



**COMMUNITY AGING IN PLACE PROGRAM
and
OLDER ADULT HOME MODIFICATION GRANT PROGRAM**

**COMMUNITY AGING IN PLACE PROGRAMS
GUIDANCE AND PROCEDURES**

*January 1, 2023
Revised May 5, 2023*

Prepared by
Maine State Housing Authority
26 Edison Drive
Augusta, ME 04330

TABLE OF CONTENTS

INTRODUCTION	4
CHAPTER A: PROGRAM GUIDANCE	5
SECTION A1: DEFINITIONS	5
SECTION A2: COMMUNITY AGING IN PLACE PROGRAMS OVERVIEW	6
A. Community Aging in Place Program Summary	6
Primary Purpose	6
B. Key Components	6
1. Federal Older Adult Home Modification Program.....	6
2. State Community Aging in Place Program	7
C. State Community Aging in Place Program and Federal Older Adult Home Modification Program Comparison	8
SECTION A3: ELIGIBILITY REQUIREMENTS	8
A. Income Eligibility	8
B. Property Eligibility	9
1. In General.....	9
2. Primary Residence	9
C. Ownership and Occupancy	10
1. Proof of Ownership.....	10
a. Federal Older Adult Home Modification Program.....	10
b. State Community Aging in Place Program Proof of Ownership	10
2. Occupancy.....	10
SECTION A4: PROJECT COST LIMITS	10
A. In General	10
B. Federal Older Adult Home Modification Program:	11
C. State Community Aging in Place Program:	11
SECTION A5: USE OF PROGRAM FUNDS	11
SECTION A6: SCOPE OF WORK	11
A. Eligible Improvements	11
B. Ineligible Improvements	12
C. Environment Reviews	13
1. Federal Older Adult Home Modification Projects.....	13
2. State Community Aging in Place Projects	13
D. Historical Preservation	13
SECTION A7: PROPERTY INSPECTIONS	14
A. Inspector Required Knowledge	14
B. Federal Older Adult Home Modification Inspector Credentials	14
C. Inspection Requirements:	14
1. Initial Inspection.....	14

SECTION A8: DOCUMENT MANAGEMENT SYSTEMS	14
A. Electronic Submission of Documents	14
B. Program Forms	14
C. Web Access (“Partner Portal”)	15
SECTION A9: APPLICABLE LAWS AND AMENDMENTS	15
A. Applicable Laws	15
B. Amendments	15
CHAPTER B: PROGRAM PROCEDURES	15
SECTION B1: PROGRAM DOCUMENT	15
A. In General	15
B. Federal Older Adult Home Modification Program	15
C. State Community Aging in Place Program	15
SECTION B2: PARTICIPANT INTAKE	15
A. Participant Inquiries	15
B. Pre-Screen Potential Participants	16
1. Eligible Participants	16
2. Ineligible Participants.....	16
C. Establish Project File	16
SECTION B3: INCOME VERIFICATION	16
A. Determine Participant’s Eligibility	16
B. Verify Property Ownership and Insurance Coverage	16
C. Determine Participant’s Gross Household Income	16
1. Income Information	17
2. Irregular Income.....	17
D. Verify Income	17
1. Federal Older Adult Home Modification Projects.....	17
a. In General.....	17
b. Income Documentation	17
2. State Community Aging in Place Projects	18
3. Verification Complete.....	18
E. Calculate Participant’s Gross Household Income	18
1. Gross Monthly Income	18
2. Annualized Gross Income	18
3. Income Determination	18
4. Self-Employment.....	18
5. Rental Income.....	19
6. Interest	19
7. Other Amounts.....	19
SECTION B4: PROPERTY ASSESSMENT	19
A. Initial Assessment	19

B. Post Initial Assessment	20
SECTION B5: INSTALLATION	20
A. Installation	20
B. Building Permits	21
SECTION B6: CHECK IN	21
A. Client Check-in Call	21
SECTION B7: FINAL ASSESSMENT	21
SECTION B8: EVALUTION	22
A. Impact Areas:	22
SECTION B9: TECHNICAL REQUIREMENTS	22
A. Technical Capabilities:	22
SECTION B10: MONITORING/REPORTING	22
A. Monitoring	22
B. In General	22
C. Final Report	23
D. Federal Older Adult Home Modification Program	23
HUD Section 3 Verification Data Form and Instructions (Appendix R3)	23
SECTION B11: ELECTRONIC DOCUMENT MANAGEMENT SYSTEMS	23
A. In General	23
B. User Access	24
1. User Set up	24
2. Change a User’s Authorization Level or Remove User Access.....	24
3. Confirmation.....	24
D. Partner Organization Portal	24
E. ShareFile	25

INTRODUCTION

The Maine State Housing Authority Community Aging in Place Program (CAIP) and Older Adult Home Modification Grant Program (OAHM) provide services to assist aging homeowners with low-cost, high-impact home modifications to make their homes safe. The Community Aging in Place Programs (CAIP) are administered by MaineHousing and subgrantee Partner Organizations across the state, as defined herein, with each Partner Organization being responsible for implementing the CAIP within a particular region of Maine.

