



HOME ACCESSIBILITY and REPAIR PROGRAM

# HARP

## GUIDANCE AND PROCEDURES

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## INTRODUCTION

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The purpose of the Home Accessibility and Repair Program (HARP) is to provide Grant Funds to income eligible homeowners for professional home rehabilitation, repair, and assistance with accessibility services (Project). HARP is delivered by qualified non-profit Community Action Agencies (CAAs) who provide HARP services in their respective areas across the state.

This *Home Accessibility and Repair Program Guidance and Procedures* (HARP Guide) is designed to provide users with information about rules, regulations, policies, and guidance for administering HARP. The HARP Guide has three sections:

[Chapter A: Program Guidance](#), provides information about rules, policies and other guidance for the Program;

[Chapter B: Program Procedures](#), provides procedural guidance on how to administer HARP projects, including accessing and completing Program forms, checklists and other documents referenced in the HARP Guide

[Chapter C: Program Contractors](#), provides instructions on securing MaineHousing approved Contractors.

The HARP Guide is a working tool and will be kept up to date by MaineHousing staff. When guidelines or clarifications are made to HARP, MaineHousing will issue a notification and with specific reference to revised pages and/or sections that were modified, added or replaced in the HARP 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>.

Every effort should be made to coordinate other programs administered by MaineHousing such as the Weatherization Assistance Program (WAP), Central Heating Improvement Program (CHIP), Home Energy Assistance Program (HEAP), Lead Hazard Reduction Demonstration Grant Program, Maine Lead-Paint Hazard Abatement Program, and Arsenic Remediation Program. Outside sources for additional funding may include, but are not limited to Rural Development and CDBG.

Any questions pertaining to the HARP Guide should be directed to MaineHousing. The primary contact for this Program is Kim Ferenc, Manager of Housing Services at [kferenc@mainehousing.org](mailto:kferenc@mainehousing.org) or at 207-626-4684 (toll free 1800-452-4668) or Maine Relay 711.

**REMINDER:** The HARP Guide will be updated as needed. The most current version of the HARP Guide, with amendments, resides on the CAA Portal.

## CHAPTER A: PROGRAM GUIDANCE

### SECTION A1: DEFINITIONS

|                                      |   |
|--------------------------------------|---|
| <b>Accessibility</b>                 | Home modifications to assist an occupant or potential occupant(s) with physical disabilities or who are experiencing physical barriers in or around their home.   |
| <b>Annual Gross Household Income</b> | Total annual gross household income from all included sources defined in HARP Guide.  |
| <b>Applicant</b>                     | Homeowner who is applying for and/or has been deemed eligible for HARP services   |
| <b>Application</b>                   | Home Accessibility and Repair Program Application   |
| <b>Application Date</b>              | The date the Applicant signed the Application.  |
| <b>Application Package</b>           | Includes the <i>Application</i> , along with a list of items for verification of eligibility, including income, assets, property ownership, etc.  |
| <b>CAA</b>                           | Community Action Agency   |
| <b>CAA Portal</b>                    | MaineHousing's web access for CAAs located at <a href="http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair">http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair</a> .   |
| <b>Certified Firm (Lead)</b>         | A firm that has received EPA certification to perform renovations as covered by the 40 CFR 745.82. Firms that perform renovations for compensation must apply to EPA for certification to perform renovations or dust sampling. To apply, a firm must submit to EPA a completed "Application for Firms," signed by an authorized agent of the firm, and pay a fee. To maintain its certification, a firm must be recertified by EPA every 5 years.  |
| <b>Clearance Examinations</b>        | Sampling of dust and/or soil for the purposes of ascertaining that no lead hazards exist as a result of renovation, remodeling, interim controls or lead abatement work.  |
| <b>Codes</b>                         | Regulations or professional standards relating to the uses of materials and the required level of workmanship to install those materials.   |
| <b>Construction Contract</b>         | A contract among the CAA, Applicant and contractor describing the work to be performed and upon which the HARP Grant is based.  |
| <b>Construction Escrow Agreement</b> | Agreement among CAA, homeowner, and contractor that governs disbursements to pay repair costs.  |
| <b>Contaminants</b>                  | Contaminants is defined by Maine Law (L.D. 1891 (2022)) "An Act To Continue Supporting Safe Drinking Water for Maine Families" means that the level of microorganisms, disinfectants, disinfection by-products, inorganic chemicals, organic chemicals or radionuclides exceeds maximum contaminant levels for public water systems established by the national primary drinking water regulations, 40 Code of Federal Regulations, Part 141, or similar standards applicable to public water systems in the State pursuant to state law or rule. |
| <b>Dispute Log</b>                   | A list of all major disputes between the Applicant and/or contractor and/or CAA that documents the nature of the dispute, contacts made with the parties involved, and actions taken to resolve the dispute.  |
| <b>DOE</b>                           | Department of Energy  |

