



Choanoke Area Development Association of North Carolina Inc.
Post Office Box 530 * Rich Square, North Carolina 27869

Assistance Policy for the 2022 Cycle of the Essential Single-Family Rehabilitation Repair Program (ESFRLP22) for Halifax County

What is the Essential Single-Family Rehabilitation Program?

Choanoke Area Development Association of NC., Inc. (CADA) has been awarded Membership by the North Carolina Housing Finance Agency ("NCHFA") under the 2022 cycle of the Essential Single-Family Rehabilitation Loan Pool ("ESFRLP22"). This program provides Members with funds via a "loan pool" to assist with the rehabilitation of moderately deteriorated homes that are owned and occupied by lower-income, special need households. ESFRLP22 assists eligible households by facilitating aging in place, meeting minimum housing code requirements, promoting long-term affordability, lowering operating costs, and stabilizing pre-1978 homes that include children aged 6 or under whose health is threatened by the presence of lead hazards.

CADA has been allocated an initial set-aside of \$162,000 which it plans to apply toward the rehabilitation of five houses in Halifax County. After demonstrating successful use of the initial set-aside, CADA may access additional funds, when available, on a unit-by-unit basis from the ESFRLP22 loan pool.

This Assistance Policy describes who is eligible for assistance under ESFRLP22, how applications for assistance will be ranked, what the terms of assistance are, and how the rehabilitation process will be managed. CADA has designed the ESFRLP22 project to be fair, open and consistent with its approved application for funding and with ESFRLP22 Program Guidelines.

The funds provided by NCHFA come from the US Department of Housing and Urban Development's (HUD) Federal HOME Investment Partnerships Program. Assistance for construction-related costs (hard costs) will be provided as no interest, no payment loans which are forgiven at the rate of \$8,000 per year. Non-construction-related costs (soft costs including lead/asbestos inspections/clearances, radon testing and environmental reviews) will be provided in the form of a grant.

Who Is Eligible to Apply?

There are three major requirements to be eligible for ESFRLP22 assistance:

- 1) The housing unit to be rehabilitated with ESFRLP funds must be located in Halifax County, and must be owner-occupied. The household occupying the unit must have an elderly, disabled and/or veteran (see definitions) fulltime household member or a child age 6 or under if there are lead hazards in the home
- 2) The gross annual household income must not exceed 80% of the Area Median Income for the county. (see income limit table on the following page) and;
- 3) The cost of rehabilitation cannot exceed the ESFRLP22 Program Guideline limit of \$40,000, and must include all Essential Rehabilitation Criteria as described in the ESFRLP22 Administrator's Manual (available online at www.NCHFA.com).

Unfortunately, not all homes can be rehabilitated to meet the Essential Rehabilitation Criteria with the limited funding available. Some otherwise-eligible households may be deemed ineligible for assistance because their homes fail this test.

What Types of Houses are Eligible?

Properties are eligible only if they meet all of the following requirements:

- The property must require at least \$5,000 of improvements in order to meet ESFRLP22 Property Standards or the local minimum housing codes.

Site built and off frame modular units are eligible for assistance. Manufactured housing is eligible for assistance if the foundation and utility hookups are permanently affixed including removal of all transporting equipment (e.g. wheels, axles, tongue) and installation of a full masonry foundation and tie-downs.

No more than fifty percent (50%) of the total area of the unit may be used for an office or business (e.g. day care). Program funds may only be used to improve the residential portion of mixed-use buildings.

- The property must be free of environmental hazards and other nuisances as defined by all applicable codes or regulations, or any such hazards or nuisances must be corrected as part of the rehabilitation of the unit. CADA's Rehabilitation Specialist will determine whether there are environmental hazards/nuisances present on the site and if they can be removed through rehabilitation.

- Properties cannot be located in the right-of-way of any impending or planned public improvements. CADA staff will assist in making this determination.

- The property cannot be located on a site that is endangered by mudslides, landslides or other natural or environmental hazards. If needed, the Rehabilitation Specialist will work with the homeowner to make this determination.

