

NCHFA ESFRLP 2021 Implementation Webinar: Rehabilitation Specialists' Day



Essential Single-Family Rehabilitation Loan Pool

Members of the Essential Single-Family Rehabilitation Loan Pool can apply for funding to rehabilitate homes with elderly occupants or those with disabilities, as well as homes with lead hazards that have a child six years old and under living in them.

[LEARN MORE](#)



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NCHFA: ESFRLP Implementation Workshop 2021

7/19/2021



Welcome!

- Our Team
- If you haven't done so, Send us **your team** by completing your PAD submittal.

NCHFA Groups:

Leadership
Executive

Programs
Community Living Initiatives and Rental Assets
Hardest Hit Fund
Home Ownership Programs
Rental Investment

Support
Finance
Human Resources
Information Technology
Legal
Policy



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Home Ownership Program teams:

Management: Sonia Joyner and Mike Handley

Rehabilitation

Chuck Dopler, Team Leader

Donna Coleman

Dan McFarland

Documentation

Kim Hargrove, Team Leader

Mark Lindquist

Deborah Hamilton

Laura Altimare

Community Lending Assigned input:

Liz Hair – Legal

Annie Baumann-Mitchell– Policy

Our Mission is..

..to create affordable housing opportunities for North Carolinians whose needs are not met by the market. We are committed to these values:

We Care: We respect all people . We listen to understand. We support employees. We have passion for our work.

We Act: We work with integrity and professionalism. We manage resources wisely. We do what we say we will do. We promote cooperation and teamwork. We forge strong partnerships.

We Lead: We invest to improve lives and communities. We seek long-term solutions. We pursue new capital to solve housing problems. We innovate to respond to needs. We strive for excellence.

Website

- Navigate to the Program Guidelines: www.nchfa.com
- Bookmark this page
 - <https://www.nchfa.com/homeownership-partners/community-partners/community-programs/single-family-rehabilitation-loan-pool/forms-and-resources>



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Agenda

• Rehabilitation Specialists' Implementation Webinar Agenda

- Thursday, June 25, 2020
- 9:45 a.m. *Webinar login*
- 10:00 a.m. Welcome and Mission and Workshop Agenda
- 10:05 a.m. Workshop Flow; ESFRLP Project Workflow Overview and Due Dates; Program Guidelines; Property Standards vs. Rehab Standards; Essential Property Standards (EPS) & Waiver Process & EPS Certification of Compliance
- 11:00 a.m. *20 Minute Stretch break Break*
- 11:25 a.m. Essential Rehabilitation Standards
- 11:55 a.m. Priority Projects and Portal Requisitions
- 12:10 a.m. LBP in ESFR: Workflow and Worksheets
- 12:35 p.m. Field Observations, Q & A
- 1:00 p.m. *Adjournment (approximately)*



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ESFRLP Project Workflow Overview and Due Dates



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ESFRLP PROJECT WORKFLOW STAGES

- Stage 1: Application and Award Phase
- Stage 2: Project Outreach and Scoping Phase
- Stage 3: Household Participant Project Initiation Phase
- Stage 4: Bidding Phase
- Stage 5: Construction Phase
- Stage 6: Monitoring and Close-Out Phase

It's a lot of WORK!



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ESFRLP PROJECT WORKFLOW DATES

Activity	Example Date in 2021
Award – issued by NCHFA, phone call + letter	March 1, 2021
Create Project Folder	Day of Award Letter Receipt
Complete PAD, receive approval, sign Funding Agreement, \$190,000 allocation in place, usable	Start date: 7/1/21; after 7/1/21, FA date begins on date of PAD approval
Begin Marketing and Outreach	7/1/21 or as per FA – no expenses prior
Perform Intakes/Choose among Applicants	7/1/21 or per your FA and/or Assistance Policy
Begin Partner Portal Workflow Process	7/1/21 or Per Assistance Policy decision dates
\$190,000 allocations return to Loan Pool (3.2.2)	December 31, 2022
All units reserved in the Partner Portal (3.2.2)	December 31, 2023
All units complete, CCFC due, no further fund expenditures (3.2.2)	June 30, 2024



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ESFRLP PROJECT WORKFLOW STAGES

Setting Your ESFR Project UP: **Administrator** roughly PG Section 2

- Stage 1: Application and Award Phase
- Stage 2: Project Outreach and Scoping Phase
- Stage 3: Household Participant Project Initiation Phase
- Stage 4: Bidding Phase
- Stage 5: Construction Phase
- Stage 6: Monitoring and Close-Out Phase

Financial Management Throughout: **Finance** roughly PG Section 3

- Stage 1: Application and Award Phase
- Stage 2: Project Outreach and Scoping Phase
- Stage 3: Household Participant Project Initiation Phase
- Stage 4: Bidding Phase
- Stage 5: Construction Phase
- Stage 6: Monitoring and Close-Out Phase

Individual Case Management: **Intake & Rehab** roughly PG Section 4

- Stage 1: Application and Award Phase
- Stage 2: Project Outreach and Scoping Phase
- Stage 3: Household Participant Project Initiation Phase
- Stage 4: Bidding Phase
- Stage 5: Construction Phase
- Stage 6: Monitoring and Close-Out Phase



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ESFRLP PROJECT WORKFLOW STAGES

Stage 1: Application and Award Phase

- Completing your Application, PAD submittal/approval and Funding Agreement (FA) Execution
- Setting Up your Project File
- Reviewing your accounting practices and setting up the proper controls for invoicing, funding requisitions, receipt and disbursement of funds
- **Ensuring that any consultants have contracts**



May We Suggest?

**READ THE Program guidelines
COMPLETELY**

- **Don't wait till you are near the end of construction.**
- **Don't wait till you have a problem client.**
- **Setting the stage up front with the client is your best recipe for success.**

ESFRLP PROJECT WORKFLOW STAGES

Stage 2: Project Outreach and Scoping Phase

- Attending the required workshop to understand the rules ✓
- Review your Policies, FA, ESFR Application, Program Guidelines (PG) to ensure your project design meets all the relevant requirements
- Complete your Initial Marketing & Outreach-Including Contractors!
- Complete your Pre-Application Phase
- Do Income Calculations and Certifications
- Collecting relevant data from participants
- Score and choose participating households
- Send out letters of award and notices of disposition

Repeat
if needed!

May We Suggest?

Outreach to Contractors Continuously?

- Don't wait till its time to advertise Bids
- This is the idea behind the "Contractor Registry"
 - Clarification from workshop on 6/24/21: if your Assistance Policy says licensed General Contractors are used, then you must use only licensed GC's even when the hard costs are below \$30,000.

ESFRLP PROJECT WORKFLOW STAGES

Stage 3: Household Participant Project Initiation Phase

- Creating Case Files with **Case File Logs**
- Initiate use of the Partner Portal and create/submit Reservations 
- Collect/research data for Portal, submitting environmental reviews, **post rehab evaluations**, etc. in the Portal 
- **The Rehabilitation Specialist should get Inspections, Workscopes, Cost estimates complete-**Coordinate with Admin. 
- **Include Year Built date on Scope of Work** 
- Initiate/upload loans in the Partner Portal
- **Process requisitions for soft costs as needed**

NEW 2021

ESFRLP PROJECT WORKFLOW STAGES

Stage 4: Bidding Phase

- Advertise and Receive Bids
- **Review and Award contracts**
- Execute any loans not completed in previous phase and upload to the portal 
- **Execute construction contracts**
- Submit Settlement Data Sheet in the Partner Portal 
- **Process requisitions for hard and soft costs as needed** 

ESFRLP PROJECT WORKFLOW STAGES

Stage 5: Construction Phase

- Attend Pre-Construction Conferences, document them
- Continuously review/interact w/ Case Files to ensure logs are updated, inspections and phone calls are noted, add relevant notes-to-the file, required documents are added etc.
- Change Orders/Contract Modifications: execute & add to portal
- Process requisitions for hard and soft costs
- Provide Homeowners notice of Warranty date in some way
- Attend Post-Construction Conferences, document them
- Complete all unit construction contract close-out documents
- Submit Unit Completion Reports for all projects



ESFRLP PROJECT WORKFLOW STAGES

Stage 6: Monitoring and Close-Out Phase

- Respond to request for monitoring, attend and respond when necessary to the Monitoring Report
- Process any lingering requisitions for unit soft costs
- Prepare & execute all Close-Out paperwork for Case Files
- Ensure all UCR's are complete in the Portal
- Review the desktop monitoring submittal list and ensure all of the required documents are in the organized case files.
- Complete Section 3 Summary Report and/or Loan Modification
- Return any unused funds requested by NCHFA (very rare)
- Complete the Certification of Completion and Final Cost (CCFC)

The Project End



CH CH CH CHANGES 1

- ❑ 27 years of SFR (SFR, SFRLP, & now ESFRLP)
- ❑ Over \$172 million committed and approximately 4,602 homes rehabilitated to date

CHANGES in the program guidelines from ESFRLP19 to ESFRLP21:

- 1) Updated several website references (especially in the Rehabilitation Standards) including the income calculator: <https://www.hudexchange.info/incomecalculator/>
- 2) Section 2.2: added language reinforcing the requirement to call your case manager for prior approval when increasing project budget due to unexpected issues.
- 3) Section 2.4.1: clarified date of unit fund commitment
- 4) Section 3.2.2: added requirement to complete FA modification process
- 5) Section 3.12.7: added requirement for one overall unit photo

CH CH CH CHANGES 2

CHANGES in the program guidelines from ESFRLP19 to ESFRLP21:

- 6) Section 3.9.5: added upload of monitoring documents to the Partner Portal
- 7) Section 4.1.2.17: tied Notice of Disposition description to the date of ESFRLP Pre-Application
- 8) Section 4.1.4.5: added additional language concerning mixed use of home
- 9) Section 4.2.2: adds a year built date requirement to the work write-up and clarifies "required" and "preferred" requirements for the work write-up
- 10) Sections 4.2.2, 4.2.2.4 and 4.3.1.17: added radon mitigation to list of work scope breakout requirements and reinforced that radon test is a required submittal
- 11) Section 4.4.4: updated Subordination Request process
- 12) Appendix Section C2: ESFRLP Waiver moved to required documents. This section is now used to provide the function of the Waiver and guidance on completing the Waiver.

Better than New? maybe...

ESFR repairs **must**...

FIRST:

- Repair a home to meet the **Essential Property Standard** (or local **Minimum Housing Code**)
- **Goal:** Assist the homeowner in retaining a home's livability over the next ~~thirty~~ five years with typical or reduced maintenance efforts and costs.



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C. Property Standard ~ 5 Big Sections

- Site Health and Safety
- Building Health and Safety
- Building Space and Structure Standards
- Building System Standards
- Energy Efficiency Standards

C1. Priority Projects ~ 5 Short Sections

- Accessibility
- Durability/Longevity
- Energy
- Health
- Safety

C2. Waiver Process

Property Standard



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Essential Rehabilitation Criteria

C. Essential Property Standards

1. **SITE HEALTH AND SAFETY**

Site. The site components, such as fencing and retaining walls, grounds, lighting, mailboxes/project signs, parking lots/driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walks or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulations of trash, vermin or rodent infestation or fire hazards.

A. **Property Access and Egress**

- 1. Exterior platforms and/or steps shall be provided to serve exits and shall be maintained in a safe condition.
 - a. Every porch, terrace or entrance platform located at more than thirty (30) inches above the adjacent finished grade shall be equipped with guardrails not less than thirty-six (36) inches high.
 - b. Exterior stairs, handrails and railings shall be constructed with moisture resistant materials or protected with paint or other approved covering or material to prevent moisture penetration.

B. **Infrastructure: Utilities & Storm/Site Drainage**

- 1. *Water Supply:* Every dwelling unit shall be connected to an approved public or private water supply and sewage disposal system that is sanitary and free from contamination.
- 2. *Drainage:* Every yard shall be properly graded so as to obtain positive drainage and so as to prevent the accumulation of stagnant water in the yard or under the structure. Gutter and downspouts, if installed, shall be provided to properly collect, conduct and discharge the water from the roof and away from the structure.

C. **Fire Safety**

- 1. *Site Address:* Address numbers. Buildings shall have approved address numbers, building numbers or approved building identification placed in a position that is plainly legible and visible from the street or road fronting the property.

D. **Sanitary Conditions**

- 1. *Infestations:* The dwelling unit and its equipment must be in sanitary condition: free of vermin and rodent infestation(s).

E. **Hazardous Site Conditions**

- 1. *Site Hazards.* The site may not be subject to serious adverse natural or manmade environmental conditions, such as dangerous walks or steps, soil/geologic instability, flooding, poor drainage, septic tank back-ups or sewer hazards, mudslides, excessive accumulations of trash, or fire hazards.

