

COCHISE COUNTY

STATE HOUSING TRUST FUND

Owner-Occupied Housing Emergency Repair Program Guidelines

January 23, 2024



TABLE OF CONTENTS

Program Design..... page 3

Eligibility Requirements page 3

Program Income page 4

Income Verification..... page 4

Geographic Area page 5

Emergency Repair Assistance Plan..... page 5

Emergency Repair Standards and Specifications..... page 5

Energy and Water Efficiency Standards.....page 6

Marketing.....page 6

Application Process.....page 6

Work Write Up page 7

Procurement, Bidding, and Contractor Selection.....page 7

Fair Labor Standards Act page 7

Housing Maintenance Counseling and Homeowner Education.....page 7

Work by Homeowner.....page 8

Property Inspections.....page 8

Grievance and Quality Assurance Procedurepage 8

INTRODUCTION

The Owner-Occupied Housing Emergency Repair program will be funded with State Housing Trust Fund (SHTF) monies. SHTF funds are required to benefit low-to-moderate-income persons or households. Low-to-moderate income is defined as 80% or less than the area's median income according to the latest available data from the U.S. Census and/or the American Community Survey.

Homeowners who wish to participate in the program will be required to demonstrate that they meet the program's low-to-moderate income requirements; that their home is in need of emergency repair, and that they live full-time in the property as their sole residence. The County will maintain a waiting list of eligible applicants. Once a home is selected for emergency repair, a qualified building professional will develop a detailed scope of work and cost estimate. SHTF funds, in the form of a grant, will fund emergency home repairs. The minimum investment will be \$1,000 and the maximum investment will be \$25,000.

1. PROGRAM DESIGN/PURPOSE

The purpose of Cochise County's Owner-Occupied Housing Emergency Repair (OOHR) program is to benefit very low, low, and moderate-income homeowners within Cochise County by eliminating health and safety hazards in homes.

2. ELIGIBILITY REQUIREMENTS

1. The property to be rehabilitated shall be located in Cochise County excluding the incorporated areas of Sierra Vista and Douglas.
2. The homeowners must have an annual gross income that does not exceed 80 percent of the area median income adjusted by household size as determined by the U.S. Housing and Urban Development Department. Income verification is valid for a period of six (6) months. Upon expiration of income verification information, the applicant shall complete and submit new income verification documentation.
3. The homeowners must certify that they occupy the property as their principal and only residence.
4. The emergency repair of the home must be feasible within the time and monetary constraints of the program.
5. The program shall assist eligible applicants without regard to race, color, religion, national origin, age, gender, sexual orientation, or disability.
6. Preference will be given to very low-income persons (at or below 30% AMI); income-qualified (very low, low, or moderate-income) persons who are at least 65 years old; income-qualified (very low, low, or moderate income) persons with disabilities (a legally recognized physical/mental/emotional condition that limits the performance of daily living skills); income-qualified persons with AIDS/HIV; and income-qualified families with children under the age of eighteen (18) who reside in the household and are related to the head of the household.

7. Pursuant to A.R.S. 1-501 and 1-502, all homeowners applying for housing emergency repair under this Housing Emergency Repair Program shall provide proof of their lawful presence in the United States, including a sworn affidavit that the required documentation is true under penalty of perjury.
8. The condition of the home must be sanitary, including but not limited to the following: no animal or human feces/urine; indoor air quality acceptable (not smokey, no burning of incense, no hazardous chemicals, etc.); no exposure of contractor/inspectors/housing repair staff to needles/sharps, biological hazards (blood, human feces, human urine), or undisclosed hazardous material; and no excessive clutter that obstructs the contractor's/Inspector'/housing repair staff work.
9. No excessive debris in the yard that violates local code or which would cause a safety hazard to the contractor/inspectors/housing repair staff.
10. Homeowners must agree to keep pets on leash or temporarily remove them from the work/inspection area during times of construction or inspection.
11. The property must be insured with a current homeowner's insurance policy.

