Rehabilitation Policies and Procedures

Rehabilitation Policies

I. Purposes

The Rehabilitation program will carry out work to further the NFNHS mission to be a leader in neighborhood revitalization, provide new opportunities for low to moderate income families, and advocate for community needs. The Rehabilitation department will accomplish its housing goals by various means including:

A. Planning and undertaking renovation, rehabilitation, and rebuilding of blighted, deteriorated structures in the capacities of owners, managers or developers to provide safe, adequate housing accommodations;
B. Counseling local residents and providing technical assistance to the public on rehabilitation and certain financial issues relating to rehabilitation;
C. Coordinating and supervising efforts toward rehabilitation, and the prevention of housing deterioration and financial disinvestment;
D. Cooperating with local housing and health code enforcement agencies in order to achieve extensive code compliance and implementation of improvements in the existing housing stock;
E. Partnering with other agencies and non-profit groups or the municipality to develop specific projects;
F. Marketing and developing public awareness of the NFNHS mission and products.

Rehabilitation counseling and technical assistance may be provided to the general public specific program services. Per the NFNHS bylaws, the agency covers all of Niagara County but rehab services may be restricted to areas where funding dictates geographic restrictions (i.e. City HOME &CDBG funds).

For Rehabilitation and CHDO Projects utilizing Funder-specific funding limits activity within a service are in the City of Niagara Falls in the Area Bounded by Pine Avenue on the North, Buffalo Avenue on the South, NYS Power Authority right-of-way on the East, and Portage Road on the west.

II. Non-Discrimination
No potential home buyer, loan applicant, contractor, sub-contractor or other applicant to the NFNHS Rehabilitation program will be discouraged from or denied the ability to purchase property, receive rehabilitation assistance or bid on projects because of race, color, religion, national origin, gender, sexual preference, marital status, disabilities or age.

III. Eligibility

A. CHDO/Special Projects: For an NFNHS-rehabilitated property, a potential purchaser must meet funding requirements for the funding source, generally up to 80% of median community income levels. Properties may only be sold to owner-occupants as part of Home Ownership Programs available at the time of application.

B. Homeowner Loans/Deferred Loans: For homeowner rehabilitation projects, an applicant must be within applicable income guidelines, be an owner-occupant, and live within the NFNHS service areas according to geographic funding.

IV. Regulatory Compliance

It is the policy of NFNHS to comply with all applicable Federal, State and local municipality laws and regulations governing housing health and safety concerns. Rehabilitation work is governed by the Uniform Building Code (or International Building Code as adopted by New York State) and the National Electric Code. It is the policy of NFNHS to comply with all regulations and policies adherent to and governing the funding sources for NFNHS programs.

V. Conflict of Interest

The Conflict of Interest policy as detailed in the NFNHS By Laws, Article VI, Section 5, to be found in the NFNHS Policy Notebook maintained by the Executive Director, is followed in all House Rehabilitation decision-making. As noted in the By-Laws, federal and state funding Conflict of Interest policies may apply, as well as those of other funding sources.

VI. Dispute Resolution

In the event of a dispute between a contractor and a homeowner, NFNHS will act as a mediator, attempting to settle the dispute with reference to the contract documents and without partiality to either the owner or contractor. Mediation is not binding but, rather, is offered as an attempt to resolve conflicts at the least possible cost. Claims by either party must be made within 21 days after the claimant notices the condition that gives rise to the claim. Claims must be by written notice to the other party. Claims may not otherwise disrupt the progression of work, and payment may only be withheld for that portion of work that is under claim.
In the event of a claim between a contractor and NFNHS, or between a homeowner and NFNHS, NFNHS will attempt to resolve the dispute by means of negotiation between the NFNHS executive director and the claimant.

VII. Quality Standards

NFNHS Rehabilitation projects are governed by the NFNHS Rehabilitation Standards, to be found in the NFNHS Policy and Procedures Book maintained by the Executive Director. These standards set out minimum performance guidelines that govern work areas and address minimum requirements each project must meet for housing health and safety issues and code compliance.