The Property may be located in the 100 year flood plain if the lowest finished floor level (verified by an elevation certificate provided by the homeowner) is above the base flood elevation and the property will be in Halifax County's flood plain ordinance. All things considered equal, properties located outside the 100-year flood plain will be given priority over properties located in the 100-year flood plain. (CADA will verify with County whether the home is in the flood plain.)

- The property cannot have been repaired or rehabilitated with public funding of \$25,000 or more within the past 10 years without NCHFA approval.

2022 Income Limits for CADA Halifax County Essential Single Family Rehabilitation Program

Number In Household	30% of Median Income	50% of Median ("Very Low Income")	80% of Median ("Low Income")
1	\$13,750	\$22,900	\$36,650
2	\$15,700	\$26,200	\$41,850
3	\$17,650	\$29,450	\$47,100
4	\$19,600	\$32,700	\$52,300
5	\$21,200	\$35,350	\$56,500
6	\$22,750	\$37,950	\$60,700
7	\$24,350	\$40,550	\$64,900
8	\$25,900	\$43,200	\$69,050

Income limits are subject to change based on annually published HUD HOME limits.

How are applications ranked?

There are many more ESFR- eligible households (with eligible houses) than can be assisted with the available funds. Therefore, CADA 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 there are more eligible applicants with eligible houses than can be treated with existing funding, CADA may be able to treat additional houses with unrestricted pool funds. Pool applicants will come from the original applicant list and be considered according to which received the most points. If alternate pool applicants are not identified on the original applicant list and must be solicited, the solicited, eligible, pool applicants will be selected on a first come first served basis.

Priority Ranking System for Halifax County's 2022 ESFRLP

Special Needs/Emergency Situations (for definitions, see below)	Points 5
Disabled, Elderly, or Veteran Head of Household (62 or older)	5
Disabled, Elderly, Veteran Household Member (not Head of Household)	4
Household with children under six with lead hazards in the home	5
Waiting list applicant	4
House has not received assistance from federal/state rehab programs in the past 5 years	3
Income (see Income Table above)	Points
Less than 30% of County Median	5
Income 30% to 50% County Median	4
50% to 60% of County Median	2
60% to 80% of County Median	1
Structural Needs	Points
Water, wastewater problems, no bathroom	5
Modifications/adaptions of unit needed for owner or household member to remain in the home	3
Structural barriers that may cause displacement	3

Definitions under ESFRLP22 are:

- **Emergency Situations:** A situation where a household member has an immediate threat of being evicted or removed from a home due to health or safety issues within a time frame that the program can complete a repair to stop eviction or removal. These Applications will be received at any time during the funding cycle and elevated based on the ability of the program to complete the work in a timely manner that meets the goal of assisting homeowners to remain in their home. This may be documented with a doctor's letter or eviction notice.
- **Elderly:** An individual aged 62 or older.
- **Disabled:** Any 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 as impairment shall be considered disabled.
- **Head of Household:** The person or persons who own(s) the house and is a full-time occupant of the house.
- **Veteran:** A person who is a military veteran, is defined as one who served in the active military, naval, or air service (i.e. Army, Navy, Air Force, Marine Corps, and Coast Guard; as a commissioned officer of the Public Health Service; or as a commissioned officer of the National Oceanic and Atmospheric Administration or its predecessors), and who was discharged or released there from under conditions other than dishonorable. Provide DD-214 to demonstrate.
- **Household member:** Any individual who is a full-time occupant and has resided in the household for at least three months prior to the submission of the application (defined below) 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 household); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- **Waiting list applicant:** A homeowner who met requirements for program but funds were not previously available to assist. Updated applications required. If updated application supports continued eligibility, then waiting list applicant will receive bonus points in ranking of application.
- **Annual income:** Annual income is the anticipated gross annual income from all sources received by the family head and spouse (even if temporarily) and each additional member of the family, including all net income derived from assets for the 12-month period following the effective date of certification of income. "Anticipated" means projecting future income based on current circumstances, which may include recent job loss, recent promotion, etc.

Recipients of assistance under the ESFRLP program will be chosen by the above criteria without regard to race, creed, sex, color, or national origin.

