

EXHIBIT D

HOME RETRO PROGRAM APPLICANT INFORMATION SHEET

This information sheet describes basic program requirements and provides a list of things that you need to know before committing to a Home Retro grant.

GENERAL PROGRAM INFORMATION:

MaineHousing is the Home Retro Program funding agency. The program is administered by Alpha One.

Alpha One will take your application, perform all necessary eligibility verifications and inspect the work. **By program rule, Alpha One is required to authorize only that work which is necessary to make your home accessible and/or safe. This is not a program that remodels homes for things that would be nice to have but are not necessary.** Once the grant is closed, it will be sent to the appropriate agency. If all guidelines are met, the appropriate agency will fund your grant with funds being held in escrow by Alpha One on your behalf.

The type and amount of grant you receive will be contingent upon the funds available, your household income and/or the type of retro work you need.

- You must use the home you plan to repair as your principal residence. Property taxes must be up to date and paid.
- **Do not** start any retro work until Alpha One notifies the property owner/homeowner that work can begin. MaineHousing will not reimburse for work started prior to Alpha One's notification to begin.
- Inspections will be conducted by Alpha One during the construction phase. MaineHousing, may also inspect work.

CONTRACTOR MINIMUM STANDARDS:

- The property owner/homeowner, with the assistance of Alpha One, must select a contractor from Alpha One's pre-qualified pool of contractors. This list will be provided to the property owner. If the property owner does not select a contractor from the pre-qualified list, you will not receive a grant through this program. Homeowners (and in applicable situations, tenants) are prohibited from doing their own work.
- If you know of a contractor you would like to use in your project, that contractor may apply to become pre-qualified for the program and he/she will have to bid on the project just like any other contractor.
- A pre-qualified contractor is a contractor who has demonstrated proof of workers compensation and liability insurance, references, assurances that the company does not appear on a state or federal debarred list, knowledge of local codes and a willingness to sign and adhere to the Attorney General's standard construction contract. **Neither the administering agency nor Alpha One can guarantee the work of the contractor.**
- Proposals should be obtained from more than one pre-qualified contractor, as three bids are required for each project. **If the property owner/homeowner chooses a contractor whose bid is higher than another, the property owner will be responsible for paying the difference between the lowest qualified bid and the bid the property owner chose.**

CONTRACTS, PERMITS AND LICENSED TECHNICIANS:

- The State of Maine requires many trade persons to be licensed. Common examples include plumbers, electricians, and heating system technicians. Contractors that disturb painted surfaces in pre-1978 homes must be RRP (Renovation, Repair & Paint) Certified. The contractor must provide proof of any required licensing or training. You should check to see if the contractor has obtained building permits to do the work. Some kinds of retro work do not require permits. Building permits must be displayed at the job site and copies will be kept by Alpha One.

- MaineHousing requires the use of a standard construction contract based on the Maine Attorney General's model contract for home construction and repair. Alpha One will provide the contract to the property owner.

ESCROW DISBURSEMENTS:

- No payments will be made to the contractor until the property owner/homeowner **and** Alpha One have authorized payment by signature.
- No up-front payments are allowed.

RESOLUTION OF DISPUTES:

The Home Retro Program uses a standard procedure for resolving disputes between the property owner/homeowner and the contractor, concerning the retro work of a home. Alpha One is initially responsible for resolving disputes. If a dispute arises concerning the provisions of the signed contract or the performance by the parties, contact Alpha One immediately and describe your complaint. You must submit your complaint in writing. Failure to provide a written complaint may result in no action on the part of Alpha One. If Alpha One is unable to resolve your dispute, the following process will be initiated.

- *Notice of Dispute.* Within five business days of becoming aware of a dispute that is not resolved, Alpha One will send MaineHousing a notice of the dispute. Alpha One will also notify the parties to the dispute.
- *Informal Conference.* Alpha One will set up an informal conference to be held within fifteen days from when Alpha One becomes aware of the dispute. Alpha One will notify all parties of the date, time and place of the informal conference giving reasonable consideration to the schedules of all parties and the severity of the dispute. If the informal conference produces a resolution, Alpha One will prepare a document signed by all parties that plainly states the agreed upon resolution.
- *Binding Arbitration.* A construction escrow agreement among the contractor, the homeowner, and Alpha One will contain a binding arbitration clause. If the informal conference does not produce a resolution, Alpha One will issue a document stating that no resolution was reached and that the parties will participate in a binding arbitration proceeding to be held as soon as possible after the informal conference. Unless Alpha One, homeowner, and contractor otherwise agree, the arbitration shall be conducted in accordance with the Maine Uniform Arbitration Act.

RETRO WORK OF EXISTING HOMES IS NOT ALWAYS EASY

- Existing homes, especially older ones, tend to settle or shift over time. Shifting overtime causes windows, doors, ceilings, walls and floors to not be as "square" or level as they were when newly constructed. Homeowners should not expect that retro work will result in a perfectly square, level or smooth result when the work is completed.
- It can be stressful living in a home that is undergoing retro work. The work can be noisy and disruptive. Many contractors have a backlog of work, thus it may take several weeks to complete the work on your home.
- Use of utilities such as electricity will be required during the work. Homeowners may see an increase in electric and heating bills during retro work. Utility bills are the responsibility of the property owner (or tenant as specified within a lease agreement), not the contractor.
- The homeowner (or in the event of rental situation, the tenant) is responsible for securing pictures on walls, items in cabinets or on shelves that may fall when work is being conducted.
- Houses always need maintenance. It is a good idea for the property owner to save a little each month for future repairs and maintenance.