savings, checking and cash -
 - Cannot exceed \$125,000 if you are 62 years or older.
 - Assets also include accounts you hold jointly with other members of your family.
 - Your primary residence is not considered part of your liquid assets; however, any rental properties which you own would be considered;
7. You must be income eligible to qualify for the SHRP.

Total household income include; income received from all sources by all persons,

- Excluding minors under age 18 or full time students under age 25, residing in the structure over the 12-month period immediately preceding your application date.
- The income eligibility criteria is based on total household size, household gross income, and

liquid assets.

2020 Income Eligibility Chart

Family Size	1	2	3	4	5	6	7	8+
Annual Income Limit	\$46,350	\$52,950	\$59,550	\$66,150	\$71,450	\$76,750	\$82,050	\$87,350

Source: U. S. Department of Housing and Urban Development (HUD). AMI (Area Media Income) Henry County is part of the Atlanta-Sandy Springs-Marietta, GA Metro FMR Area. Subject to change per U.S. Department of HUD.

8. If your structure is located in a flood zone, you must have flood insurance;
9. It must be an owner-occupied single family detached dwelling located in Henry County and **MUST** be your principal residence;
10. No condos, townhouses, mobile homes or multi-family properties are eligible;
11. House must have correctable repairs, determined by inspection and scope of work to correct deficiencies;
12. Cost of repairs must be a minimum amount of \$1,000.00, maximum amount of \$15,000.00. This will be determined by the cost estimate.
13. Any Property with liens (excluding mortgage), FIFA's, pending judgments, bankruptcies, suits against the homeowner are ineligible

Documents Needed To Complete Application:

1. Identification:
 - a. Driver's License or State Photo ID with current address.
 - b. Your social security card and social security cards for all members of your household age 18 and over.
2. Home Ownership:
 - a. The deed to your property showing you (applicant) as owner of the property. Must have owned and occupied the property for one year previous to submitting an application;
 - b. Mortgage payments must be current at the time of approval;

- c. Taxes must be paid up to date;
- d. Copy or proof of homeowners insurance for the residence and flood insurance (Zone A), if applicable.

3. Income and Assets: Used to determine income qualification only

- a. Employment: Copy of your pay stubs for the last 90 days and pay stubs for all employed occupants of your household. If you are self-employed you will need to bring a copy of your Schedule C or F forms from your federal income taxes return.
- b. Bank Deposits, Stocks, etc: Copy of your bank statements (90 days), account numbers, and list of any other assets showing value. (Verification of asset levels) Current tax return.
- c. Social Security Benefits: Social Security statements (12 months) proof of security payments received by you or other household members.
- d. Child Support: Any legal document for child support, separation papers, or divorce decree.
- e. Unemployment Benefits: Bring verification of unemployment benefits received over the past 12 months.
- f. Disability Benefits: Copy or proof of the amount of the latest disability checks received by you or any other members of your household.
- g. Veterans Benefits: Copy or proof of the amount received by you or any members of your household during the past 12 months.
- h. Pensions: Copy or proof of the amount received by you or any members of your household during the past 12 months.
- i. Tax Returns: Copy of last year's signed tax return including all schedules and W-2 forms for all adult household members.

4. Completed Application

The application must be complete no later than thirty (30) days after your scheduled orientation date. If application is not complete, your name will be removed from the list.

Step 3: Document Verification and Title Search

- All information will be reviewed for completeness and income qualification.
- Should additional information or clarification be needed you will be contacted immediately via phone call and/or letter to provide same.
- As soon as all documentation are completed, the Community Development staff will contact you by phone, if approved and by mail, if denied.

- An inspection will be scheduled for the Senior Home Repair Advisor to conduct a visual inspection in order to complete a scope of work of eligible work to be completed.

Step 4: Inspection and Work Write Up

The Rehab Advisor will arrange a date and time for an inspection of your house, to write up eligible repairs, take photos/videos, prepare cost estimates, and evaluate project feasibility. If the house is found to be structurally unsafe or if unsafe additions or alterations have been made, work will not be done on the house. These issues may be reported to Henry County Code Enforcement. The homeowner on the deed must be on hand to accompany the Rehab Advisor in conducting the inspection.

Repair can be done only to a house which is defined as a structure designed for residential occupancy on a permanent foundation built as a single-family detached dwelling home. Factors to be evaluated include but are not limited to the type of repair, ability to be undertaken without disturbing a potential lead-based painted surface, and the total cost of the repair(s). Correctable priority repairs that are economically feasible to repair, according to Community Development may qualify. If a unit does not qualify for assistance based on the inspection, the homeowner will be notified in writing.