SITE Hazards

- Guardrails
- Prevent moisture penetration
- Water potable
- Sewage disposal sanitary
- Proper yard drainage
- No standing water
- Gutters NOT REQUIRED
- Address Number Visible

Property Standard



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Any Site Hazard Questions or Clarifications?



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2. BUILDING HEALTH AND SAFETY

Dwelling. All areas and components of the housing must be free of health and safety hazards. These include, but are not limited to, air quality, electrical hazards, emergency/ fire exits, flammable materials, garbage and debris, handrail hazards, infestation, and lead-based paint. For example, the buildings must have fire exits that are not blocked and have hand rails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin, or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards, or fire hazards. The dwelling must have proper ventilation and be free of mold, odor (e.g., propane, natural gas, methane gas), or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certifications of such (see 24 CFR part 35).

A. Dwelling Access, Egress and Security

1. **Access.** The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must provide an alternate means of exit in case of fire (such as fire stairs or egress through windows). Access shall be provided to all rooms within a dwelling unit without passing through a public space. Access to toilet and bathing facilities shall be through a weather-tight area without going outside the building.
2. **Egress.** Each dwelling unit must provide two (2) remote exits or if only one (1) exit door is provided, every sleeping room must have at least one (1) operable window approved for emergency egress. The window must be operable from the inside without use of a key or tool. It is preferable that the window sill height does not exceed forty-four (44) inches above the floor and provides a minimum clear opening width of twenty (20) inches and a minimum clear opening height of twenty-two (22) inches. The total net clear opening shall not be less than four (4) square feet. Bars, grills or other obstructions placed over these windows must be releasable or removed from the inside with the use of reasonable force/dexterity and without the use of a key or tool.
 - a. Each sleeping room must have at least one operable window in proper working order.
 - b. Stairwells and flights of stairs, attached to or within a dwelling unit, that contain four (4) or more risers shall have handrails. Every rail shall be firmly fastened and maintained in good condition.
 - c. Every stair riser on the path of egress from the home's sleeping rooms shall be reasonably uniform and shall not exceed eight and one-fourth (8 1/4) inches in height and shall be securely fastened in position.
3. **Security.** The dwelling unit must provide adequate security for the family.
 - a. The exterior doors of the dwelling unit must be lockable. Exterior doors are doors by which someone can enter or exit the dwelling unit.
 - b. Unit windows located on the first floor, at the basement level, on a fire escape, porch, or other outside space that can be reached from the ground and that are designed to be opened must have a locking device. (Windows with sills less than six feet off the ground are considered accessible.) Traditional window locks, those provided by storm/screen combination windows, window pins, and nails are acceptable. Windows leading to a

BUILDING Hazards

- Access controlled and clear
- Sanitary access is inside
- Egress = 2 remote doors or 1 door + approved window in all sleeping rooms
- Security: accessible openings have locking devices

Property Standard

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fire escape or required to meet egress or ventilation requirements may not be permanently nailed shut.

B. Hazardous Interior Conditions

1. **Egress.** Safe, continuous and unobstructed exits shall be provided from the interior of the structure to the exterior at street or grade level.
 - a. There shall be no loose flooring or floor covering.
 - b. There shall be no dirt floors or wood floors on the ground.
 - c. No flight of stairs settled more than one (1) inch out of its intended position or pulled away from supporting or adjacent structures shall be allowed.
2. **Interior Air Health Threats.** The dwelling unit must be free of air pollutant levels that threaten the occupants' health, including carbon monoxide, sewer gas, fuel gas, dust, and other harmful pollutants.

C. Fire Safety

1. **Alarms and Detectors.** The dwelling unit must include at least one battery-operated or hard-wired smoke detector, in proper operating condition and less than 10 years old, on each level of the unit, including basements, but excluding crawl spaces and unfinished attics.
2. **Combustibles and Combustible Materials.** The dwelling units must have proper ventilation and be free of odor (e.g., propane, natural gas, methane gas), or other observable combustion deficiencies.
 - a. Liquid fuel stored on the premises shall be stored in accordance with the provisions of the North Carolina State Building Code and any other applicable codes.
 - b. Hearths shall be of noncombustible material and shall extend at least twelve (12) inches beyond the face and six (6) inches beyond each side of the fireplace opening. No combustible materials shall be permitted within seven (7) inches of the top and seven (7) inches on either side of the fireplace opening.
 - c. No holes shall be permitted in the flue/vent of any fuel-burning equipment or waste pipe except for necessary vent connections and clean-out doors.
 - d. Existing chimneys shall be tight, safe and capable of maintaining proper draft of combustion by-products to outside air. Thimbles shall be gromted tightly and shall be located high enough to provide proper draft for the heating appliance served thereby.
 - e. No combustible material shall be located within six (6) inches of the thimble.
 - f. There shall be no cardboard, newspaper, or other similar highly combustible wall finish.

D. Sanitary Facilities

1. **General.** The dwelling unit must have hot and cold running water, including an adequate source of potable water.
 - a. Every dwelling unit shall be connected to an approved water supply and sewage disposal system.
 - b. Every dwelling unit used or intended for use as human habitation shall have an enclosed bathroom and toilet facilities complete with water closet, tub or shower and lavatory; and shall also have a kitchen sink, all of which

BUILDING Hazards

- Egress is clear and unobstructed to the exterior
- Smoke Detector = min. 1 <10yrs

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- shall be connected to approved water and sewer systems with unimpeded flow to each inlet or outlet.
- c. Water-heating facilities shall be provided which are properly installed, are maintained in safe and good working condition, are properly connected with the hot water line to each tub, shower, lavatory, kitchen sink, washing machine, and/or any other supplied plumbing fixture and are capable of supplying water at a temperature of not less than one hundred twenty (120) degrees Fahrenheit. Such supplied water-heated facilities shall be capable of operating independently of the space-heating equipment.
 - 2. *Human Hygiene.* The dwelling unit's sanitary facility must be in proper operating conditions, usable in privacy, and adequate for personal hygiene and the disposal of human waste.
 - 3. *Food Preparation.* The dwelling unit must have **suitable space and equipment to store, prepare, and serve food** in a sanitary manner. All required equipment must be in proper operating condition.
- E. *Light, Heat and Ventilation*
- 1. *Light.* Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. Every habitable room in a dwelling or dwelling unit shall contain a window or windows facing outside.
 - 2. *Heat.* The dwelling unit must be able to provide a thermal environment that is healthy for the human body.
 - 3. *Ventilation.* There must be adequate air circulation in the dwelling unit.
 - a. Bathroom areas must have **one operable window or other adequate passive or mechanical ventilation.**
 - b. Attics shall be properly ventilated.
 - c. Clothes dryers shall be exhausted in accordance with the manufacturer's instructions. Dryer exhaust systems shall be independent of all other systems and shall convey the moisture and any products of combustion to the outside of the building.
 - d. **The home must have at least one exhaust fan in any bedroom, living room, bathroom or kitchen vented to the outside for every 1800 SF.** The exhaust fan must be capable of continuous operation to provide fresh air from a clean source. Additionally, the home shall have an exhaust fan vented to the outside in at least one of the following locations: bathroom or kitchen. If this fan meets the minimum criteria for an exhaust fan (see Section 4) and the home is less than 1800 SF, then a single exhaust fan in the home is acceptable.
 - e. **A filtered and protected passive or mechanical fresh air intake system is required if the home or occupants meet any of the following criteria:** inoperable or no windows in any habitable room; an open fireplace is present; known indoor contaminants are present (for example: lead, asbestos, radon, carbon monoxide, mold, cigarette smoke) and/or a home occupant has a respiratory illness.
- F. *Lead, Asbestos, Radon and Other Toxins*
- 1. The dwelling unit must be free of lead, asbestos, radon and other toxin hazards that threaten occupants' health.

BUILDING Hazards

- Food Preparation space + equip
- Bathroom ventilation: window or mechanical
- 1 exhaust fan min. per 1800 SF
- Special criteria for ventilation if certain criteria present
- UPDATE

d. The home must have at least one exhaust fan in the bathroom or kitchen vented to the outside for every 1800 SF. The exhaust fan must be capable of continuous operation to provide fresh air from a clean source. Additionally, the home shall have an exhaust fan vented to the outside in at least one of the following locations: bathroom or kitchen. If this fan meets the minimum criteria for an exhaust fan (see Section 4) and the home is less than 1800 SF, then a single exhaust fan in the home is acceptable.

Property Standard



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Any Building Hazard Questions or Clarifications?



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3. **BUILDING SPACE AND STRUCTURE STANDARDS**

Dwelling Unit. The dwelling unit must be structurally sound, habitable, and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom, ceiling, doors, floors, kitchen, patio/porch/balcony, stairs, walls, and windows) must be free of health and safety hazards, functionally adequate, operable, and in good repair.

A. Minimum Space Requirements

1. **General.** The dwelling unit must provide adequate space for the family.
2. **Habitable Rooms.** At a minimum, the dwelling unit must have a living room, a kitchen and a bathroom and at least one sleeping area.
 - a. No cellar shall be considered a habitable area.
 - b. **No basement shall be used as a habitable room or housing unit unless:** the floors and walls are impervious to leakage of underground and surface runoff water and insulated against dampness and condensation and there is at least one means of egress that meets building exit standards.
3. **Sanitary Facilities.** The dwelling unit must include sanitary facilities within the unit. The sanitary facilities must be in proper operating condition and adequate for personal cleanliness and disposal of human waste. The sanitary facilities must be usable in privacy.
 - a. The bathroom must be located in a separate room and have a flush toilet in proper operating condition.
 - b. The unit must have a fixed basin (lavatory) with a sink trap as well as a shower or tub both with hot and cold running water in proper operating condition.
 - c. All sanitary facilities must utilize an approved public or private sanitary waste disposal system.
4. **Food Preparation.** The dwelling unit must have suitable space and equipment to store, prepare, and serve food in a sanitary manner.
 - a. The dwelling unit must have a kitchen sink in proper operating condition, with a sink trap and hot and cold running water. The sink must drain into an approved public or private system.
5. **Sleeping Areas.** The dwelling unit must have at least one sleeping area (bedroom or living/sleeping room) for every two persons.

B. Exterior Surfaces

1. **General.** Each building on the site must be structurally sound, secure, habitable, and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls, and windows, where applicable, must be free of health and safety hazards, operable, and in good repair. All exterior surfaces shall be structurally sound.
 - a. All exterior surface shall be protected with paint or other approved protective covering to prevent deterioration and the entrance or penetration of moisture.
2. **Foundations**
 - a. The foundation shall be on firm, reasonably dry ground, and there shall be no water standing or running under the building.
 - b. Homes with a crawl space have unobstructed foundation vents.

BUILDING Space + Structure

- Dwelling Unit = living room, kitchen, bathroom, sleeping area
- One sleeping area per two persons
- Exterior surface protected to prevent deterioration and moisture
- Foundation-Crawl Space: unobstructed foundation vents

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3. **Walls.**

- a. The exterior wall surface must not have any serious defects such as leaning, buckling, sagging, large holes, or defects that may result in water infiltration or vermin infestation
- b. There shall be proper flashing at walls and chimney, windows, doors or any other wall penetration. For hidden/non-visible flashing, the presence of no damage assumes proper flashing.

4. **Roof.**

- a. Roofing shall prevent the entrance of moisture into the dwelling unit.
- b. There shall be a minimum of Class C, roof covering.
- c. There shall be no roof with more than two (2) roof coverings.

Interior Surfaces

1. **General:** Interior finish materials/finish substrates shall be free of serious defects.
2. **Floors:** Floors shall be in sound condition and good repair and shall be safe to use and capable of supporting the load which normal use may cause to be placed thereon.
 - a. After removal of any non-affixed treatment or object including all furniture, floors shall be reasonably smooth, not rotten or worn through, and without visible or excessive cracks/deterioration which permit rodents to penetrate rooms.
 - b. Floors shall be reasonably level.
 - c. All bathroom, toilet room, laundry and kitchen floors shall be constructed reasonably impervious to water so as to permit such floor to be readily kept in a clean and sanitary condition
3. **Walls:** Walls shall be in sound condition, not seriously out of plumb and structurally sound.
 - a. After removal of any non-affixed treatment or object including all furniture, there shall be no visible loose plaster, loose boards or other loose wall materials susceptible to falling.
 - b. There shall be no exposed/evident/visible seriously rotted, termite-damaged, fire-damaged or broken studs.
4. **Ceiling:**
 - a. The ceiling shall be substantially vermin and rodent-proof. After removal of any non-affixed treatment(s) or object(s), there shall be no visible loose plaster, boards, sheetrock or other ceiling finish susceptible to falling.

