



Gaston County

Gaston County
Board of Commissioners
www.gastongov.com

Budget and Management Services Board Action

File #: 21-209

Commissioner Worley - Budget & Management Services - To Accept and Approve the Post Award Documentation (PAD) for the 2021 Urgent Repair Program (URP)

STAFF CONTACT

Pat Laws - Budget & Management Services - 704-866-3771

BUDGET IMPACT

N/A

BUDGET ORDINANCE IMPACT

N/A

BACKGROUND

The mission of the NC Housing Finance Agency (HFA) is to create affordable housing opportunities for North Carolinians whose needs are not being met by the market. As part of its mission, HFA administers the Urgent Repair Program (URP), whose funds are intended to improve living conditions for low-income elderly and disabled individuals. URP Grants are made available through a competitive application process on a yearly basis.

POLICY IMPACT

N/A

ATTACHMENTS

Assistance Policy, Procurement Policy and Post-Approval Documentation

DO NOT TYPE BELOW THIS LINE

I, Donna S. Buff, Clerk to the County Commission, do hereby certify that the above is a true and correct copy of action taken by the Board of Commissioners as follows:

NO.	DATE	M1	M2	CBrown	AFraley	BHovis	KJohnson	TKeigher	TPhillbeck	RWorley	Vote
2021-180	06/22/2021	TP	KJ	A	A	A	A	AB	A	A	U

DISTRIBUTION:

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A=AYE, N=NAY, AB=ABSENT, ABS=ABSTAIN, U=UNANIMOUS

Gaston County
Assistance Policy
For the 2021 Cycle of the
Urgent Repair Program

What is the Urgent Repair Program? Gaston County has been awarded \$100,000 by the North Carolina Housing Finance Agency ("NCHFA") under the 2021 cycle of the Urgent Repair Program ("URP21"). The funds provided by the NCHFA come from the North Carolina Housing Trust Fund. An additional \$2,500 in funds for construction costs will be provided by Gaston County to the 2021 Urgent Repair Program. 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 repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities. A total of 10 households will be assisted under URP21 for Gaston County.

This Assistance Policy describes who is eligible to apply for assistance under URP21, 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 URP21 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 current 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 URP21 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.

URP21 Income Limits* for Gaston County

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	17,700	29,500
2	20,200	33,700
3	22,750	37,900
4	25,250	42,100
5	27,300	45,500
6	29,300	48,850
7	31,350	52,250
8	33,350	55,600

*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 will be published in the local newspaper(s), Senior Centers in Gaston, on the local cable government channel, and on the County website.

Selection of applicants

There are many more URP-eligible households (with eligible houses) than can be assisted with the available funds. 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>
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 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 the 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.
- *Child with Lead Hazards*: 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 URP? 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 \$2,000 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 Program Manager. There is no minimum to the amount of the loan; however the maximum life-time limit according to the guidelines of URP is \$10,000.

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 August 2nd and August 31st of 2021. Applications must be valid and completed by the deadline to be ranked. All applications received after August 31st, 2021 will be placed on a waiting list for a second ranking if remaining funds exists
2. **Where do I apply:** Apply by contacting Lisa Jones DHHS Economic Support Services Department at 704-862-7993 and/or Marc Bolick URP Program Manager at 704-866-3559. Proof of ownership and income 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 Specialist and/or the Program Manager 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 has the right to deny an application based on health and safety concerns that may put their staff and/or contractors at risk.
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 October 15 of 2021. 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 October 15 of 2021 may contact Marc Bolick Program Manager at 704-866-3559 to confirm the disposition of the application after that date.
6. **Applicant interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.
7. **Work write-up:** The County's Program Manager 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 Program Manager and/or Housing Rehab Specialist will prepare a complete and detailed work specifications (known as the "work write-up.") A final cost estimate will also be prepared by the Program Manager 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. 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 28053 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 review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of (1) the selection, (2) the amount, (3) the amount of the County's cost estimate, (4) any support or contingency costs that will be included in the loan amount, and (5) if other than the lowest bidder is selected, the specific reasons for the selection.
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 \$1,000 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 20% of

the estimated cost for any unforeseen project costs during the course of the project. The total loan amount will never exceed \$10,000. 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.