This *Community Aging in Place Programs* (the “Community Aging in Place Programs Guide”) is designed to provide users with information about the Community Aging in Place rules, regulations, policies, and guidance for administering the CAIP Programs. Unless specifically stated otherwise, the requirements set forth in this CAIP Guide are applicable to Federal Older Adult Home Modification Grant Program and State Community Aging in Place Program.

NOTE: *Unless specified otherwise, the requirements set forth in this CAIP Guide are applicable to Federal and State Community Aging in Place Programs.*

The Community Aging in Place Guide has two sections:

Chapter A: Program Guidance, provides information about rules, policies and other guidance for the CAIP Programs;

Chapter B: Program Procedures, provides procedural guidance on how to administer CAIP Program projects; and

The CAIP Guide is a working tool and will be maintained by MaineHousing staff. When guidelines or clarifications are made to CAIP Programs, MaineHousing will issue a notification and revised pages to be added or replaced in this CAIP Guide. When income limits change, new charts will be issued for replacement and made available on MaineHousing’s website at <http://www.mainehousing.org/partners/partner-type/community-agencies>.

CHAPTER A: PROGRAM GUIDANCE

SECTION A1: DEFINITIONS

As used in this CAIP Guidance, the following terms shall have the following meanings:

Activities of Daily Living	Basic self-care tasks that include: eating, bathing, dressing, toileting, transferring (walking) and continence.
Administration Contract	MaineHousing Community Aging in Place and/or Older Adult Home Modification Program Administration Contract(s) entered into by and between MaineHousing and each Partner Organization.
Aging-in-Place (AIP)	The ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.
Primary Residence	A privately owned detached dwelling, townhouse, duplex, condominium unit, mobile home, manufactured home, modular home, or accessory dwelling unit, where the Grant Recipient lives and which is not rented out. The Primary Residence home is a structure used as a single Living Unit. The Living Unit must have running water, heat, electrical service, cooking, sleeping, and separate bathroom facilities.
Grant	Services made available in the form of home repairs to Grant Recipients.
Grant Recipient	An eligible recipient who owns their own home or lives in a home owned by a family member that has been approved for a Community Aging in Place Grant.
Gross Household Income	The total household annual income before taxes and deductions as computed in accordance with the requirements contained in the Community Aging in Place Guide.
HUD	United States Department of Housing and Urban Development.
Instrumental Activities of Daily Living (IADL’S)	Complex skills needed to successfully live independently which include; managing finances, navigating transportation, shopping, preparing meals, using the telephone, managing medications, basic housework and maintenance.
MaineHousing	Maine State Housing Authority.
Maintenance Repairs	Those activities that slow or halt deterioration of a building and do not materially add to its value or adapt it to new uses and do not have an impact on the environment.
MUBEC	The Maine Uniform Building and Energy Code, 10 MRSA §9721 <i>et seq.</i>
Owner	The individual or entity whose name is on the property deed as owner of the Primary Residence benefiting from receipt of Community Aging in Place Program.
MaineHousing Notice	Community Aging in Place Program updates that MaineHousing may circulate from time to time.
Participant	Any individual or entity who has applied for an the Community Aging in Place Program

Partner Organization	Any one of the Organizations chosen by MaineHousing to administer the Community Aging in Place Program.
Rehabilitation/ Major Repair Projects	Projects that may have an impact on the environment or the environment may pose a health/safety impact on the structure and/or residents
Renovation, Repair& Painting (RRP) Contractor	A contractor or individual who has successfully completed an accredited EPA lead course.
State	State of Maine.
Universal Design (US)	The design of houses to make them accessible to all people, regardless of age, disability or other factors.

AGING-IN-PLACE SEGMENTS

There are three segments within Aging-In-Place¹:

Without Urgent Need	Are not currently experiencing immediate or significant health issues.
With Progressive special Condition-Based Needs	This includes those with a chronic or progressive condition that requires modifications or attention to allow them to age in place. They are usually aware of their needs but addressing them may not be urgent.
With Traumatic Change Needs	Traumatic change that necessitates accommodating modifications to allow them to age in place. . . or even to return home from the hospital or rehab.

SECTION A2: COMMUNITY AGING IN PLACE PROGRAMS OVERVIEW

A. Community Aging in Place Program Summary

Primary Purpose

The Community Aging in Place is to provide Grants to eligible elderly Participants to assist with necessary home modifications and limited repairs to reduce older adults’ risk of falling, improve general safety, increase accessibility, and to improve their functional abilities in their home.

B. Key Components

1. Federal Older Adult Home Modification Program

Key components of the Older Adult Home Modification Program are summarized as follows:

- a. Install home modification measures in 190 single-family units of low-income elderly homeowners.

¹ The National Association of Home Builders, “Certified Aging in Place Specialist” training program.

- b. Create greater public awareness about the need for home modifications among the older adult populations.

2. State Community Aging in Place Program

Key components of the State Community Aging in Place Program are summarized as follows:

- a. Install home modification measures in single-family units of low-income elderly homeowners.
- b. Create greater public awareness of the about the need for home modifications among the older adult populations and persons with disabilities.