Doors

- a. **General:** Doors shall be provided at all doorways leading to bedrooms, toilet rooms, and bathrooms and all rooms adjoining a public space. Toilet and bath doors shall have an operable privacy lock.
- b. Exterior doors shall be water and rodent-proof and lockable from inside and outside.
- c. Doors shall be in sound working condition and good repair.

Windows

1. **General:** There must be at least one window in both the living room and each sleeping room.
2. **Function:** Window frames and glass shall have no missing, cracked or broken glass.
 - a. All operable windows shall be provided with suitable hardware to include operable locks and shall be made to open freely.

BUILDING Space + Structure

- Exterior hidden flashing: no damage assumes proper flashing
- Interior: *remove non-affixed treatment or objects* for inspecting: floors, walls, ceilings
- Visible AIRTIGHTNESS Standard

Property Standard

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b. All operable and openable windows shall be adequately screened. Screens shall not be permanently fixed to the window frame or sash. The screens on windows and doors may be omitted for dwelling units containing a permanently installed heating and air conditioning system providing the dwelling unit with year round mechanical ventilation. Screens shall be installed in dwellings with window air conditioning units which are not permanently installed.

F. Structural Support

1. *General.* The dwelling unit must be structurally sound. The structure must not present any threat to the health and safety of the occupants and must protect the occupants from the environment. Any structural issue uncovered during the execution of the scope of work must be addressed for the health, safety and protection from the environment of the occupants.
2. *Foundation.* The foundation and exterior wall structure and surface must not have any serious defects such as serious leaning, buckling, sagging, large holes, or defects that may result in air infiltration or vermin infestation.
 - a. The foundation shall be on firm, reasonably dry ground, and there shall be no water standing or running under the building.
 - b. Broken, overloaded, decayed or excessively sagging sills, beams, girders and joists shall be prohibited.
 - c. All elements of the foundation including piers, underpinning and masonry, shall be in good repair. Piers shall be sound.
 - i. There shall be no wood stiff knees piers or other improper piers.
 - ii. No isolated masonry pier shall exceed (10) times the least dimension.
 - d. Underpinned units shall use an approved material so as to be substantially weatherproof and rodent-proof.
 - e. Units with a crawl space will have a crawl space access, with cover. Adequate ventilation shall be provided to the foundation area by approved methods.
3. *Roofs, Ceilings & Floors.* Roofs shall be in sound condition and capable of supporting the load intended. Floors, attic floors and ceilings shall be in sound condition and good repair and shall be safe to use and capable of supporting the load which normal use may cause to be placed thereon.
 - a. The roof must be structurally sound and weather-proof.
 - b. There shall be no exposed/evident/visible rotten, broken, sagging, or fire-damaged joists or improperly supported ends.
 - c. Joists and supporting members shall provide sufficient support.
 - d. Rafters shall be adequately braced.
 - e. Broken, overloaded, decayed or excessively sagging sills, beams, girders and joists shall be prohibited.
 - f. There shall be no loose, or visibly rotted or fire-damaged sheathing or roof covering.
 - g. All existing hanging masonry chimneys shall be removed or reattached.
 - h. There shall be no chimneys or parts thereof which are defective, deteriorated or in danger of falling, or in such condition or locations as to constitute a fire hazard.

Property Standard

BUILDING Space + Structure

- Screens at operable windows
 - EXCEPT: year-around HVAC
- Crawl Space: provide access/door

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4. *Walls.* All load-bearing walls, exterior or interior, shall not be substantially bowed or out-of-plumb and shall be structurally sound.
 - a. Walls must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.
 - b. The foundation and exterior wall structure must not have any serious defects such as serious leaning, buckling, sagging, or defects that may result in unsafe conditions or vermin infestation.
 - c. Sides shall provide sufficient support for sheathing or exterior finish and shall not be visibly rotten or termite damaged.
 - d. There shall be no visibly rotted, termite [-damaged], fire-damaged or broken studs.
5. *Other.*
 - a. **Porches:** Foundation, floor, ceiling and roof shall be equal to standards as set forth above, except sills and joists need not be level if providing drainage of floors; floors need not be weather-tight. Posts and railings shall not be visibly rotted or termite-damaged.
 - b. **Stairs:** They shall be safe to use and capable of supporting the load that normal use may cause to be placed thereon. Every nail shall be firmly fastened and maintained in good condition. No rotting, sagging or deteriorated supports shall be allowed.

Property Standard

BUILDING Space + Structure

- No visible rot
- No visible termite damage
- No visible fire damage

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Any Building Space + Structure Questions or Clarifications?

BUILDING Systems

- Minimum 5 year life: major systems
 - Structural support
 - Roofing
 - Cladding + weatherproofing
 - Plumbing
 - Electrical
 - HVAC
- Freeze protect water pipes

Property Standard

structural support, roofing, cladding and weatherproofing, plumbing, electrical & HVAC) must have a remaining useful life of a minimum of five years.

A. Plumbing

1. *Supply.* Hot and cold water must be available at the kitchen sink, tub, shower, and lavatory taps. The definition of hot water (temperature) required at the lavatory, tub, or shower should be determined from local health standards or applicable local code. All water piping shall be protected from freezing by approved methods.
2. *Fixture.* The kitchen sink, tub/shower, toilet, and basin/lavatory must have a proper sewer trap, drain, and vents to prevent the escape of sewer gases or severe leakage of water. Drains must not be clogged and the toilet must flush.
 - a. All existing and necessary plumbing vents shall be properly sized and functioning.
 - b. Sewer and water lines shall be properly supported with no broken or leaking lines.
3. *Fixtures.* All fixtures shall be in proper working condition with no leaks existing.
 - a. The unit must have these minimum fixtures in proper operating condition: a fixed basin (lavatory) with a sink trap and hot and cold running water; a shower or tub with hot and cold running water and a kitchen sink, with a sink trap and hot and cold running water.

- b. No fixtures shall be cracked, broken or badly chipped.
- c. Water closets shall be properly connected to a cold water line; water closets without traps are prohibited.
- B. Heating, Cooling and Ventilation**
1. **General.** The dwelling unit must be able to provide a thermal environment that is healthy for the human body.
- a. There must be a safe system in proper operating condition for heating (and cooling in US Department of Energy climate zones 3 & 4) the dwelling unit, such as electric baseboard, radiator, or forced air systems. In order to ensure a healthy living environment appropriate for the climate, the system must be able to adequately provide or reduce adequate heat either directly or indirectly to each habitable room.
- b. The dwelling unit must not contain unvented room heaters or other non-sealed combustion equipment. Electric heaters are acceptable. Existing wood-burning open fireplaces which are supplemental heating are exempt from this requirement but any combustion equipment installed in an open fireplace is not exempt.
- c. One carbon monoxide (CO) detector shall be installed outside each bedroom area and to manufacturer specifications in homes that have a combustion appliance(s) or an attached garage (minimum one per floor).
2. **Heating/Cooling Equipment.** Every central or electric heating system including any ductwork, controls, return/delivery grills, etc. shall be properly installed and capable of safely and adequately heating all habitable rooms, bathrooms, and water closet compartments to a temperature of at least sixty-eight (68) degrees Fahrenheit with an outside temperature of 20 degrees Fahrenheit.
- a. All gas and oil burning equipment existing on the premises shall be of a type approved and installed in accordance with the provisions of the North Carolina State Building Code and any other applicable codes.
- b. Fireplace(s) shall be used only for supplemental heat and not for primary heating, and shall have no loose mortar or damaged firebrick.
3. **Ventilation and Fresh Air.** There must be adequate air circulation in the dwelling unit.
- a. **Exhaust fan:** A mechanical exhaust fan is one that is rated to exhaust 80 CFM minimum and capable of exhausting at a rate of 50 CFM minimum. Additionally, the fan should be capable of continuous, quiet (by homeowner preference) operation in conjunction with either a passive or mechanical filtered air intake system to provide fresh air. Existing fans in a home meeting this criteria are acceptable.
- b. **Vented to the outside:** All ventilation/exhaust ducts shall terminate at or beyond the exterior skin of the building. No exhaust air can be delivered to/terminated in the attic, crawl, enclosed/screened porch or other semi-enclosed space.
- c. **Fresh Air:** Mechanical and gravity outdoor air intake openings shall be located not less than 10 feet (3048 mm) horizontally from any hazardous or noxious contaminant source, such as vents, chimneys, plumbing vents, sanitary sewer vent, streets, alleys, parking lots and loading docks, except as specified in the current NC Residential Codes. Intakes shall be located

BUILDING Systems

- Zones 3&4 = provide cooling
- No unvented heaters
- No unsealed combustion equip.
- Combustion appliances = one CO detector outside each bedroom
- Gas & Oil equipment: type approved and properly installed
- Provide adequate air circulation
- Mechanical exhaust fans vent to outside + 80rated/50capable cfm

Property Standard



- not less than 3 feet (914 mm) below contaminant sources where such sources are allowed by the NC Residential Code to be located within 10 feet of the opening. Intake openings on structures in flood hazard areas shall be at or above the 100 year flood plain. No intake air can be sourced from the attic, crawl, enclosed/screened porch or other semi-enclosed space.
- d. **Filters:** The washable or throwaway filter for passive fresh air intake shall be designed to keep insects, pollens and dust mites out of the home but allow maximum infiltration (this is equivalent to a MERV rating of 3-4).
- e. **Protection:** Fresh air intake openings in residential occupancies shall meet the following minimum and maximum opening sizes in louvers, grilles and screens, measured in any direction: not <1/4" and not >1/2 inch.
- C. Electrical**
1. **General:** The dwelling unit must have sufficient electrical sources so occupants can use essential electrical appliances. The dwelling unit shall be safely wired for existing or required electrical lights, convenience receptacles, central heating (and cooling when present) equipment, the major appliances/equipment and water pumps/septic systems when applicable.
- a. Electrical fixtures and wiring must not pose a fire hazard. All electric wiring, devices, appliances and fixtures shall be installed in accordance with the North Carolina State Building Code and none shall be dangerous or hazardous.
- b. Hanging light fixtures or outlets from electric wiring, missing cover plates on switches and outlets, badly cracked outlets or cover plates, exposed fuse box connections and, overloaded circuits are unacceptable.
- c. All receptacles, ceiling fixtures or other fixtures shall be securely attached. No flexible cords shall be used as a substitute for the fixed wiring of a structure, nor run through holes in walls, ceiling or floors; through doorways, windows or similar openings; attached to building surfaces, or concealed behind building walls, ceilings or floors.
2. **Electrical Supply:**
- a. Fuses and branch circuits shall be sized and installed properly.
- b. The living room and each sleeping space must have at least two electrical outlets in proper operating condition. The kitchen must have at least one electrical outlet in proper operating condition. This outlet must be GFCI if located within 6' of a water supply outlet/faucet.
- c. Outlet(s) that exist in the bathroom must be GFCI.
3. **Electrical Appliances:**
- a. The dwelling unit must have an oven and a stove or range. A microwave oven may be substituted for an oven and stove or range.
- b. The dwelling unit must have a refrigerator. The refrigerator must be capable of maintaining a temperature low enough to keep food from spoiling. A counter-top or under-counter type refrigerator is not acceptable as the only refrigerator. The freezer space must be present and working, and the equipment must not present an electrical hazard.

BUILDING Systems

- Defines but doesn't require: passive air intake with filters and screens
- Electrical: does not pose a fire hazard
- Kitchen: 1 outlet required
- GFCI within 6' of water supply
- Unit has oven w/ stove or range
- Unit has refrigerator w/freezer

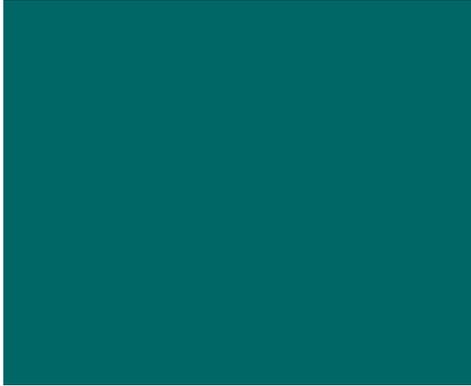
Property Standard



4. **Lighting/Fixtures:** At least one (1) fixed in place ceiling or wall type electric light fixture shall be provided in every bedroom, laundry room, furnace room, hall, basement or any other area in which artificial light is required for the safety and welfare of the occupants. A switched wall receptacle shall be acceptable in a bedroom, living room or den. The kitchen area and the bathroom must have a permanent ceiling or wall-mounted fixture in proper operating condition. Permanent overhead or wall-mounted light fixtures may count as one of the required electrical outlets in the living room and sleeping areas.

a. All switches and fixtures shall be safely operable or sealed off and disconnected.

b. Lights at entrances and exits are required.



