

Nash County
Assistance Policy
For the 2026 Cycle of the
Urgent Repair Program

What is the Urgent Repair Program? Nash County has been awarded \$165,000 by the North Carolina Housing Finance Agency (“NCHFA”) under the 2026 cycle of the Urgent Repair Program (“URP26”). This program provides funds to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as the frail elderly and persons with disabilities. A total of 10 households are anticipated to be assisted under URP26.

This Assistance Policy describes who is eligible to apply for assistance under URP26, how applications for assistance will be rated and ranked, what the form of assistance is, and how the repair/modification process will be managed. The County has tried to design this URP26 project to be fair, open, and consistent with the County’s approved application for funding and with NCHFA’s URP Program Guidelines.

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds. Additional funds for construction costs are provided by Nash County in the amount of \$5,000.

Eligibility: To be eligible for assistance under URP26:

- 1) Applicants must reside within Nash County, but outside the City of Rocky Mount jurisdiction;
- 2) Applicants must prove they own and occupy the home in need of repair;
- 3) Applicants must have a household income which does not exceed 50% of the statewide non-metropolitan median income for the household size (See income limits below.);
- 4) Applicants must have a special need (i.e. be elderly, > 62 years old, handicapped or disabled, a single parent with a dependent living at home, a military veteran, a large family with > 5 household members, or a household with a child below the age of 6 with lead hazards present in the household);
- 5) Applicants must have urgent repair needs, which cannot be met through other state or federally-funded housing assistance programs;
- 6) The property must be free of any delinquent taxes or liens in default at the time of application. An exception will be made for homeowners who have a payment plan established and payments are current. If the applicant is unsure of their tax status, the applicant should call the Nash County Tax Office at (252) 459-9815 prior to submitting the application. (Taxes will be checked for Nash County and municipalities.)
- 7) Applicants must submit a complete application with supporting documentation by the application cut-off date.

URP26 NC Statewide Median Income Limits
used for Nash County*

Median Income in NC: \$95,000

Number in Household	30% of Median (very-low income)	50% of Median (low income)
1	\$19,950	\$33,250
2	\$22,800	\$38,000
3	\$25,650	\$42,750
4	\$28,500	\$47,500
5	\$30,800	\$51,300
6	\$33,100	\$55,100
7	\$35,350	\$58,900
8	\$37,650	\$62,700

*Income limits are subject to change based on annually published NC Housing Trust Fund Income Limits and Median Family Income and will be updated each year. This update will not require a re-approval of the governing authority. These are the 2025[DC1] Statewide Income Limits, as provided by the NCHFA.

What types of houses are eligible? Properties are eligible only if they meet all of the following requirements:

- The property must be an owner-occupied, single-family home within the boundaries of Nash County and outside the city limits of Rocky Mount.
- The property must have a legitimate urgent repair or accessibility modification need that can be addressed for no more than \$13,500 that will allow the occupants to remain in their homes. **It should be noted that this amount may not rectify all deficiencies in the house and that \$13,500 may not be spent on each home.**
- The property must have urgent repair needs, which cannot be met through other state or federally-funded housing assistance programs.

Unfortunately, some otherwise-eligible Nash County applicants will be deemed ineligible because their homes fail one or more of these requirements.

Outreach Efforts of the Urgent Repair Program: Nash County has a robust housing program and receives a large number of applications each year. Nash County will advertise the Urgent Repair Program:

- In local public buildings throughout Nash County;
- Mailing all individuals who are voluntarily on the Housing Assistance Request list;
- Nash County website;
- Nash County departments, including: both Nash County senior centers, Veteran Services, and Social Services.

Selection of Applicants: The County 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 based on the priority ranking system. Applicants may be eligible for multiple special needs categories. The applications will be ranked according to which receive the most points to least points.

Priority Ranking System for Nash County's URP26

Special Needs (for definitions, see below)	Points
Veteran member in household	4
Disabled member in household	6
Elderly member in household (<i>age 62 or older</i>)	3
Single-Parent Household (<i>with 1 or more children in the home</i>)	4
Large Family (<i>5 or more permanent residents, 4 of whom are immediate family</i>)	2
Household with child(ren) under six years of age with lead hazards in the home	2
Other Priority Criteria	Points
No awarded Nash County housing program in past 3 years	2
Childcare worker employed at a licensed child care center as defined by NCDHHS	4
Minors in Household (one point per minor)	1+
Tiebreaker – within any point level	Points
Tiebreaker #2: Lowest gross avg income amount	
A minimum of 50% of households assisted will be less than 30% area median income	

Under NCHFA Program Guidelines, a minimum of 50% of households assisted must have incomes that are less than 30% of the area median income for the household size, and no household with an income exceeding 50% of the area median household income will be eligible. This guideline will be adhered to strictly and will be the primary factor in the selection of those households to be assisted under URP26.