C. State Community Aging in Place Program and Federal Older Adult Home Modification Program Comparison

Program Component	State-Community Aging in Place Program	Federal Older Adult Home Modification Program
Dwellings Requirements	<ul style="list-style-type: none"> Primary Residence, occupied by the Grant Recipient. 	<ul style="list-style-type: none"> Primary Residence, occupied by the Grant Recipient.
Eligibility	<ul style="list-style-type: none"> Age 55 years of age and over; or Has a disability 	<ul style="list-style-type: none"> Age 62 years of age or older
Income Eligibility	<ul style="list-style-type: none"> Income of households being served must be at or below <u>100% AMI</u>. 	<ul style="list-style-type: none"> <u>Owner-occupied, Primary Residence:</u> households must have incomes at or below <u>80% AMI</u>
Grant Limits	<ul style="list-style-type: none"> Funding not to exceed an average \$3,000 per project. 	<ul style="list-style-type: none"> Funding not to exceed an average \$3,000 per project.
Property Assessment & Installation	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> When utilizing funds under the Federal Older Adult Home Modification Program, the home assessment must be completed by a Certified Aging in Place Specialist (CAPS) <i>or</i> licensed Occupational Therapist (OT). When utilizing funds under the Federal Older Adult Home Modification Program, only a licensed Occupational Therapist (OT) <i>or</i> Certified Aging in Place Specialist (CAPS) can perform the home assessment and will create and complete the Final Work Plan with the Program Coordinator and Maintenance Technician. However the work cannot begin until approval from the Occupational Therapist (OT) has been granted. When utilizing funds under the Federal Older Adult Home Modification Program, a licensed Occupational Therapist (OT) <u>must be present</u> to assess the completed installation before completing and signing the Work Plan and Consent Forms.

SECTION A3: ELIGIBILITY REQUIREMENTS

A. Income Eligibility

Participant household incomes must be at or below 100% of the Area Median Income (AMI) for State Community Aging in Place or 80% of the Area Median Income for HUD Older Adult Home Modification Program as established and published annually by The United States Department of Housing and Urban Development (HUD) based on the Participant’s location and adjusted for the size of the household as of the date of Consent.

- a. Annual gross household income is the aggregate annual gross income for all household members for whom income is counted according to the definitions of this CAIP Guide. To determine annual gross household income, refer to the Section B3(C), Determine Participant's Income Eligibility. Household size will affect maximum eligible income.
- b. **Federal Older Adult Home Modification Program**
Partner Organizations must examine and maintain source documents evidencing the household's annual gross income (*e.g.*, wage statement, interest statement, etc.).
- c. **State Community Aging in Place Program**
 - i. Partner Organizations must examine and maintain source documents evidencing the household's annual gross income (*e.g.*, wage statement, interest statement, etc.) or
 - ii. If the Grant Recipient self-certifies the household income retain the intake form documenting the income.
- d. To assess household's income eligibility, Partner Organization's shall consider three factors:
 - i. annual gross household income (*see* Section B3(C), Determine Participant's Income Eligibility for definitions of inclusion and exclusions);
 - ii. household size; and
 - iii. HUD 80% AMI limits.

B. Property Eligibility

1. In General

- a. Properties must be located in the target area.
- b. The Living Unit must have running water, heat, electrical service, cooking, sleeping, and separate bathroom facilities.

2. Primary Residence

- a. **Federal Older Adult Home Modification Program** owner occupied Primary Residence with an income eligible household, in which a person 62 years of age or older resides, located in the target area, and confirmed to contain health and safety hazards.
- b. **State Community Aging in Place Program** owner occupied Primary Residence with an income eligible household, in which a person 55 years of age or older and/or a person with a disability resides, located in the target area, and confirmed to contain health and safety hazards.

C. **Ownership and Occupancy**

1. **Proof of Ownership**

a. **Federal Older Adult Home Modification Program**

i. **Single Family**

A mortgage/property deed and most recent tax bill are required to verify ownership. In most cases, this information can be obtained from the Registry of Deeds and Town Office websites.

ii. **Manufactured Homes**

- A bill of sale or certificate of title in addition to any property deed and most recent tax bill to document ownership.
- Manufactured homes may be located on rented/leased land or owner land. When a manufactured homes are located on leased/rented land, only the physical structure of the home is eligible for home modification measures. Modifications to areas outside of the home are not eligible for improvements with Funds. Exception will be given for installation of stairs or ramps when written permission from the land owner is obtained.

b. **State Community Aging in Place Program Proof of Ownership**

i. **Single Family**

Partner organization will verify homeownership on the assessor's database or Verbally verify ownership with the town office or the homeowner will provide a property deed at initial visit.

ii. **Manufactured Homes**

- A recent tax bill
- Manufactured homes may be located on rented/leased land or owner land. When a manufactured homes are located on leased/rented land, only the physical structure of the home is eligible for home modification measures. Modifications to areas outside of the home are not eligible for improvements with Funds. Exception will be given for installation of stairs or ramps when written permission from the land owner is obtained.

2. **Occupancy**

The Participant must be living in the home to access funding through the Community Aging in Place Programs.

SECTION A4: PROJECT COST LIMITS

A. **In General**

Partner Agency must maintain an average project cost (not a maximum or minimum) per unit. It is understood that some projects will cost more than others to install home modifications. However, the average cost per project over the contract period cannot exceed the per project average (PPA) for the

current program period. All labor, materials, incidental repairs and support costs incurred during the contract period are used to calculate the PPA.

B. Federal Older Adult Home Modification Program:

Funding cannot exceed a total average cost of \$3,000 per owner-occupied, Primary Residence.