|                           |   |
|---------------------------|---|
| <b>Dwelling Unit</b>      | Occupied residential housing structure with one or more rooms that is used customarily as a domicile for one or more persons when permanently connected to the required utilities (including plumbing, electricity and Heating Systems) and has a full bathroom and full kitchen facilities specific to that unit.  |
| <b>EHS</b>                | MaineHousing’s Energy and Housing Services Department   |
| <b>Elderly</b>            | 60 years of age and older.  |
| <b>Emergency</b>          | A housing condition(s) that threatens the health and safety of the homeowner(s) and other household members.  |
| <b>Grant Funding Date</b> | The date MaineHousing funds any HARP Grant pursuant to the Home Accessibility and Repair Program Contract.  |
| <b>HARP</b>               | Home Accessibility and Repair Program   |
| <b>HARP Grant</b>         | The Home Accessibility and Repair Program Grant being used to fund the Project as determined by the CAA.  |
| <b>HARP Guide</b>         | <i>Home Accessibility and Repair Program Guidance and Procedures</i>  |
| <b>HEAP Wx</b>            | Home Energy and Assistance Program for Weatherization   |
| <b>HUD</b>                | U.S. Department of Housing and Urban Development  |
| <b>IRS Regulations</b>    | See <a href="http://www.IRS.org">www.IRS.org</a> for guidance.  |
| <b>Liquid Assets</b>      | Defined as cash, or assets easily converted into cash such as bank deposits, money market funds, or US Treasury bills that are available to meet the immediate and urgent needs of the household.   |
| <b>MaineHousing</b>       | Maine State Housing Authority   |
| <b>Manufactured Home</b>  | Manufactured home (also referred to as “mobile home”) means a residence which is constructed at a manufacturing facility on a permanent chassis (i.e. the wheel assembly necessary to transport the residence is removable, but the steel undercarriage remains intact as a necessary structural component) and is transportable in one or more sections, which in traveling mode is 12 body feet or more in width and as erected on site is 600 or more square feet. |
| <b>Monitor Report</b>     | A written report generated by MaineHousing as the result of a monitoring visit. The Monitor Report informs the CAA as to the nature of any deficiencies.  |
| <b>MUBEC</b>              | Maine Uniform Building and Energy Code  |
| <b>PASS</b>               | Plan to Attain Self-Sufficiency (administered by the Social Security Administration)  |
| <b>Phase 1</b>            | Refers to the project activity that must take place prior to the commencement of work on a project and/or in conjunction with the CAAs submission of an invoice to MaineHousing for payment of the Phase 1 activity.  |
| <b>Phase 2</b>            | Refers to the project activity that needs to take place prior to submitting a final invoice and supporting documents to MaineHousing for review/payment. Phase 2 is also referred to as “contract closeout” activity.   |
| <b>Priority Waitlist</b>  | An <i>Eligibility Priority Waitlist</i> is a spreadsheet maintained by each CAA that provides scored priority based on income, liquid assets, age of household members, health and safety threats to the household and the  |