Project priorities for homeowner loans and/or deferred loans or grants are developed in consultation with the homeowner and NFNHS staff. NFNHS reserves the right to address health, safety and code compliance issues as priorities in homeowner loan projects as a condition of funding.

In addition to performance standards, NFNHS will also encourage the inclusion of energy efficiency methods and measures and the consideration of accessibility features in its projects.

VIII. NFNHS’s Role in Owner Rehab

NFNHS provides construction management services in its owner-occupied homeowner loan/deferred loan program, acting as an agent of the owner. NFNHS Rehab staff will conduct a property feasibility and assess a home; prepare specifications and drawings in consultation with the owner; develop a contractor pool and put the project out to bid; assist the homeowner with the bid process; facilitate permit acquisition; inspect the work on a regular basis; assist in mediating conflicts between owners and contractors; maintain payment schedule and assist with finishing out the project. NFNHS Rehab Staff does not perform rehabilitation work.

IX. Control of the Work

NFNHS Rehab staff functions as construction managers and/or owners for in-house projects. As such, NFNHS prepares and maintains control of all specifying and planning. All jobs are on an invite-to-bid basis utilizing an approved contractor’s list from the City of Niagara Falls Department of Community Development when utilizing funder-specific funds only. When utilizing funders not funder-specific from the City of Niagara Falls, NFNHS has the ability to utilize other contractor maintained lists. The contractor selection on CHDO projects and Homeowner Rehabilitation projects will utilize a low bidder system with the qualified low bidder being within 10% of the spec writer’s cost estimate. On City funder specific projects, CHDO, Homeowner Rehabilitation loans/deferred loans, specifications and plans are developed from the City Code Enforcement violation report, Environmental Review report, lead and/or asbestos reports. In normal circumstances, draw schedules are standard and the same for each job. On a case by case basis and upon recommendation by the Rehabilitation Specialist, the draw
schedule may be changed in order to complete the project in a timelier manor. NFNHS staff is responsible for submission of payouts based on the draw schedule or submitted invoices, and maintains control of releasing checks.

X. Labor Performed by Owner (Sweat Equity)

In Projects that are funder-specific, sweat-equity is not allowed. If funding is used other than that of the City of Niagara Falls (CDBG, HOME) sweat equity will be reviewed on a case by case basis and left up to the determination of the Rehabilitation Specialist and Executive Director. NFNHS staff will review proposed scope, schedule and construction methods. Where appropriate, NFNHS will undertake appropriate education or training with a homeowner performing their own labor with NFNHS funded materials. Sweat equity work will not be allowed on any project in which the contractor’s work is contingent upon the performance of work by the owner. NFNHS will recommend and may require that an owner planning to perform work involving the disturbance of hazardous materials have the work done by a certified contractor.

XI. Oversight and Authority

The Board of Directors shall have the ultimate authority and responsibility for the supervision of all rehabilitation activities. It shall be the sole responsibility of the Board to adopt and amend the NFNHS rehab policy. The Board may delegate authority to implement its directives to the Production Committee, staff or specified agents. The following parties shall have responsibilities to carry out House Rehabilitation goals as follows:

A. Production Committee: The Production Committee will have the authority to develop rehab policy for Board adoption, and advise and direct the efforts of the Rehabilitation Staff. Flexibility of these policies is very important and changes or additions will be brought before the committee’s attention as needed to meet the needs of both the population/neighborhoods served as well as protection to the agency. It is also the responsibility of the Committee to review policies relating to rehabilitation and bring any recommended changes to the Board for consideration. The Committee meets on an as needed basis.

B. Executive Director: The Executive Director shall have the authority for program oversight. The Executive Director shall have the responsibility to select properties for inclusion in the program and negotiate acquisition and sales of properties.

