



## Immediate Needs Program

### Purpose

This program is designed to provide funds in the form of grants to qualified applicants with necessary immediate repairs and/or alterations to protect their health, safety, and welfare of the household or affect the immediate livability of the home. The five (5) trades in which assistance can be provided are:

- Roofing;
- Electrical;
- Plumbing;
- HVAC; and
- Accessibility

Applications are processed in the order in which they are received. Assistance is provided on a first-ready, first-served basis.

### Funding Sources and required requirements

The Immediate Needs Program is primarily funded through the State Housing Initiatives Partnership (SHIP) Program through the William E. Sadowski Act. Funding is also provided through the Community Development Block Grant (CDBG) Program.

The following State requirements apply to the use of SHIP funding:

- Sections 420.9071 – 420.9079 F.S., Chapter 67-37 F.A.C.

The following Federal requirements apply to the use of CDBG funding:

- 24 CFR Part 570

In addition, the County will comply with all applicable "Other Federal Requirements" to include, but not limited to:

- Fair Housing and Equal Opportunity
- Conflict of Interest
- Environmental Review
- Flood insurance
- Lead-Based Paint
- Relocation

## **Policies and Procedures**

### **Eligibility Requirements**

At a minimum, the following criteria must be met in order to determine eligibility for the Immediate Needs Program:

- Home must be owner-occupied by proof of a deed in their name.
- Home must be located within Seminole County, outside the City of Sanford;
- Occupying household must be at or below 80% of the current area median income level (Orlando MSA);
- May not have received assistance from the Immediate Needs Program within the last three (3) years;
- All mortgages, taxes, and special assessments on the home must be current and paid; and
- Home must have homeowner's insurance;
- Home must be a site-built home.
  - Manufactured/mobile housing is only eligible if it meets the standards established by the Florida Department of Community Affairs (DCA) which requires a DCA decal/emblem to be displayed in the home. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction. Staff will inspect the home to verify the eligibility of the home. Manufactured/mobile housing are not eligible for roof repairs.
- Home and land assessed value cannot exceed \$160,000.

### **Eligible Repairs**

Eligible repairs and/or replacement shall be made to components that affect the immediate livability of the home, as determined by the Construction Project Manager. Repairs and/or replacement are limited to only one of the following types of assistance:

1. Roofing – The scope of work may include, but is not limited to:
  - Repairing leaking systems
  - Roof replacement due to severely deterioration and/or being structurally dangerous

Note: Manufactured/mobile housing are not eligible for roof repairs.

2. Electrical systems - The scope of work may include, but is not limited to:
  - Restoring electricity (whole or partial)
  - Repairing exposed or dangerous electrical wiring
3. Plumbing systems - The scope of work may include, but is not limited to:
  - Restoring the lack of hot and cold running water
  - Repairing or replacing a defective sewage disposal system
  - Repairing or replacing leaking water lines and/or gas lines or dangerous conditions in plumbing and gas systems
  - Repairing or replacing leaking or improperly functioning bathroom or kitchen plumbing fixtures (toilets, sink faucets, tubs/showers)
  - Repairing or replacing leaking or inoperable water heaters

4. HVAC (heating/cooling systems) - The scope of work may include, but is not limited to:
  - Restoring the lack of or inadequate heating or cooling (HVAC system shall currently exist)
  - Repairing or replacing a hazardous or defective system
  - Upgrading electrical subpanel for operation of the HVAC unit
  
5. Accessibility - The scope of work may include, but is not limited to:
  - Installation of wood framed walk/ramps to elevated homes entry point locations for wheelchair or ambulatory accessibility, approximately 20 linear feet
  - Demolition of existing shower and installation of ADA accessible shower unit/system
  - Install grab bars for shower locations
  - Install grab bars for toilet locations
  - Install 6-foot long shower fixture extension hose for easy reach/use
  - Remove and replace bathroom door with 36-inch wide unit for wheelchair access.
  - Remove and replace bedroom door with 36-inch wide unit for wheelchair access.
  - Install comfort height toilet and/or lift seat for wheelchair accessibility.
  - Installing portable shower seats
  - Installation of a lever handle door knobs for easy operation

Homes in need of rehabilitation/reconstruction will not be eligible for assistance through the Immediate Needs Program. Homes in need of more extensive, but less urgent repairs may be addressed through the Homeowner Rehabilitation Program if and when the applicant applies for the Homeowner Rehabilitation Program. Assistance through the Immediate Needs Program will not affect the household's eligibility for additional work through the Homeowner Rehabilitation Program.