All work will be completed according to Senior Home Repair Standards. By following those standards, each participating homeowner will receive assistance in correcting eligible repairs that might endanger the health and safety of members of his/her family if left unrepaired. The program will not correct all problems with your house, but will attempt to address major health and safety issues as identified within the scope of the program.

Note: It is **not** the policy of the program to undertake cosmetic repairs.

The inspection is a limited visual inspection of the home. Please have a list of eligible items needing repair written down so that you may discuss them with the Rehab Advisor. The roof will be checked, the HVAC system, the electrical system, and plumbing systems.

On the day of the inspection make sure the electrical panel, water heater and HVAC systems are readily accessible, keys are available for crawlspace entrances and pets are secured.

Once the Scope of Work is completed and signed off, no additional repairs can be added to the list.

Step 5: Bid Process

The bid process is conducted on your behalf by the Henry County Community Development Department.

Henry County Community Development Department will designate/select the contractor according to Henry County's Purchasing Department's procurement policy.

- Prior to the contractor notification process, the Rehab Advisor will prepare the necessary documentation and mail out requests for bids (RFB's) to eligible firms. The bid packet which includes the Scope of Work will be sent to three to four contractors currently on our approved contractor list.
- The notice will indicate the name and address of the property to be repaired and the deadline for bid submissions.
- These bid specifications are prepared by the Senior Home Repair Rehab Advisor for the homeowner and must be approved before the job is bid.
- Contractors must be State Licensed, program trained and have certificates of insurance on file with the Henry County Community Development Department.
- Contractors will be expected to attend a pre-bid conference or inspect the job conditions, complete measurements to determine cost estimates and have the homeowner sign affidavit stating the contractor was at the home.
- The bids will be returned to the Henry County Community Development Department and recorded. The responses will be compiled and reviewed by the Rehab Advisor.
- The contractor submitting the lowest bid and able to fulfill all the specifications stipulated will be considered fully qualified to be awarded the job. If a sufficient number of bids are not received, or the bids are more than 10% above the cost estimate, the project must be rebid.

Step 6: Grant and Contract Signing

Once the lowest responsive bidder is determined, the Rehab Advisor will schedule a time for the homeowner to sign the grant agreement and contract.

- Funds will be in the form of a CDBG Grant.
- No payments or interest are paid on the grant.
- The CDBG grant agreement is an attorney produced document. The agreement will attach a lien to the property with an affordability period based on the amount of assistance received.
- The homeowner and the contractor will sign the contract in the presence of the Rehab Advisor.

Step 7: Inspection and Work Write-up

- Pre-construction Conference: Will be held between the Rehab Advisor, contractor and homeowner before the start of the work. All the items to be repaired will be reviewed.
- Prior to construction starting, the contractor must secure all required permits.

- Items such as dumpster location, scheduling and contact information will be discussed as necessary.
- When repairs are made in a home, there are bound to be changes in the household's daily routine. There may be disruption in your schedule for several days before the project is complete. It is much easier if you and the contractor can agree on a mutual schedule.

It is your responsibility to make the work area accessible. In particular, make sure the work area is clear of furniture, appliances, clothes, and other objects which may interfere with the contractor's work. Contractors will not move personal items.

- It is your responsibility as the homeowner to communicate directly with your contractor during the repair work phase of the SHRP. Staff is available to provide assistance if necessary, but communication should be directly between you and your contractor.
- Contractors will be held responsible for leaving their work area neat and clean at the end of each day, but they are not responsible for the general tidiness of your dwelling.
- Work will not commence if it is determined by the Building Inspector and/or Rehab Advisor that the work area is unsafe due to untidiness.
- Children and pets must be kept away from the work area. Work will also cease if there is interference on the part of the homeowner, their children, or their pets which affects the contractor's ability to undertake the contract.

Step 8: Repair Work Phase

- A determination to stop all work will be made by the Rehab Advisor based upon consultation with the assigned Building Inspector. As part of your contract, you will be asked to supply all utilities necessary for the performance of the contract work. This includes electricity, water and a bathroom. Designate a parking and unloading/material storage area for the contractor's use.
- Change Orders: If additional repairs are needed that are uncovered during the course of the work that could not be seen until the work was started, a change order will be initiated. The Rehab Advisor decides on the repair needed, develops a change order work write up and cost estimate and the contractor submits a price for the repair. If the cost is within the 10% requirement a change order is created and all parties sign off on it before the additional work can be done.
- Access to premises: You must make the house available during normal work hours during the week for the contractors to do their work, and for County inspectors to make their inspections.
- Homeowner's signature will be required for all payments made to the contractors. One or two

payments are normally made under any one contract, according to the following schedule:

Payment -the payment shall be processed after passing the final inspections by the County building/trade inspectors, Rehab Advisor and the homeowner's signature on the Owner's Satisfaction Statement. This payment is normally issued within 30 days of all required signatures.

