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## **Program Information and Assistance Policy** **FY2021 for Owner Occupied Units- revised 10-18-19**

The City of Charlotte's **Safe Home and LeadSafe Charlotte**, programs provide repairs that:

- 1) Bring the home into compliance with the City of Charlotte's Minimum Housing Code;
- 2) Mitigate exposure to lead-based paint;
- 3) Mitigate health and safety hazards in the home; and,
- 4) If funds are available, provide energy efficiency and water saving retrofits.

**Preliminary Applications to the Safe Home Program may be submitted between October 1 and November 27, 2019 at 5pm. If funding is available, and the application is approved, the work will start between July 1, 2020 and June 30, 2021.** Applicants will be notified by mail by March 29, 2020 as to whether the Preliminary Application is approved.

Preliminary Applications to the LeadSafe Charlotte program are accepted year-round. Based on funding availability, qualification for Leadsafe Charlotte may also result in housing rehabilitation through the Safe Home program.

The City of Charlotte (City) will not approve work that is cosmetic in nature or any work outside the program objectives listed above. If the work required to meet the above objectives exceeds program funding limits, the home will not be considered for rehabilitation and the application will be closed.

The **Safe Home** rehabilitation program assists low income homeowners by completing repairs to Minimum Housing Code violations in accordance with CODE OF ORDINANCES City of CHARLOTTE, NORTH CAROLINA Codified through Ordinance No. 9322, enacted April 23, 2018. (Supp. No. 39)), limited visual exterior improvements, and making the property free of lead based paint hazards, and other hazards that may affect the health and safety of the occupants. Repairs may include, but are not limited to, replacement or repair of roofs, electrical, plumbing, flooring, structural repairs, windows, doors, exterior painting, and kitchen and bathroom repairs. The assistance provided will be in the form of a grant. Some programs require a Deed Restriction to be placed on the property. The program is funded through the Department of Housing and Urban Development (HUD). All homes built before 1978 and enrolled in federally funded programs are required to be evaluated for lead based paint hazards. Repairs are determined by a City Rehabilitation specialist.

**The assistance provided under *Safe Home* will be in the form of a grant not to exceed \$42,000.** The City is unable to assist properties that require more than \$42,000 in repairs to meet Minimum Housing Code requirements. The program requires that all code violations be mitigated.

**To ensure affordability, a Deed Restriction will be placed on the property from 5-15 years, depending on the cost of the rehabilitation.** Deed Restrictions require payback of invested funds if the deed changes hands during the affordability period. Heirs or purchasers may assume the Deed Restriction but only if the new occupant meets the income requirements of the program. Otherwise, invested funds must be paid back to the City (on a

pro-rated basis).

Homeowners over the age of 62 who do not wish to encumber their home with lengthy deed restrictions, and are willing to make only essential repairs may choose the Senior Citizen Essential Repair option under the Safe Home Program. Repairs under this program are limited to:

- Code Violations
- Roofing
- Plumbing, Electrical, HVAC
- Structural

Maximum assistance under Senior Citizen Essential Repair is \$15,000. To ensure affordability, a Deed Restriction will be placed on the property for up to 5 years. Work up to \$10,000 does not require a Deed Restriction.

Applicants over age 62 have the choice of the Safe Home Program or Safe Home Senior Citizen Essential Repair. This choice will be made after program qualification and initial home inspection.

### WHO IS ELIGIBLE for *Safe Home*

- Households that have not received Housing Rehabilitation assistance within the last 10 years of application date.
- The home must be occupied by a low-income household (households with incomes below 60% of the area median income as determined by HUD part 5 income definition) who are the owner and occupant of the property.
- The property must be located within the City of Charlotte.
- The applicant must have lived in the house to be rehabilitated for a minimum of one year.
- Households with back taxes exceeding the current tax year and one previous tax year and/or if the property is subject to any other Federal, State or Local liens is not eligible for housing rehabilitation.
- The property must be free of excessive clutter.
- Households must also meet one of the following requirements:
  - ✓ The home has been cited by City of Charlotte Code Enforcement Division to be in violation of the Minimum Housing Code
  - ✓ The home is actively occupied by an elderly or disabled household member
  - ✓ The home is occupied by a child under 6 years old
  - ✓ The Head of Household is a Veteran, or,
  - ✓ the home is enrolled in the LeadSafe Charlotte program

All applicants 18 years and older are subject to a criminal background check prior to application approval. A criminal conviction does not necessarily disqualify an applicant from the program.

**Income Limits for Safe Home (60% Area Median Income)**

Family Size	1	2	3	4	5	6	7	8
Max income	\$33,180	\$37,920	\$42,660	\$47,400	\$51,240	\$55,020	\$58,880	\$62,580

Homes enrolled in the Safe Home program are prioritized considering the Lowest Incomes out of the following:

- 1) Elderly or Disabled household members
- 2) Families with children under 6 residing with them
- 3) Eligibility for the Lead Hazard Control Program
- 4) Veteran head of households
- 5) Households with 5 or more members
- 6) All others

The **LeadSafe Charlotte** program provides a separate funding source to address lead based paint hazards and items which may affect the health of the family, for families who qualify. Otherwise, lead hazards are addressed using **Safe Home** funding. LeadSafe Charlotte funds are subject to affordability periods and/or deed restrictions that run with the property.