C. Rehabilitation Staff: The Rehabilitation Staff have the authority and responsibility to oversee the goals, planning and day-to-day operations of the House Rehabilitation Department and carry out the directives of the Board of Directors and the Executive Director. Rehabilitation Staff have the authority in conjunction with the Executive Director to suggest policy changes on an as needed basis.

XII. Programs
The NFNHS Rehabilitation staff performs its rehabilitation and construction functions through a number of programs, including but not limited to CHDO Projects, Homeowner Rehabilitation Loans/Deferred Loans.

A. **CHDO Projects:** The CHDO program seeks out and reconstructs blighted residential properties for resale to low-to-moderate owner-occupants. NFNHS applies a minimum set of standards, found in the NFNHS Rehabilitation Standards, to the rehabilitation of each CHDO project. The Rehab staff carries out all project management duties for this work. Subsidies are generally required for the undertaking and completion of these projects. There is a presumption that NFNHS will first consider rehabilitation of the buildings it acquires. Based on a number of criteria, to be found in the NFNHS Rehabilitation Standards, Rehab staff may, on a case-by-case basis, determine a property to be a candidate for demolition. Any determination to proceed with demolition must be approved by the Board of Directors on recommendation of the House Rehabilitation Committee.

B. **Rehabilitation Loans/Deferred Loans:** Working with the NFNHS loan committee, the Rehabilitation program administers a program deferred loans utilizing funder-specific funds and housing rehabilitation loans when possible using other funds not generated by the specific funding. Rehabilitation loans/deferred loans are for low-to-moderate income owner-occupants within the NFNHS service area. These loans/deferred loans are generally implemented at the instigation of the homeowner. The Rehab staff carries out all project development and management duties for this work in consultation with the homeowner and various reporting requirements.

C. **Purchase Inspections:** In concert with the NFNHS loan and production committee, the Rehabilitation department conducts inspections to appraise building conditions for the purpose of determining the advisability of purchase projects and the possible scope of rehabilitation work on purchase projects. All inspections will evaluate each house for adherence to municipal code requirements in assessing health and safety issues.

**XIII. Rehabilitation Department Structure**

The Rehab Department consists of a Rehabilitation Specialist in charge of the department and the Executive Director

A. **Rehab Specialist:** The Rehab Specialist has the authority and responsibility to carry out any and all tasks required to fulfill the functions of the Rehab programs, under the direction of the Executive Director. The position requires a background in construction, an ability to work with a wide range of people and a willingness to recognize and take on necessary work.

B. **Executive Director:** The Executive Director has the authority and responsibility for overseeing the goals, planning, implementation and day-to-day operations of the department. The Rehab Department is designed as a top-down structure, but in day-to-day functioning, experience at NFNHS shows that job sharing and frequent
communication among the Rehab staff produces the best results for the agency and its clients.

XIV. Rehabilitation Department Functions

The Rehab staff performs a wide range of functions within the agency. In addition to performing work to develop and manage specific rehabilitation projects, its tasks are integrated to varying degrees with the other NFNHS departments, including loan, finance, rental, and community relations.

A. **Inspections:** Following financial qualification, the Rehab department conducts property feasibility on all properties for which NFNHS is proposing to underwrite a loan/deferred loan or provide a grant, as well as properties that NFNHS intends to acquire. The purpose of NFNHS feasibility is to provide an overall appraisal of the condition and requirements of the structure; adherence to municipal building codes, determining that feasibility fits the program criteria and can financially adhere to the funds available for projects. In addition, a visual assessment for the presence of deteriorated paint and potential lead-based paint hazards. The property feasibility performed by NFNHS is for the purposes of appraisal of conditions and are not to be construed or promoted as structural inspections. In all cases in which a current or potential homeowner is involved, NFNHS requires their presence during an inspection.