CONCERNS OR DISPUTES:

Disputes between the homeowner and the contractor regarding materials used, workmanship, or the payment for services shall be resolved by the SHRP Rehab Advisor.

If the SHRP Rehab Advisor cannot reach an amicable resolution between the parties, then any complaints will be forwarded to the Henry County Community Development Department, CDBG Director for further consideration.

Step 9: Work Completion and Acceptance

Final Inspections: When the job is finished, and all inspections are complete, the Rehab Advisor will come to your home and conduct a final inspection. It is important that you are reasonably satisfied with the completed work before signing the final payment request. If at any time you are not satisfied with the contractor's work performance you should notify the SHRP Rehab Advisor as soon as possible.

Warranties: All work carries a one (1) year warranty on materials and workmanship. Contact your contractor in the event of a warranty issue. Some items also have a manufacturer's warranty. Fill out any manufacturer's warranty requirement right away at the end of the job. The one year warranty period starts the day the final Payment Request/Owners Satisfaction statement is signed.

The SHRP official roll ends when the final Payment Request/Owners Satisfaction statement is signed. It is your responsibility, as the homeowner, to communicate directly with the contractor in the event of a warranty issue during the one (1) year warranty period following the completion of the job.

Step 10: Final Documents

At the end of the project, we ask you to complete a survey form about how we did, how the contractor did, and any thoughts or ideas you have about the program.

Appendix 1- Income Verification

SAMPLE



HENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT

Senior Home Repair Program

INCOME VERIFICATION STATEMENT AND CERTIFICATE OF OCCUPANCY SELF-DECLARATION FROM

TO: **Henry County Community Development Department**
140 Henry Parkway
McDonough, GA 30253

- A. Are you currently receiving income? Yes No
- B. If the answer to (A) is yes, indicate the amount received in
2017 \$ _____ 2018 \$ _____, 2019 \$ _____
- C. Specify source of income: _____
- D. If the total 2019 income listed above is less than \$4,000, please explain how living expense are being paid. _____
- E. My current principal residence is _____
- F. How long have you lived at current address _____

By signing this form, I certify that all information reported on this form and any attachments are true, complete, and accurate to the best of my knowledge. I understand that any false statement or misrepresentations in regards to the owner applying for housing rehabilitation assistance will be cause for denial of such assistance for the Owner. I understand that it my and or the Owner's responsibility to report any change in income to the Henry County Community Development Department.

WARNING: SECTION 1001 OF TITLE 18 OF THE UNITED STATES CODE MAKES IT A CRIMINAL OFFENSE TO WILLFULLY MAKE A FALSE STATEMENT OR MISREPRESENTATION TO ANY DEPARTMENT OR AGENCY OF THE UNITED STATES AS TO ANY MATTER WITHIN ITS JURISDICTION.

PRINT NAME OF OCCUPANT

SIGNATURE

PRINT NAME OF APPLICANT

SIGNATURE

DATE

Appendix 2-Grant Agreement Document Example

SAMPLE



HENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT
Senior Home Repair Program

BORROWER'S AFFIDAVIT

STATE OF GEORGIA, COUNTY OF HENRY

BEFORE ME came in person, Homeowner Name who having been duly sworn on oath depose(s) and say(s) as follows:

That deponent(s) are the owner(s) of ##### Street Address City, GA ZIP (Property Address)

Deponent(s) further say(s):

- 1. That there are no unpaid or unsatisfied security deeds, mortgages, claims of lien, special assessments for sewage or treatment improvement, or taxes which could constitute a lien against said property, except:
2. That they own or have owned the fee simple title to the above described property for a minimum of one (1) year and that no other party has any claim or interest in said property;
3. That there is no outstanding indebtedness for equipment, appliance or other fixtures attached to said property;
4. That the lines and corners of said property are clearly marked and there are no disputes concerning the location of said lines and corners;
5. That there are no pending suits, proceedings, judgments, bankruptcies, liens, or executions against said owner(s) either in the aforesaid county or in any other county in the State of Georgia;
6. That no improvements have been made on the above described property within three (3) months prior to the date of this Affidavit;
7. That there has been no outstanding debt incurred for the labor or materials or services of any kind including services of architects, surveyors or engineers in connection therewith.

This Affidavit is given for the purpose of inducing the Henry County Housing Rehabilitation Program to grant a loan on the above described property.