Required documents from Seminole County staff:

- Initial Inspection Report/Certification
- Work Write-Up/Scope of work

**Trade Contracts for Required Services**

The Community Development Division operates with eligible contractors that were selected through a competitive process. The contractors' responses to the Invitation for Bids (IFB's) outlined the price information and the general scope of work provisions for each particular trade. The current agreements with the contractors are good until December 10, 2014. The agreements may be renewed for 3 successive periods, not to exceed one (1) year each.

The IFB's were created in collaboration between the Purchasing and Contracts Division (PCD) and the Community Development Division. The contractors were selected and approved by the Seminole County Board of County Commissioner. The selected contractors are:

Plumbing and Septic Tank Services- IFB-601551/GMG

DeSanto Plumbing, LLC  
 24908 County Road 561  
 Astatula, FL 34705  
 (352) 978-8475  
 Contact: James DeSanto

Frank Gay Plumbing, Inc.  
 6206 Forest City Road  
 Orlando, FL 32810  
 (407) 293-2642

Roofing Repair and Replacement Services – IFB-601566-12/GMG

Architectural Sheet Metal, Inc.  
9101 Parkers Landing  
Orlando, FL 32824  
(407) 855-7183  
Contact: Michael Lee Leonard

BGS Construction Group, Inc.  
10118 Vicker Ridge Drive  
Orlando, FL 32829  
(407) 692-6766

HVAC Mechanical Services – IFB-601553-12/GMG

Ellis Mechanical Corporation  
765 Big Tree Drive  
Longwood, FL 32750  
(407) 834-9990  
Contact: Michael Long

Electrical Services – IFB-601552-12/GMG

Yang, Inc. d/b/a Semco Electric Co.  
6239 Edgewater Drive  
Orlando, FL 32810  
(407) 295-5571  
Contact: Charles Yang

ADA- IFB-601601942-14/GMB

JMD Global Developers  
35 W. Pine Street, Ste. 230  
Orlando, FL 32801  
(877) 945-0004 ext. 4  
Contact: Daniel Inman

Corinthian Builders, Inc.  
2175 Marquette Avenue  
Sanford, Florida 32773  
(407) 403-5958  
Contact: Richard Kovacsik

**Maximum Amount of Assistance**

The maximum amount of assistance per household per year will be a \$15,000 grant.

**Lead Hazard Reduction Activities**

The work write-up must incorporate the risk assessment's recommended lead hazard reduction activities for properties built before 1978, if any paint is to be disturbed. The Construction Project Manager needs to ensure the correct level of lead hazard evaluation and reduction was conducted. The proper documentation must be obtained.

- If the building was constructed in 1978 or after, the construction date of the unit and source of information is to be recorded on the form.
- If the building was constructed before 1978, it requires visual inspection unless one of the following apply:

- a) No children under the age of 6 reside in the home.
  - b) A previous lead based paint inspection has been conducted according to the HUD regulations and the unit was found not to have lead based paint, Documentation must be attached.
  - c) The property has identified and all lead based paint has been removed in accordance to HUD regulations. Documentation must be attached.
- If the building was constructed before 1978 and does not meet any of the exemptions above, the following actions must be taken:
    - a) A brochure concerning lead based paint hazards is to be provided to the household.
    - b) The client is to be provided with a Disclosure of Information on Lead Based Paint
    - c) The home must be visually inspected. The preparer must, at a minimum, complete HUD's online visual inspection training before the inspection is conducted. The inspecting party must answer the following questions:
      - Are interior painted surfaces free from deteriorated paint?
      - Are the exterior painted surfaces free from deteriorated paint?
      - Will any paint be disturbed?
        - If the answer is yes to any of the above questions, the home will not be eligible for the Immediate needs Program. This program does not include lead abatement. The Construction Project Manager needs to ensure the correct level of lead hazard evaluation and reduction was conducted. The proper documentation must be obtained.

Required documents from Seminole County staff.

- Signed lead based paint pamphlet

And,

If work is under \$5,000

- Documentation of a paint test of disturbed surfaces
- Notice of lead hazard evaluation
- Evidence of paint repaired by qualified workers
- Clearance and notice of lead hazard reduction activities before re-occupancy

If work is \$5,000 - \$15,000

- Documentation of a risk assessment or an inspection that presumed there was lead based paint
- Notice of lead hazard evaluation or presumption
- Evidence of interim controls or standard treatments by qualified workers
- Clearance and notice of lead hazard reduction activities before re-occupancy

\* These thresholds are determined by calculating the lesser of the federal funds per unit or the rehabilitation hard costs per unit (exclusive of the lead hazard evaluation and reduction costs).