C. State Community Aging in Place Program:

Funding cannot exceed a total average cost of \$3,000 per owner-occupied, Primary Residence.

SECTION A5: USE OF PROGRAM FUNDS

The Community Aging in Place Programs are expressly subject to state and federal regulations. These regulations require strict enforcement of certain conditions specified below. By participating in the Community Aging in Place Programs, Partner Organizations undertake the initial enforcement responsibility and are advised that MaineHousing cannot waive compliance with such conditions. Unless otherwise directed in the Administration Contract, the following requirements must be met:

1. Grant funds can only be used for home modifications in Eligible Residences.
2. Community Aging in Place funds can only be used for eligible home modification measures identified in Section A6, Scope of Work.
3. The Gross Household Income of a Participant and any Co-Participant must be within the limits established under the Program, as set forth in this Community Aging in Place Guide. *See* Section A3, Income Eligibility.
4. The Eligible Residence shall be within the limits established under the Program as set forth in this Community Aging in Place Guide. *See* Section A3(A), Property Eligibility.

SECTION A6: SCOPE OF WORK

A. Eligible Improvements

1. The funds of a Community Aging in Place project shall be used to finance low-cost, high-impact Maintenance Repairs in the subject Eligible Residence as required by the Scope of Work.
2. All measures installed with Community Aging in Place Program funds must be in compliance with all applicable building and housing codes and standards.
 - a. In areas that have local building code, these codes must be followed.
 - b. In areas without local code, all installed measures shall follow and meet applicable MUBEC requirements.
3. Maintenance Repairs funded by the Community Aging in Place Programs include, but are not limited to, the following eligible modifications:
 - a. Safety:
 - i. Smoke Detector
 - ii. CO Detector

- iii. Dryer Vent
- iv. Refrigerator Coils
- v. Light Bulbs
- vi. Furnace Filter
- b. Minor Repairs:
 - i. Flooring Repairs
 - ii. Storm Door install
 - iii. Gutter Work
 - iv. Steps
 - v. Existing Ramps
 - vi. Winterizing
 - vii. Minor Plumbing
 - viii. Minor Electrical
 - ix. Custom Work:
 - Build/repair interior wall
 - Shower Water retainer
 - Build Shelf
- c. Accessibility Modifications:
 - i. Grab Bars
 - ii. Shower Wand
 - iii. Shower Seat
 - iv. Raised Toilet Seat
 - v. Drawer Pulls
 - vi. Doorbell
 - vii. Lighting
 - viii. Install Handrails
 - ix. Lever Door Handle
 - x. Kitchen Faucet

B. Ineligible Improvements

Rehabilitation/Major Repair Projects are ineligible.

Activities listed below are ineligible measures that cannot be funded through a Community Aging in Place Programs. This is not an all-inclusive list; items not appearing are not automatically eligible.

1. Foundation Work
2. Furnace Repair/Replacement

3. Chimney Cleaning/Repairs
4. Major Electrical
5. Major Plumbing
6. Participant Repair (dishwasher, stove)
7. Roof Repair/Replacement
8. Hot Water Tank Repair/Replacement
9. Walk-in Shower Installations
10. Chair Lift
11. Mold Remediation
12. Painting
13. Drywall Repairs
14. Heating Register Replacement
15. Flooring Installation
16. New Toilet Install
17. New Windows
18. New Gutter Install
19. Mobile Home Skirting
20. Concrete Work
21. Other tasks determined to be infeasible by the Agency Partner
22. When a manufactured homes are located on leased/rented land, only the physical structure of the home is eligible for home modification measures. Modifications to areas outside of the home are ineligible for improvements.

C. Environment Reviews

1. Federal Older Adult Home Modification Projects

Rehabilitation and/or Major Repair projects are an ineligible use of funds; therefore an environmental review is not required.

2. State Community Aging in Place Projects

Not applicable.

D. Historical Preservation

Rehabilitation and/or Major Repair projects are an ineligible use of funds; therefore the Maine State Historic Preservation Office review is not required.

SECTION A7: PROPERTY INSPECTIONS

A. Inspector Required Knowledge

Maintenance Technicians and Construction Contractors must be familiar with the Maine Uniform Building and Energy Code (MUBEC), have knowledge of accessibility standards and best practices, rehab standards, specification writing, job estimating, and general construction practices.

1. MUBEC

Accessibility Standards and Best Practices

B. Federal Older Adult Home Modification Inspector Credentials

Maintenance Technicians and Construction Contractors working on projects funded with HUD Older Adult Home Modification Grant funds must complete the Renovation, Repair & Painting (RRP) Contractor training within 12 months from date of hire. A copy of the documentation for the RRP certification must be maintained by the Partner Organization and made available to MaineHousing staff upon request.

C. Inspection Requirements:

1. **Initial Inspection**

- a. **In General**

Prior to the commencement of any work, all projects eligible for Funds must be inspected by the Partner Organization's Maintenance Technician. The Maintenance Technician must complete the applicable assessment form to verify the scope of work for the project.