|  |  |
|--|--|
|  | need for assistive services. Each category is assigned a weighted score. The Priority Waitlist template is provided and can be found at <a href="http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair">http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair</a> .  |
| <b>Punch List</b>  | A detailed list of all items remaining to be completed on a project.   |
| <b>Qualified Contractors</b>                             | Contractors who have undergone a prescreening process and approved by MaineHousing to be eligible to preform work for the Program.   |
| <b>Rehab Tech</b>  | A person who is employed by a CAA who has been trained in and whose primary function is to meet with the homeowner at their home to determine what items of rehabilitation must be done to the home to meet applicable project standards. The Rehab Tech is responsible for work write-ups and specifications, inspections of work in progress and delivery of applicable disclosures. |
| <b>Rehabilitation Standards</b>                          | Written benchmark standards set forth in Job Standards and Specifications, Appendix A to the Construction Contract.  |
| <b>Renovation, Repair &amp; Painting (RRP) Certified</b> | A contractor or individual who has successfully completed an accredited EPA Lead course.   |
| <b>RRP Rule</b>  | Effective April 22, 2010, all covered renovations must be performed by Renovation, Repair & Paint Rule Certified Firms, using Certified Renovators and other trained workers.  |
| <b>ShareFile</b>   | A web-based secure platform used to upload documents without restriction to file size, format or frequency.  |
| <b>Shell Home</b>  | A home that typically includes basic excavation, foundation, framing, siding, roofing and the installation of windows and doors. The inside is left unfinished and could include sub-floors and stud walls.  |
| <b>Subgrantee Contract</b>                               | A Home Accessibility and Repair Program contract between each CAA and MaineHousing setting forth agreed upon conditions for administering the Program.   |
| <b>VA</b>  | Veterans Affairs Administration  |
| <b>WAP</b>   | Weatherization Assistance Program that includes funding for the DOE and/or HEAP Wx   |
| <b>WSD</b>   | Warm, Safe and Dry   |

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## SECTION A2: HARP OVERVIEW

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### A. In General

HARP Grant funds (“Funds”) can be used to make essential improvements, including energy-related repairs or improvements, to make improvements necessary to permit use by persons with disabilities or who are experiencing physical barriers living at the home, to repair or replace major housing systems in danger of failure. HARP Grant amounts represent the maximum MaineHousing investment, not necessarily the total costs to complete a project. When funds are leveraged, the project costs may exceed the maximum MaineHousing investment.

There are six (6) components to the HARP Program:

- (1) Home Repair;
- (2) Elderly Home Repair;
- (3) Emergency Home Repair;
- (4) Emergency Manufactured Home Repair; and
- (5) Accessibility
- (6) Weatherization Readiness

### B. Home Repairs

- (1) **Home Repair** – Funds of up to \$30,000 may be provided to eligible single-family households owned and occupied by persons with total household incomes at or below 80% AMI.
- (2) **Elderly Home Repair** – Funds of up to \$30,000 may be provided to single-family households owned and occupied by persons with total household incomes at or below 80% AMI for Applicants over the age of 60 as of the Application Date.
- (3) Funds may be used to make essential improvements, including, but not limited to:
  - a. to repair or replace major housing systems in danger of failure; and
  - b. to address a severe housing condition threatening the health and safety of the homeowner(s) with repair(s) as appropriate.
- (4) Funds can be used towards home replacement projects. The replacement home must be new and no used mobile homes are eligible for purchase as replacement homes.
  - a. Documentation submitted for home replacement projects must include a detailed scope of work (SOW); identify other funding sources and amounts being used to fund the total project cost; and clearly indicate what pieces of the SOW are being funded with MaineHousing dollars.
  - b. Program funds cannot be used to repay prior loans on the existing home or property, pay taxes or other outstanding liabilities owed against the existing property.
  - c. The amount of the Grant for home replacement projects may not exceed \$30,000.
  - d. The recipient of the home replacement must agree to stay in the new replacement home for at least five (5) years from the completion of the project.
- (5) Funds cannot be used to install home repair measures that is or can be paid by the property’s Homeowner Insurance. Client must submit copy of the insurance documentation (denial letter).
- (6) Funds cannot be used to complete a partially built structure or shell home. For example: if a property owner began to build a home 2 years ago and did not fully complete the build, the building is not an eligible Project for the HARP Grant.

- (7) Funds cannot be used to complete unfinished remodel work.
- (8) The home must be an existing and habitable structure to be eligible for rehabilitation.
- (9) The rehabilitation work must meet or exceed local and state code and be conducted in accordance with written *Job Standards and Specifications*.
- (10) The entire building must meet Warm, Safe, Dry Standards (WSD) after completion of rehabilitation work for all projects funded by Home Repair and/or Elderly Home Repair. See [Section A9\(A\), Job Standards and Specifications](#).