### **Environmental and Historical Reviews**

Seminole County is responsible for completing up front the tier one environmental assessment of all of the target areas. Once the tier one assessment is completed, site specific reviews need to take place as properties are identified. Site specific reviews address issues such as historic preservation reviews by the State Historic Preservation Office (SHPO), floodplain clearance, and in some areas coastal zone management and other issues.

#### **Required documents from Seminole County staff:**

- ER Statutory Checklist
- Minimum Review Documentation Requirements (checklist)

### **How to Apply for the Program**

#### **Applications**

Immediate Needs applications are available on the Seminole County Community Services Department website ([www.seminolecountyfl.gov](http://www.seminolecountyfl.gov)) or at the Seminole County Community Services Office (534 W. Lake Mary Boulevard, Sanford, FL 32773).

Applicants will submit the Immediate Needs Program application to the Seminole County Community Services Office in person or by mail.

#### **Preliminary Approval**

The Project Coordinator is responsible for initiating the preliminary approval of the Immediate Needs Program applications.

##### ➤ Household Eligibility

The Coordinator determines eligibility based on funding by reviewing the proper documentation of: income and assets, proof of ownership (deed), proof of principal residence, location, evidence of homeowner insurance, mortgage pay history, current year taxes receipt, after rehab value, and, maximum investment.

##### ➤ Initial Inspection

The Construction Project Manager will conduct an initial inspection of the home to determine eligibility for Immediate Needs and the appropriate trade. The Construction Project Manager will provide pictures, Immediate Needs Inspection Report, and an email to the Project Coordinator confirming if the home is eligible and, if applicable, the appropriate trade.

#### **Required documents from applicant(s):**

- Signed Application Form
- Authorization to release information for all adult household members
- Photo identification and social security numbers verification
- Documentation of Principal Residence (i.e. driver license and utility bill)
- Documentation of Ownership (Deed)
- Mortgage Payment Statement
- Evidence of homeowner insurance

- Current year taxes receipt
- Employment Verification
- Last ninety (90) days of most recent pay stubs. In an adult household member is not working and receives no income from any source, the household member must provide a completed Verification of No Monthly Income form
- If applicable, a benefit statement for Social Security or SSI benefits
- If applicable, proof of other income received by any household member, such as: Alimony, Unemployment benefits or any other income you receive regularly
- If applicable, a copy of Divorce Decree
- Last six (6) months bank statements for all accounts that are open for each household member regardless of the current balances. If the household member does not have any bank accounts, the household member must provide a completed Verification of No Bank Accounts form
- If applicable, a copy of most recent statement for 401(k), retirement funds, IRA, stocks, bonds, or other funds
- If applicable, a copy of the current cash value statement for any Whole Life Policy insurance

Required documents from Seminole County staff:

- Criminal Background Report
- Title Search
- Designation of Property Type and Location (SCPA)
- Credit Report (as needed)
- Environmental Review Checklist

**Rejected Applications**

The Project Coordinator shall notify ineligible applicants that they will not be assisted by letter, as well as applicants who cannot be served due to lack of funds.

Applications of rejected applicants must be retained. A copy of the letter to the applicant providing a clear explanation of the reason for rejection must be kept with the rejected applications.

**Conflict of Interest Policy**

No public official, agent, employee or consultant of Seminole County may obtain a financial interest or benefit from an activity funded through the Community Services Department, to include SHIP, HOME, CDBG, ESG and NSP assisted activities; or have an interest in any contract, subcontract or agreement involving a Federal- and/ or State-funded activity, either for themselves or those whom they have family or business ties, during their tenure or for one year thereafter.

When the potential Conflict of Interest involves Federal funds, a request for exception may be submitted in writing to the appropriate HUD Official. When the potential Conflict of Interest involves SHIP funds, a request for exception may be granted by the Department Director in conjunction with the County Attorney's Office, on a case-by-case basis.

An Immediate Needs Program application involving potential Conflict of Interest will not be reviewed until an approval or denial of the exception has been granted.

*Required documents from Applicant(s):*

- Conflict of Interest Exception Request

### **Discrimination**

Federal and state law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, sexual orientation, or disability.

### **Waiting List**

Seminole County keeps a waiting list and assistance is provided to those eligible on the waiting list in that particular year. On occasions, the waiting list may close and no new applications are taken. Once the list is exhausted, the waiting list will open again pending funding availability. Assistance will be provided on a first-come, first-eligible, first-serve basis.