SECTION A8: DOCUMENT MANAGEMENT SYSTEMS

A. Electronic Submission of Documents

1. Community Aging in Place Program documents/reports must be submitted electronically via MaineHousing's ShareFile system.
2. Partner Organizations should never send email communications to MaineHousing that contains Personal Identifiable Information (PII). The following must be considered when sending email communications to MaineHousing, whether or not encrypted:
 - a. Remove the PII from the email subject line, body, and attachments before sending an email to MaineHousing; or
 - b. Send the communication and/or document(s) containing PII to MaineHousing via ShareFile.

B. Program Forms

Project forms are available on MaineHousing's website (Partner Portal)

<https://www.mainehousing.org/partners/partner-type/community-agencies/state-lead-paint-hazard-abatement-program>. See Chapter B10: Monitoring/Reporting, for more information.

C. Web Access (“Partner Portal”)

MaineHousing has created a web portal exclusively for Community Aging in Place Partner Organizations. Through this portal, Partner Organization staff can access forms, manuals, spreadsheets, and other tools needed to administer programs. The site also includes access to updates and notices.

SECTION A9: APPLICABLE LAWS AND AMENDMENTS

A. Applicable Laws

Nothing in the Community Aging in Place Guide shall be construed in such a manner as to conflict with, alter, or amend any federal or State laws or regulations applicable to the conduct of each Partner Organization’s business.

B. Amendments

The Community Aging in Place Guide may be amended or supplemented from time to time by MaineHousing by publishing changed pages or Program Bulletins on MaineHousing’s website/Partner Portal: <http://www.mainehousing.org/partners/partner-type/community-agencies/lead-hazard> In the event of any conflict between the provisions of the Administration Contract and this Community Aging in Place Guide, the Administration Contract shall govern.

CHAPTER B: PROGRAM PROCEDURES

SECTION B1: PROGRAM DOCUMENT

A. In General

Partner Organizations must use the Community Aging in Place Access Database or Excel Spreadsheet provided at the time of start-up.

B. Federal Older Adult Home Modification Program

Partner Organization will be required to:

1. Use required Federal Older Adult Home Modification forms provided by HUD Office of Policy Development and Research and Healthy Housing Solutions;
2. Enter Participant evaluation information into RedCap assessment tool.

C. State Community Aging in Place Program

Partner Organization will be required to use the required forms provided by MaineHousing.

SECTION B2: PARTICIPANT INTAKE

A. Participant Inquiries

All inquiries go to the Program Coordinator. Normally, the Participant should be the homeowner/resident who is in need of home modification measures. However, in the event the Participant is physically or mentally unable to answer the questions and describe the work needed, a caregiver/guardian or family member can handle the call. In such a case, caregiver/guardian or family member would also need to be able to interact with the Program Coordinator and Maintenance Technician during the home assessment, including helping the Participant to understand and sign the forms needing signatures, or sign for the

Participant if needed.

B. Pre-Screen Potential Participants

Partner Organizations shall pre-screen potential Participants to assess eligibility. When a potential Participant contacts a the organization, the trained Program Coordinator will briefly describe Community Aging in Place Programs and eligibility criteria, including income guidelines and ownership and occupancy of the property to be improved.

1. Eligible Participants

- a. If the potential Participant appears eligible for the Community Aging in Place Programs, the Partner Organization schedule an Initial Assessment visit to the Participant's home, on a date and time convenient for the Participant.
- b. Program Coordinator will input the Intake information into the database.

2. Ineligible Participants

- a. If the potential Participant is clearly ineligible the Program Coordinator will provide the Participant with other resources.
- b. Ineligible Participants must be added to the Community Aging in Place Access Database or Excel Spreadsheet.

C. Establish Project File

Partner Organization shall establish a project file to keep all documentation pertaining to the project. The file shall contain the required documents described in Section B1, Program Documents.

SECTION B3: INCOME VERIFICATION

A. Determine Participant's Eligibility

Refer to Section A3, Eligibility Requirements. The Partner Organization shall calculate AMI based on the Participant's income and household size provided during Intake and supporting documents.

B. Verify Property Ownership and Insurance Coverage

Verify property ownership by reviewing a copy of the Participant's property deed, latest tax bill and any other documents that prove ownership.

C. Determine Participant's Gross Household Income

Participant's annual gross household income must not exceed income limits for the respective Community Aging in Place Program funding the project. *See* Section A3(A), Income Eligibility.

1. Income Information

The following sources of income should be considered when calculating annual gross income:

- a. Wages (gross monthly) from employment
- b. Additional monthly income from:
 - i. Overtime
 - ii. Part-Time Employment
 - iii. Pensions
 - iv. Veterans Administration Compensation
 - v. Net Rental Income
 - vi. Self Employment
 - vii. Child Support
 - viii. Public Assistance (TANF/WIC/GA)
 - ix. Social Security Benefits
 - x. Unemployment Compensation

NOTE: Participants must provide original documents. The Partner Organization should make copies of original documents for the project file and return the originals to the Participant. Date of receipt of documents and other forms must be date/time stamped by the Partner Organization.

2. Irregular Income

If the Participant has regularly earned overtime, bonuses, shift differentials or commissions, they must be included in income even when the employer does not guarantee their continuation.