### C. Emergency Repairs

- (1) **Emergency Home Repair** - Funds of up to \$15,000 may be provided to eligible single-family households owned and occupied by persons with total household incomes at or below 80% AMI, including manufactured homes that are 19 years or newer, for emergency repairs.
- (2) **Emergency Manufactured Home Repair** – Funds of up to \$15,000 may be provided to eligible single-family households owned and occupied by persons with total household incomes at or below 80% AMI for emergency repairs. Only manufactured homes that are 20 years or older as of the Application Date are eligible for emergency repairs through the Emergency Manufactured Home Repair component of the HARP Grant.
- (3) For repairs to be classified as an “emergency” the home’s current condition(s) must threaten the occupant’s health or safety in some way. The following conditions are examples of what constitutes an emergency. This is not an all-inclusive list of conditions.
  - a. No heat in the winter;
  - b. Dangerous electrical system;
  - c. Inoperable toilet and leaking waste pipes;
  - d. Severe roof leak; and/or
  - e. Lack of potable water supply.

**NOTE:** For repairs to be classified as an “emergency” the home’s current condition(s) must threaten the health and safety of the occupants in some way.

See [Section A9\(B\), Eligible Improvements](#) for more information.

### D. Accessibility

- (1) **Accessibility** - Funds of up to \$15,000 may be provided to eligible single-family households owned and occupied by persons with total household incomes at or below 80% AMI with an occupant or occupants with physical disabilities or who are experiencing physical barriers in their homes.
- (2) Accessibility improvements such as ramps; installation of handrails and grab bars; replacement of bathtubs with wheel-in showers; lowering of items such as sinks, electrical switches, and cupboards; widening of doorways; and provision of bathroom or bedroom space on the first floor level of the dwelling. See [Section A9\(B\), Eligible Improvements](#) for more information.

### E. Weatherization Readiness

- (1) **Weatherization Readiness** - Funds of up to \$15,000 may be provided to eligible single-family households owned and occupied by persons determined eligible for Weatherization Assistance Program (WAP).
- (2) **Weatherization Readiness** – A WAP energy assessment must have been performed and WAP Deferral of Services Notice must be dated and signed before an Applicant can be considered for HARP Weatherization Readiness.

- (3) When the required repairs have been completed and the home is ready for weatherization, the home **must** be weatherized through MaineHousing’s Weatherization Program.
- (4) **Weatherization Readiness** cannot be used in conjunction with other HARP components.
- (5) **Weatherization Readiness** can only address the measures listed on the WAP Deferral of Services Notice
- (6) **Weatherization Readiness** eligible usage is listed in Section A9(B),\_Eligible Improvements.

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### SECTION A3: SERVICE AREAS

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CAAs are assigned specific geographical areas (by County) in which they will deliver HARP services:

| Agency  | County   |
|---|--|
| <b>Aroostook County Action Program (ACAP)</b>           | <ul style="list-style-type: none"> <li>• Aroostook</li> </ul>  |
| <b>Community Concepts, Inc. (CCI)</b>                   | <ul style="list-style-type: none"> <li>• Androscoggin</li> <li>• Cumberland</li> <li>• Oxford</li> </ul>                     |
| <b>Downeast Community Partners (DCP)</b>                | <ul style="list-style-type: none"> <li>a. Hancock</li> <li>b. Washington</li> </ul>  |
| <b>Kennebec Valley Community Action Program (KVCAP)</b> | <ul style="list-style-type: none"> <li>c. Kennebec</li> <li>d. Lincoln</li> <li>e. Sagadahoc</li> <li>f. Somerset</li> </ul> |
| <b>Penquis Community Action Program (PCAP)</b>          | <ul style="list-style-type: none"> <li>g. Knox</li> <li>h. Penobscot</li> <li>i. Piscataquis</li> </ul>                      |
| <b>Waldo Community Action Partners (WCAP)</b>           | <ul style="list-style-type: none"> <li>j. Waldo</li> </ul>   |
| <b>Western Maine Community Action (WMCA)</b>            | <ul style="list-style-type: none"> <li>k. Franklin</li> </ul>  |
| <b>York County Community Action Corp. (YCCAC)</b>       | <ul style="list-style-type: none"> <li>l. York</li> </ul>  |



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## SECTION A4: PRIORITY FOR ASSISTANCE

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### A. Priority Waitlist

The CAA will receive and review Applications for assistance and will prioritize servicing eligible Applicants as detailed below.