### **Project Approval**

The Project Coordinator is responsible for initiating the preliminary approval of each Immediate Needs Program application. The Coordinator determines eligibility based on priority of funding by reviewing the proper documentation of: income and assets, proof of ownership (deed), proof of principal residence, location, evidence of homeowner insurance, mortgage pay history, current year taxes receipt, after rehab value, and, maximum investment.

*Priority assistance will be given to:*

- Elderly and/or disabled individuals
- Veterans

Seminole County prohibits conflicts of interest or bias in the selection process, including discrimination or favoritism towards friends and relatives.

The Project Coordinator will send an Inspection Request to the Construction Project Manager to request an estimate on the project. The request should include: the client name, address, trade needed, and phone number.

Based on the outcome from the initial inspection of the property, the contractor submits a proposal. The Construction Project Manager will review to determine cost reasonableness and recommend the property for immediate needs assistance. The HUD Administrator determines what funding source, CDBG or SHIP, will be used in the transaction based on a number of items such as funding availability and commitment and expenditure deadlines. This determination will be approved by the Business Manager and the Community Development Division Manager.

*Required documents from Seminole County staff:*

- Project Approval Form
- Approval letter signed by the Business Manager and the Community Development Division Manager

### **Final approval**

The Project Coordinator will compile the Immediate Needs checklist and an approval letter for the HUD Administrator. The HUD Administrator will review and forward to the Community Development Division



Manager. The Community Development Division Manager will review and execute the approval letter and forward to the Business Manager. The Business Manager will review the file and execute the approval letter, then forward to the Project Coordinator.

The Project Coordinator will meet with the household to execute the following documents:

- a. Income Certification
- b. Grant Agreement
- c. Waiver of Relocation Benefits
- d. Confirmation of Understand regarding Homeowner Taxes and Insurance
- e. Immediate Needs Confirmation of Understanding

The Project Coordinator will ensure the file is complete and the Immediate Needs checklist is complete; then forward the file to the Department Director to execute the Grant Agreement and return it to the Project Coordinator.

The closing documents are then forwarded to the County Attorney's Office. When all is approved by the County's Attorney's Office, the financial specialist records the Notice of Commencement with Seminole County and the rehab work is ready to start.

### **Walk-Through Inspection**

The Construction Project Manager will organize a walk-through inspection with the applicable awarded contractor and homeowner. During the walk-through, the scope of work, the schedule of values, and the estimated project schedule will be discussed. Attendees to the meeting will include: the Construction Project Manager, the contractor, and the homeowner. A copy of the scope of work is given to the owner and any questions that the owner may have about the project are answered. The work contract should be explained in sufficient detail that the owner feels comfortable signing the contract and understands the work that is to be done. The owner will be asked to initial every page of the scope of work and sign the last page. A copy will be kept in the file. A walk-through report must be prepared by the Construction Project Manager and signed by all parties.

#### *Required documents from Seminole County staff:*

- Walk-through Inspection Report
- Work Write-Up/Scope of Work
- Schedule of Values
- Estimated Project Schedule

### **Notice to Proceed**

This document notifies the contractor that a start date has been set, and puts into motion the time allotted in the contract. The Notice to Proceed is prepared by PCD and must be signed by the contractor and returned to the PCD. Then PCD will forward the Notice to Proceed to the Construction Project Manager.

#### *Required documents:*

- Notice to Proceed

### **Construction**

The general contractor must begin work within seven (7) business days after a written Notice to Proceed is issued, unless prohibited by inclement weather. All work shall be satisfactorily completed within a specified time period in the contract.

Due to the different programs timeliness requirements, it is important that the projects are completed within a timely manner.

The Construction Project Manager will make two to four inspections for immediate needs construction inspections.

Variations from any work write-up must be documented and approved by a change order. The Contractor is responsible for submitting written change order proposals for approval by the Construction Project Manager, the Community Development Division Manager, the Business Manager and the Department Director prior to beginning any additional work. The homeowner may also have to approve the change orders in instances where the scope of work and the cost changes. The cumulative amount of the change orders must not increase the original contract amount by more than 10%. In situations where change orders exceed 10% of the original contract, a memo to justify the percentage difference will be submitted for approval and signed by the Homeowner, Construction Project Manager, the Community Development Division Manager, the Business Manager, and the Department Director prior to beginning any additional work. The Construction Project Manager must confirm that the revised scope of work meets applicable standards and that the new costs do not exceed funding limits.

A CSR Form must be prepared by the Construction Project Manager and signed off by the Community Development Division Manager, the Business Manager, and the Community Services Director. Then the form with the work write up/scope of work and a justification that includes additional bid estimates from at least 2 other contractors is processed by the Business Office and then forwarded to the Purchasing and Contracts Division.