- 12. Pre-construction conference:** A pre-construction meeting will be held at the home or designated location. At this time, the homeowner, contractor and program representatives will be present and discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). If the contract has been executed, Gaston County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date.
- 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 URP21. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable.
- 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 the 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 Program Manager and/or Housing Rehab Specialist will sit down with the homeowner one last time. At this meeting the contractor will hand over all owner's manuals and warranties on equipment. The contractor and Program Manager and/or Housing Rehab Specialist will go over operating and maintenance requirements for any new equipment 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 15 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 available to the public starting August 2, 2021.
- Applications must be turned in to Gaston DHHS Economic Support Services Department by 5:00 PM on August 31, 2021.
- Selected households will be notified by October 15, 2021.
- All rehabilitation work must be under contract by October 15, 2022.
- All rehabilitation work must be completed by December 31, 2022.

How do I request an application? Just contact:

Lisa Jones
DHHS Economic Support Services Department
330 Dr. Martin Luther King Jr. Way
Gastonia, NC 28052
Phone: 704-862-7993

Marc Bolick URP Program Manager
Gaston County Building Inspections
P.O. Box 1578
Gastonia, NC 28056
Ph. 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. ~~feel that they are not treated fairly.~~ 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 Program Manager Marc Bolick within five 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 Program Manager.
2. The Program Manager will inspect the work in question. If he finds that the work is not being completed according to contract, the Program Manager will review the contract with the contractor and ask the contractor to remedy the problem.

3. If the Program Manager finds that the work is being completed according to contract, the complaint will be noted and the Program Manager and the homeowner will discuss the concern and the reason for the Program Manager's decision.
4. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Program Manager and facilitated by the Gaston County Grants Administrator.
5. Should the mediation conference fail to resolve the dispute, the Grants Administrator, Pat Laws, will render a written final decision. She may be contacted by email: plaws@gastongov.com or phone 704-866-3771.
- 6.

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 URP21 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 URP21, 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 URP21? Any questions regarding any part of this application or program should be addressed to:

Marc Bolick URP Program Manager
Gaston County Building Inspections
P.O. Box 1578
Gastonia, NC 28056
Ph. 704-866-3559
Email: marc.bolick@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 22nd day of June 2021.

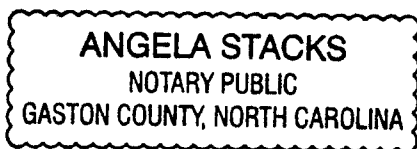
Tom Keighan

Chair / Gaston County Board of Commissioners

Angela Stacks

Notary Public

My Commission Expires: August 8, 2024



**Gaston County
2021
Procurement and Disbursement Policy
URGENT REPAIR PROGRAM**

PROCUREMENT POLICY

1. To the maximum extent practical, Gaston County (the County) promotes a fair, open and competitive procurement process as required under the North Carolina Housing Finance Agency's Urgent Repair Program (URP). Bids are invited from Contractors who are part of the County's approved contractor registry. (To be on the registry, a contractor must complete an application, have their recent work reviewed and approved by the Program Manager and submit proof of insurance and RRP Firm Certificate.) Any contractor listed with and approved by the County and in good standing (i.e., no unresolved, past-performance issues) receives automatic approval status on the contractor registry.
2. At least three eligible contractors on the County's approved contractor registry will be invited to bid on each job and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" means (a) the contractor is deemed able to complete the work in a timely fashion, (b) the bid is within 15% below or 20% above the County's cost estimate, and (c) there is no conflict of interest (real or apparent).
3. Although bid packages may be bundled for multiple job sites, the bids for multiple job sites will be considered separate and apart when awarded and will be awarded to the lowest responsive and responsible bidder(s) for each job site.
4. Bid packages will consist of an invitation to bid, work write up(s) and bid sheet(s) for each job. The County will conduct a public bid allowing qualified vendors to provide quotes, bids or proposals for the product or services needed. Every reasonable effort will be made to receive at least three quotes, bids or proposals. A bid package request will be sent out to at least 3 contractors on the Approved Contractor Registry via email.
5. Bids must include a cost-per-item breakdown with line item totals equaling the submitted bid price. Discrepancies must be reconciled prior to a contract being awarded.
6. Any change to the original scope of work must be reduced to writing in the form of a change order to be agreed upon and signed by all parties to the original contract and two representatives of the County. The change order must also detail any changes to the original contract price.
7. No work may begin prior to the following documents being awarded and fully executed: a loan between the County and the homeowner and a contract between the vendor and the County; additionally, a written order to proceed will be provided by the County to the contractor, with a copy to the homeowner, clearly stating the times available for construction activities. In addition, a pre-construction conference and "walk thru" shall be held at the work site prior to commencement of repair work.

