

Gaston County
Assistance Policy
For the 2027 Cycle of the
Urgent Repair Program

What is the Urgent Repair Program? Gaston County has been awarded \$165,000 by the North Carolina Housing Finance Agency (“NCHFA”) under the 2026-2027 cycle of the Urgent Repair Program (“URP27”). The funds provided by the NCHFA come from the North Carolina Housing Trust Fund and NCHFA Agency funds. This program provides funds to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other necessary repairs to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities. Additional matching funds for construction costs are provided by Gaston County in the amount of \$2,000. At least 10 households will be assisted under URP27 for Gaston County.

This Assistance Policy describes who is eligible to apply for assistance under URP27, how applications for assistance will be rated and ranked, what the form of assistance is and how the repair/modification process will be managed. Gaston County has tried to design this URP27 project to be fair, open, and consistent with the County’s approved application for funding and with NCHFA’s URP Program Guidelines.

EMERGENCY and HEALTH Notifications: Due to the COVID-19 pandemic, increased awareness of the need to protect Gaston County representatives and the homeowners they serve from various health related exposures has become more apparent than ever. Homeowners participating in the URP program must agree to follow all local, state and federal guidelines for emergency preparedness surrounding the COVID-19 pandemic and any other emergency declared that includes their property address for the duration of construction on the property.

Eligibility To be eligible for assistance under URP27 applicants

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

URP27 - 2026 HOME Income Limits* for Gaston County

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	24,650	41,100
2	28,200	47,000
3	31,700	52,850
4	35,200	58,700
5	38,350	63,400
6	40,850	68,100
7	43,650	72,800
8	46,500	77,500

*Income limits are subject to change based on annually published HUD HOME Limits. This update will not require a re-approval by the Governing body.

Outreach Efforts of the Urgent Repair Program At minimum outreach will include: an article about the Urgent Repair Program that will be published in the local newspaper(s), Senior Centers in Gaston, and on the County website. In addition, these publications will be posted and distributed in Spanish.

Selection of Applicants

Please understand, there are always more applicants than funding available for assistance. Therefore, Gaston County has devised the following priority system to rank eligible applicants, determine which of them will be selected for assistance and in what order. Under this system applicants will receive points for falling into certain categories. Applications will be ranked according to which receive the most points. If alternate applicants are not identified on the original applicant list and must be solicited, the solicited eligible applicants will be selected on a first come, first to qualify basis.

Priority Ranking System for Gaston County URP

<i>Special Needs (for definitions, see below)</i>	<i>Points</i>
Never served by Gaston County ESFR or URP programs	5
Disabled, Elderly or Veteran Head of Household (62 or older)	4
Disabled, Elderly, or Veteran Household Member (not Head of Household)	3
Single-Parent Household (with one or more children in the home)	3
Large Family (5 or more permanent residents)	2
Child under 6 with lead hazards in the home	2
<i>Income (See Income Table above)</i>	<i>Points</i>
Less than 30% of County Median Income	10
30% to 50% of County Median Income	5

****NOTE**** *If the household has more than one special need as outlined above then that applicant will receive the allotted points for all applicable categories (e.g. If a household has an elderly head of household member who is also a single parent and has more than 5 permanent residents, that applicant would receive 9 priority points.*

In the case of equivalent rankings based on the above criteria, the applicant with the lowest percentage of median income will rank highest.

Under NCHFA Program Guidelines, a minimum of 50% of the first 10 households assisted must have incomes which are less than 30% of the area median income for the household

size, and no household with an income exceeding 50% of the area median income will be eligible. This guideline will be adhered to strictly and will be the primary factor in the selection of those households to be assisted under URP.

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

The definitions of special needs' populations under URP are:

- *Elderly*: An individual aged 62 or older.
- *Disabled*: A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.
- *Large Family*: A large family household is composed of five or more individuals; at least four are immediate family members.
- *Head of Household*: The person or persons who own(s) the house.
- *Household Member*: Any individual who is an occupant (defined below) of the unit to be rehabilitated shall be considered a "household member" (the number of household members will be used to determine household size and all household members are subject to income verification).
- *Occupant*: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- *Single-Parent Household*: A household in which one and only one adult resides with one or more dependent children.
- *Veteran*: A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable. Must be able to provide a copy of DD214.
- *Child with Lead Hazards in the home*: a child below the age of six with lead hazards in the home.

Client Referral and Support Services Many homeowners assisted through the Urgent Repair Program may also need other services. When the Urgent Repair Program staff person meets the homeowner during the work write-up process, they will discuss additional resources in the County for which the homeowner may qualify and provide contact information for accessing those services.

What is the form of assistance under URP27? The Program will provide assistance to homeowners whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured, deferred, interest-free loan, forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan? The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by the Director of Housing Rehab.