B. **Specifications/Design/Estimating:** Following property feasibility, the Rehab department—in consultation with the homeowner if a loan/deferred loan is planned—develops specifications and designs based on the results of the feasibility, City of Niagara Falls Code Enforcement Inspection report, Environmental Review Report, and lead and Asbestos reports. The work specifications will include a description of the work required, including Lead Hazard control work required. The Rehab department develops specifications and designs for all NFNHS projects. Specifications are generated in-house for each individual project. The Rehab staff will update specification requirements as needed and may develop standardized specifications as warranted. Changes to the specifications are under the control of the Rehab specialist. When a homeowner is involved, non-structural design decisions will be made in consultation with the owner.

For rehab loans/deferred loans, the homeowner will provide final plan acceptance and sign off on the final set of specifications.

For CHDO projects, the Executive Director will generally provide guidance and final plan review.

Design is also generated in-house, in consultation with appropriate professionals when required.
Rehab staff will use a variety of estimating techniques to arrive at the estimated costs, and will perform regular review of the estimating process.

C. **Bid Process/Contractor Selection:** The procedure for NFNHS’ bid process is essentially the same regardless of which program the work is being performed under. Bidding for any work done under NFNHS auspices is on a bid-by-invitation basis. When using City fund-specific funds, the Rehab Specialist must utilize a city approved contractor list. When using funds that are not funder specific, the Rehab Specialist will have the authority to match contractors’ strengths with the requirements of the particular job, and match contractors by cost level.

Bids are let to all bidders at the same time, with a specified due date, description of the job documents pertaining to the bid, and other information as necessary. NFNHS Project Conditions and Requirements, to be found in the NFNHS Policy and Procedures Book maintained by the Executive Director, are specifically made a part of each bid. After receipt of bids, selection is made by the Rehab Specialist. The qualified bid MUST be within 10% of the Rehab Specialist’s cost estimate (both high and low). This ensures the contractor has not made an error in estimating and lessens the chance of problems completing the project as bid later in the job. In the event that no bid is acceptable, NFNHS will attempt to re-bid the work with the original bidders, or, failing that possibility, to re-bid the job. Upon selection of a contractor, NFNHS staff will notify all bidders of the results and document the results on the Bid Tally Sheet maintained in project file. Qualified bids must contain the Proposal and Per Item Cost Breakdown to be considered a complete bid. Exact bid amounts are not considered public information.

D. **Contracts/Non-Contract Work:** Once a bid is selected, a contract is let with the selected bidder. NFNHS uses a standard contract, modified for the type of client involved in the project. The contract contains specific reference to specifications, plans, Project Conditions, start and targeted completion dates, price and payment schedule.

For contracted work, NFNHS will generally pay no more than 10% of the total contract price upon signing, though this may vary according to the type of work, duration of job, projected starting date or other factors. A draw is not released until each payment trigger is completed according to the draw schedule agreed upon for the particular project or has Rehabilitation Specialist approval. A draw requires an inspection and approval of the work by NFNHS Rehab staff. A Rehab staff signature on the Release of Payment form is a signal that the work has been inspected and accepted. In general, a contract draw schedule will include a set aside of ten percent (10%) of the total project cost until final completion, depending on the scope of work. In the case of a Rehab loan, the owner must sign a Release of Payment form, and the contractor must sign and have notarized a Waiver of Lien form before release of a Final Payment.
E. **Warranty/Project Conditions and Requirements:** If, within one year after the date of Substantial Completion, any of the Work is found to be defective, incomplete or otherwise not in conformance with the Contract Documents, the Contractor shall correct it promptly after receiving notification from the NFNHS. If the Contractor fails to correct non-conforming Work within a reasonable time, NFNHS may, upon written notice to the Contractor, correct it at cost to the Contractor. Conditions discovered and reported to the NFNHS during the progress of the Work, and that, by the Owner’s decision, are not corrected are not covered under the Warranty for the Work. Further, the Contractor is not responsible for damage to other portions of the Work that may result from these conditions. Materials and equipment supplied by the Owner or selected by the Owner contrary to the written advice of the Contractor are not the responsibility of the Contractor.