- (1) CAA must maintain a waitlist and service Applicants based on priority ranking established by the priority ranking score on the *Eligibility Priority Waitlist* found at on MaineHousing's CAA Portal at <http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair> (Priority Waitlist).
- (2) The Priority Waitlist provides scored priority based on income, liquid assets, age of household members, health and safety threats to the household and the need for assistive services. Each category is assigned a weighted score.

**NOTE:** HARP Grant recipients and the building may only receive one Home Repair or Elderly Home Repair HARP Grant in their lifetime.

### B. Home Repair and Elderly Home Repair

- (1) Only Applicants on the Priority Waitlist can be considered for HARP Home Repair and/or Elderly Home Repair services.
- (2) Households must receive HARP services in order of ranking according to the Priority Waitlist maintained by the CAA. Households with the highest priority ranking score have the highest priority.
- (3) CAAs may move up an eligible household's priority based on geographic considerations (*e.g.*, if a high priority HARP Project is out of town, another dwelling with a lower priority ranking in the same area may also receive HARP services during the same time period to save on travel costs) or because the CAA is funding the project with additional other resources.
- (4) HARP Project recipients and the House/Manufactured Home may only receive one Home Repair or Elderly Home Repair HARP Funded Project in their lifetime.

### C. Emergency Repairs and Accessibility

- (1) Emergency Home Repair, Emergency Manufactured Home Repair, and/or Accessibility Funds may be used to address eligible improvements on an as needed basis without pre-approval from MaineHousing.
- (2) Applicants receiving Emergency Home Repair, Emergency Manufactured Home Repair, and/or Accessibility Funds can be placed on the Priority Waitlist and rated accordingly for future service to address home repair needs outside the scope of emergency repairs. See [Section A9B, Eligible Improvements](#).
- (3) Recipients may receive Emergency Home Repair, Emergency Manufactured Home Repair, and/or Accessibility Funds multiple times in their lifetime.

### D. Weatherization Readiness

- (1) Only Applicants on the WAP Deferral Waitlist can be considered for HARP Weatherization Readiness Home Repair services.
- (2) Households receiving HARP Weatherization Readiness Funds must receive services in the order of the WAP Deferral of services Assessment Date maintained in the HEAT Enterprise System (the System of Record). Serving oldest date first.



- (3) All Projects funded with HARP Weatherization Readiness funds must be entered onto the CAAs DOE Deferral tracking spreadsheet as outlined in the WAP Guidance

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## SECTION A5: ELIGIBILITY REQUIREMENTS

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### A. Income Eligibility

Projects funded with HARP Weatherization Readiness will be considered categorically eligible for the HARP Weatherization Readiness component only all other components will require applicant household incomes be at or below 80% of the Area Median Income (AMI) as established and published annually by The United States Department of Housing and Urban Development (HUD) based on the Applicant's location, and adjusted for the size of the household, as of the date of the Application.

- (1) 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 HARP Guide. To determine annual gross household income, refer to the [Section B2\(E\), Determine Applicant's Income Eligibility](#). Household size will affect maximum eligible income.
- (2) CAAs must examine and maintain source documents evidencing the household's annual gross income (*e.g.*, wage statement, interest statement, un-employment compensation statement, etc.).
- (3) If household or an adult member of the household has zero/minimal income, CAA's must complete the Zero Income Worksheet. Zero Income Worksheet (*if applicable*) is required for all Phase 1 project files.
- (4) To assess a household's income eligibility, CAA shall consider three factors:
  - a. annual gross household income (*see* [Section B2\(E\), Determine Applicant's Income Eligibility](#) for definitions of inclusions and exclusions);
  - b. household size; and
  - c. HUD 80% AMI limits.
- (5) For approved Applicants, upon selection from the Priority Waitlist, if more than 120 days has elapsed from the date of completed *Screening form* or *Application Date*, the household's income and household composition will need to be re-verified by the CAA.
- (6) Income documentation cannot be more than 120 days old from the *Application Date* to the date the project is submitted to MaineHousing for initial approval and/or payment (Phase 1).
- (7) Projects funded with the HARP Weatherization Readiness component will be categorically eligible for the HARP Weatherization Readiness component only. If the same household wishes to receive services through one of the other five HARP components they will need to complete the HARP application process.