3. PROGRAM INCOME

Cochise County does not presently have a revolving loan fund. However, it is understood that the Arizona Department of Housing does not allow the retention of funds when using HOME funds, and any recaptured or repaid funds would be returned to the Arizona Department of Housing (ADOH).

4. INCOME VERIFICATION

The Housing Emergency Repair Specialist will verify eligibility based on the homeowner's income. 24 C.F.R. Part 5 defines 'income.' Gross income will be used to calculate income for all members of the household over the age of eighteen (18). Income must be anticipated and verifiable for the next twelve (12) months. To verify income, typical documents include, but are not limited to:

- a. Bank statements, including checking and savings accounts.
- b. Paycheck stubs, including tips, commissions, bonuses, and overtime.
- c. Earned income and assets. This amount is calculated into the income if the amount is over \$5,000. Eligible assets include, but are not limited to, the value of stock, life insurance, 401Ks, interest, CDs, real estate, and personal property.
- d. Social Security.
- e. Welfare assistance.
- f. Alimony and child support.
- g. Disability payments made on behalf of minors.
- h. If self-employed, the past three (3) years of income tax returns.

Excluded items include earned income from minors (under age 18), full-time student income (ages 18-23), disabled adult persons' income, and food stamps.

Cochise County will use the SHTF/HOME/SHTF Rent and Income Limits, published annually by the Arizona Department of Housing, to determine income eligibility.

5. GEOGRAPHIC AREA

The geographic area is Cochise County. However, areas within the incorporated areas of Sierra Vista and Douglas are excluded.



6. EMERGENCY REPAIR ASSISTANCE PLAN

The Emergency Home Repair is a grant plan that assists homeowners in the elimination of an imminent threat to life, safety, and health. The necessary repairs may include, but are not limited to, roof repair, floor repair, broken windows and door replacements, nonfunctioning or unsafe heating and cooling systems, nonfunctioning or unsafe hot water heaters, mold abatement, wall and ceiling repairs, and providing accessibility. The unit shall be suitable for emergency repair, shall not be dilapidated, and the repairs must be a minimum of \$1,000 and a maximum of twenty-five thousand dollars (\$25,000).

Under the Emergency Home Repair Program, repairs will be completed using grant funds. No liens will be placed on the property and no monies will be required to be repaid by the applicant. The applicant must own and occupy the property as their only place of residence and have a current homeowner's insurance policy.

7. Emergency Repair Standards and Specifications

All projects will be constructed in compliance with Cochise County's adopted building codes. Cochise County uses the following codes: International Building Code 2015, International Residential Code 2015, International Existing Building Code 2015, International Mechanical Code 2015, International Fire Code 2015, International Fuel Gas Code 2015, and the National Electric Code 2014. Permits will be obtained and components of the emergency repair will be inspected by a Cochise County building inspector.

8. Energy Efficiency Requirements

New equipment, appliances, and plumbing fixtures shall be Energy Star and/or Water Sense labeled.

9. MARKETING

The Housing Emergency Repair program will be marketed using the following: media, flyers, Cochise County website, and community organization websites. The program will be marketed in English and in Spanish. Marketing materials will be mailed or personally delivered to disabled persons, upon request.

10. APPLICATION PROCESS

Applications will be available on the County's website, by mail upon request, or may be picked up at the Cochise County Development Services Department. Upon request, accommodations for persons with disabilities will be provided including in-home visits. Application forms will be printed in English and in Spanish.

Housing Emergency Repair applications will be considered on a first qualified, first served basis subject to the availability of program funds. This will be determined by the date that the application, income verification documents, and proof of home ownership are received and documents are verified. However, priority may be given to homes with an immediate life/safety emergency.

The Housing Emergency Repair Specialist will determine the eligibility of the application based upon the Eligibility Requirements of these Owner-Occupied Housing Emergency Repair Guidelines; will verify income and home ownership based upon the conditions above; and will thereafter, approve or disapprove the application.

Applications that have been approved will be placed on a waiting list on a first qualified, first served basis subject to available funding. The financial information provided with the applicant's application is valid for six (6) months. Thereafter, an applicant will be required to re-submit financial information and to be re-certified as eligible to participate in the program.