8. The County reserves the right to reject any or all bids at any time during the procurement process.
9. In the event of a true emergency situation, the County reserves the right to waive normal procurement procedures in favor of more expedient methods, which may include seeking telephone quotes, emails, faxed bids and the like. Should such methods ever become necessary the transaction will be fully documented. In the event phone bids are used, the County will call the first three responsive contractors on the approved contractor list who have indicated a desire to be on the telephone call list. The County will track who has been called and is responsive and will rotate through the list before starting through the rotation again.
10. All sealed bids will be opened publicly at a time and place to be announced in the bid invitation. All bidders are welcome to attend.
11. Gaston County is an equal opportunity employer, implements nondiscriminatory practices in its procurement/disbursement and will make special outreach efforts to include M/WBE (Minority/Women Business Enterprise) businesses within its contractor and subcontractor pool.

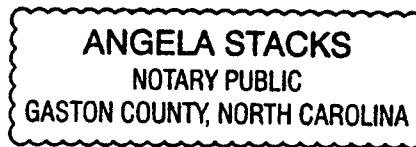
DISBURSEMENT POLICY

1. All repair work must be inspected by (a) the County's Program Manager and/or the Housing Rehab Specialist, and (b) the homeowner prior to any payments to contractors. Also, Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP21. If all work is deemed satisfactory and all other factors and written agreements are in order, payment will be issued upon presentation of an original invoice from the contractor. Contractor should allow 21 business days for processing of the invoice for payment.
2. If any of the work is deemed unsatisfactory, it must be corrected prior to authorization of payment. If the contractor fails to correct the work to the satisfaction of the County's Housing Rehab Specialist and/or Program Manager, payment may be withheld until such time the work is satisfactory. (Contractors may follow the County's Urgent Repair Program Assistance Policy if a dispute occurs; however, contractors will abide by the final decision as stated in the policy).
3. The County assures, through this policy, that adequate funds will be available to pay the contractor for satisfactory work.
4. All contractors, sub-contractors and suppliers must sign a lien waiver prior to disbursement of funds.
5. At project closeout a certificate of final inspection will be done by the Program Manager indicating that work has been satisfactorily completed in accordance with the contract. All material and workmanship will be guaranteed by the contractor for a period of one-year, using the date the Rehab Specialist declares all work complete and approves the final invoice for payment. The homeowner will be provided the 1 year warranty date by Gaston County in writing.

The Procurement and Disbursement Policies are adopted this the 22nd day of June 2021.


Chair / Gaston County Board of Commissioners


Notary Public



My Commission Expires: August 8, 2024

CONTRACTORS STATEMENT:

I have read and understand the attached Procurement and Disbursement Policy.

BY: _____

COMPANY NAME: _____

WITNESS: _____

**North Carolina Housing Finance Agency
Urgent Repair Program (URP21)
Post-Approval Documentation**

URP2108	Gaston County
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A. Instructions

Your Application for Funding was approved for the requested amount. The numbers in the table in section E below reflect the numbers from your application and represent the required performance standards for your URP21 award. If you agree with the amounts listed, please provide the information and documentation requested below and return this Post Approval Documentation packet to Donna Coleman, Senior Housing Rehabilitation Officer who will serve as your case manager throughout your project. All proposed changes to these performance standards will require Agency approval and should result in no net loss of application rating points.

B. Local Matching Funds (Attach)

Your Application for Funding stated that other funds would be available to assist with repairs/modifications of your proposed housing units. Please provide documentation, from the funding source, for each source of local matching funds. The table immediately below summarizes the proposed amount of matching funds according to your application.

Source of Funds	Amount
Matching Local Funds	\$2,500
Total of local matching funds committed to the URP21 project	\$2,500

C. Assistance Policy (Attach)

Because URP beneficiaries are not necessarily pre-selected and approved through a public hearing process, it is especially important that URP recipients *adopt* an assistance policy that thoroughly and clearly identifies criteria for eligibility for assistance, and for prioritizing applicants once they have been determined eligible. This policy should be fair, open and non-discriminatory. In addition, other facts, policies and procedures affecting potential applicants and/or recipients of assistance should be spelled out in your assistance policy. Please submit your proposed Assistance Policy as part of the completed Post Approval Documentation.