What Are The Terms of Assistance Under ESFRLP22?

The form of ESFRLP assistance is a 0% interest, forgivable loan covering the hard costs associated with the rehabilitation of the home, and a grant for the soft costs. These will be two separate documents or sets of documents.

The Loan: To provide assistance to households selected for the project, NCHFA will create loan documents including a Promissory Note and Deed of Trust covering hard costs for the rehabilitation in an amount not to exceed \$40,000. This loan covering the hard costs remains 0% interest and forgivable at \$8,000 per year for as long as the owner resides in the home or until the balance is reduced to \$0. The term of the loan is dependent upon the loan amount and the number of years it takes to bring the balance of the loan to \$0 when forgiven at \$8,000 per year.

As long as the borrower lives in the home, no payments on the loan will be required. If the recipient prefers, the loan can be paid off at any time to NCHFA, either in installments or as a lump sum payment. Furthermore, under certain circumstances NCHFA may allow assumption or refinancing of the loan. Should an heir inherit the property and choose to live in it, they may assume the loan without being income eligible. However, the lien remains on the property. A buyer who may wish to buy the property to live in may assume the loan so long as they can document that they are income-eligible ($\leq 80\%$ AMI). Default can occur if the property is sold or transferred to another person and/or if the borrower fails to use the home as a principal residence, without prior written approval of the North Carolina Housing Finance Agency.

The Grant: To pay for soft costs including application outreach/intake/management, environmental reviews/inspections/testing and project assessment/documentation/estimating/bidding, NCHFA will create a Grant Agreement not to exceed \$10,000. The grant has no repayment or recovery terms.

What Kinds Of Work Will Be Done?

Each house selected for assistance must be rehabilitated to meet ESFRLP22 Rehabilitation Criteria. That means every house must, upon completion of the rehabilitation:

- meet the more stringent requirements of either NCHFA's Essential Property Standard or Halifax County's Minimum Housing Code. (These are "habitability standards" which set minimum standards for decent, safe and sanitary living conditions.) Additionally, the home must meet applicable Lead-based Paint Regulations 24 CFR Part 35.

- retain no "imminent threats" to the health and safety of the home's occupants or to the home's "structural integrity". (An example of an imminent threat to occupants as well as to the home's structural integrity is an infestation of insects or a crawlspace that is too damp).

These requirements are spelled out in full in the ESFRLP22 Administrator's Manual which you may view, at reasonable times, upon request, at the **CADA Administrative Office**.

In addition to the above items that must be done to satisfy NCHFA requirements, the scope of work may also include approved items meant to reduce future maintenance and operational costs or to further protect homes from natural disasters and /or home modifications designed to enable greater accessibility for household members to function more independently as they age.

Once the rehabilitation is complete, major systems in the home that, with reasonable maintenance and normal use, should be capable of lasting another 5 years include: structural support, roofing, cladding and weatherproofing, plumbing, electrical and heating/cooling systems.

Of course, contractors performing work funded under ESFRLP22, are responsible for meeting all local requirements for permits and inspections. All work done under the program must be performed to NC State Residential Building Code standards. (This does not mean, however, that the whole house must be brought up to Building Code Standards.)

What About Lead-based Paint?

Until it was discovered to be a health hazard, lead was used for centuries to make house paints. Now we know that lead exposure is a serious problem for everyone and especially small children. Selling lead paint was outlawed in 1978, but many older buildings still contain lead paint and children are still being poisoned.

Under ESFRLP22, a lead hazard evaluation must be performed on every home selected for rehabilitation that was built before 1978. The specific type of evaluation and the appropriate lead hazard reduction work performed will depend on the total amount of Federal funds used to rehabilitate the home, as per 24 CFR part 35. If required, lead-based paint hazard reduction and/or abatement will be performed by contractors who are trained and certified to perform such work.

It may be necessary for the household to relocate during the construction process for protection against lead poisoning. If relocation is required, it shall be the responsibility of the homeowner to pay for the relocation.

Who Will Do The Work On The Homes?