BUILDING Systems

- Lights required for safety:
 - Bedroom
 - Laundry
 - Furnace
 - Hall
 - Basement
- Light required for security at exterior doors
- Freeze protect water pipes

Property Standard



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Any
Building System
Questions or
Clarifications?



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Energy Efficiency

- VISIBLE Airtightness STANDARD for attics/ceilings; floors; walls; doors and windows
- Affixed items:
 - Insulation
 - Light/fan fixtures
 - Coverplates
 - HVAC grills/panels
 - Cabinets
 - Plumbing fixtures
- Attic insulated to R-38
- Crawlspace: 100% 6 mil groundcover - UPDATE

5. ENERGY EFFICIENCY STANDARDS

A. Air Tightness. The dwelling unit shall be weatherproof and capable of being adequately heated. Existing insulation, light/fan fixtures, coverplates, HVAC grills/panels, cabinets, plumbing fixtures are all considered affixed.

1. **Attics/Ceilings:** After removal of any non-affixed treatment(s) or object(s), there shall be no visible holes, loose plaster, boards, sheetrock or other ceiling finish susceptible to air infiltration.
2. **Floors:** After removal of any non-affixed treatment or object including all furniture, floors shall be without visible holes or excessive cracks which permit air to penetrate the dwelling unit.
3. **Walls:** After removal of any non-affixed treatment or object from interior walls including all furniture, there shall be no visible holes, loose plaster, visible cracks that would permit air to penetrate the dwelling unit. All exterior wall surfaces and the foundation shall be waterproof, weatherproof and rodent proof with no visible holes, cracks or rotting boards.
4. **Doors and Windows:** Exterior doors shall be substantially weather-tight with no visible light at the header, jambs or threshold. Window frames and glass shall be reasonably weather-tight.

B. Insulation: Insulation shall be installed in ceilings to the insulation manufacturer's specifications with no gaps, voids, compression or wind intrusion. Insulation and the air barrier shall be installed in physical contact with each other. Accessible attics shall be insulated to R-38 or greater.

C. Crawlspaces: All crawlspaces shall have a 100 percent ground cover of 6 mil thickness or greater.

D. Insulation: Insulation shall be installed in ceilings to the insulation manufacturer's specifications with no gaps, voids, compression or wind intrusion. Insulation and the air barrier shall be installed in physical contact with each other. Accessible attics shall be insulated to R-38 or greater.

E. Crawlspaces: All crawlspaces shall have a 100 percent ground cover of 6 mil thickness or greater.

Property Standard



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Any
Energy Efficiency
 Questions or
 Clarifications?



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Appendix C: Required Forms

• **ESFRLP Essential Property Standard Certification of Compliance**

- *What does this replace?*

The EPS Checklist

ESFRLP Essential Property Standard Certification of Compliance*

This certifies that _____ [project address] in _____ [city] was inspected on the dates named below and found to be in compliance with at least one of the following during the **Post-Rehabilitation Inspection**:

Local Minimum Housing Code for _____ [local jurisdiction]

Essential Property Standard [ESFRLP Program Guidelines Appendix A, Section C.]

Pre-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ [month/day/year] to create a scope of work to meet the selected standard.

Post-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ [month/day/year] to confirm completion of a scope of work to meet the selected standard. On this date, all work is complete and there are no 'punch-list' items.

A one-year warranty begins on the Post-Rehabilitation inspection date above; the homeowner must notify in writing the contractor and/or partner of any defects within one-year of this date. All corrective work performed extends the warranty on the corrected work to one-year from the date corrected.

Contractor: _____ [name of organization and contact with address]

Partner: _____ [name of organization and contact with address]

The following corrective work was performed (include item and date of the correction):

Homeowner Receipt of completed document:
 Homeowner signature: _____
 Homeowner Printed Name: _____ Date: _____

* The project case file should continue to include a consistent pre-rehab inspection list. Examples include: ESFRLP Certification Checklist, ESFRLP Field List, local minimum housing code with additional required ESFRLP Essential Property Standards added or other pre-rehab list that suits the needs of the Member's organization and location to meet the Essential Rehabilitation Criteria.
 Last Updated: April 22, 2019



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The Appendix Rehabilitation Specialist/Consultant



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Section 2: Supporting Documents

- Appendix A, Section A & B: *Introduction and General Requirements*
- Appendix A, Section C: *Essential Property Standards*
 - Priority Projects
 - Waiver Process
- Appendix A, Section E: *Environmental Protection* – pages 93-95
- Appendix A, Section F: *Lead Based Paint Requirements* – pages 97-100
- Appendix C: *Lead-Based Paint Requirement Worksheet (Required)*
- Appendix C: *ESFRLP Essential Property Standard Certification of Compliance (Required)*

"As long as one keeps searching, the answers come."

- Joan Baez

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Appendix A: Section A. Introduction

• ESFRLP Goal:

- *Make a positive impact on the state's stock of standard affordable housing by encouraging essential rehab of existing, single-family owner-occupied homes occupied by those with an AMI of 80% or less.*

General Principles

- Do not throw good money after bad.
- Do not leave bad apples.
- Will an energy improvement pay for itself over its lifetime? Yes=Go, No=Stop.
- Home energy conservation includes winter heat gain, summer heat-loss, ventilation, shading, storm drainage, etc.
- When local utilities offer discount rates, make an effort to meet the energy standards, when possible.

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Appendix A: Section B. General Requirements

Final HOME Rule:

- Issued July 29, 2013
- Requires units to meet an (as yet) unpublished version of UPCS that replaces HQS
- Once published, this version may supersede the Essential Property Standard (EPS)
- NCHFA will issue a memo once we receive guidance

- All work must meet or exceed the NC Building code and local permitting/inspection requirements
- Use Minimum Housing Code requirements when they exceed the EPS
- No units will retain threats to health or safety
- Meet or exceed the EPS
- Review all units for environmental effects
- Pay attention to manufacturer's installation instructions and workmanship
- Member's are responsible to advise clients of proper care and maintenance
- Use universal design principles when you can
- As much as practical, remove moisture from crawlspaces and basements
- Comply with the Essential Rehabilitation Standards

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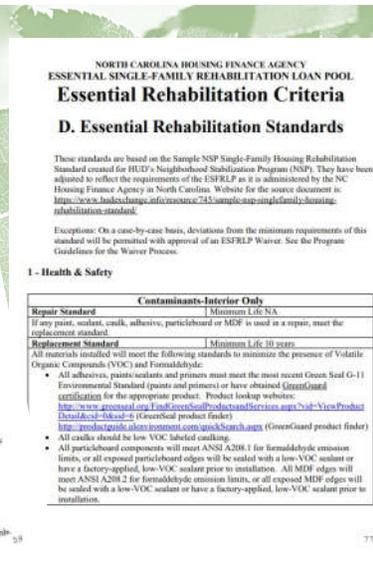
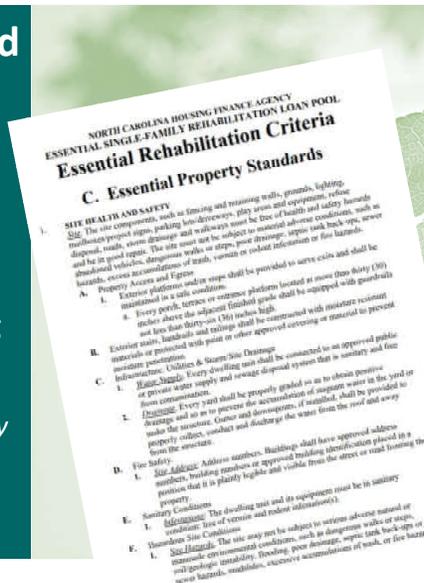
Appendix A: Section C & D. What We are Not Covering today

C. Property Standard ~ 5 Big Sections

- Site Health and Safety
- Building Health and Safety
- Building Space and Structure Standards
- Building System Standards
- Energy Efficiency Standards

We will cover the following tomorrow in the Rehab Specialists Workshop:

- Section C: Essential Property Standards
- Section D: Essential Rehabilitation Standards



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Appendix A: Section C2. Request for waiver of ESFRLP Property Standard requirement

• C2. Waiver Process

- Acts as a feedback loop to suggest potential revisions
- Acts similar to a Change Order and must be approved/signed by:
 - homeowner
 - Member – 2 persons
 - (Maybe) contractor
- Removes an Essential Property Standard requirement
- This is a required form that must be signed and dated

C2. Request for Waiver of ESFRLP Property Standard Requirement

Date: _____

Agency: _____

Contact: _____

Phone: _____

Owner: _____

Phone: _____

Project Address: _____

City/State/Zip: _____

Country: _____

By signing this document, the undersigned acknowledges NCHFA's Minimum Requirements of the Essential Single-Family Rehabilitation Loan Pool (ESFRLP) are for the benefit of meeting and/or exceeding building codes and the design standard is intended to promote minimum housing code construction for this project address.

I, _____, affirm I am the authorized representative of the funded entity for this project and do hereby request a waiver of the following Minimum Requirement for my project:
 [Enter ESFRLP Minimum Property Standard Section Reference Number(s)]

Please state how this waiver will meet or exceed the above ESFRLP Minimum Property Standard requirement for this project:

I hereby acknowledge that by requesting this waiver, I will hold harmless any party providing funding, administration, or construction, due to omission of this provision of the North Carolina Housing Finance Agency's ESFR Property Standard and that implementation of this request will not violate any state or local codes or ordinances.

Homeowner's Name: _____ (print full name and sign)

Rehabilitation Specialist's Name: _____ (print full name and sign)

Funded Member/Community Partner Contact: _____ (print full name and sign)

Date: _____

Please do not write on this line

NCHFA Case Manager Comments: _____

Case Manager: _____ Date reviewed: _____

NCHFA Manager of Housing Rehab Comments: _____

NCHFA Manager of Housing Rehab: _____ Review Date: _____

Date of: Approval _____ Denial _____



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Appendix C: Required Forms and Model Forms

• Required Forms:

- Partner Portal including HOME Owner Agreement (Stacy)
- LBP Requirement Worksheet and Exhibits
- ESFRLP EPS Certification of Compliance
- Certification of Completion and Final Cost (CCFC) (Dan)
- Request for Project Amendment (Dan)
- Section 3 Guidance For ESFRLP with Summary Report (Mike)

Model Forms:

- Case File Log
- Pre-Application and Eligibility Form (Chuck)
- Written Agreement (Member/Contractor) (Dan)
- Bid Opening Tabulation Record (Chuck)
- Contract for Rehabilitation (Dan)
- EPS Checklist (req. 2016-18)
- Pre-Construction Conference (Chuck)
- Post-Construction Conference (Chuck)
- Certificate of Final Inspection (Chuck)
- Owner Certificate of Satisfaction (Chuck)
- Release of Liens (Chuck)

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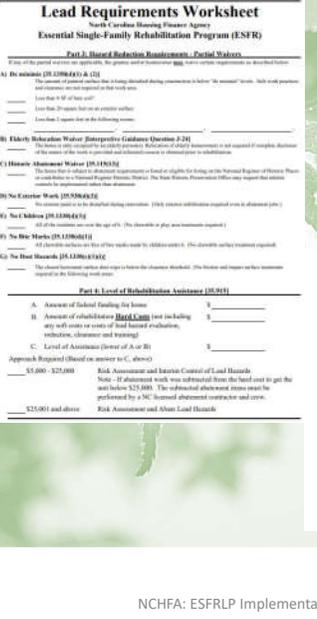
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Appendix C: Required Forms





- Lead-Based Paint (LBP) Requirement Worksheet
- When is this required?
- ALWAYS**

Part 4: Level of Rehabilitation Assistance [35.915]

A. Amount of federal funding for home	\$ _____
B. Amount of rehabilitation Hard Costs (not including any soft costs or costs of lead hazard evaluation, reduction, clearance and training)	\$ _____
C. Level of Assistance (lower of A or B)	\$ _____

Approach Required (Based on answer to C, above)

\$5,000 - \$25,000	Risk Assessment and Interim Control of Lead Hazards
\$25,001 and above	Risk Assessment and Abate Lead Hazards



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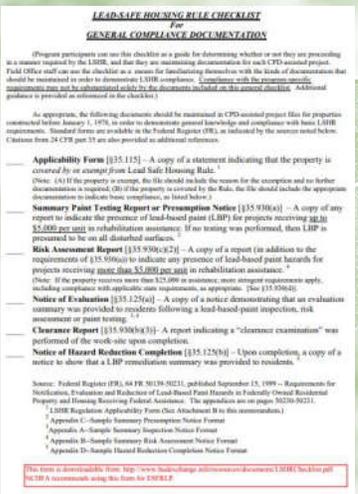
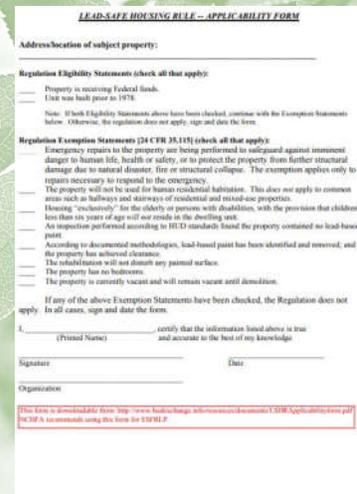
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Appendix C: Required Form Model from HUD

- Lead-Based Paint (LBP) Exhibits
- When is this required?
- The contents is required but the checklist is only for helping you assess if you have included these items in the file.