D. Procurement and Disbursement Policies (Attach)

URP Recipients must submit a copy of their Procurement Policy that is specific to URP21 and is written in accordance with 24CFR85.36 (for units of local government), or 24CFR84.4 (for non-profit organizations), and a copy of their Disbursement Policy to the Agency for review and approval.

E. Service Area Requirements

The Application for funding was approved based partly on your targets for Program assistance by service area and the percentages of Program funding to be spent in each county within the service area. Your required targets (based on your requested amount), broken out by county, are shown in the table below.

Service Area	Proposed # of Units	Program Funds
Gaston	10	\$100,000
TOTAL	10	\$100,000

Continued on Reverse Side

F. Bonding/Honesty and Fidelity Insurance Coverage (Attach)

Recipients must submit evidence that honesty and fidelity insurance coverage is available in an amount not less than 50% of your URP21 funding allocation. This must be in the form of a letter from the recipient's insurer identifying the policy by number, the amount of coverage, the effective date, the positions covered by the policy, and containing a statement that NCHFA will be notified in writing if the coverage is discontinued or reduced. For self-insured units of government, the acceptable evidence of insurance will be a letter from the unit's chief financial officer or manager, stating that the unit maintains a self-insurance fund in an amount adequate to provide honesty and fidelity coverage equal to 50% of the URP21 allocation. The letter must state that the recipient will notify NCHFA in writing if the self-insurance is discontinued or reduced to a level that no longer provides the required 50% coverage.

G. Fiscal Year and Audits (Complete this section)

Recipients will be required to submit reports as required under NC State General Statute 143C-6-23 (Non-Government Organizations) or NC State General Statute 159-34 (Units of Local Government)

Fiscal year begins July 1 and ends June 30.

H. Acknowledgement of Audit Compliance Reporting Responsibilities (Attach)

Please have the financial person from your organization, responsible for coordinating the annual audit, complete and sign the enclosed "Audit Compliance Responsibilities" form, acknowledging its receipt. Then, return it with the completed PAD.

I. Organizational Documents (Not Applicable)

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

J. W9 Tax ID and Direct Deposit (Attach)

1. Enclosed is the Form W-9 Request for Taxpayer Identification Number and Certification. Please complete this form with the requested information and return the completed form with the PAD.
2. Also, enclosed is the form for electronic payments, which will allow for direct deposit of Program funds into your designated checking account. Please complete this form with the requested information and return the completed form with the PAD.

K. Intergovernmental Agreement (Not Applicable)

Please provide a copy of an intergovernmental agreement between your governmental entity and the governmental entity in which you will be providing services under URP21, as required by GS 160-456.

L. Certifications

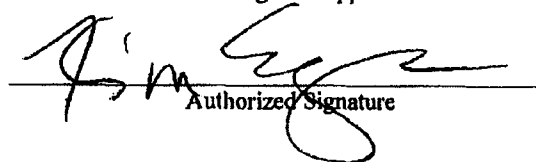
The Recipient certifies that: 1) there have been no changes in the key personnel or their roles as identified in section III. B of the Application for Funding; or 2) the Recipient has submitted a written request to the Agency indicating the change(s) in personnel and/or their roles accompanied by a detailed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



Attest

Donna S. Buff / Clerk to the Board

Title Date



Authorized Signature

Dr. Kim Eagle / County Manager

Title Date



GASTON COUNTY Financial & Management Services Director
128 West Main Avenue Phone (704) 868-3048
P.O. Box 1678 Fax (704) 868-3147
Gastonia, North Carolina 28053-1678 e-mail: Matthew.Rhoten@Gastongov.com

May 10, 2021

NCHFA
PO Box 28066
Raleigh, NC 27611-8066
919-877-5705

To Whom It May Concern:

Please accept this letter as confirmation that Gaston County has committed matching funds in the amount of \$2,500 for the 2021 Urgent Repair Program.

Gaston County is appreciative of the assistance that the NC Housing Finance Agency has provided in recent years to Gaston County residents and eagerly looks forward to assisting more homeowners in the future through the program.