Recipients of assistance under the URP26 will be chosen by the above criteria without regard to race, color, religion, national origin, sex, familial status, and disability.

The definitions of special needs populations under URP26 are:

- **Elderly:** An individual aged 62 or older.
- **Disabled:** A person who has a physical, mental, or developmental disability that greatly limits 1 or more major life activities, has a record of such impairment, or is regarded as having such an impairment.
- **Large Family:** A large family household is composed of 5 or more individuals; at least 4 are immediate family members.
- **Single-Parent Household:** A household in which 1 and only 1 adult resides with 1 or more dependent children.
- **Veteran:** A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.
- **Child in household with lead hazards:** A household in which lead hazards are present (i.e. the home was built prior to 1978) and one or more children at or under the age of six permanently reside therein.
- **Household Member:** Any individual who is an occupant (defined below) of the unit to be rehabilitated 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 the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family’s application.

The definitions of additional priority populations under URP26 are:

Childcare worker: A childcare worker is defined as an individual that works for a licensed childcare facility as defined by the Department of Health and Human Services.

In emergency cases: Nash County reserves the right to prioritize an application. Emergency cases are defined as follows: A situation in which a household member has an immediate threat to their health or safety due to a home repair need that will displace them prior to April 1, 2026 (rehab work under contract date). These applications will be received at any time during the funding cycle and will be evaluated on the ability of the program to complete the work in a timely manner that meets the goal of assisting homeowners to safely remain in their homes.

Client Referral and Support Services: Many homeowners assisted through the Urgent Repair Program may also need other services. When the Urgent Repair Program staff meet the homeowner during the work write-up process, they will discuss the resources and programs available through the County and refer them as appropriate.

What is the form of assistance under URP26? The County will provide assistance to homeowners whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured, deferred, interest-free loan, forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan? The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by the County's Rehabilitation Specialist. There is no minimum amount of the loan; however, the maximum lifetime limit per dwelling unit for URP26 is \$15,000.

What kinds of work will be done? Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under URP26. Please understand that all deficiencies in a home will likely not be able to be repaired with the available funds.

All work that is completed under URP26 must meet or exceed the NC Residential Building Code.

Who will do the work on the homes? The County is obligated under URP26 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 those very difficult requirements, the County will invite bids only from contractors who are part of an "approved contractors' registry".

A minimum of 3 approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract.

Please request a copy of the County's Procurement and Disbursement Policy for further information.

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for Nash County's URP26, what work can be done, and who will do it, let's go through all the major steps in the process:

1. **Completing an Application form:** Homeowners who wish to apply for assistance must do so by August 8, 2025. Contact Emmanuel Agoh, Community Development Specialist at (252) 462-2680 for an application. **Proof of ownership and income will be required.** Those who

have applied for housing assistance from the County in the past will not automatically be reconsidered. A new application will need to be submitted.

2. **Preliminary inspection:** The County's Rehabilitation Specialist will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications.
3. **Screening of applicants:** Applications will be rated and ranked by the County based on the priority system outlined above. The households to be assisted will be selected by October 1, 2025. Household income will be verified for program purposes only; information will be kept confidential. Ownership of property will be verified along with other rating factors. From this review, the 10 highest ranked applicants will be chosen. There will also be a list of alternates in the order of ranking. Applicants not receiving notification on their status in URP26 by December 1, 2025 may contact the Community Development Specialist at (252) 462-2680 to confirm the disposition of the application.
4. **Applicant interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview. Before proceeding with any work on their home, the applicant will be given 5 days in which to decide whether to accept the URP Program conditions and participate in the URP program or not. Applicants will be encouraged to consult with family members and legal professionals to determine the best course of action for them.
5. **Work write-up:** The County'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, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. 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 bidding is completed.
6. **Formal agreement:** After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern the repair/modification process and an explanation of the Promissory Note, which is considered a forgivable loan. This agreement will define the roles of the parties involved throughout the process.
7. **Bidding:** The work write-up and bid documents will be sent to a minimum of 3 contractors on the Approved Contractors' Registry who will be given 2 weeks in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. Each will need access to areas of the house in which work is to be performed, to prepare a bid. A bid opening will be conducted at Nash County Administrative Building at a specified date and time, with all bidders and the homeowner invited to attend.
8. **Contractor selection:** Within 72 hours of the bid opening and after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of: (1) the selection; (2) the amount; (3) the amount of the County's cost estimate; (4) any support or contingency costs that will be included in the loan amount; and (5) if other than the lowest bidder is selected, the specific reasons for the selection.
9. **Execution of loan and contract:** The loan will be executed as well as the repair/modification contract prior to work beginning on the project. This contract will be between the contractor

and homeowner, with the County signing as an interested third party. The cost of the actual work and project related support costs (up to the maximum amount of \$1,500) will be included in the loan document, which will not exceed \$15,000. Contractors must submit proof of liability insurance and workman's compensation insurance as required by State law.