CADA is obligated under ESFRLP22 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 these requirements, **CADA** will invite bids only from licensed general contractors who are part of an "Approved Contractors' Registry". For additional information about procurement and disbursement procedures, please refer to the ESFRLP22 Procurement and Disbursement Policy for Halifax County.

- To be on the registry, contractors must (1) fill out an application form, listing several references and recent jobs completed, and (2) receive the "conditional approval" of **CADA**. Once a contractor has been conditionally approved and successfully completed one job, his or her status is upgraded to "regular approval", meaning that they will be allowed to bid on a regular rotation as long as they remain in good standing. To remain in good standing means that contractors must have current certifications, licenses, and degrees, required insurances, and not be on the debarment or exclusion lists for state or federal contracts.

Homeowners who know of quality rehabilitation contractors that are not on the approved contractors' registry are welcome to invite them to apply

- All 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" means the contractor (1) is deemed able to complete the work in a timely fashion and (2) that the bid is within 15% (in either direction) of CADA's cost estimate.

All contractors working on pre-1978 units must be Renovate, Repair and Paint Rule (RR&P) Certified Renovators working for Certified Renovation firms.

What Are The Steps In The Process. From Application To Completion?

You now have information about how to apply for the Single-Family Rehabilitation Program and what type of work can be done through the Program. Let's go through the steps for getting the work done:

- 1. Completing a pre-application form:** Homeowners who wish to apply for assistance must do so by **November 30, 2022**. Apply by contacting Brent Hignite, Case Manager @ 252-332-2692. Proof of ownership and income will be required. Those who have applied for housing assistance from CADA in the past will not automatically be considered. A new application must be submitted.
- 2. Client Referral and Support Services:** Many homeowners seeking assistance through the Essential Single-Family Rehabilitation Loan Pool may also need other services. If the ESFRLP staff meets the homeowner during the application process, they will provide pamphlets and a list of the agencies with contact information for the resources and programs available in the County. For households that meet the requirements of the pre-application step and qualify to receive assistance through the ESFRLP program, additional verbal discussion will be offered during the Screening of applicants and/or Pre-rehab inspection steps of the program. With the homeowner's permission, a case file will be created and a staff person will follow up with the homeowner concerning the available services in the referral network.
- 3. Preliminary inspection:** CADA's Rehabilitation Specialist will visit the homes of eligible households to determine the need and feasibility of rehabilitation for the home.
- 4. Screening of applicants:** Applications will be rated and ranked by CADA based on the priority system outlined on page 3 and the feasibility of rehabilitating the house. Households to be offered assistance will be selected by **December 30, 2022**. Household income will be verified for program purposes only (information will be kept confidential) and ownership of property will be verified by conducting a title search. From this review, the three most qualified applicants will be chosen according to the priority system described above. There will also be a list of two (2) alternates. CADA will then submit to NCHFA a ESFRLP22 Loan Application and Reservation Request form for each potential borrower for approval of ESFRLP funding. Applicants not selected for ESFRLP assistance will be notified in writing.
- 5. Written agreement:** A Homeowner Written Agreement, between the homeowner and CADA will be executed as part of the Loan Application and Reservation Request procedure (that formally commits funds to a dwelling unit). This agreement will certify that the property is the principal residence of the owner, that the post-rehab value of the property will not exceed 95% of the 203(b) limits established by HUD and define the ESFRLP maximum amount and form of assistance being provided to the homeowner by, the scope of work to be performed, the date of completion and the rehabilitation standards to be met.
- 6. Pre-rehab inspection & unit evaluation:** CADA's Rehabilitation 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. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, etc. Each unit will be evaluated for energy-saving opportunities such as air-sealing and duct-sealing as well as for environmental concerns, such as lead based paint hazards, radon and asbestos.

7. **Work write-up:** The Rehabilitation Specialist will prepare complete and detailed work specifications (known as the "work write-up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bids are received from contractors.