Sincerely,

Matthew Rhoten
Assistant County Manager

Mission Statement

Gaston County seeks to be among the finest counties in North Carolina. It will provide effective, efficient and affordable services leading to a safe, secure and healthy community, an environment for economic growth, and a favorable quality of life.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/17/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 15 S. Main Street, Suite 900 Greenville SC 29601	CONTACT NAME: Jennifer Ream		
	PHONE (A/C No. Ext): 864-239-2482	FAX (A/C No.): 864-239-2435	
	E-MAIL ADDRESS: jennifer_ream@ajg.com		
	PRODUCER CUSTOMER ID:		
INSURED Gaston County 128 W. Main Ave. Gastonia NC 28053	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Travelers Casualty and Surety Co of America		31194
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES**CERTIFICATE NUMBER:** 1376348736**REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Coverage provided for all employees of Gaston County.

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
	PROPERTY				BUILDING	\$
	CAUSES OF LOSS				PERSONAL PROPERTY	\$
	BASIC				BUSINESS INCOME	\$
	BROAD				EXTRA EXPENSE	\$
	SPECIAL				RENTAL VALUE	\$
	EARTHQUAKE				BLANKET BUILDING	\$
	WIND				BLANKET PERS PROP	\$
	FLOOD				BLANKET BLDG & PP	\$
						\$
						\$
	INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
						\$
A	<input checked="" type="checkbox"/> CRIME	106842618	7/1/2020	7/1/2023	<input checked="" type="checkbox"/> Employee Dishon	\$ 500,000
	TYPE OF POLICY				<input checked="" type="checkbox"/> Forgery/Alt	\$ 500,000
	Crime				<input checked="" type="checkbox"/> Money/Sec	\$ 500,000
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
						\$
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Coverage provided under the policy noted above are applicable to all employees of Gaston County.
Employee Dishonesty/Employee Theft - \$500,000 Per Occurrence Limit
Forgery or Alteration - \$500,000 Per Occurrence Limit
On Premises Money and Securities - \$500,000 Per Occurrence Limit
In Transit - \$500,000 Per Occurrence Limit
See Attached...

CERTIFICATE HOLDERNorth Carolina Housing Finance Agency
PO Box 28066
Raleigh NC 27611-8066**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1995-2015 ACORD CORPORATION. All rights reserved.

AGENCY CUSTOMER ID: _____
LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY Arthur J. Gallagher Risk Management Services, Inc.		NAMED INSURED Gaston County 128 W. Main Ave. Gastonia NC 28053
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 24 FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE

SPECIAL CONDITIONS:

Money Orders and Counterfeit Money - \$500,000 Per Occurrence Limit
Computer Fraud - \$600,000 Per Occurrence Limit
Funds Transfer Fraud - \$500,000 Per occurrence Limit

Acknowledgement of Audit Compliance Reporting Responsibilities

Please X applicable section(s) and return this form with your PAD

 We are a non-profit organization(sub-recipient) and will comply with North Carolina General Statute 143C-6-23 to submit grant reports and the requirement to submit an audited financial statement.

If your organization received less than \$500,000 in state and/or federal funds in the fiscal year, the following reports must be submitted:

1. A program report of activities and accomplishments. Also, a grant expenditures report providing an accounting how grant funds were expended. The reports are due three (3) months after your fiscal year-end date. Submit reports to: subreport.rehabteam@nchfa.com.
2. An Audited Financial Statement. The audit is due nine (9) months after your fiscal year-end date. Submit a PDF version electronically to: caxtell@nchfa.com.

If your organization received \$500,000 or more in state and/or federal funds in the fiscal year, the following reports must be submitted:

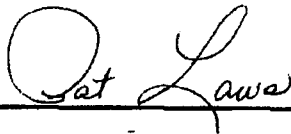
1. A program report of activities and accomplishments. Also, a grant expenditures report providing an accounting how grant funds were expended. The report is due three (3) months after your fiscal year-end date. Submit report to: subreport.rehabteam@nchfa.com.
2. A Single or Yellow Book audit. The audit is due nine (9) months after your fiscal year-end date. Submit a PDF version electronically to: caxtell@nchfa.com.