10. **Pre-construction conference:** A pre-construction meeting will be held at the home. At this time, the homeowner, contractor, and program representatives will be present and discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). If the contract has been executed, the County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date within 48 hours of the pre-construction meeting.
11. **Construction:** The contractor will be responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. 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 (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Code Enforcement Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP26. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable.
12. **Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner, the contractor and 2 representatives of Nash County. If the changes require an increase in the loan amount, a loan modification stating these changes in the contract amount must be completed by the County and executed by the owner. If the changes result in a decrease in the loan amount, an estoppel informing the homeowner of these changes in the contract amount will be completed by the County and conveyed to the owner. If the changes result in a no cost change order to the construction contract, then the County will issue a no-cost change order to establish the work scope revisions.
13. **Payments to contractor:** The contractor will be paid following inspection of, and satisfactory completion of, all items on the work write-up and change orders, if any, as outlined in the County's Procurement and Disbursement Policy.
14. **Post-construction meeting:** Following construction, the contractor and the Rehabilitation Specialist will sit down with the homeowner. At this meeting the contractor will hand over all owner's manuals and warranties on equipment. The contractor and Rehabilitation Specialist will go over operating and maintenance requirements for any new equipment installed and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.
15. **Closeout:** Once all items outlined in Section 13 (payments to contractor) has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out (fully completed).
16. **Warranty Period:** It is extremely important that any problems with the work that was performed be reported in writing to the contractor and the County as soon as possible. All bona fide defects in materials and workmanship reported within one (1) year of completion of

construction will be corrected by the Contractor, free of charge.

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 will be available to the public starting 9:00 am July 29, 2025.
- Applications must be turned in at the Nash County Administration Building by 12:00 p.m. on August 8, 2025.
- Households to be assisted will be selected by October 1, 2025
- Loans will be made to selected households by December 15, 2025.
- All rehabilitation work must be under contract by April 1, 2026.
- All rehabilitation work must be completed by December 28, 2026.

How do I request an application? Contact:

Emmanuel Agoh
Community Development Specialist
Nash County
120 West Washington Street, Suite 3040
Nashville, NC 27856
252-462-2680

Additionally, applications can be picked up in person at the Grants and Housing office in Administration Building at the address above.

Is there a procedure for dealing with complaints, disputes, and appeals? Although the application process and repair/modification guidelines are meant to be as fair as possible, Nash County realizes that there is still a chance that some applicants or participants may feel that they were not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that their application was not fairly reviewed or rated and would like to appeal the decision made about it, they should contact Emily Moore, Grants and Intergovernmental Relations Director, within 5 days of the initial decision and voice his/her concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application.
3. Nash County will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed per the contract, he/she must inform the contractor and the Rehabilitation Specialist.
2. The Rehabilitation Specialist will inspect the work in question. If it is found 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 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.

4. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the Nash County Grants & Intergovernmental Relations Director.
5. Should the mediation conference fail to resolve the dispute County Manager. will render a written final decision.

Will the personal information provided remain confidential? Yes. Information in applicant files will remain confidential. Access to the information will be provided only to Nash County employees who are directly involved in the program, the Rehabilitation Specialist, the North Carolina Housing Finance Agency, and auditors.

What about conflicts of interest? No officer, employee or other public official of the County, or member of the County Board of Commissioners, or entity contracting with the County that exercises any functions or responsibilities with respect to URP26 shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for himself/herself or those with whom they have family or business ties, during their tenure or for 1 year thereafter. Relatives of County employees, Board of Commissioners and others closely identified with the County, may be approved for rehabilitation assistance only upon public disclosure before the County Board of Commissioners and written permission from NCHFA.

What about favoritism? All activities under URP26, 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.

Who can I contact about URP26? Any questions regarding any part of this application or program should be addressed to:

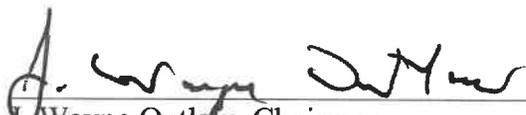
Emmanuel Agoh
Community Development Specialist
Nash County
120 West Washington Street, Suite 3040
Nashville, NC 27856
(252) 462-2680

AJ Mandigo
Housing Specialist
McDavid Associates, Inc.
3714 North Main Street
Farmville, NC 27828
(252) 753-2139

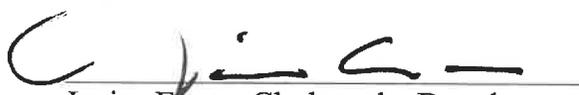
These contacts will answer questions and inquiries in the most efficient and correct manner possible.

The County Manager is authorized to amend this Assistance Policy as needed for effective program execution.

This Assistance Policy is adopted this 7th day of July 2025.



Wayne Outlaw, Chairman
Nash County Board of Commissioners



Janice Evans, Clerk to the Board,
Nash County Board of Commissioners