8. **Lead Testing and Other Testing:** CADA will arrange for a certified firm to inspect all the pre-1978 constructed homes for potential lead and asbestos hazards. All homes will be tested for radon. The owner will receive information covering the results of the tests and any corrective actions that will be needed as part of the rehabilitation

9. **Bidding:** The work write-up and bid documents will be mailed to all contractors from the Approved Contractors 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 order to prepare a bid. A bid opening will be conducted in the **CADA Administrative Office at 120 Sessoms Drive, Rich Square, North Carolina** at a specified date and time, with all bidders invited to attend.

10. **Contractor selection:** Within 72 hours of the bid opening, after review of bid breakdowns and construction schedules, the winning bids will be selected. All bidders and the homeowner will be notified in writing of 1) the selection of the winning bid, 2) the amount of the winning bid, 3) the amount of the cost estimate, and 4) the specific reasons for the selection, if other than the lowest bidder was selected.

11. **Loan closing and contract execution:** Loan documents (Promissory Note and Deed of Trust) will be prepared by NCHFA as the lender and executed by the homeowner. By law, homeowner's have the right to hire legal representation of their choosing at loan closing. If the homeowner does not have "representation" at the closing, the borrower must sign a NCHFA "Unrepresented Borrower Affidavit." Rehabilitation contract documents will be executed by the homeowner and contractor with **CADA** signing on as an interested third party prior to the commencement of any construction. **CADA** will facilitate the loan closing and recordation of these documents and forward the recorded documents to NCHFA. No work is to begin prior to an executed, signed, contract

12. **Pre-construction conference:** A pre-construction conference will be held at the selected applicant's home. At this time, the homeowner, contractor and CADA-ESFRLP program representatives will discuss the details of the work to be completed. Starting and ending dates will be finalized, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home. Within 24 hours of the pre-construction conference, **CADA** will issue a "proceed order" formally instructing the contractor to commence work by the agreed-upon date.

13. **Construction:** The contractor is responsible for obtaining a building permit for the project before beginning work. The permit must be posted at the house during the entire period of construction. If applicable, the contractor will obtain a permit for lead hazard related activities. CADA ESFRLP 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 and Local Code Enforcement Officials will inspect the work. To protect personal property the homeowner will be responsible for working with the contractor toward clearing work areas of personal property as needed 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 approved by the owner, the contractor, **CADA's** Rehabilitation Specialist, or the CADA Halifax County Program Manager; and reduced in writing as a contract amendment ("change order"). The owner, contractor, and CADA Program Representatives must execute any change order agreements to the construction contract.

15. **Progress payments:** The contractor is entitled to request two partial payments and a final payment.

When a payment is requested, the Rehabilitation Specialist will inspect the work within three days.

16. Closeout: When the Rehabilitation Specialist and the Homeowner are satisfied that the contract has been fulfilled, the Homeowner, and Rehabilitation Specialist will sign off on the work. After receipt of the contractor's final invoice, inspections, certificate of completion and lien releases, the final payment will be ordered. All material and workmanship will be guaranteed by the contractor for a period of one-year from the date of completion of the work as established by the date on the final pay requisition.

17. Post-construction conference: Following construction the contractor and the Rehabilitation Specialist will sit down with the Homeowner one last time. At this conference the contractor will hand over all owner's manuals and warranties on equipment to the homeowner. The contractor and Rehabilitation Specialist will go over operating and maintenance requirements for the new equipment and appliances and discuss general maintenance of the home with the Homeowner. The Homeowner will have the opportunity to ask any final questions about the work.

18. Final loan amount determination: If, upon completion of all rehabilitation work, the contract price has changed due to the effect of change orders, (NCHFA will prepare an estoppel for a loan reduction or modification agreement for loan increases as necessary at the time of closeout of the unit to modify the loan amount when there is a need for a change order involving a change in the original loan amount). The loan will remain the property of NCHFA, with original documents remaining there for storage and "servicing". The owner is notified and mailed a copy of the estoppel that reflects a change in the Deed of Trust.

19. The warranty period: It is extremely important that any problems with the work that was performed be reported in writing by the homeowner to the CADA Rehabilitation Specialist or other representatives as soon as possible. All bona fide defects in materials and workmanship reported within one year of completion of construction will be corrected free of charge by the Contractor.