Roofing Warranty: Roofing materials shall be warranted under the warranty of the manufacturer of the roofing materials. Roofing workmanship shall be warranted for the same period and with the same limitations (except limitations based on installation) as the manufacturer’s warranty for the roofing materials, but for a minimum period of five years. Upon completion contractor shall submit completed warranty registration application to Neighborhood Housing Services Inc.

On CHDO projects sold within 6 months of project completion, the one year warranty to the buyer is from NFNHS on those portions of the house upon which work was performed for defects, incomplete work or work not conforming to the Contract documents.

Project definitions, responsibilities and specifics are detailed in the Project Conditions and Requirements document, an attachment to each contract.

F. **Payment Practices:** Each contract let by NFNHS for a Rehabilitation loan/Deferred loan or CHDO Project contains a draw schedule. The draw schedule is flexible to the requirements of the job with certain constant conditions. There may be a payment authorized upon contract signing. Each subsequent payment scheduled must be tied to completion of an element or elements of the work. A minimum of ten percent (10%) set aside is generally required following Substantial Completion of the work pending Final Completion and the owner and Rehab Specialist signing off on a Final Release of Payments. No payment will be released without the Contractor also signing a notarized Waiver of Lien form.
Any check issued to a contractor or supplier on a homeowner loan/deferred loan will be a two-party check requiring owner endorsement in order to draw against it. It is the responsibility of the Rehab Specialist to determine when a payout should be authorized.

Fund Disbursement and Dispute Mediation Procedure: When instances arise between contractor and homeowner that cause problems and refusal to sign off on payment documents, the NFNHS Rehab Specialist will act as the mediator to help solve the problem. The NFNHS Rehab Specialist will review the specific problem(s) and determine appropriate action to be taken to correct the problems. Should there be instances where the problems in question do not appear to be situations that need action and the homeowner still refuses to sign off on the payment, the NFNHS Specialist can exercise the Fund Disbursement and Dispute Mediation Procedure. However, prior to exercising the Fund Disbursement and Dispute Mediation Procedure, NFNHS Rehab Specialist must ensure all reports (if necessary) from Niagara Falls Inspections Department, lead clearance agencies, etc, will warrant exercising this procedure.

G. Marketing and Public Relations: As a part of the marketing portion of the NFNHS Rehabilitation mission, the Rehab staff, in conjunction with the Executive Director, holds public Open Houses for many Program services.

H. Post-Purchase Assistance: Rehab staff is available to offer technical assistance to assist clients who have purchased houses with NFNHS assistance. As a means to accomplish a number of program goals related to counseling and technical assistance, NFNHS develops and periodically provides a home maintenance class to the public, with a target audience of recent NFNHS home purchasers.

I. Contractor Development and Training: NFNHS Rehab staff will work with contractors to develop skill areas and may offer training classes when there is a perceived need.

XIII. Contractor Qualifications

All contractors must file an application to the City of Niagara Falls Department of Community Development with appropriate paperwork to be considered for the approved contractor list. It is that list that NFNHS will only utilize when projects contain funder-specific funds. NFNHS will adhere to all requirements set forth by the City of Niagara Falls Department of Community Development when utilizing the approved contract list on funder-specific funds. Where instances occur where funds used for projects are not funder-specific, NFNHS will require contractors currently not on an approved contractor list to submit a Contractor Application, indicating type of ownership, owner’s name, supplier’s names for credit reference, reference of financial institution(s), proof of liability insurance and worker’s compensation if required, and recent job references. A contractor must be proficient in the trade(s) for which s/he is contracting and properly licensed as required. All subs hired by a contractor must be proficient in their trade(s) and
properly licensed as required. NFNHS Rehab staff has the right to require job references for all subcontractors used by a qualified general contractor. It is the responsibility of the Rehab Staff to examine a contractor’s references and make a determination of a contractor’s range and level of skills.