 X We are a local governmental organization and will comply with North Carolina General Statute 159-34 to submit an independent audit. The Statute reads, "This audit, combined with the audit of financial accounts, shall be deemed to be the single audit described by the "Federal Single Audit Act of 1984."

The annual audit is due nine (9) months after your fiscal year-end date. Submit a PDF version electronically to: caxtell@nchfa.com.

I acknowledge receipt of the information regarding compliance reporting. I am the person responsible for coordinating the submission of reports that comply with state and federal regulations pertaining to this funding.

Signed:



Date: 5/12/2021

Name Pat Laws

Title Grants Manager

Organization Gaston County Local Government

Federal Tax ID Number _____ Fiscal Year End Date June 30th

Address 128 W. Main Avenue, Gastonia, NC 28052

Email Pat.Laws@gastongov.com Phone (704) 866-3771

Award: URP2108

**Request for Taxpayer
Identification Number and Certification**

Give Form to the
requester. Do not
send to the IRS.

Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Gaston County

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☒ Other (see instructions) ▶ **Local Government**

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts established outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
128 West Main Avenue, P.O. Box 1578

6 City, state, and ZIP code
Gastonia, NC 28052-1578

7 List account number(s) here (optional)

8 Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

OR

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ *Dwaine R Murray* Date ▶ *4/29/2021*

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

STATE OF NORTH CAROLINA
STATE TREASURER'S ELECTRONIC PAYMENTS

State Agency Name: North Carolina Housing Finance Agency
Program: Essential Single-Family Rehabilitation Loan Pool (ESFRLP)
Check One: Initial Sign-up ☒ Change ☐

PARTICIPATING ENTITY ACCOUNT INFORMATION

Entity Name: Gaston County
Entity Address: 128 W main Ave Gastonia, NC 28052
Contact Name: Pat Laws Phone #: 704-866-3771
Email address: finance.AR@gastongov.com
Note: E-mail address will be used to send notices of deposited funds.

FINANCIAL INSTITUTION INFORMATION

Institution Name: Bank of America
Transit/Routing #: _____
Bank Account #: _____

PLEASE ATTACH A VOIDED CHECK

NOTE: CHECKING ACCOUNTS ONLY PLEASE

PARTICIPATING ENTITY AUTHORIZATION

I, on behalf of the participating entity indicated above, hereby authorize the North Carolina State Treasurer, his successors and his agents, at the direction of the State agency indicated above, to initiate ACH credit entries to the above designated bank account for payments due from the State agency for the referenced program name, pursuant to the "Established Operational Procedures for State Treasurer's electronic payments system," which may be in effect from time to time.

Finance Officer's name: Dwight R Murray Phone #: 9802532250
Signature: Dwight R Murray Date: 3/22/2001

MAIL COMPLETED FORM TO:

NC HOUSING FINANCE AGENCY
PO Box 28066
RALEIGH, NC 27611-8066
ATTN: ACCOUNTS PAYABLE
Fax: 919-877-5703

2/17/2017

BANK OF AMERICA 

Bank of America Merrill Lynch
Treasury Fulfillment Service Operations
FL200-08-05 9000 Southside Blvd.
Jacksonville, FL 32219
T 888.715.1000 F 904.312.6133
Dedicatedservice101@bankofamerica.com

January 19, 2021

Gaston County
128 W. Main Ave
Gastonia, NC 28052-2306

Re: Account Confirmation

Please accept this letter as confirmation that, according to our records, the account referenced below is maintained at Bank of America, N.A. with the following information:

Account number:


Account Title: Gaston County
Depository Account

Routing number ACH/EFT

Please note that the information provided by the Bank in this letter is given as of the date of this letter and is subject to change without notice, and is provided in strict confidence to you for your own use only, without any responsibility, guarantee, representation, warranty (expressed or implied), commitment or liability on the part of the Bank, its parents, subsidiaries or affiliates or any of its or their directors, officers or employees to you or any third party, and none of them assumes any duties or obligations to you in connection herewith. This letter is not to be quoted or referred to without the Bank's prior written consent. The Bank has no duty and undertakes no responsibility to update or supplement the information set forth in this letter.

If you have any questions, or require further assistance, please do not hesitate to contact us at 888.715.1000 x21598

Sincerely,



Octavia Kernohan
V.P. Treasury Services Sr. Advisor
Treasury Fulfillment Service Operations