D. Verify Income

1. Federal Older Adult Home Modification Projects

a. In General

- i. Verified income is used to determine income eligibility.
- ii. Gross Household Income stated during intake must be verified.
- iii. Partner Organization must verify annual gross household income using standard employment verification forms, including employment deposits and/or pay stubs. Paystubs must be recent, consecutive and depict the Participant's projected income.

b. Income Documentation

- i. The Partner Organization shall verify the Participant's income by obtaining copies of wages from current payroll stubs, or signed employer certifications.
- ii. Certifications of income from non-payroll sources such as unemployment, disability compensation (such as Social Security Disability Insurance or Supplemental Security Income), Temporary Assistance for Needy Families (TANF), Women Infants and Children (WIC), or retirement or pension benefits are also required when applicable.

- iii. Partner Organizations must follow income verification document review hierarchy in all cases:
 - (a) Third Party (online or hard copy).
 - (b) Verbal Third Party (documented by the Partner Organization).

2. State Community Aging in Place Projects

Self-certification of Gross Household Income as stated by the Participant during intake and documented on the intake form will be acceptable by the Partner Organization.

3. Verification Complete

Once the Partner Organization determines the Participant meets Community Aging in Place Program requirements, the Participant's Gross Household Income must be calculated in accordance with the requirements contained in Section B3(E) below.

E. Calculate Participant's Gross Household Income

1. Gross Monthly Income

Gross Household Income shall be calculated as follows:

- a. Gross monthly income is the sum of monthly gross pay, any additional income from overtime, part-time employment, bonuses, dividends, interest, royalties, pensions, Veterans Affairs (VA) compensation, net rental income, alimony, child support, public assistance, sick pay, Social Security disability or retirement benefits, unemployment compensation, income received from trusts, and income received from business activities or investments, as further described below.
- b. If the Participant's income is irregular, unstable, seasonal or temporary, gross monthly income is calculated by taking the average of the actual monthly employment earnings over the previous 12 months or the period of time the Participant has been engaged in that field of employment, whichever is shorter.

NOTE: CAAs must verified income used to determine income eligibility for Participants receiving Community Aging in Place Program funds. See Section B3(E).

2. Annualized Gross Income

Gross household income is gross monthly income multiplied by 12.

3. Income Determination

The income calculation must be done at the time of Intake to determine Gross Household Income for purposes of income eligibility. The following additional guidelines shall be followed in completing the Gross Household Income calculation:

4. Self-Employment

- a. Where the Participant and/or Co-Head of Household is self-employed or is one of the principal owners of a business, include in Gross Household Income the net income from operation of the business or profession including salaries paid to, or other cash or assets withdrawn by, the Participant and/or Co-Head of Household except to the extent that the withdrawal represents repayment of cash or assets the

Participant and/or Co-Head of Household has invested in the business.

- b. Participant shall provide the most recent 2 years of federal income tax returns AND all tax schedules including Part II of Schedule C (Profit or Loss from Business) attached to IRS Form 1040.
- c. When computing net income from self-employment, the Participant and Co-Head of Household may not deduct depreciation or other non-cash expenses, principal payments on loans, expenses for business expansion, or outlays for capital improvements. Business expenses and interest payments on loans may be deducted.

5. Rental Income

Requires copies of the Participant's Federal tax return and the applicable schedules. Net rental income must be calculated as part of the owner's Gross Household Income.

6. Interest

Include in Gross Household Income the interest and earnings on the Participant's and/or Co-Head of Household's savings and other investments. Do not include interest earned on trusts, IRAs, Keoghs, 401K plans or other retirement accounts that are not available or paid to the Participant and/or Co-Head of Household.

7. Other Amounts

Any other amounts not specifically addressed in this Section shall be included in Gross Household Income to the extent they are included in gross income under the Internal Revenue Code of 1986, as amended from time to time.

SECTION B4: PROPERTY ASSESSMENT

If a Participant for assistance with Community Aging in Place Program is reviewed and deemed eligible, the Partner Organization shall move forward with the Initial Assessment.

A. Initial Assessment

The Program Coordinator and Maintenance Technician conduct a thorough in-home assessment using the *Initial Assessment* and *Initial Home Assessment* forms. The approach used in the assessment is twofold:

1. The primary purpose of the assessment is to explore how the Participant uses their home and identify improvements that would allow better use.
2. The secondary purpose is to identify other needs for services to make appropriate referrals.
3. Initial Home Assessment:
 - a. Program Coordinator reviews and asks the Participant to sign the *Participation Agreement*.
 - b. Program Coordinator asks the Participant the *Initial Assessment* questions.
 - c. Maintenance Technician, Program Coordinator and Participant walk through the home together to discuss potential safety, accessibility modification and repair needs.

Maintenance Technician completes the *Initial Home Assessment Form*.

- d. When utilizing funds under the Federal Older Adult Home Modification Program, the home assessment must be completed by a Certified Aging in Place Specialist (CAPS) *or* licensed Occupational Therapist (OT).