What kinds of work will be done? Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under the County's URP. It should be noted that all deficiencies in a home may not be

rectified with the available funds. All work that is completed under URP must meet or exceed NC Residential Building Code.

Who will do the work on the homes? Gaston County is obligated under URP to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, Gaston County will invite bids only from contractors who are part of an “approved contractors’ registry.” Please request a copy of the Gaston County Procurement and Disbursement Policy for further information.

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

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

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

1. **Completing an Application form:** Homeowners who wish to apply for assistance must do so between September 1st and September 30th of 2026. Applications must be valid and completed by the deadline to be ranked. All applications received after September 30th 2026 will be placed on a waiting list for a second ranking if remaining funds exists.
2. **Where do I apply:** Apply by contacting Lauren Lewis Housing Rehab Specialist at 704-866-3114 or Marc Bolick Director of Housing Rehab at 704-866-3559. Proof of ownership and income, documentation of a special need, and up to date property taxes will be required. Those who have applied for housing assistance from the URP Program in the past will not automatically be reconsidered. A new application will need to be submitted.
3. **Preliminary inspection:** The Gaston County Housing Rehab Specialists and/or the Director of Housing Rehab will visit the homes of top-ranking income/special needs households to determine the need and feasibility of repairs/modifications. Homeowners must inform staff of any known pest infestations prior to the visit. The County staff have the right to deny an application based on health and safety concerns that may put their staff and/or contractors at risk.

****Please note:** Gaston County will make every effort to contact eligible applicants on the ranking list in order for preliminary inspection, however after two (2) attempted phone calls if no contact is made with the applicant we will be forced to move on to the next eligible applicant and a certified letter will be sent.

4. **Notice of Disposition:** After Gaston County receives applications and has visited the homes of the top-ranking households, a letter will be sent to the applicants advising them of their status. The applicants who are either low ranking or whose homes are not appropriate for the program will be notified they will not be served under the program. Applicants whose homes appear to be appropriate for the program and who have the highest ranking will be notified that they were selected

to be served pending income verification, home ownership and other qualification checks as required by the program. Those applicants who were not selected to be served at first, but who rank highly and have homes appropriate to be served under the program, will be notified of their status as alternates.

5. **Screening of applicants:** Applications will be rated and ranked by the County based on the priority system outlined on page 2. The households to be assisted will be selected by November 15, 2026. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property will be verified along with other rating factors. From this review, the ten (10) most qualified applicants will be chosen according to the priority system described above. There will also be a list of at least (3) alternates. Applicants not receiving notification that they were chosen by December 15, 2026 may contact Lauren Lewis Housing Rehab Specialist 704-866-3114 to confirm the disposition of the application after that date.
6. **Applicant interviews:** Approved applicants will be provided with detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.
7. **Work write-up:** The County's Director of Housing Rehab and/or Housing Rehab Specialist will visit the home again for a more thorough inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. The Director of Housing Rehab and/or Housing Rehab Specialist will prepare a complete and detailed work specification (known as the "work write-up"). A final cost estimate will also be prepared by the Director of Housing Rehab and/or Housing Rehab Specialist and held in confidence until bidding is completed.
8. **Formal agreement:** After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern the repair/modification process, and an explanation of the Promissory Note, which is considered a forgivable loan. This agreement will define the roles of the parties involved throughout the process.
9. **Bidding:** The work write-up and bid documents will be conveyed to all contractors from the Approved Contractor Registry who will be given no less than seven days in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. Each contractor will need access to all parts of the house in which work is to be performed in order to prepare a bid. A bid opening will be conducted at the Gaston County Administration Building Housing Rehab conference room located at 128 W. Main Ave. Gastonia, NC 28052 in Gaston County, NC. All bidders are invited to attend, but attendance is not required. In addition, it will be at the discretion of Gaston County to hold a virtual bid opening process with all bidders invited to attend.
10. **Contractor selection:** Within 1 week of the bid opening, after reviewing bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of (1) the selection, (2) the amount, (3) the amount of the County's cost estimate, (4) any support or contingency costs that will be included in the loan amount, and (5) if other than the lowest bidder is selected, the specific reasons for the selection.
11. **Execution of loan and contract:** The loan will be executed as well as the

repair/modification contract prior to work beginning on the project. If funding is available, project related support costs incurred up to the amount of \$1,500 will be included in the loan document. If any additional funding is available above and beyond hard and support costs, the loan document may or may not include a contingency amount of up to 15% of the estimated cost for any unforeseen project costs during the course of the project. The total loan amount will never exceed \$15,000. If any portion of the contingency amount is not incurred during the course of the project, then the appropriate Estoppel paperwork will be completed to represent the actual (decreased) project costs. The construction contract will be between the contractor and Gaston County, with the homeowner signing as an interested third party. The homeowner will sign a document giving Gaston County the right to oversee the execution of the repairs on their home.