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REQUEST FOR PROJECT AMENDMENT (REQUIRED)

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Loan Pool
Request for Project Amendment

Member Organization: _____ Date: _____

Amount of ESFRP Award, per Funding Agreement: _____

1 Dwelling units covered (Please check either A or B):
 A. No change in number of dwelling units to be covered is requested.
 B. The Member requests that the number of dwelling units to be covered be amended in accordance with the following matrix:

Number of Dwelling units	Approved	Proposed

Reason for requested change: _____

2 Other Funds: (Please check either A or B)
 A. No change in other funds to be borrowed is requested.
 B. The Member requests that the other funds target be amended in accordance with the following:

Source	Approved	Amend to date	Proposed	Per. Change

Total amount of other funds: _____
 Other funds per dwelling unit: _____

Reason for requested change: _____

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Loan Pool
Request for Project Amendment

Project Name: _____

1 Project Role:
 A. The change is essential to project.
 B. The Member is aware of the change in the project and is willing to accept the change. It is not essential to the project.

Project Role	As Approved	Proposed Change
1 Project Administration	Name: _____ Title: _____	Name: _____ Title: _____
2 Financial Management	Name: _____ Title: _____	Name: _____ Title: _____
3 Attorney in Charge/Attorney, Counselor, etc.	Name: _____ Title: _____	Name: _____ Title: _____
4 Rehabilitation Management	Name: _____ Title: _____	Name: _____ Title: _____
5 Work Order Dept	Name: _____ Title: _____	Name: _____ Title: _____
6 Maintenance/Operations	Name: _____ Title: _____	Name: _____ Title: _____
7 Field Supervisor of Work	Name: _____ Title: _____	Name: _____ Title: _____
8 Applicant/Local Affiliations	Name: _____ Title: _____	Name: _____ Title: _____
9 Owner/Client	Name: _____ Title: _____	Name: _____ Title: _____
10 Other (please specify)	Name: _____ Title: _____	Name: _____ Title: _____

2 Budget for Soft Costs:
 A. The change is requested.
 B. The Member is aware of the change in the Budget for Soft Costs.

ESFRP Soft Costs	As Approved	Proposed Change
1 Construction Administration		
2 Construction Management		
3 Real Estate Services		
4 Construction Management		
5 LEP Services		
6 Loan Document Services, including title fees		
7 Project Management including scope of work		
8 Work Order		
9 Construction Management		
10 Field Supervisor of Work		
11 Project Management		
12 Other (please specify)		
Total ESFRP Soft Costs		

1 Member Certification:
 The above-named Member organization hereby certifies that the NCHFA Essential Single-Family Rehabilitation project, if under approval, is in compliance with the ESFRP Essential Property Standard. I hereby certify that the information provided herein is accurate and that I am authorized to execute this certification on behalf of the organization.

Signature: _____ Date: _____

2 NCHFA Approval:
 The North Carolina Housing Finance Agency hereby approves the above Funding Agreement amendment, as requested by Agency staff (in blue ink). Staff changes are hereby made a part of the Funding Agreement marked in red.

Signature: _____ Date: _____



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Appendix C:

Required Forms

- ESFRP Essential Property Standard Certification of Compliance
 - What does this replace?
- ## The EPS Checklist

ESFRP Essential Property Standard Certification of Compliance*

This certifies that _____ (project address) in _____ (city) was inspected on the dates named below and found to be in compliance with at least one of the following during the Post-Rehabilitation Inspection:
 Local Minimum Housing Code for _____ (local jurisdiction)
 Essential Property Standard (ESFRP Program Guidelines Appendix A, Section C.)

Pre-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ (month/day/year) to create a scope of work to meet the selected standard.

Post-Rehabilitation Inspection by [print name of inspector]: _____
 Inspected by _____ [Signature of Rehabilitation specialist]
 on _____ (month/day/year) to confirm completion of a scope of work to meet the selected standard. On this date, all work is complete and there are no 'punch-list' items.

A one-year warranty begins on the Post-Rehabilitation inspection date above; the homeowner must notify in writing the contractor and/or partner of any defects within one-year of this date. All corrective work performed extends the warranty on the corrected work to one-year from the date corrected.

Contractor: _____ (name of organization and contact with address)
 Partner: _____ (name of organization and contact with address)

The following corrective work was performed (include item and date of the correction):

Homeowner Receipt of completed document:
 Homeowner signature: _____
 Homeowner Printed Name: _____ Date: _____

* The project case file should continue to include a consistent pre-rehab inspection list. Examples include: ESFRP Certification Checklist, ESFRP Field List, local minimum housing code with additional required ESFRP Essential Property Standards, added or other pre-rehab list that suits the needs of the Member's organization and location to meet the Essential Rehabilitation Criteria.

Last Updated: April 22, 2019



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ESSENTIAL REHABILITATION STANDARDS

Return at 11:25



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ESFR repairs

- Repair a home to meet the ***Essential Property Standard*** (or local ***Minimum Housing Code***)
 - **Goal:** Assist the homeowner in retaining a home's livability over the next five years.
- Make repairs to a home focused on a ***Priority Project(s) (C1)***.
- For example:
 - **Goal:** Modify a home so the homeowner can more easily function in the home.
 - **Goal:** Address making the home safer from possible environmental hazards.
 - **Goal:** Improve energy efficiency & reduce utility costs when feasible.



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D. Essential Rehabilitation Standards p.77

- These standards are based on the Sample NSP Single-Family Housing Rehabilitation Standard created for HUD's Neighborhood Stabilization Program (NSP). They have been adjusted to reflect the requirements of the ESFRLP as it is administered by NCHFA.
- **Exceptions:** On a case-by-case basis, deviations from the minimum requirements of this standard will be permitted with approval of an ESFRLP Waiver. See the Program Guidelines for the Waiver Process.

Essential Rehabilitation Standards

- **Categories**
 - Health & Safety
 - Site
 - Exterior Building Surfaces
 - Foundations & Structure
 - Windows & Doors
 - Roofing
 - Insulation & Ventilation
 - Interior Surfaces
 - Electric
 - Plumbing
 - HVAC
 - Appliances

Essential Rehabilitation Standards

- **Repair Standard**
- **Replacement Standards**
- **Minimum Life**
- **These are minimum standards!!**



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Rehabilitation Standards

- **Foundation for your scope of work**
- **Your expectations, create adequate specifications**
- **Know the products/process you are specifying – Are all resilient sheet goods the same?**
- **Cost vs. Value - cheapest is not always the best value.**



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Health & Safety

- **Contaminants-Interior Only**
 - All materials installed will meet the following standards to minimize the presence of Volatile Organic Compounds (VOC) and Formaldehyde
- **Lead based paint (LBP)**
 - All units rehabilitated with ESFRLP assistance are deemed "HUD-associated housing" for the purpose of the Lead-Based Paint Poisoning Prevention [Act \(42 U.S.C. 4821\)](#), and are, therefore, subject to [24 CFR part 35](#)
 - Members are responsible for ensuring that rehabilitation specialists, contractors and workers are trained and/or certified in accordance with [24 CFR part 35](#) and for rehab specialists at minimum specifically Subpart J sec 900-940 and Subpart R Sec 1300-1355 dealing with single-family homes, and RRP training.
 - Member to provide the pamphlet, "Renovate Right", to households occupying pre-1978 dwelling units.
<http://epi.publichealth.nc.gov/lead/lhmp.html>
 - Lead-safe work practices must be followed, and only certified abatement contractors used to perform the work.



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Health & Safety

- **Asbestos**
 - Non-friable intact Asbestos materials that are not creating a hazard such as cementitious exterior wall shingles or vinyl flooring may be left intact and encapsulated.
 - Friable asbestos components, such as badly deteriorated cementitious shingles or deteriorated flooring, will be removed and replaced with non-hazardous materials *if necessary*.
 - Applicable federal regulations are found [at 40 CFR, Part 61, Subpart M](#).
 - The rehabilitation specialist should contact the [Asbestos Hazard Management Branch of the Division of Epidemiology](#) to discuss the treatment of any suspected asbestos hazard.
 - Resource website: <http://epi.publichealth.nc.gov/asbestos/ahmp.html>
 - Type 1 Maintenance Training recommended
<https://www.epa.gov/asbestos/asbestos-training>



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Health & Safety

- **Radon**

- All housing in this program will be subject to a “Short Term” Radon Test, and if the result is a reading of 4 pCi/L or higher, a follow-up “Short Term” test will be performed.
- When a second test is required, average the results. If the average is above 4 pCi/L, remediation is required.
- Remediation will be undertaken per the EPA guidance in their Consumer’s Guide to Radon Reduction.
- Resource website:
<http://www.epa.gov/radon/pubs/consguid.html>



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Health & Safety

- **Mold**

- Any presence of mold is unacceptable and must be addressed
- All carpeting, drywall or other gypsum-based wall coverings or any other non-structural components with mold present will be removed and replaced.
- The National Center for Healthy Housing protocol “Creating a Healthy Home” will be followed for remediation.



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Health & Safety

- **Fire Safety**
 - **Egress- NC Residential Building Code**
 - **Fire/Smoke & CO Alarms**
 - Existing alarms/detectors that meet the ESFR Property Standard will be repaired to operating condition.
 - Replacement requires directly wired smoke detectors are required to meet the NC Residential Building Code.
 - CO detectors are required with all fuel-burning furnaces and water heaters in sleeping rooms and on each floor level.



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Site

- **Grading-** Positive drainage away from structure
- **Outbuildings-**Unsafe, blight
- **Fencing-**Minor repairs for safety
- **Paving and Walks-**Trip hazards, accessibility
- **Trees and Shrubs-**Hazard to home or infrastructure
- **Lawns-**Repair of rehab related damage

CONSULT WITH YOUR CASE MANAGER



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Exterior Building Surfaces

- **Cladding**
 - Siding and trim will be intact and weatherproof. Wood components will be painted or sealed .
 - Vinyl siding of .042 gauge or better. Soffit material will be perforated vinyl of .05 gauge or better
- **Porches**
 - Porch repairs will be structurally sound, with smooth and even decking surfaces.
 - Deteriorated wood structural components will be replaced with preservative-treated wood.
 - Replaced wood structural components will be preservative-treated.
- **Railings**
 - Existing handrails will be structurally sound.
 - Handrails on at least one side of all interior and exterior steps or stairways with more than two risers
 - NC Residential Building Code



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Exterior Building Surfaces

- **Steps & Decks**
 - Steps, stairways, and porch decks will be structurally sound, reasonably level, with smooth and even surfaces. Repairs will match existing materials.
 - Wood decking may be replaced with 5/4" X 6" preservative-treated material and new steps will be constructed from nominal 2" preservative-treated wood.
- **House Numbers**
 - All houses will have minimum 4" house numbers clearly displayed and near the front entry.



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Foundations & Structures

- **Foundations**

- Foundations will be repaired to be sound, reasonably level, and free from movement.
- All crawlspaces will have a 100 percent ground cover of 6-mil plastic thickness or greater.

- **Structural Walls**

- Structural framing and masonry will be free from visible deterioration, rot, or serious termite damage, and be adequately sized for current loads.
- The new/rebuilt section to meet the current NC Residential Building Code.



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Windows & Doors

- **Interior Doors**

- Baths and occupied bedrooms will have operating doors and lock sets.
- Hollow-core, pressed-wood product consistent with the style of existing doors

- **Exterior Doors**

- Exterior doors will be solid, weather-stripped and will operate smoothly. Include a peep site, a dead bolt, and an entrance lock set.
- Steel, six-panel replacement doors.
- All doors will be weather-stripped to be air tight (no visible light).