The Financial Coordinator will follow applicable procedures to process the Release Order request and notify the Construction Project Manager upon completion.

Construction Project Manager will monitor the project by adhering to the following requirements:

- a. Permits
- b. Subcontractor List
- c. Project pictures
- d. Maintain Project File
- e. Monitor progression of work and inspections

The Contractor will provide payment request after completion of project. Prior to the release of the payment the Construction Project Manager will review the request and if correct complete a site visit to ensure completion of which should include photo documentation. Any applicable signed off permits, warranties, certificate of final inspection and all necessary releases of liens will be in the request for payment.

If the project and package are complete the Construction Project Manager will prepare a voucher with the invoice and billhead. This packet will be provided to the HUD Administrator for review and the Community Development Division Manager for review/approval. Once signed, the Construction Project Manager will provide the packet to the Finance Project Coordinator for processing.

The Construction Project Manager will close out and compile the file and provide back to the Project Coordinator.

Required documents from Seminole County staff:

- Progress Inspection Reports
- Pictures
- Change Orders
- Substantial Completion Walk through/Inspection

**Completion of Work**

Final payment to contractors shall not be made until a final inspection is made by both the Construction Project Manager and any applicable County/City Building Inspectors. The final inspection should document that all work specified in the write-up and construction contract was performed properly and that the appropriate property standards were met. If the final inspection reveals that additional work is required, a punch list must be prepared detailing all of the remaining work to be done. Final payment must not be made until all punch list items are completed and the property re-inspected. The Construction Project Manager must verify in the final inspection that the rehabilitation standards were met.

Where building code inspections or other inspections are required, the reports from those inspections shall be included in the file.

The Construction Project Manager must certify that all work is completed according to work write-ups and applicable codes before disbursement of partial or final payment. Progress and inspection reports must be included in the file. All work must be inspected and costs analyzed by the Construction Project Manager prior to payment.

Required documents from Seminole County staff:

- Final Completion Walk through/Inspection
- Reports from building code inspections or other inspections (if required)

**Warranty Period**

There is a one-year warranty period, as outlined in the agreement between the Contractor and the County. All warranties are between the Contractor and the client. Any inquiry will be referred to the proper contact with the Contractor.

Required documents from Contractor:

- Warranties and guarantees

**Appeal Process**

If the applicant disagrees with the denial of their case, they have the right to request an Appeal. An appeal must be submitted in writing to the following address:

Seminole County Community Development  
c/o Immediate Needs Program  
534 West Lake Mary Boulevard  
Sanford, Florida 32773-7400

This request must be received within 10 business days of the date on the denial letter. The HUD Administrator will review the appeal and provide a written response within 10 days of receipt of the appeal.

Required documents from Applicant(s):

- Appeal letter by applicant

Required documents from Seminole County staff:

- Response to the Appeal letter by the HUD Administrator

**Disputes**

Disputes with regard to payment or construction activities will be handled by the Community Services Department and the PCD. Any dispute relating to payment, construction activities or project specifications must be in writing and delivered to the Construction Project Manager. Any dispute between the contractor and the homeowner must be resolved between those parties.

Required documents from Seminole County staff:

- Notification of Dispute Resolution (Memo to the File)

**Follow-up**

Homeowners are instructed to contact contractors directly concerning warranty items. If a homeowner is unsuccessful in contacting the contractor, he/she may contact the Community Services Department. When the Community Services Department receives complaints for housing rehabilitation warranty items, a report of the complaint shall be recorded. The Construction Project Manager will coordinate with the contractor to have complaints resolved. Results of the contractor's action shall be recorded as a part of the rehabilitation case, with copies of all warranty complaints placed in the contractor's file. A survey will be provided to the homeowner to evaluate different aspects of the program and determine areas that may need improvement.

Required documents from Applicant(s):

- Homeowner Survey

**Post-Closing Process**

**Database Input**

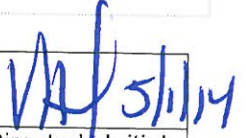
Once the rehabilitation project has been completed and all property standards are met, the information will be entered into the database of the appropriate funding source. If the file is a SHIP file, the HUD Administrator will input information into the SHIP Tracking Sheet. The HUD Administrator will sign off the file as completed. This constitutes completion of the file. The date the project is entered as completed in system initiates the affordability period for the project.

All eligibility information, inspection notes and contractor complaints will be recorded in the file.

Required documents from Seminole County staff:

- Contractor's Evaluation

5-1-2014 IMPLEMENTATION DATE	 AUTHORIZING SIGNATURE:
---------------------------------	--

 Director's Initials
--