### B. Property Eligibility

HARP Grants will not be considered or awarded to homeowners who are currently selling or planning to sell their home and/or the mortgage is not in good standing.

A property may be deemed eligible for a HARP Grant under the following conditions:

1. **Single Family Homes**

Owner occupied single-family stick built home.

Condominiums (Condos) may be served by the HARP grant if the household meets all other eligibility. Only interior work may be completed if the condo is a standalone building, not attached to other condos/units/buildings and only if the Homeowners/Condo Association bylaws permit such work.

## 2. Manufactured Homes (Mobile Homes/Modular Homes)

### a. *In General*

All manufactured housing must meet the following criteria to be eligible for a HARP Grant:

- i. The home must be fully skirted and permanently connected to water, sewerage, electric, fuel, and similar facilities or utilities.
- ii. The wheels, axles, and hitch must be detached.

### b. *Manufactured homes 19 years or newer*

Manufactured homes must be built within 19 years of the date of *Application* and the anticipated costs of repairs may not exceed 50% of the home's assessed value as determined by the municipality to be eligible for the HARP Grant.

**NOTE:** Applicants in homes that have private water sources may be eligible for contaminant testing.

### c. *Manufactured homes 20 years or older*

Manufactured homes that are 20 years or older as of the *Application Date* are eligible for repairs on an emergency basis only through the Emergency Manufactured Home Repair component of the HARP Grant.

## 4. Commercial Activity

Properties with an on-site trade or business may be eligible if no more than 15% of the use of the residence is being used in the trade or business as defined below. The area of the residence includes square footage of the total area of all buildings, including accessory buildings, but does not include land.

Examples of commercial activity include use on a regular basis for storage of inventory, providing day care services in accordance with state regulations or other exclusive and regular use of the residence for a trade or business. Foster care is not considered a commercial use. The following method is to be used in determining the percentage of commercial activity. This method takes into consideration the percentage of time and floor space the home is used for commercial purposes using the following formula:

$$\frac{\text{Hours of business per week}}{168 \text{ (total hrs/week)}} \times \frac{\text{Square footage of rooms used}}{\text{Total sq. footage of residence}} = \text{Commercial Use}$$

**For example:** Applicant "A" will operate a daycare facility in a 2,500 square foot residence nine hours a day, five days a week for a total of 45 hours a week. The percentage of time the unit is used for daycare services is 26.8% (45 divided by 168 x 100). The Applicant has determined that 1,125 square feet or 45% (1,125 divided by 2,500 x 100) of the total square footage of the residence will be used for daycare. The commercial use of the residence is 12.06% (26.8% x 45% x 100) which complies with the 15% commercial

## 5. Ineligible Property

The following properties are **ineligible** for a HARP Project:

- a. Buildings that have 2 or more Dwelling Units are not eligible.
- b. Rehabilitation and/or site work to land owned by a person other than the Applicant.
- c. HARP Funds will not be considered or awarded to homeowners who are planning to sell or

rent their home within three (3) years from the date of the Grant award.

- d. The property is subject to an ongoing foreclosure proceeding.
- e. The mortgage is not in good standing.
- f. Partially constructed or shell homes are not eligible properties.
- g. With the exception of projects funded with the Emergency Home Repair, Emergency Manufactured Home Repair, Accessibility and Weatherization Readiness components of the HARP Grant, properties that have previously received services, including a FIX ME, Common Home, MaineHousing Home Repair, or an Elderly Hardship Grant may not be eligible for services through a HARP Grant.

## C. Ownership and Occupancy

### 1. Proof of Ownership

#### a. *Single Family*

A mortgage/property deed and most recent tax bill are required to verify ownership.

#### b. *Manufactured Homes*

- i. Manufactured home must be owned by the Applicant. The Applicant must present a bill of sale or certificate of title in addition to any property deed and most recent tax bill to document ownership.
- ii. Manufactured homes may be located on rented/leased land or owned land. A lot rental agreement must be submitted for manufactured homes on leased/rented land. When manufactured homes are located on rented/leased land, only the physical structure of the home is eligible for project improvements. In these situations, improvements to areas outside of the home are not eligible for improvements with Funds, such as septic systems.