Any job requiring a lead-safe worker will require the contractor to provide proof of completion of a certified and up-to-date lead-safe worker class and have firm certification. Such proof will be kept on permanent file.

XIV. Notification of Policies and Procedures

There are several points during the course of a project at which NFNHS is responsible for providing notice of various sorts to loan clients, (i.e. lead risk reports, etc) potential loan clients and contractors. Rehab Program Procedures are attached detail various notices.

XV. Fees for Services

NFNHS currently does not charge a fee for services.
Rehabilitation Procedures

Client Intake: Phone or walk-in contact to Programs Manager.
Home or Office visit: staff and agency introduction; explain program benefits and requirements; financial eligibility; preliminary loan limits established; loan paperwork processed and necessary verifications sent.

Feasibility:
NFNHS is required by the City of Niagara Falls Department of Community Development to have the Department of Code Enforcement inspect and provide all code violations for Rehabilitation projects.
Prior to any Code Enforcement inspections, Rehab Specialist shall do feasibility inspection to determine rehab work needed to fund limit per unit as set by Limits of Investment attached to these procedures.
If project requires more than fund limit, a denial letter will be sent to Homeowner and there will be no request for Code Enforcement inspections.

SHPO:
A Project Review Cover Form, Building-Structure Inventory Form and necessary mapping and pictures shall be sent to New York State Historic Preservation Office. Purpose is to determine if project will have an effect on cultural resources in or eligible for inclusion in the National Registers of Historic Places. The result may require another feasibility to meet the Standards and Guidelines for Rehabilitating Historic Buildings.

Environmental:
A site specific environmental review shall be done by the city of Niagara Falls Office of Planning/Environmental Services. A statutory checklist-site specific form and subsequent documentation shall be maintained in file as required by checklist.

Lead and Asbestos Testing:
Lead: A surface by surface paint inspection and risk assessment shall be conducted.
The Homeowner shall receive a copy of the Lead Hazard Risk Assessment & Paint Testing Report along with Pre-Renovation Pamphlet: Renovate Right, Important Lead Hazard Information for Families, Child Care Providers and Schools. An Acknowledgment of Receipt Form shall be signed and kept in project file along with report.

Asbestos: An asbestos survey shall be conducted. The Homeowner shall receive a copy of the Asbestos Survey and an Acknowledgment of Receipt Form shall be signed and kept in project file along with survey.

**Code Inspections:**

An Owner Consent/Disclosure Form must be signed and maintained in project file. A request for inspections shall be generated and provided to the City of Niagara Falls Department of Code Enforcement with a copy of the Owner Consent/Disclosure Form. Code Enforcement Officers will generate a list of code violations and a Notice of Inspection Letter to Homeowner. Notice of Inspection Letter to Homeowner, along with the list of code violations are sent to Homeowner by Code Enforcement. Documents generated by Code Enforcement Officers shall be maintained in project file.

**Committee Approval:**

Approval or denial on loan/deferred loan limits and rehab scope of work. Appropriate Set-up funding documents are sent to specific funders.

**Energy Audit:**

When required, an Energy Audit will be conducted. A copy of Audit along with an Acknowledgment of Receipt Form shall be signed and kept in project file and delivered to Homeowner.

**Specification Writing and Drawings:**

Specifications and any necessary drawings shall be developed pursuant to the code violation list and all surveys and reports generated. A first draft shall be reviewed with Homeowner at project site. Make necessary changes to specifications and have Homeowner sign and date the final draft. Maintain original signed and dated specifications and drawings if any in project file.

**Self Abatement Statement:**

If a Home owner wishes to assume responsibility for the completion of repair/s, A Self Abatement Statement form shall be maintained in project file. Form shall include repairs to be completed by Homeowner and if repairs shall be completed before the
contract work begins or after completion by the contractor as the nature of the repair may require.

