

**Important Note:** Depending upon the complexity of your project, it may take several weeks to several months for your Grant to be approved and closed. **Do not sign any contracts or proceed with any work until your Grant is officially approved, signed, and closed.** Although the entire rehab Grant and construction process can be very complex, Housing staff will assist you throughout the entire process.

**APPLICATION AND ELIGIBILITY**

✓	Activity	Comment
☞	<b>Grant funds cannot pay for previous work</b>	Program Grant funds <b>cannot</b> be used to pay for work already completed, or materials and items already purchased. Also note that the Grant funds <b>cannot</b> be paid directly to the homeowner for purchases or payments.
	<b>Submit Application</b>	Staff will perform a preliminary review of each application, which could take up to 30-days. The homeowner will be notified if additional information is required. Once deemed “eligible”, the <b>completed</b> application is then placed in the construction queue, provided funding is available. If funding has been expended for the year; applicants will be advised of this in the “eligibility letter” sent by staff to the homeowner.
	<b>Income Qualification</b>	Staff will perform a preliminary analysis of all household income and assets to determine eligibility. However, formal certification may not happen until all information is verified, and a preview of the site has taken place. Staff will also review the status of property ownership, assessed value, taxes, insurance, etc., to determine that these are in compliance with program policies.
	<b>Project Qualification</b>	Each property and home must also qualify for the Housing Preservation Program. The home needs to be feasible for rehabilitation within the framework of the Grant program for which a household may be income/asset qualified. Grants cannot exceed \$10,000; the project minimum is \$2,000. Projects that require funds greater than this will need to be funded by the homeowner, or items removed from the project scope. It may take an additional month or more to explore options, develop a preliminary budget, and make a determination regarding project feasibility.
	<b>Preview Site Visit</b>	Typically, within six to eight weeks after an application is submitted by a homeowner (sometimes it may take <b>months</b> depending upon the number of applications in the queue and the availability of grant funding), a Housing Rehabilitation Specialist (HRS) will schedule a visit to the home to conduct a preliminary audit ( <b>preview</b> ) inspection. Audit inspections are scheduled in the order in which <b>completed</b> applications are deemed “eligible”. However, some projects may proceed at a faster pace than others, depending upon the complexity of the project and/or emergency status. Previews are intended to make a quick evaluation of the condition of the home, and to make a preliminary assessment of the scope of work. Previews are also intended to identify any special challenges regarding a project. Project photos will be taken during this visit to help determine the scope of work.
	<b>Follow-up visit(s)</b>	Depending upon the complexity of a project, it may be necessary to schedule additional site visits to more thoroughly inspect the home to determine the full scope and details of the project. Photos will be taken throughout various stages of the project for quality assurance/control.
	<b>State Historic Preservation</b>	If a home is 45-years or older, Housing staff must notify, and send a report to the State Historic Preservation Office (SHPO) about the rehabilitation work that is being planned. Depending upon the architectural style and historic integrity of the home, SHPO may not allow certain modifications that would jeopardize the historic integrity of the home.