B. Post Initial Assessment

1. Program Coordinator data enters *Initial Assessment* data into the Access database or Excel spreadsheet and files all forms in the project file. Maintenance Technician completes final *Work Plan* and emails to Program Coordinator.
 - a. When utilizing funds under the Federal Older Adult Home Modification Program, only a licensed Occupational Therapist (OT) *or* Certified Aging in Place Specialist (CAPS) can perform the home assessment and will create and complete the Final Work Plan with the Program Coordinator and Maintenance Technician. However the work cannot begin until approval from the Occupational Therapist (OT) has been granted.
2. Program Coordinator mails or emails the *Work Plan* and *Consent and Release and Waiver* to the Participant for review.
3. Program Coordinator calls the Participant within 2-5 business days after the forms are mailed to ask if the Participant has any questions or concerns, before scheduling the installation.
4. If the Participant approves the *Work Plan*:
 - a. Program Coordinator schedules the installation on a date(s) and at time(s) acceptable to the Participant and compatible with availability of the Maintenance Technician. NOTE: Homeowner can sign and either mail forms to the Program Coordinator or give to the Maintenance Technician on the day of the installation. Program Coordinator will mail the Participant copies if requested.
5. If changes are needed to the *Work Plan*: Program Coordinator notifies and consults with the Maintenance Technician to revise the plan. Program Coordinator resends the revised plan to the Participant for review.
6. If the Participant decides to opt-out, Program Coordinator documents the information in the database.

SECTION B5: INSTALLATION

A. Installation

The Homeowner can sign and either mail the *Work Plan* and *Consent* Forms to the Program Coordinator or give the completed forms to the Maintenance Technician on the day of the installation.

1. Maintenance Technician or Program Coordinator must have the signed *Work Plan* and *Consent* Forms before any Maintenance Repair installation work can begin.
2. The Program Coordinator will data enter the information from the *Work Plan* and the *Final Work Completed* Form into the Access database or Excel spreadsheet and file the documents

- in the client file.
3. Maintenance Technician completes the Maintenance Repair installation for all items listed on the *Work Plan*. If a second day is needed to complete the installation, Maintenance Technician notifies Program Coordinator for scheduling.
 4. Maintenance Technician will give the completed/signed *Work Plan* and *Consent* Forms if obtained on the day of the installation to the Program Coordinator along with the *Final Work Completed* Form
 - a. When utilizing funds under the Federal Older Adult Home Modification Program, a licensed Occupational Therapist (OT) must be present to assess the completed installation before completing and signing the Work Plan and Consent Forms.
 5. Maintenance Technician will document the cost of materials and work plan development in Excel.

B. Building Permits

1. The CAA shall ensure that all permits needed to perform any of the work under the *Work Plan*, as applicable, have been obtained by the contractor prior to the commencement of the work.
2. Copies of all permits must be kept in the Participant's project file.
3. Building permits must be visibly posted at the project site.

SECTION B6: CHECK IN

A. Client Check-in Call

Between two and four months after the work is complete, the Program Coordinator calls the Participant for a brief check-in.

1. This is an opportunity to connect with the Participant, find out how the Maintenance Repair installations are working, and generally get a sense of their experience with the Program.
2. This is also an opportunity to remind the Participant you will be checking with them six months after the completion of the installation.

SECTION B7: FINAL ASSESSMENT

Six months after installation is complete the Program Coordinator will schedule a visit to the Participant's home to complete the *Final Assessment*. The purpose of the visit is to ensure the Participant's needs have been met, identify program improvements, and to evaluate the impact of the completed work.

1. Program Coordinator schedules the *Final Assessment* on a date(s) and time(s) acceptable to the Participant.

2. Program Coordinator inputs *Final Assessment* data into Access database or Excel spreadsheet and updates all other applicable files.

SECTION B8: EVALUATION

A. Impact Areas:

Falls	To reduce the number and severity of falls related to home hazards by 20%
Fire	To reduce close-call or actual home fires by 20%
Calls to 911	To reduce the number of calls to 911 related to home hazards by 15%
Hospitalizations	To reduce the number of hospital visits and admissions related to home hazards by 15%

SECTION B9: TECHNICAL REQUIREMENTS

A. Technical Capabilities:

1. Partner Organizations will need the ability to host a MaineHousing provided Microsoft Access database or Excel spreadsheet and access Citrix ShareFile via the internet.
2. ShareFile is a Dropbox like web based service allowing us to securely share and store documents.
3. A System User Authorization form will be sent to each Partner Organization’s designee(s) needing access to ShareFile. If additional access is needed requests can be sent to EHShelpdesk@mainehousing.org.

SECTION B10: MONITORING/REPORTING

A. Monitoring

1. Ongoing analysis will be conducted regularly throughout the year and made available through email and ShareFile. Site visits from MaineHousing staff will be scheduled with each Partner Organization for compliance, performance, and feedback.
2. MaineHousing representatives shall have the right to conduct compliance monitoring of each home receiving funds through the Community Aging in Place Program at any time during the period of performance of the work under the Work Plan.

B. In General

1. Partner Organizations will upload a Comma Separated Value (CSV) file from their instance of the CRM to their data folder in ShareFile by ***the end of business on the tenth of every month*** during the program year.
2. **CSV File Naming Convention**: When exporting the CSV file from your CRM save a file locally on your network before uploading it to ShareFile. When uploading to the data folder in ShareFile the file should follow this naming convention:

Partner Organization_Data_Month.Year
i.e. MaineHousing_Data_January.2022

3. Uploading to ShareFile: Log in to ShareFile: : <https://mainehousing.sharefile.com>
4. Manual Upload:
 - a) Make sure client register has same name as originally uploaded to ShareFile
 - i. This prevents multiple copies
 - ii. ShareFile automatically sorts previous versions of files with the same name
 - b) Upload client register by clicking the green circle with the white plus sign on the left side of the window
 - c) Select Upload
5. Drag and Drop Upload:
 - a) Follow steps 3 and 4 above
 - b) Drag and drop client register into window or browse file

C. Final Report

An analysis will be conducted by MaineHousing and published after all of the data is collected. All final data for the 2022 program year should be uploaded to ShareFile by September 1, 2024. Analysis will be done as a whole and by Partner Organization.