Cost Estimate:
An in-house cost estimate shall be generated and maintained in project file.

Bid Out:
A pre bid letter shall be mailed or faxed to Homeowner and Contractors, and maintained in project file. The pre bid letter shall contain the project location, date and time of pre bid meeting walk-thru and Bid due date, time and location. Contractors invited to bid must be pre-qualified by the City of Niagara Falls Department of Community Development. Community Development maintains list. A list of Contractors invited to bid shall be maintained in project file. All Contractors and Sub-Contractors who attend the pre bid walk-thru must sign the Walk Thru Sign in Sheet. The purpose of the meeting will be to allow contractors bidding on the project to walk through the premises and review the project specifications with the Rehabilitation Specialist.
If an Addenda to the specification becomes necessary, an addendum shall document changes and be signed by Homeowner and Rehab Specialist. Copies shall be given to homeowner, Contractors and maintained in project file. A revision of in house cost estimate may be necessary, and documentation shall be maintained in project file. Bids opening shall be documented on the Bid Tally Sheet and maintained in the project file along with the submitted Contractor bids. Contract shall be awarded to the lowest bid within 10% of in-house cost estimate. If lowest bid is outside the 10%, the in-house estimate first shall be re-visited for possible mistakes prior to any rejection. Bid result letters shall be sent to Homeowner and Contractors who bid and shall be maintained in project file.

Loan Closing:
All necessary documents are sent to the NFNHS legal counsel for mortgage review and signing. Documents are then recorded.

Contract:
Contractor/Homeowner Agreement Contract shall be signed and copies provided to Contractor, Homeowner and maintained in project file. A Fund Disbursement and Dispute Mediation Procedure document shall be signed by and copy provided to the Homeowner and maintained in project file. An Additional Work Agreement document shall be signed by and copy provided to the Homeowner and maintained in project file.
Work Process: A pre-construction meeting shall be held at project site and be documented. Documentation shall state that both homeowner and contractor are in agreement they understand the scope of rehab work to be done and the process and time frame in which the rehab work will be handled. Document shall be signed by Homeowner, Contractor, Rehab Specialist and maintained in project file.

Contractor shall sign and receive a Notice to Proceed, a copy shall be maintained in project file.

Department of Code Enforcement shall receive a Rehab Permit Letter so Contractor can obtain permits required. Permit documentation shall be maintained in project file.

Rehab Specialist shall monitor job in progress. Meet with Homeowner and/or Contractor as soon as possible when a change in scope of work may arise, or Homeowner/Contractor dispute or concerns.

Prepare change orders, get agreed upon price for necessary change, get signatures and maintain copy of project file.

Inspect work completed that Contractor is requesting payment for. Prepare and maintain in project file, Release of Payment and Waiver of Lien documents for all payments.

At final payment request, prepare punch list, verify punch list completion and send request for final inspection to Code Enforcement Officers. No final payment will be processed without code violations being signed off by Code Enforcement Officers, and a final Lead Clearance Report. An Acknowledgement of Receipt of Lead Clearance Report, Lead Hazard Reduction Notice shall be signed, provided to Homeowner along with report and copy to be maintained in project file.

Warranties shall be received by NFNHS prior to release of final payment.

File Closeout: Close out reports due to specific funders when all funds have been drawn and job receives appropriate final reports.
When utilizing federal dollars (CDBG, HOME) the limits of investment will follow HUD regulations pertaining to lead and restricting the dollar value at $25,000 (excluding dollars dedicated for lead) to ensure rehab is lead safe. Values over $25,000 will trigger rehab projects to be lead-free and will only be determined in extreme cases or in the case of agency owned CHDO projects.

When utilizing federal dollars (CDBG, HOME) coupled with funds generated from New York State (AHC) the federal computation of amount available to invest will be completed that may in some instances increase the threshold of maximum dollars available to perform rehabilitation.