**LEAD BASED PAINT** (If applicable)

	<b>Lead Hazard, Risk Assessment</b>	<p>If a home was constructed prior to 1978, a Risk Assessor (RA) may have to perform a <i>Lead Hazard Risk Assessment</i>. An on-site lead hazard evaluation is typically scheduled within one to three weeks, after the initial site visit. There is <b>no</b> charge to the homeowner for the Assessment.</p> <p>Applicants with pre- 1978 homes, potentially have lead-based paint that may be hazardous if mishandled. Homeowners should <b>not</b> perform any activities that may cause contamination to family, neighboring property, or themselves. Applicants who knowingly do so are subject to having their Grant request cancelled.</p>
	<b>Lead Based Paint Risk Assessment Report</b>	<p>Typically, within 30-days after a Risk Assessment, a comprehensive report is completed that identifies any lead-paint hazards; presents options for controlling or eliminating these hazards; and, provides an initial Occupant Protection Plan.</p> <p><b>Note:</b> If a homeowner decides to sell or rent their property, homeowners are required by law to disclose the contents of this report, to all potential buyers or renters.</p>
	<b>Occupant Protection Plan</b>	<p>If a project involves lead-based paint, a Lead Hazard Risk Assessor will assist the homeowner and contractor with developing an <i>Occupant Protection Plan</i>. Areas in which lead paint is being disturbed will have to be contained, and only certified workers are allowed to enter such areas. Homeowners will <b>not</b> be able to use contained areas until such areas have been cleared for re-occupancy.</p>
	<b>Temporary Relocation</b>	<p>Depending upon the degree of lead hazards and the scope of work that needs to be done, homeowners may have to move out of the home, temporarily, until certain phases of the work are completed. The County does <b>not</b> pay for temporary relocation; however, Grant funds may be used to cover temporary relocation expenses. <b>This is very rare and unexpected.</b></p>

**PROJECT DEVELOPMENT & CONTRACTOR SELECTION**

	<b>Scope of Work (SOW)</b>	<p>The HRS will develop a written scope of work, a specification packet, and a preliminary cost estimate for the rehabilitation project. Homeowners will have the opportunity to review, and edit these documents, prior to sending the project out to bid.</p>
	<p><b>Preliminary Contractor Search</b></p> <p><b>Important Note:</b></p>	<p>The County will provide the homeowner with a list of potential contractors who are licensed, bonded, and insured. Homeowners may also select contractors that are not on the list; however, the Contractor will need to submit a contractor’s application and provide the necessary paperwork required by the County, in order to perform any work on a rehabilitation project. County staff will verify contractors are in good standing with Labor &amp; Industries and the Better Business Bureau. If lead paint is an issue, contractors performing the work must have completed HUD-certified training in <u>lead safe work practices</u>, <b>AND</b> be licensed as a <b>Certified Renovator</b>. County staff can verify whether a contractor is certified to disturb lead-based paint.</p> <p><b>The County requests all homeowners carefully consider which contractors they solicit bid proposals from; our Grant program requires fair and open competition. All else being equal, and unless there are additional factors to consider (e.g. better materials, scheduling issues, service differences, experience, etc.) homeowners are expected to select the contractor with the lowest responsible price submission for the project.</b></p>

☞	<b>Do <u>not</u> sign anything or buy anything!</b>	<b>Homeowners are reminded <u>NOT</u> to sign any contracts. The Grant is <u>NOT</u> yet approved. Homeowners are <u>NOT</u> to purchase any items or materials for their project; the County will <u>NOT</u> reimburse the homeowner.</b>
	<b>Requests for Proposals (RFP)</b>	Once the bid packet is complete, staff will distribute the packets to qualified contractors of the homeowner's choice. Typically, contractors need three-four weeks or more to put together a proposal. Homeowners will need to make their home available for inspections by contractors, in order for the contractor to properly evaluate the project. HPP strives to obtain <u>at least three proposals</u> for all major aspects of a project.
	<b>Management Review</b>	This program <u>cannot</u> make Grants over \$10,000. Bids and proposals exceeding \$10,000, must be reviewed by the CHAD Program Manager, HRS, and homeowner. The review will <u>not</u> result in agreement to increase the Grant and/or finance the project as proposed, but to determine: (1) whether the Grant must be declined; (2) whether to reduce the scope of work to meet allowable CDBG, HUD, and County guidelines; or (3) whether the homeowner covers the cost-difference to meet the rehabilitation Grant amount available.