- 12. Pre-construction conference:** A pre-construction meeting will be held at the home. At this time, the homeowner, contractor and program representatives will be present and discuss the details of the work to be done. At the discretion of Gaston County all parties must be present at this meeting either in person or virtually. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). If the contract has been executed, Gaston County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date. However, time extensions shall be granted due to unforeseeable causes and the proceed order date may be changed.

****Please note:** Depending on the scope of work, the contractor may, at their discretion, present material options to the homeowner and the homeowner may select paint colors and flooring from readily available options. However, final selection of all materials, products, brands, fixtures, finishes, and installation methods shall remain solely with the contractor based on availability, cost, code compliance, and project requirements.

- 13. Construction:** The contractor will be responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP27. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable. The contractor will be responsible for all clearing and cleaning activities necessary due to construction activities.

- 14. Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner, the contractor and two representatives of Gaston County. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by Gaston County and executed by the owner. If the changes result in a decrease in the loan amount, an estoppel informing the homeowner of these changes in the contract amount will be completed by Gaston County and conveyed to the owner.

- 15. Payments to contractor:** The contractor will be paid following inspection of and

satisfactory completion of all items on the work write-up and change orders, if any, as outlined in the Gaston County Procurement and Disbursement Policy.

16. Post-construction meeting: Following construction, the contractor and the Director of Housing Rehab and/or Housing Rehab Specialist will sit down with the homeowner one last time. At this meeting the contractor will hand over all the owners' manuals and warranties on equipment. The contractor and Director of Housing Rehab and/or Housing Rehab Specialists will go over operating and maintenance requirements for any new equipment or materials installed and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.

17. Closeout: Once each item outlined in section 16 has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out (fully completed).

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

- Applications to be available to the public starting September 1st, 2026.
- Applications must be turned in to Gaston DHHS Economic Support Services Department by 5:00 PM on September 30th, 2026.
- Selected households will be notified by November 15th, 2026.
- All rehabilitation work must be under contract by November 15th, 2027.
- All rehabilitation work must be completed by December 31st, 2027.

How do I request an application? Just contact:

Lauren Lewis, Housing Rehab Specialist
Gaston County Building Inspections
P.O. Box 1578 Gastonia, NC 28056
Phone: 704-866-3114
Email: lauren.lewis@gastongov.com

Marc Bolick, Director of Housing Rehab
Gaston County Building Inspections
P.O. Box 1578 Gastonia, NC 28056
Phone: 704-866-3559
Email: marc.bolick@gastongov.com

Is there a procedure for dealing with complaints, disputes and appeals? Although the application process and repair/modification guidelines are meant to be as fair as possible, the Gaston County URP Program realizes that there is still a chance that some applicants or participants may dispute decisions, work completed or other issues. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his/her application was not fairly reviewed or rated and would like to appeal the decision made about it, he/she should contact Housing URP Director of Housing Rehab Marc Bolick within 5 days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.

2. A written appeal must be made within 10 business days of the initial decision on an application.
3. Gaston County will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed according to the contract, he/she must inform the contractor and the Housing Rehab Specialist.
2. The Housing Rehab Specialist will inspect the work in question. If they find that the work is not being completed according to contract, the Housing Rehab Specialist will review the contract with the contractor and ask the contractor to remedy the problem.
3. If the Housing Rehab Specialist finds that the work is being completed according to contract, the complaint will be noted, and the Housing Rehab Specialist and the homeowner will discuss the concern and the reason for the Housing Rehab Specialist's decision.
4. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Housing Rehab Specialist and facilitated by the Director of Housing Rehab.
5. Should the mediation conference fail to resolve the dispute, the Director of Housing Rehab, Marc Bolick will render a final written decision. He may be contacted by email: marc.bolick@gastongov.com or phone 704-866-3559.

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

What about conflicts of interest? No officer, employee or other public official of Gaston County, or member of the Gaston County Commission, or entity contracting with Gaston County, who exercises any functions or responsibilities with respect to URP27 shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for themselves or those with whom they have family or business ownership ties, during their tenure or for one year thereafter. Relatives of Gaston County employees, Council Members and others closely identified with the County, may be approved for rehabilitation assistance only upon public disclosure before the Gaston County Commission and written permission from NCHFA.

What about favoritism? All activities under URP27, including rating and ranking applications, inviting bids, selecting contractors and resolving complaints, will be conducted in a fair, open and non-discriminatory manner, entirely without regard to race, color, religion, national origin, sex, familial status and disability.

Who can I contact about URP27? Any questions regarding any part of this application or program should be addressed to:

Lauren Lewis Housing Rehab Specialist
Gaston County Building Inspections
P.O. Box 1578
Gastonia, NC 28056
Phone: 704-866-3114
Email: lauren.lewis@gastongov.com

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

This Assistance Policy is adopted this ____ day of _____ 20__.

Chair / Gaston County Board of Commissioners

Notary Public