- **Windows**

- All required operable windows will remain in an open position & lock when closed.
- Screens required
- Windows replaced will meet the NC Residential Building Code



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Roofing

Flat/Low Slope

- Built-up roofing that is leak-free will be re-coated and flashing and accessories repaired if their minimum life is questionable.
- The most cost-effective roof – either 3-ply, hot built-up or EPDM – will be installed.

Pitched

- Missing and leaking shingles and flashing will be repaired on otherwise functional roofs
- At minimum, shingles with a prorated 30-year warranty with a continuous ridge vent over 15-lb. felt (or other weather resistant barrier as required by the mfr.) with new drip edge on all edges.

Gutter & Downspouts

- Gutters and downspouts must be leak free and installed to collect storm water from all lower roof edges.
- The system must move all storm water away from the building.
- Positive drainage away from the building, outlets will be a minimum of 5 feet away when a history of water problems.
- Splash blocks must be installed to assist water away from the foundation.



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Insulation & Ventilation

Infiltration

- Repair all visible cracks and holes with appropriate materials compatible with existing adjacent surfaces so that: no light is visible, no air is moving.

Insulation

- R-38 in the attic, installed as per mfr. & NC Residential Building Code

Ventilation

- All homes shall have a minimum of one mechanical exhaust fan per 1800 sf of floor space
- Rated for 80 cfm minimum, and capable of exhausting at a rate of 50 cfm minimum, while operating at a quiet noise level.
- Terminate to the exterior

Roof Ventilation

- Yes, as per NC Residential Code. No leaks.



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Interior Standards

- **Interior Walls & Ceilings**
 - Holes, cracks and deteriorated and un-keyed plaster will be repaired to match the surrounding surfaces.
 - When necessary plaster will be replaced by ½" gypsum board.
- **Flooring**
 - No flooring should be a trip hazard
 - Bathroom, kitchen and other water-susceptible floor areas will be covered with water-resistant flooring.
 - Deteriorated and/or damaged carpet with trip hazards shall normally be replaced with vinyl floor or other flooring with a cleanable surface.
 - New flooring will be installed with a plywood underlayment



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Electric

- **Ground Fault Circuit Interrupter**
 - Kitchen counter, bath and laundry receptacles within 6' of a sink will be replaced with a GFCI-protected receptacle or protected by a GFCI device.
- **Passage lighting**
 - All lights and switches in hallways, stairs and other passages will be operable and safe.
 - All halls, stairs and rooms necessary to cross to other rooms must be well lit. Attics, basements and crawl spaces must have utility fixtures.
- **Kitchen Electric Distribution**
 - GFCI as above.
 - Appliances on individual circuits
- **Interior Electric Distribution**
 - Exposed knob and tube will be replaced.
 - NC Residential Code
- **Service & Panel**
 - Distribution panels will have a main disconnect, at least 10 circuit-breaker-protected circuits, a 100-amp minimum capacity and be adequate to safely supply existing and proposed devices. If a working central air conditioning system is present, the minimum service will be 150 amp.



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Plumbing

- **Drain, Waste, Vent Lines**
 - Lines should not leak. Waste and vent lines must function without losing the trap seal.
- **Fixtures**
 - All fixtures and faucets will have working, drip-free components. Toilets with greater than a 1.6 GPF rating will be replaced with a maximum 1.3 GPF model.
- **Minimum Equipment**
 - Every dwelling unit will have a minimum of one single bowl sink with hot and cold running water in the kitchen and at least one bathroom containing a vanity with a sink, and a shower/tub unit, both with hot and cold running water, and a toilet.
- **Water Heaters**
 - Water heaters more than 5 years old may be repaired if it is clear that a repair will make it operable. Provide a water heater with a 10-year warranty installed to the current NC Plumbing code.
- **Supply**
 - The main shut off valve must be operable and completely stop the flow of water to the house. All fixtures must be leak-free and deliver sufficient cold water and, where applicable, hot water.



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HVAC

- **Air Conditioning**
 - Existing central air conditioning will be inspected, serviced and refurbished to operate safe
 - New air conditioning systems for will have a SEER rating ≥ 15
- **HVAC Distribution Systems**
 - Repair & replace as per N.C. Mechanical Code
- **Heating Systems**
 - Workable existing heating systems will be inspected and serviced to operate in a safe manner.
 - Gas-fired equipment will be rated at $\geq 90\%$ AFUE or better; package units may be rated at $\geq 81\%$ AFUE or better in zones 3 and 4. Heat pumps will be rated at ≥ 15 SEER and must have outdoor thermostat.
- **Chimney Repair**
 - Unused chimneys will be removed to below the roof line wherever roofing is replaced. Unsound chimneys will be repaired or removed. When chimneys must be used for combustion ventilation, they will be relined.



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Appliances

Kitchen Appliances

- Existing ranges will have a working and cleanable range (at least 3 functional burners);
- Refrigerators will maintain temperatures low enough to keep food from spoiling and have a freezer and not present an electrical hazard; repair of non-functioning ice and water delivery equipment is required for leaks and electrical hazards only.
- All replaced kitchen appliances will have ENERGY STAR-labeled appliances where applicable. All new cooking ranges will be electric.



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Priority Projects & Portal Requisitions



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C1. Priority Lists of Additional Repairs

I. PRIORITY PROJECTS

If after rehabilitation work required to comply with either the *Essential Property Standards* and/or the local *Minimum Housing Code* are completely accounted for in the budget and ESFRLP HOME funds or ESFRLP local matching funds remain, then additional rehabilitation work that matches closely the scope of listed Priority Projects may be addressed without consulting NCHFA. Additional rehabilitation work that does not match closely with the scope of work identified below must be approved by your case manager. Priority Projects are organized by topic; numerical order is not necessarily indicative of the importance as this is often dictated by the specific home or homeowner. Some cross-cutting topics are included on more than one list.

A. Accessibility

1. Exterior entry path is improved to include one or more of the following: max. 6'x6' level landing at the door; area to support groceries/store outside shoes; 10' long mud walk-off area; entry landing is protected overhead by min. 2' deep overhang OR a maximum 7'x 7' covered entry roof.
2. Rehab one bathroom to provide appropriate turn around space and human hygiene facilities to meet needs of the homeowner and the NC Accessibility Code.
3. Increase entry door to 32" wide clear or better; add a vision panel (max. 144 square inches).

B. Durability/Longevity

1. Remediate the surrounding grade of the home so that no standing water occurs within 10 feet of the home and/or no plantings closer than 3'-0" to the home (measured from the center of the plant roots).
2. Exterior entry path is improved to include one or more of the following: max. 6'x6' level landing at the door; area to support groceries/store outside shoes; 10' long mud walk-off area; entry landing is protected overhead by min. 2' deep continuous overhang; create 5'x5' area of vinyl/wood/tile/solid surface flooring at all exterior entries with no trip hazards OR a maximum 7'x 7' covered entry roof.
3. Remove any carpet in the home and replace with solid surface, easily cleanable flooring with a minimum 15 year life.
4. Increase structural and occupant safety by one of the following improvements which meets the current NC Residential Building code: For a crawlspace, provide foundation venting OR crawlspace is semi-conditioned and weathertight OR other approved method.
5. Increase the durability of the plumbing system or a specific subset of the system (supply, waste, venting) to meet the requirements of the current NC Residential Building Code.
6. Extend the life of the roofing and structure by upgrading the roof soffit and ventilation system to meet the current NC Residential Building Code. This only applies when the existing roof appears to have 5 or more years of life in its current condition.
7. Improve or extend the life of the exterior cladding system by reducing moisture penetration. Discussion of this project with your case manager prior to including it in the scope of work is highly recommended.



Priority Projects

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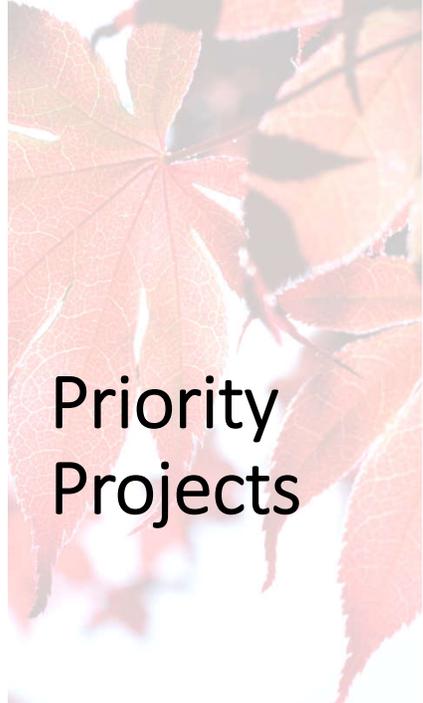


C. Energy

1. The building envelope between exterior and interior air shall not leak greater than 8 ACH @ 50 PA or less than 3 ACH @ 50 PA. At the end of the project, choose one of the following protocols to perform a blower door test: WAP, BPI, RESNET. Contact your Case Manager if the home leakage is outside this range. All methods must properly deal with combustion appliances for occupant safety.
2. Install an outdoor thermostat for a home with a heat pump or any type of electronic strip backup heating.
3. Floors over crawl spaces insulated to at least R-19 when a minimum clearance of 18" between the ground and the bottom of the floor joists exists.
4. Heating and air conditioning delivery ducts shall be tested and remediated to meet current NC Residential Building Code airtightness and delivery standards.
5. Improve the weather tightness of the home by one of the following methods: certify to meet ENERGYSTAR (current version) OR certify to meet SystemVision for Existing Homes OR home has HERS score of 70 or lower OR home meets requirements of the current residential energy code. All scenarios must properly deal with combustion appliances and fresh air for occupant health and safety.
6. Insulate exterior walls; insulation in contact with the air barrier.

D. Health

1. Reduce moisture issues in the home by installing or upgrading an existing exhaust system as follows: a min. 70-80 cfm mechanical exhaust system in any bathroom with a tub or shower and a 100-150 cfm exhaust system in the kitchen. Both systems must be tested to insure proper air delivery as follows: 50-80 cfm in bathroom and 100-150 cfm in the kitchen.
2. Heating and air conditioning delivery ducts shall be tested and remediated to meet current NC Residential Building Code airtightness and delivery standards.
3. Remove carpet and replace with solid surface easily cleanable flooring with a minimum 15 year life.
4. Encapsulate/abate potential lead hazards in the home especially in horizontal locations (floors, window sills) and areas where friction from operations (window jambs, door jambs) provide a higher potential for lead deterioration in the future.
5. Encapsulate/ abate potential asbestos hazards in the home especially in horizontal locations (floor coverings) and areas where household operations (wall compound/textured finishes) provide a higher potential for asbestos deterioration in the future.
6. Exterior entry path is improved to include one or more of the following: max. 6'x6' level landing at the door; area to support groceries/store outside shoes; 10' long mud walk-off area; entry landing is protected overhead by min. 2' deep overhang OR a maximum 7'x 7' covered entry roof.
7. Install air conditioning (cooling) or dehumidification system where none exists (applicable to zone 5 only).
8. Provide a whole-house mechanical fresh air ventilation system in compliance with ASHRAE 62.2-2010. This ventilation system typically includes either a fresh air make-up duct to the return side of the air handler (the preferred approach) or a continuously running bathroom fan set at the calculated air flow rate in compliance with ASHRAE 62.2.