**Applications to *LeadSafe Charlotte* may be submitted throughout the year. If funding is available, and the application is approved, in most cases the work will be completed within 1 year of approval.**

**WHO IS ELIGIBLE FOR *LeadSafe Charlotte*?**

- The home must be built before 1970.
- The home must be occupied by a low-income household (households with incomes below 80% of the area median income).
- The property must be located within the City of Charlotte.
- Households with back taxes exceeding the current tax year plus one previous tax year and/or if the property is subject to any other Federal, State or Local liens are not eligible for housing rehabilitation.
- A child under the age of 6 must reside or visit the home 2 times in the same week, at least 3 hours each time, at least 10 weeks per year (60 hours).
- The property must be free of excessive clutter.

Residents 18 years and older are subject to a criminal background check prior to application approval. A criminal conviction does not necessarily disqualify an applicant from the program.

If home is a rental property, please request the LeadSafe Charlotte application for **Investor Owner**.

**Income Limits for LeadSafe Charlotte (80% Area Median Income)**

Family Size	1	2	3	4	5	6	7	8
Max income	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450

Homes enrolled in the **LeadSafe Charlotte** are prioritized as follows:

- 1) Homes of children with elevated blood lead levels of greater (EBL) than or equal to 5 ug/dl
- 2) Privately owned, single-family residents (owner occupants) enrolled in the City’s single-family rehabilitation program
- 3) Other agency referrals
- 4) Investor owners of multi-unit complexes and single-family homes who are also willing to bring all units in compliance with the housing codes using their own resources

**The assistance provided will be in the form of grant. The grant shall not exceed \$20,000 for lead hazard control and \$5,000 to correct issues which may affect the health of the occupants. A Deed Restriction will be placed on the property for 3 years, to ensure compliance with program requirements.** The program requires that if the property changes hands within the restriction period, the City may require repayment of funds.

**APPLICATION PROCESS AND NEXT STEPS**

- 1. Application:** Complete the attached preliminary application.
- 2. Application Screening:** Applications will be evaluated based on the eligibility requirements outlined.
- 3. Additional Information:** If the preliminary application meets the minimum requirements, additional information will be requested from the applicant. Ownership of the property and household incomes will be verified along with other rating and eligibility factors as listed above. **Determination of applicant eligibility does not guarantee assistance through the program.**
- 4. Inspections:** After verification of the information provided and the determination of eligibility, an inspection of the property will be made to determine the current condition of the property and preliminary feasibility for inclusion in the Safe Home and/or LeadSafe Charlotte programs.

If the property was built before 1978, the City will determine if lead based paint hazards are present by scheduling a free lead based paint inspection risk assessment to be completed by a certified Lead Paint Inspector and Risk Assessor (Lead Inspector). A cost estimate for work needed to control all lead

hazards will be provided by the Lead Inspector to the City. In addition, trained city staff perform a healthy homes inspection to determine health and safety hazards in the home.

Inspections will not be completed on homes that contain excessive clutter.

Rehabilitation work cannot be completed in a home unless all four baseboards of every room are accessible. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. Property owners are encouraged to assist by providing information on problems that exist and need repair. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, etc.

After the inspections, the Rehabilitation Specialist will prepare a cost estimate which is held in confidence until all bidding is completed. **If rehabilitation is deemed feasible**, a meeting will be set up to discuss the details of the programs, responsibilities of the City, the property owner, and the contractors. **If the property cannot be repaired with the amount of funding available, the application will be closed and the applicant will be notified in writing.**

5. **Grant Agreement and Bidding:** If still considered feasible, a Grant Agreement will be executed between the homeowner and the City, indicating the intention of the City to provide funding for the project in an amount not to exceed \$42,000. Additional funding is available for families who qualify for LeadSafe Charlotte. The work will then be bid with the intent to award the work to the lowest responsive and responsible contractor. **If the bid amount exceeds the amount of funding available, the application will be closed.** Otherwise, a contract will be executed between the contractor, the homeowner, and the City, (signing as an interested third party). This agreement will define the roles of the parties involved throughout the process, and the payment processes.
6. **The initial grant agreement(s) may include the total cost of work plus an additional 10% of that amount as contingency to cover any change orders.** If further addition to the grant amount is necessary due to unforeseen circumstances, or the work is completed without needing the full contingency, the final deed restriction will reflect the actual amount spent.
7. **Relocation:** In MOST cases, the occupants will need to temporarily relocate during the home rehabilitation. Temporary relocation is the responsibility of the occupant. IF relocation is not required, the occupant is still required to VACATE the property during all work performed. By accepting the terms of the agreements, it is understood that the occupant must VACATE the premises during work. If the occupant cannot arrange relocation for the construction period, and/ or vacate during the work, the work will not be completed.

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, he/she should contact the Housing Supervisor 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) The City of Charlotte 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 Rehabilitation Specialist.
- 2) The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to contract, the Rehabilitation Specialist will review the contract with the contractor and ask the contractor to remedy the problem.
- 3) If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the City's Rehabilitation Supervisor.
- 4) Should the mediation conference fail to resolve the dispute, the Housing Manager will render a written final decision.
- 5) If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be noted and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.

For more information contact Kenya Brown at 704-336-7844.