Signature

Signature

Property Owner(s)

Sworn to and subscribed before me on this ___ day of ___, 20__.

Seal of Notary

Appendix 3-Contract/Proceed Order with Contractor

SAMPLE



HENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT
Senior Home Repair Program

NOTICE TO PROCEED

TO: **Contractor Name** _____

FROM: **Home Owner Name** _____

DATE: _____

THIS WILL BE YOUR AUTHORITY TO PROCEED WITH THE REHABILITATION
WORK ON THE PROPERTY KNOWN AS: **Address, City State, Zip** _____

BEGIN BY: _____, **2020.**

COMPLETION DATE: _____, **2020.**
(Unless extended)

SIGNED: _____
Homeowner

DATE: _____

SIGNED: _____
Rehab Advisor

DATE: _____

Appendix 4-Pre-Construction Conference Checklist

SAMPLE



HENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT
Senior Home Repair Program

PRE-CONSTRUCTION CONFERENCE CHECKLIST

Owner: _____ **Date:** _____

Address: _____

Contractor: _____

1. Responsibilities of Homeowner
2. Responsibilities of Rehab Advisor
3. Responsibilities of Contractor
4. Change Orders
5. Clean up
6. Safety
7. Quality of Construction
8. Permits
9. Work Schedule
10. Payment Schedule
11. Inspections
12. Bid Acceptance
13. Rehabilitation Contract
14. Proceed Order
15. Owner Satisfaction
16. Final Inspection

HOMEOWNER

DATE

CONTRACTOR

DATE

REHAB ADVISOR

DATE

Appendix 5-Final Pay Request

SAMPLE



HENRY COUNTY COMMUNITY DEVELOPMENT DEPARTMENT
Senior Home Repair Program

Certificate of Project Completion/Request for Payment

Applicant: Jane Doe
Street Address
City, State, Zip

Original Contract Amount: \$00000.00
Change Order Amount: \$000.00
Total Amount: \$00000.00
Total Amount Due: \$00000.00

Homeowner's Satisfaction Statement:

I understand that the warranty lasts one year from today and that it only covers materials and work performed under this contract.

Construction work on my property has been satisfactorily completed in accordance with my contract.

Applicant's Signature

Date

Contractor's Request for Payment:

The construction work has satisfactorily been completed on the property listed above and is in accordance with the contract. The property conforms to the requirement of the Henry County's SRHP Policies and Procedures. As required under the terms of contract a final payment is requested.

Construction Manager (Signature)

Date

Rehab Advisor's Statement:

I, Stacey Hudgens-Wallace, have made a visual inspection of the above property and all items, according to the contract are 100% satisfactory completed. These items appear to meet all of the specification requirements. I recommend payment to the contractor, and this payment constitutes 100% of the total items to be completed.

Rehab Advisor (Signature)

Date

Appendix 6-List of Eligible Repairs

SAMPLE

Eligible Repairs

Roof

HVAC (Heating & Air)

Plumbing (Water Heaters and PRV)

Electrical

Limited Disability Improvements

Septic Systems Repair or Replace

Smoke Detectors

Appendix 7-2019 Income Guidelines

2020 MAXIMUM INCOME CHART

Household Size	Maximum Income (80% of the Area Median)
1	\$46,350
2	\$52,950
3	\$59,550
4	\$66,150
5	\$71,450
6	\$76,750
7	\$82,050
8	\$87,350

Source: U. S. Department of Housing and Urban Development (HUD). AMI (Area Media Income) Henry County is part of the Atlanta-Sandy Springs-Marietta, GA Metro FMR Area. Subject to change per U.S. Department of HUD.

Lead Based Paint Information:

Lead-Based Paint Disclosure - If your home was built before 1978, it could contain lead-based paint. Lead-based paint (LBP) is defined as paint or other surface coatings that contain lead equal to or greater than 1.0 mg/cm², or 0.5% by weight. Surface coatings include paint, shellac, varnish or any other coating including wall paper that covers painted surfaces.

The U.S. Department of Housing and Urban Development (HUD) requires that all home Repair projects that use federal funds take certain actions to control exposure to lead-based paint. The Henry County Senior Home Repair Program receives its funding from HUD and therefore must comply with HUD regulations on lead-based paint hazards.

Included in this booklet is a pamphlet developed by the Environmental Protection Agency entitled *The lead Safe Certified Guide to Renovate right*. You will be asked to sign a form acknowledging receipt of the pamphlet (pamphlet in back of folder).

Structures built before 1978 may be tested for LBP by an inspector – according to HUD guidelines. If the testing shows any LBP anywhere in the house no work can be done with federal funding until it has been abated. At the present time the County has no funds for LBP abatement.