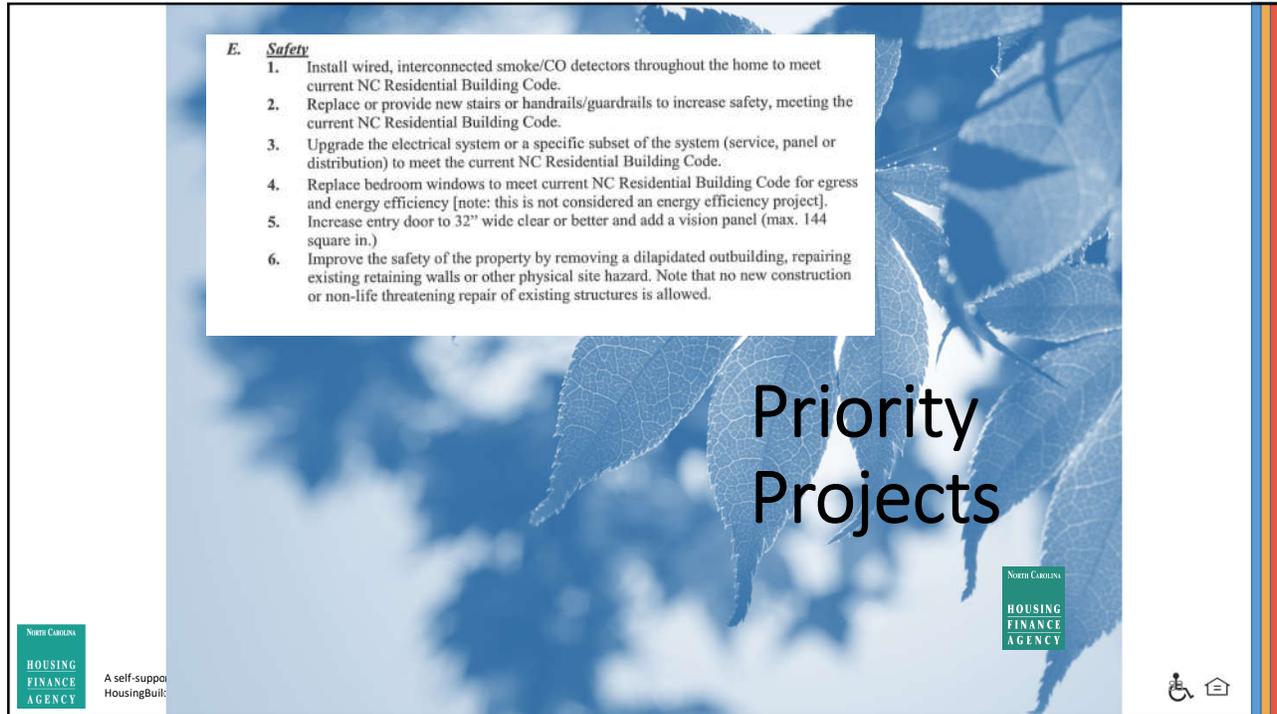


Priority Projects

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E. Safety

1. Install wired, interconnected smoke/CO detectors throughout the home to meet current NC Residential Building Code.
2. Replace or provide new stairs or handrails/guardrails to increase safety, meeting the current NC Residential Building Code.
3. Upgrade the electrical system or a specific subset of the system (service, panel or distribution) to meet the current NC Residential Building Code.
4. Replace bedroom windows to meet current NC Residential Building Code for egress and energy efficiency [note: this is not considered an energy efficiency project].
5. Increase entry door to 32" wide clear or better and add a vision panel (max. 144 square in.)
6. Improve the safety of the property by removing a dilapidated outbuilding, repairing existing retaining walls or other physical site hazard. Note that no new construction or non-life threatening repair of existing structures is allowed.

Priority Projects

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Appendix A: Section C1. Priority List of Additional Repairs

- **Priority List potential**
 - Support community goals
 - Reduce future community exposure to toxins
 - Reduce potential future community costs
 - Guide a community to make fair, equitable, consistent decisions
 - Use close to \$30,000 for a unit on a consistent basis.

Kucab County Priority List

- D.1: Install new exhaust fans in kitchen and bath and test.
- D. 4: Encapsulate/Abate Lead hazards
- D. 5: Encapsulate/Abate Asbestos hazards
- A.1-3: provide for accessibility needs
- B.1: no standing water around home
- E. 1-6: upgrade any safety issues
- D.2, 3, 6-8: upgrade any health issues
- B. 2-7: upgrade any durability issues
- C. 1-6: upgrade any energy issues

Fair, Systematic, Uniform, Transparent = policies

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Settlement Data Sheet

Status-Approved

- After winning contractor is selected, you can submit the Settlement Data Sheet



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Settlement Data Sheet

Edit Settlement Data Sheet Costs

Construction Management - Soft Costs

Category	Amount	Budgeted	Funds Disbursed
Outreach & Advertising	100	100	No
Environmental Review Preparation	400	400	No
Asbestos Testing/ Clearance	250	250	No
Radon Testing	50	50	No
LBP Inspection/ Risk Assessment	800	800	No
LBP Clearance	350	350	No
Loan document execution, recording & legal fees	600	600	No
Pre-rehab inspection including scope of work	800	800	No
Work write-ups	1,000	1,000	No
Cost estimate	400	400	No
Project & construction management	4,375	4,375	No
Flood insurance (units in Flood Hazard Zones)	100	100	No
Post-rehab value certification	500	500	No

Status-Approved

- Your case manager will review submitted soft costs



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Settlement Data Sheet

Construction - Hard Costs

Category	Amount	Funds Disbursed
Construction contract	20,000	No
Temporary relocation	0	No
Construction Contingency Funds	4,000	

Summary

	Soft Costs	Hard Costs	Total
Funds Disbursed			
Funds Not Disbursed	\$9,725	\$24,000	\$33,725
Funds Disbursed at Closing			
Total Assistance	\$9,725	\$24,000	\$33,725

Save
Cancel

Status-Approved

- Your case manager will review submitted hard cost**
- Contingency costs will automatically add 20% up to the maximum hard cost amount**



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Settlement Data Sheet

Closing Attorney / Closing Location

Menu

- Dashboard
- Borrower
- Co-Borrower
- Property
- Household
- Environmental Screening
- Post-Rehab Value
- Funding
- Closing Attorney 5
- Closing Location 2
- Settlement Data Sheet
- Invoices
- Requisitions
- Documents
- Unit Completion
- Messages

The Closing Attorney and Closing Location information is submitted at the same time as the SDS.

You do not need to use an attorney for the closing; however, you do need at least to specify a contact person to whom the closing documents will be emailed.

Select the available closing date from the calendar. Allow 6 Agency business days to schedule closing.



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Settlement Data Sheet

Closing Date Scheduled

Your closing date has been scheduled for 2/26/2019.

Your Case Manager will review the SDS and advise of any concerns. Once the SDS is approved:

- You will receive an approval message through the portal
- A Good Faith Estimate will be mailed to the homeowner with a copy emailed to you
- Closing documents with instructions will be generated by Liz Hair and e-mailed to you



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ESFR and the LBP Process



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Important things to know

- Are ESFR homes ever exempt from the Lead Safe Housing Rule?
 - Only when the home was **built in 1978 or after**.
- All homes in this program built before 1978 are subject to the Lead Safe Housing Rule (LSHR). Why?
 - Because ESFR homes are owned by private citizens and are not government owned housing restricted to occupation by the elderly.
 - If children under the age of 6 can live in the homes now or in the future, LSHR applies.
 - What does this mean? **Your Rehab Specialist can never decide that the home is exempt because only elderly people live in the home.**

Federal Lead Regulations

HUD/EPA's Lead Disclosure Rule	HUD's Lead Safe Housing Rule (LSHR)	EPA's Renovation, Repair, and Painting (RRP) Rule
<ul style="list-style-type: none"> • Applies to most housing, public and private, built before 1978. Effective March 1996 (except exemptions mentioned earlier) 	<ul style="list-style-type: none"> • Applies to most Federally-assisted and Federally-owned housing built before 1978. Effective September 2000 • <i>Amendments (EBLL) effective 2/13/17</i> 	<ul style="list-style-type: none"> • Applies to almost all target housing, public and private, built before 1978, including child-occupied facilities such as schools and day-care facilities. Effective April 2010

All regulations are relevant to ESFR

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LBP and ESFR Workflow

- How do you manage Lead through each phase of the project?

Stage 1: Application and Award Phase

Stage 2: Project Outreach and Scoping Phase

Stage 3: Household Participant Project Initiation Phase

Stage 4: Bidding Phase

Stage 5: Construction Phase

Stage 6: Monitoring and Close-Out Phase



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Stage 1: Application and Award Phase

- Identify how you want to handle lead: 1. testing or 2. presumption
- Testing:
 - Review HUD & EPA requirements on what type of testing you need so you can write a scope of work to bid
 - **Inspection, Risk Assessment** and **Clearance**
 - Insure that consultant is in the EPA database certified for the tasks they are doing
 - De minimis requirements for HUD are less than for EPA, make sure consultant knows this
 - New lead dust testing levels, ensure the consultant knows this
 - Choose Identify a testing consultant and write a contract
 - Use the numbers in your Settlement Data sheet
- Presumption
 - Decide how you will replace components in each house.



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Federal Lead Regulations

HUD – 24 CFR Part 35

- Subpart A: Lead Disclosure Rule
- Subpart B: General LSHR Requirements & Definitions
- Subpart J, K, L, M: LSHR Program Requirements
- Subpart R: LSHR Methods and Standards

EPA – 40 CFR Part 745

- Subpart F: Lead Disclosure Rule
- Subparts D, L, Q: Lead-Based Paint Activities Rule
- Subparts E and Q: Renovation, Repair, and Painting (RRP) Rule

Note: Recent changes in the EPA rule went into January 6, 2020 and additional proposed rule changes released on 6/17/2020

Limited Exemption from Lead Safe Work Practices and Clearance

- Rehab that **does not disturb** painted surfaces:
- Lead safe work practices are not required when minor maintenance or activities disturb painted surfaces that are less than de minimis* levels:
 - 2 sq. ft. per interior space
 - 10% of small component type
 - 20 sq. ft. for exterior work

* Note: HUD de minimis levels are more protective than the EPA RRP guidelines

ESFR relies on 24 CFR Part 35, Subparts A, B and J, R as well as RRP, whichever is more stringent or “protective”.

RRP (in NC) relies on EPA 40 CFR Part 745 as per the regulations of NC-DHHS Health Hazard Control Unit.

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Stage 2: Project Outreach and Scoping Phase

Partner Activities for LBP during outreach and scoping

- Ensure that your Assistance, Procurement & Disbursement Policies and any other program policies include LBP information and requirements
- In the initial data collection for a unit, collect the year built
 - Best practice: send notification to the homeowner that LBP is an issue for all pre-1978 units.
- Identify and pre-schedule expected, required LBP inspections

Stage 3: Household Participant Project Initiation Phase

Partner Activities for LBP during project initiation

- Execute **Lead Inspection/Risk Assessment** and provide pamphlet to homeowner, *Renovate Right*, required for all pre-1978 units
- Fill out **Lead Requirements Worksheet**, required for all units
- **Add Year Built** to the project description, required for all units
- Incorporated any needed remediation/abatement into the work scope based on the **Lead Risk Assessment**
- Place all completed, required documents into the Case File
- Process LBP inspection/assessment soft costs

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Appendix C: Required Forms



Lead Requirements Worksheet

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Program (ESFR)

DIRECTIONS: This worksheet must be completed and placed in all unit files assisted with ESFR funds.

Street Address: _____ DU# _____
City: _____ State: NC Zip: _____

Part 1: Regulation Eligibility Statements

Check all that apply:

- Property is receiving Federal funds.
- Unit was built prior to 1978.

Note: Continue with the Exemption Statements below. If the home was built after January 1, 1978, check the first exemption and file form in the case file.

Part 2: Full Exemptions from All Requirements of 24 CFR Part 35 (The Lead Regulation)

If any of the exemptions are applicable, the property is exempt from the requirements of 24 CFR Part 35 per the regulatory citation. Note: ONLY eligible exemptions for ESFR are listed.

Check all that apply:

- The property was constructed after January 1, 1978. [35.115(a)(1)]
- A paint inspection conducted in accordance with 35.1320(a) established that the property is free of lead-based paint. [35.115(a)(4)]
- The date of the original paint inspection was _____. An optional paint inspection conducted on _____ confirmed this prior finding.
- ALL lead-based paint in the property been identified and removed, and has clearance been achieved. [35.115(a)(5)]
- ALL rehab **excludes** disturbing painted surfaces. [35.115(a)(8)]
- Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency. [35.115(a)(9)]

• **Lead-Based Paint (LBP) Requirement Worksheet**
• **When is this required?**
ALWAYS

Page 1 of the worksheet



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Appendix C: Required Forms

Lead Requirements Worksheet

North Carolina Housing Finance Agency
Essential Single-Family Rehabilitation Program (ESFR)

Part 3: Hazard Reduction Requirements - Partial Waivers

If any of the partial waivers are applicable, the grantee and/or homeowners may waive certain requirements as described below.

A) De minimis [35.1330(d)(1) & (2)]
The amount of painted surface that is being abated during construction is below "de minimis" levels. Safe work practices and clearance are not required in that work area.

Less than 9 SF of lead soil?
Less than 20 square feet on an exterior surface
Less than 2 square feet in the following rooms:

B) Elderly Relocation Waiver [Interpretive Guidance Question J-24]
The home is only occupied by an elderly person(s). Relocation of elderly homeowners is not required if complete disclosure of the extent of the work is provided and informed consent is obtained prior to rehabilitation.