#### GRANT CLOSING

	<b>Grant Closing, and Signatures</b>	<p>After a contractor is selected, project costs and work to be done are confirmed. Housing staff will put together contract documents and schedule an appointment for signing with the homeowner. Typically, the documents can/will be signed at the homeowner's residence. Once the homeowner has signed the contract, the HRS will obtain the contractors' signature; sometimes they are done during the same appointment.</p> <p>No upfront funds are available.</p>
--	--------------------------------------	--

#### CONSTRUCTION

	<b>Construction Contracts and Project Scheduling</b>	<p>A <i>Notice to Proceed</i> is usually ready to sign at the time of Grant contract signing. If the Contractor is not at the contract signing, then the HRS will obtain the contractor's signature. Once all three parties (homeowner, contractor, HRS) have signed the Notice to Proceed, the work can begin.</p> <p>** It is the Homeowner's responsibility to schedule and coordinate the project with their contractor. Work must progress at a reasonable rate; most projects will finish within a 60- to 90-day period. Any changes, additions, and unforeseen costs must be notated by a change order, and signed by the homeowner, contractor, and HRS. Any work done without this, may result in non-payment of services. The construction time-frame may be extended to complete the project when necessary (i.e., waiting for better weather to paint, install roofing, or order materials, etc.)</p>
☞	<b>Important Note about Responsibility &amp; <u>Dispute Resolution</u></b>	<p><u>Homeowners are reminded that the County does <b>NOT</b> guarantee the work of any contractor.</u> The role of this program is to merely provide homeowners with financing that they may otherwise not have access to, so that necessary home repairs can be completed. Selection of the contractor is the responsibility of the homeowner, as is the oversight of the work that the contractor performs. If an issue or dispute arises with a contractor, homeowners are expected to negotiate and resolve it. Limited assistance and budget oversight will be provided by HRS throughout a project. If a project requires a permit, this will be the responsibility of the contractor, along with setting up the required inspections to meet local jurisdiction and state codes.</p>

	<b>Construction Phase</b>	<p>Fixing up a home can be stressful, but it can also be exciting and satisfying. As a homeowner, you have various responsibilities that include: making your house, water, and electricity available to contractors; communicating with the contractor and making timely decisions regarding materials, fixtures, colors, etc. It is the homeowner’s responsibility to also inspect the quality of work.</p> <p><b>The County does <u>NOT</u> guarantee the work of any contractor, and the County is <u>NOT</u> responsible for the work or actions of the contractor.</b></p>
☞	<b>Progress Payments and Inspections</b>	<p>Grant funds are held by Clark County Community Services, and dispersed directly to the contractor. Either a draw of 50% of the funds when 60% of the project is complete, or 100% when the job is complete. The HRS will also inspect the work in terms of permits, scope, and function, prior to making any payments. Work requiring permits must also pass inspection by the local jurisdictions building department and/or L&amp;I Inspectors, before payment is released. All draws and/or payment requests will require written authorization, and need to be signed by the homeowner, contractor, and HRS</p>
	<b>Change Orders</b>	<p><b><u>Homeowners are instructed NOT to sign any change orders without first obtaining approval from the HRS.</u></b> The homeowner and/or their contractor are responsible for work and materials <b><u>not</u></b> authorized by the Housing Preservation Program, and for construction costs that <b><u>exceed</u></b> the amount of the Grant.</p>
☞	<b>Final Payment and Project Closeout</b>	<p>Typically, a homeowner, along with the contractor and HRS, will do a final walkthrough of the project. When the project is complete and done in a workman- like manner, and/or to the satisfaction of the homeowner; all parties will sign-off on the project as “complete”. Homeowners will need to ensure that the contractor has provided them with a Homeowner’s Manual that contains a list of subcontractors, warranties, manufacturer’s instructions, paint specifications, etc., if applicable to their project scope.</p> <p>Once all parties are in agreement that the work is satisfactory, a <i>Certificate of Completion</i> is executed by all parties. The Contractor is also required to execute and get notarized, a <i>Contractor’s Affidavit and Warranty Lien Waiver</i> form; any subcontractors will complete a <i>Waiver of Lien</i> document. The homeowner will receive copies of all contract documents from CHAD. The homeowner will receive two evaluations to complete and return to CHAD; one will be a contractor evaluation form, and the other will be a program evaluation form.</p>