#### c. *Life Estate/Leases*

Life estates/leases are considered eligible proof of occupancy provided the deed or lease agreement clearly states that the Applicant has life rights to the property to be improved. The Applicant in a life estate/lease situation is considered a tenant, if:

- i. the Applicant occupied the home for at least one (1) year prior to HARP Application; and
- ii. documentation of the life estate/lease is in effect for one (1) year prior to the HARP Application Date; and
- iii. a deed or agreement clearly documents the occupancy rule.

### 2. Occupancy

- a. The Applicant must be the owner of the property who is seeking the assistance and must be living in the home.
- b. The homeowner must have owned and occupied the home for at least one (1) year prior to submitting an Application. (Primary Residence)
- c. All individuals listed on the property deed must be willing to sign the HARP project paperwork, whether they live in the home or not.
- d. A homeowner can request Funds only for their principal residence. Compliance with this requirement is evidenced by the signing of the HARP Application that certifies that the

***Primary Residence -The homeowner must have owned and occupied the home for at least one (1) year prior to submitting an Application.***

property is the Applicant's principal residence.

#### D. Previous Grant Awards

With the exception of projects funded with the Emergency Home Repair, Emergency Manufactured Home Repair and Accessibility components of the HARP Grant, Applicants will not be allowed to receive more than one HARP Funded Project. Properties will not be allowed to receive more than one HARP Funded Project. Applicants who have previously received services, including a FIX ME, Common Home, MaineHousing Home Repair, or an Elderly Hardship Grant may not be eligible to apply for a HARP Funded Project. These Applicants, however, may be eligible for other loan or grant programs from funding sources outside of MaineHousing.

*HARP Grant recipients may only receive one Home Repair or Elderly Home Repair HARP Grant in their lifetime for an eligible property. Properties may only receive one Home Repair or Elderly Home Repair HARP Grant in its lifetime.*

#### E. Conflict of Interest

- (1) Any person or persons who exercise or have exercised any responsibilities with respect to activities assisted with HARP funds or who are in a position to participate in decision-making activities or gain inside information with regard to these activities, are ineligible to apply for or obtain a financial interest from a HARP assisted activity.
- (2) MaineHousing requires monthly reporting from all CAAs for CAA personnel who have been approved or denied a HARP Grant. These cases will be subject to high percentage sampling for audit/review by MaineHousing staff.
  - a. CAAs are no longer required to disclose potential conflicts of interest prior to the initiation of services.
  - b. Consistent with previous policy, the CAA must submit a report to MaineHousing's ShareFile>Conflict of Interest subfolder, on or no later than the 20<sup>th</sup> of each month (or first working day following the 20<sup>th</sup> day if the 20<sup>th</sup> day falls on a weekend or a holiday). The CAA shall submit a report each month even if the CAA has no cases to report or there are no additions to the CAA's prior monthly report.
  - c. The report should include any individuals who have received services or benefits funded by HARP. This would be a cumulative report for the contract period, and would identify the person's name, job title or description of their affiliation with the CAA.
  - d. If there are no disclosures in a given month, the CAA shall resubmit the prior month's report or a statement that there have been no potential conflicts of interest.

**REMINDER:** The CAA shall advise MaineHousing if anyone who will be paid for work on HARP projects has business ties, familial relationships, or other close personal relationships with a current MaineHousing employee or commissioner or anyone who was a MaineHousing employee or commissioner within the past two years.

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### SECTION A6: GRANTS AMOUNTS

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HARP Grant Project maximums represent the maximum MaineHousing investment, not necessarily the total costs to complete a Project. When funds are leveraged, the Project costs may exceed the maximum MaineHousing investment. Contingent upon funding, CAAs must assign eligible HARP Projects to the following HARP Grant funding components:

## A. Home Repair

- (1) Funds of up to \$30,000 may be provided to an eligible single-family household.
- (2) Applicants and the property may only receive one Home Repair or Elderly Home Repair HARP Funded Project in their lifetime. This does not include Projects funded through the Emergency, Accessibility or Weatherization Supplemental components of HARP.

*There are six components to a HARP Grant:*

1. *Home Repair;*
2. *Elderly Home Repair;*
3. *Emergency Home Repair;*
4. *Emergency Manufactured Home Repair;*
5. *Accessibility; and*
6. *Weatherization Readiness*

## B. Elderly Home Repair

- (1) Funds of up to \$30,000 may be provided to an eligible single-family household owned and occupied by an Applicant who is 60 years of age as of the date of the Application.
- (2) Applicants, and the property, may only receive one Home Repair or Elderly Home Repair HARP Funded Project in their lifetime. This does not include projects funded through the Emergency or Accessibility components of HARP.