C) Historic Abatement Waiver [35.1331(j)]
The home that is subject to abatement requirements is listed or eligible for listing on the National Register of Historic Places or contributes to a National Register Historic District. The State Historic Preservation Office may require that intangible items be implemented rather than abatement.

D) No Exterior Work [35.1330(d)(3)]
No exterior paint is to be disturbed during construction. (Only exterior stabilization required even in abatement jobs.)

E) No Children [35.1330(d)(1)]
All of the residents are over the age of 6. (No chewable or play area treatments required.)

F) No Bite Marks [35.1330(d)(1)]
All chewable surfaces are free of bite marks made by children under 6. (No chewable surface treatment required.)

G) No Dust Hazards [35.1330(c)(1)(i)]
The lowest horizontal surface that is up to below the clearance threshold. (No fixation and impact surface treatments required in the following work areas.)

Part 4: Level of Rehabilitation Assistance [35.915]

A. Amount of federal funding for home \$ _____
B. Amount of rehabilitation **Hard Costs** (not including any soft costs or costs of lead hazard evaluation, reduction, clearance and training) \$ _____
C. Level of Assistance (lower of A or B) \$ _____

Approach Required (Based on answer to C, above)

\$5,000 - \$25,000 Risk Assessment and Interim Control of Lead Hazards
Note - If abatement work was subtracted from the hard cost to get the unit below \$25,000. The subtracted abatement items must be performed by a NC licensed abatement contractor and crew.

\$25,001 and above Risk Assessment and Abate Lead Hazards

Page 2 of the worksheet

Part 4: Level of Rehabilitation Assistance [35.915]

A. Amount of federal funding for home \$ _____
B. Amount of rehabilitation **Hard Costs** (not including any soft costs or costs of lead hazard evaluation, reduction, clearance and training) \$ _____
C. Level of Assistance (lower of A or B) \$ _____

Approach Required (Based on answer to C, above)

\$5,000 - \$25,000 Risk Assessment and Interim Control of Lead Hazards
Note - If abatement work was subtracted from the hard cost to get the unit below \$25,000. The subtracted abatement items must be performed by a NC licensed abatement contractor and crew.

\$25,001 and above Risk Assessment and Abate Lead Hazards

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Stage 4: Bidding Phase

Partner Activities for LBP during bidding

- Confirm bidders have current **Lead Renovation Firm Certification**
- Confirm awardees have personnel on the job with **Lead Renovator Certification**; check to confirm date is not expired for project timeframe
 - Best Practice: Provide Contractors with **Renovate Right** brochure
- Collect Firm and Renovator letters/certificates and place in file(s)
- Process LBP inspection/assessment soft costs

<https://epi.dph.ncdhhs.gov/lead/rrp.html>

Renovation, Repair and Painting

In order to obtain certification from the Health Hazards Control Unit (HCCU), discipline-specific training must be obtained from an accredited training provider.

- [Application for Lead Renovation Firm Certification](#) (9/16; PDF, 159KB) | [Solicitud de Certificación de Empresas de Carolina del Norte](#) (9/16; PDF, 218KB)
- [Application for Lead Renovator Certification](#) (9/16; PDF, 202KB) | [Solicitud de Certificación de Renovador de Plomo](#) (9/16; PDF, 109KB)
- [Application for Lead Dust Sampling Technician Certification](#) (8/10; PDF, 32KB)
- NC RRP Recordkeeping Guidance Document – non mandatory RRP compliance assistance tool.

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Stage 5: Construction Phase

Partner Activities for LBP during construction

- Discuss LBP at pre-construction including contractor strategies and specific items on the workscope, occupant protection plan, etc.
- Schedule and execute Lead Clearance Test
- Process LBP inspection/assessment soft costs and LBP hard costs
- Discuss at post-construction conference, including homeowner maintenance



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Stage 6: Monitoring and Close-Out Phase

Partner Activities for LBP during monitoring and Close-Out

- Confirm all necessary documentation is in the file
- For monitored Units, upload LBP documents to the portal including:
 - Lead Requirements Worksheet
 - Lead Inspection/Risk Assessment
 - Lead Renovation Firm Certification
 - Lead Renovator Certification
 - Lead Clearance Test
- Any other documents about Lead in the case file



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Appendix C: Required Form Model from HUD

- Lead-Based Paint (LBP) Exhibits
 - When is this required?
 - The contents is required but the checklist is only for helping you assess if you have included these items in the file.



Page 1 of the opt. checklist

LEAD-SAFE HOUSING RULE CHECKLIST For GENERAL COMPLIANCE DOCUMENTATION

(Program participants can use this checklist as a guide for determining whether or not they are proceeding in a manner required by the LSHR, and that they are maintaining documentation for each CPD-assisted project. Field Office staff can use the checklist as a means for familiarizing themselves with the kinds of documentation that should be maintained in order to demonstrate LSHR compliance. Compliance with the program-specific requirements may not be substantiated solely by the documents included on this general checklist. Additional guidance is provided as referenced in the checklist.)

As appropriate, the following documents should be maintained in CPD-assisted project files for properties constructed before January 1, 1978, in order to demonstrate general knowledge and compliance with basic LSHR requirements. Standard forms are available in the Federal Register (FR), as indicated by the sources noted below. Citations from 24 CFR part 35 are also provided as additional references.

- **Applicability Form** [§35.115] – A copy of a statement indicating that the property is covered by or exempt from Lead Safe Housing Rule. ¹
(Note: (A) If the property is exempt, the file should include the reason for the exemption and no further documentation is required; (B) if the property is covered by the Rule, the file should include the appropriate documentation to indicate basic compliance, as listed below.)
- **Summary Paint Testing Report or Presumption Notice** [§35.930(a)] – A copy of any report to indicate the presence of lead-based paint (LBP) for projects receiving up to \$5,000 per unit in rehabilitation assistance. If no testing was performed, then LBP is presumed to be on all disturbed surfaces. ²
- **Risk Assessment Report** [§35.930(c)(2)] – A copy of a report (in addition to the requirements of §35.930(a)) to indicate any presence of lead-based paint hazards for projects receiving more than \$5,000 per unit in rehabilitation assistance. ⁴
(Note: If the property receives more than \$25,000 in assistance, more stringent requirements apply, including compliance with applicable state requirements, as appropriate. [See §35.930(d)].)
- **Notice of Evaluation** [§35.125(a)] – A copy of a notice demonstrating that an evaluation summary was provided to residents following a lead-based-paint inspection, risk assessment or paint testing. ^{3,4}
- **Clearance Report** [§35.930(b)(3)] – A report indicating a "clearance examination" was performed of the work-site upon completion.
- **Notice of Hazard Reduction Completion** [§35.125(b)] – Upon completion, a copy of a notice to show that a LBP remediation summary was provided to residents. ⁵

Source: Federal Register (FR), 64 FR 50139-50231, published September 15, 1999 – Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance. The appendices are on pages 50230-50231.

¹ LSHR Regulation Applicability Form (See Attachment B to this memorandum.)

² Appendix C—Sample Summary Presumption Notice Format

³ Appendix A—Sample Summary Inspection Notice Format

⁴ Appendix B—Sample Summary Risk Assessment Notice Format

⁵ Appendix D—Sample Hazard Reduction Completion Notice Format

This form is downloadable from: <http://www.hudexchange.info/resources/documents/LSHRchecklist.pdf>
NCHFA recommends using this form for ESFRLP.



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Appendix C: Required Form Model from HUD

- Lead-Based Paint (LBP) Exhibits
 - When is this required?
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Page 2 of the opt. checklist

LEAD-SAFE HOUSING RULE -- APPLICABILITY FORM

Address/location of subject property: _____

Regulation Eligibility Statements (check all that apply):

- ___ Property is receiving Federal funds.
- ___ Unit was built prior to 1978.

Note: If both Eligibility Statements above have been checked, continue with the Exemption Statements below. Otherwise, the regulation does not apply, sign and date the form.

Regulation Exemption Statements [24 CFR 35.115] (check all that apply):

- ___ Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency.
- ___ The property will not be used for human residential habitation. This does not apply to common areas such as hallways and stairways of residential and mixed-use properties.
- ___ Housing "exclusively" for the elderly or persons with disabilities, with the provision that children less than six years of age will not reside in the dwelling unit.
- ___ An inspection performed according to HUD standards found the property contained no lead-based paint.
- ___ According to documented methodologies, lead-based paint has been identified and removed, and the property has achieved clearance.
- ___ The rehabilitation will not disturb any painted surface.
- ___ The property has no bedrooms.
- ___ The property is currently vacant and will remain vacant until demolition.

If any of the above Exemption Statements have been checked, the Regulation does not apply. In all cases, sign and date the form.

I, _____, certify that the information listed above is true and accurate to the best of my knowledge.
(Printed Name)

Signature _____ Date _____

Organization _____

This form is downloadable from: <http://www.hudexchange.info/resources/documents/LSHRApplicabilityform.pdf>
NCHFA recommends using this form for ESFRLP.



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Question and Answer Session + LBP + Covid-19 + Environmental Protection + Asking for extra money + Field Observations



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- Review your LBP practices, make sure you have all bases covered.
- Covid-19: how to deal in the field
- Environmental Protection: How you can assist your Admin Staff
- When a unit looks like it needs more funds
- Field Observations
- Q&A



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TOP FIELD OBSERVATIONS

- ESFRLP16
- ESFRLP17
- ESFRLP18
- ESFRLP-DR



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- BEING OBSERVED MORE OFTEN:
- HOUSE NUMBERS
 - SOME LOOK EXCELLENT
 - NOT ALWAYS VERY VISIBLE-TOO SMALL OR BLEND INTO BACKGROUND
- YARD/FOUNDATION DRAINAGE ISSUES REPAIRED



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PERSONAL POSSESSIONS

- NOT BEING REMOVED
- INTERFERE WITH REPAIRS
- SHOULD THIS BE A DECIDING FACTOR?



MONEY BEING LEFT ON THE TABLE AT SOME UNITS

- UP TO SEVERAL THOUSAND MORE DOLLARS
COULD HAVE BEEN USED
- NO REAL PRIORITY PROJECTS SUBMITTED
- BATHROOM/KITCHEN VENTILATION
- CAUSES....
- REMEDIES....



BUT SOME JOB SCOPES LOOK LIKE THEY ARE FROM THE OLD SFR DAYS

- ENERGY
- WEATHERIZATION
- REPLACEMENT OF HIGH DOLLAR ITEMS THAT LIKELY WOULD LAST WELL BEYOND FIVE YEARS
- SEMI-COSMETIC



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MORE HOMES SEEM TO NEED IMPORTANT REPAIRS JUST TO BE VIABLE



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PARTNERS SEEM TO BE ABLE TO
DO MORE HOMES AND DO THEM
FASTER



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MANY HOUSES HAVE BEEN
REPAIRED WITHIN THE HARD COST
MAXIMUM...



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BUT MORE PROJECTS SEEM TO NEED MORE THAN THE MAX \$25,000

- REVIEW OF WWUs SHOW SOME UNNEDED ITEMS
- LEAD, ASBESTOS BIGGEST REASONS FOR ADDITIONAL FUNDING APPROVAL



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LOCAL REGULATIONS VARY WIDELY ACROSS PARTNERS' LOCATIONS

- SMOKE DETECTORS
- GFCIs
- COMBUSTION VENTILATION
- WINDOW EGRESS
- OTHERS?



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MORE PARTNERSHIPS BEING FORMED

- INDEPENDENT LIVING
- WEATHERIZATION
- LOCAL FUNDING
- HOME CONSORTIUM/ENTITLEMENTS
- OTHERS?



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HOMES AREN'T AS 'PRETTY' OR AREN'T AS NOTICEABLY REPAIRED...
AND HOMEOWNERS WISH MORE COSMETIC ITEMS COULD BE REPAIRED



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BUT HOMEOWNERS SEEM TO BE
HAPPY OR DON'T SEEM TO
COMPLAIN AS MUCH...



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SOMETIMES, THE MONITORING VISIT
SEEMS TO BECOME MORE LIKE
PUNCHLIST DEVELOPMENT.
WHY?



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LACK OF DETAIL, DRAWINGS, AND SPECIFICATIONS IN THE WWU LEAD TO DIFFERENT EXPECTATIONS BETWEEN HOMEOWNER, REHAB SPECIALIST, AND CONTRACTOR



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WHEN YOU COULD HAVE CALLED YOUR CASE MANAGER...

- DIFFICULT HOME THAT YOU PUT OUT TO BID ANYWAY
- WASTED HOURS ON A JOB SCOPE THAT NEVER WORKED OUT
- OTHER TIMES?



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Adios
Au revoir
Ciao
Sayonara

Goodbye Folks!



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