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 **September 1, 2022.**
- Applications must be turned in at the CADA Office, 116 B West 3rd Street, Roanoke Rapids, NC, by 5:00pm on **November 30, 2022.**
- Selection of units will be made by **December 30, 2022.**
- All rehabilitation work must be under contract by **December 31, 2023**
- All rehabilitation work must be completed by **June 30, 2025.**

Outreach Efforts of the Essential Single Family Rehabilitation Loan Pool Program

CADA will publish an advertisement about the Essential Single Family Rehabilitation Loan Program in the local newspaper serving Halifax County (Roanoke Rapids Daily Herald) announcing the receipt of funding, the funded amount, and information about the program and application process. Information will also be posted online on the CADA website, and distributed to the CADA Community Service Center in Halifax County. Information will also be distributed to faith-based organizations, Senior Centers, DSS, and other community organizations by CADA staff in person and at major events/exhibits taking place in Halifax County.

How Do I request an application?

Contact:

Jacqueline Melton / Brent Hignite
CADA Community Center Manager
105 North Academy Street
Ahoskie, NC 27910
Tel: 252-332-2692
Fax: 252-332-2147
Email: jmelton@nc-cada.org
bhignite@nc-cada.org

Or, Pick Up an Application at:

Debbie Hardy
CADA Community Center Manager
116 B West 3rd Street
Roanoke Rapids, NC 27870
Tel: 252-537-1111
Fax: 252-537-8087
Email: dhardy@nc-cada.org

Is there a procedure for dealing with complaints, disputes, and appeals? Although the application process and rehabilitation guidelines are meant to be as fair as possible, CADA realizes that there is still a chance that some applicants or participants may believe that they are not treated fairly. CADA has designed procedures for resolution of complaints and appeals. **The appeals procedure is attached.** It is posted in all CADA offices and is given to all applicants that are interested.

During the application process: 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 Christopher Moody, **Executive Director, at 252-539-4155** and follow the Appeals Procedure that is attached. **It is the right of all applicants to receive a written "Notice of Disposition" within thirty (30) days of completed application for Program assistance.**

During the rehabilitation process:

1. If the homeowner feels that construction is 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 the homeowner must put the concern in writing, and a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the **CADA Executive Director**
4. Should the mediation conference fail to resolve the dispute, the CADA Executive Director 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.

Final Appeal: Halifax County's final decision may appeal to Michael Handley, NCHFA, PO Box 28066, Raleigh, NC 27611-8066, (919) 877-5627.

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 CADA employees who are directly involved in the program, the North Carolina Housing Finance Agency, The US Department of Housing and Urban Development (HUD) and auditors.

What if the homeowner or household member has non-housing needs? If during the intake or rehab process, CADA staff determines that referrals to services such as Home Health, DSS, Head Start, Vocational Rehab, emergency assistance and/or legal services are needed, the staff will provide information on how to contact the service. If the homeowner requests additional assistance and gives CADA permission, a referral will be made directly to the service.

What about conflicts of interest? No CADA officer, employee or Board Member or entity contracting with CADA, who exercises any functions or responsibilities with respect to the ESFRLP program 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 ties during their tenure or for one year thereafter. Relatives of CADA employees, Board Members and others closely identified with CADA may be approved for rehabilitation assistance only upon public disclosure before the CADA Board and written permission from NCHFA.

What about favoritism? All activities under ESFRLP 2022, 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. CADA does not discriminate on basis of disability in the programs and activities, which it operates pursuant to the requirements of the Americans with Disabilities Act of 1990, Public Law 101-336. This policy extends to both employment and admission to and participation in the programs, services, and activities of CADA.

Who can I contact about the ESFRLP2022 program? Any questions regarding any part of this application or program should be addressed to:

Christopher Moody, Executive Director
CADA
P O Box 530, 120 Sessoms Drive
Rich Square, NC 27869
252-539-4155

Jacqueline Melton, ESFRLP Program Manager
CADA
105 N Academy St. Building B
Ahoskie, NC 27910
252-332-2692

This Assistance Policy is adopted this _____ day of _____ 2022.

CADA Executive Director

Attest