D. Federal Older Adult Home Modification Program

HUD Section 3 Verification Data Form and Instructions (Appendix R3)

- a. Partner Organizations and Contractors that receive contracts in excess of \$100,000 for Section 3 covered projects and/or activities are required to comply with Section 3 regulations (visit <https://www.hud.gov/Section3> for additional information about Section 3 regulations).
- b. Partner Organizations and Contractors must complete and submit the HUD Section 3 Verification Data Form (Appendix R3) which must be included in the project file.

IMPORTANT: Federal regulation requires that contractors or subcontractors that receive contracts in excess of \$100,000 for Section 3 covered projects and/or activities are required to comply with Section 3 regulations (visit <https://www.hud.gov/Section3> for additional information about Section 3 regulations). Contractors must complete and submit the HUD Section 3 Verification Data Form (Appendix R3) which must be included in project file for projects funded with Federal Older Adult Home Modification Grants.

SECTION B11: ELECTRONIC DOCUMENT MANAGEMENT SYSTEMS

A. In General

1. ShareFile provides authorized users with a secure platform to upload documents without restriction to file size, format or frequency

B. User Access

1. In order to gain access to MaineHousing's ShareFile folders, users will be required to complete an annual on-line security training. MaineHousing will contact users when the annual training is required.
2. Each user is required to have a separate account. Multiple employees should not use the same log-on ID and password.
3. Separate *User Authorization* forms must be submitted for each user.

C. Set-Up

1. User Set up

IMPORTANT: The user must complete the online training before user access will be activated.

- a. The CAA must complete the *System User Authorization Form* for each user, check the applicable boxes in the Authorization section, and email the executed form to MaineHousing at EHSHelpDesk@mainehousing.org or FAX 207-624-5780. Include "Authorization Request" in the subject line of the email.
 - b. MaineHousing will send an email to the user with the applicable system web-site address, log-on user id, temporary password, and system support procedure.
 - c. CAA is expected to provide security training for all staff to ensure the protection of client PII and network integrity.
- ### 2. Change a User's Authorization Level or Remove User Access

IMPORTANT: CAAs must notify MaineHousing immediately when an agency employee leaves the agency so that access can be terminated.

CAA must email a revised *System User Authorization Form* to MaineHousing at EHSHelpDesk@mainehousing.org with a subject line of "[CAA Name] User Authorization Form."

3. Confirmation

MaineHousing will notify the CAA Manager/Director signing the *System User Authorization Form* when access has been granted. Concurrently, an email is sent to the new user with the applicable log-on information.

D. Partner Organization Portal

State Community Aging in Place Program forms will be available on MaineHousing's Partner Portal. From the Partner Portal landing page, click on Community Aging in Place Programs which takes the user to a screen containing four tabs: (1) Program Forms, (2) Program Tools, and (3) Program Guidance & Brochures.

1. **Open the document.** Be sure to use the most current version of Adobe, which is free. Older versions of Adobe had some glitches.
2. **Save then populate (not the other way around).** The browser is not designed to retain data. Once the document is open, “save as” and give the blank document a Participant file name, which should include the program type, Participant’s name and date.
3. **Important: Do not save blank forms on computers for future use.** MaineHousing will be revising and updating forms as necessary (e.g., new forms, correct typos, form fields not properly calculating, etc.). Always obtain documents for each Participant from the Partner Portal.
4. **Review Forms.** Review the forms and add missing data.

***TIP:** Save the Partner Portal as a computer and/or tablet Favorite for easy access. That way forms and documents are one click away.*

E. ShareFile

IMPORTANT: Partner Organization must notify MaineHousing immediately when an agency employee leaves the agency so that access can be terminated.

ShareFile provides authorized users with a secure platform to upload documents without restriction to file size, format or frequency.

1. Each Partner Organization is assigned a ShareFile folder that provides access (permissions) to authorized users identified by the agency.
2. MaineHousing creates and maintains ShareFile folders and subfolders.
3. MaineHousing provides access for Partner Organizations and MaineHousing’s Energy and Housing Services (EHS) staff.

Partner Organizations CAIP Directors/ Managers must email the Users Authorization EHShelpdesk@mainehousing.org to request employee access to the agency’s ShareFile folder(s).

How it Works

1. Partner Organization (re)names the document file with a naming protocol that includes the Participant name and document description.
2. Partner Organization enters ShareFile and uploads the document file to the appropriate subfolder to securely transmit to MaineHousing. That’s it! EHS takes it from there.
3. EHS staff receives email notification when a file is uploaded to ShareFile folders, downloads and saves the document on MaineHousing’s server for review/processing by EHS staff.
4. Once a file is downloaded/processed by MaineHousing, the file is moved to the “Processed by MaineHousing” subfolder within the agency’s ShareFile subfolder. The “Processed by MaineHousing,” subfolder was created solely to move processed files out of the Partner Organization’s main ShareFile subfolder and still allow Partner Organizations to access previously submitted documents.