Once an applicant rises to the top of the waiting list, an initial meeting will be scheduled with the applicant/homeowner and the Housing Emergency Repair Specialist. At this meeting the homeowner will be advised of the requirements and benefits of the Housing Emergency Repair Program(s) for which he/she is eligible.

Following the initial meeting, the County will conduct a home inspection. The inspection will inform what emergency repair work is needed and what work is feasible. If the home was built before 1978, a Lead Paint Inspection might be conducted by a qualified contractor. (The necessity of this inspection will be determined by whether the proposed repairs will disturb the lead paint.) The fees for these inspections may be deducted from the SHTF grant funds. The inspection(s) will form the basis of the items included in the Scope of Work.

11. WORK WRITE-UP

The Work Write-up will outline the Scope of Work for contractor bidding purposes. The homeowner must approve the Scope of Work before the Contractor is procured. The Scope of Work is informed by issues of health and safety. The Work Write-up is prepared by the Housing Emergency Repair Specialist and the Building Inspector.

Cost Estimates

The Housing Emergency Repair Specialist and the Building Inspector will prepare a cost estimate for the home to be repaired based upon the technical specifications in the Work Write-up. The cost estimate will include all costs for materials and labor as well as costs for permits, clean-up, overhead, and Contractor's profit. The cost estimate shall be used to assist in determining responsible contractor bids.

12. PROCUREMENT, BIDDING AND CONTRACTOR SELECTION

SHTF Program procurement requirements shall be followed and/or Cochise County's procurement policies, whichever are more restrictive. The process will typically include the following activities: 1) project scope out to bid, 2) owner acceptance of emergency repair scope of work, 3) contractor is selected, 4) OOER construction, 5) final inspection, and 6) individual project close-out.

Construction must be performed by licensed contractors eligible to receive federal funds. A management entity acting in place of a contractor is not permitted. Thus, the Contractor must be listed on the Registrar of Contractors website and have a DUNS and CCR number. In addition, the Contractor must hold applicable insurance including current General Liability and Workman's Compensation. Contractors and any of their subcontractors must not appear on the Federal Excluded Parties list.

13. FAIR LABOR STANDARDS ACT

The provisions of the Fair Labor Standards Act are not applicable to the emergency repair of single-family homes under this program.

14. HOUSING MAINTENANCE COUNSELING AND HOMEOWNER EDUCATION

In addition to warranty review, the Housing Emergency Repair Specialist and the Contractor shall counsel the homeowner regarding the operation and maintenance of newly installed equipment and appliances. This includes regular maintenance practices such as changing filters and servicing the furnace and air conditioner.

The homeowner shall also be counseled on homeownership best practices such as budgeting, timely mortgage payments, and maintaining homeowner's insurance.

15. Work By Homeowner

The homeowner may not perform any portion of the work included in the Scope of Work.

16. Property Inspections

Cochise County will conduct inspections during the course of construction to ensure that all work complies with applicable codes. The Housing Emergency Repair Specialist will also conduct inspections to ensure that the work complies with the State Housing Trust Funds standards and program requirements.

Approval of the work by the County Building Inspector does not constitute acceptance of the work by the homeowner or the Housing Emergency Repair Specialist. The Housing Emergency Repair Specialist's inspections must occur before funds may be disbursed to the Contractor.

17. GRIEVANCE and QUALITY ASSURANCE PROCEDURES

Applicants, program participants, or contractors may initiate grievances. If the basis of the complaint is because of discrimination on the basis of race, color, national origin, religion, sex, disability, or familial status the complaint shall be filed with the Cochise County Human Resources Department, 1415 Melody Lane, Bisbee, Arizona 85603. The Human Resources Department will review the complaint and forward it to any applicable state and/or federal agency, as required by law.

Non-discrimination complaints initiated by the applicant must follow the following procedure: STEP 1. Homeowner raises grievance verbally with housing repair program staff. STEP 2. Homeowner submits written grievance to the County Administrator. If written grievance is not resolved, STEP 3. Homeowner's grievance will be heard by a mutually agreed upon 3rd party moderator.