## C. Emergency Home Repair

- (1) Funds of up to \$15,000 may be provided to an eligible single-family household.
- (2) Applicants, and the property, may receive multiple Emergency Home Repair Funded Projects in their lifetime.
- (3) Applicants may receive Home Repair and/or Elderly Home Repair funding if otherwise eligible.

## D. Emergency Manufactured Home Repair

- (1) Funds of up to \$15,000 may be provided to an eligible single-family household. Emergency Manufactured Home Repair Funds are only available to Applicant-occupied manufactured homes that are 20 years or older as of the date of the Application.
- (2) Applicants may receive multiple Emergency Manufactured Home Repair Funded Projects in their lifetime for an eligible property.
- (3) Applicants may receive Home Repair and/or Elderly Home Repair funding if otherwise eligible.

## E. Accessibility

- (1) Funds of up to \$15,000 may be provided to eligible single-family households, with an occupant or occupants with physical disabilities or who are experiencing physical barriers in their homes.
  - a. A minimum of 75% shall be used for accessibility rehabilitation that will improve the quality of life of the resident who has a physical disability or is experiencing physical barriers within the home.
  - b. Up to 25% may be used for basic necessary repairs to the home, so long as the accessibility rehabilitation is completed first. A WSD assessment is not required for Accessibility projects. A *Home Accessibility Evaluation Checklist* must be completed.

- (2) Applicants may receive multiple Accessibility Funded Projects in their lifetime for an eligible property.
- (3) Applicants may receive Home Repair and/or Elderly Home Repair funded Projects if otherwise eligible.

## F. Weatherization Readiness

- (1) Funds of up to \$15,000 may be provided to eligible single-family households who have been determined to be eligible for MaineHousing’s Weatherization Program.
- (2) Properties can only receive Weatherization Readiness funded Projects if a WAP energy assessment was performed and WAP Deferral of Services Notice was completed, dated, signed and uploaded to the MaineHousing WAP System of Record.
- (3) Properties that have been weatherized through MaineHousing’s Weatherization Program within the last fifteen (15) year period from the Weatherization Initiation of Services date are not eligible.

## G. Summary

| Grant/Project Type            | Assessment Tool Used                                  | Project maximums* | Eligibility Criteria**   |
|-------------------------------|---|-------------------|--|
| Home Repair                   | <i>Warm, Safe, Dry (WSD) Property Inspection Form</i> | \$30,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer  |
| Elderly Home Repair           | <i>Warm, Safe, Dry (WSD) Property Inspection Form</i> | \$30,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer. Applicant must be 60 years of age or older at time of <i>Application</i> .  |
| Home Repair- Emergencies      | No assessment required                                | \$15,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer that meet definition of emergency as defined in <a href="#">Section A9(B)(3)</a> .                                 |
| Manufactured Home Emergencies | <i>Emergency Manufactured Home Repair Checklist</i>   | \$15,000          | Eligible owner-occupied manufactured homes that are 20 years of age or older that meet the criteria of emergency as defined in <a href="#">Section A9(B)(4)</a> .  |
| Accessibility                 | <i>Home Accessibility Evaluation Checklist</i>        | \$15,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer with an occupant or occupants with physical disabilities or who are experiencing physical barriers in their homes. |
| Weatherization Readiness      | <i>WAP Deferral of Service Notice</i>                 | \$15,000          | Eligible owner-occupied single-family homes and mobile homes that were deferred from Weatherization. Cannot be done in conjunction with other HARP components.   |

\* Waivers to exceed HARP Grant maximums for a project will be considered on a case-by-case basis depending on extenuating circumstances and availability of funds. Waivers must be pre-approved before any work commences.

\*\*Applicant household incomes must be at or below 80% of the Area Median Income (AMI) as established and published annually by The United States Department of Housing and Urban Development (HUD). Projects funded with HARP Weatherization Readiness component will be considered categorically eligible for the HARP Weatherization Readiness component.



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## SECTION A7: HARP PROJECT FEES

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### A. Administration Fee

An Administration Fee of 20% will be paid on a per job basis. The fee will be paid as follows:

1. **HARP Grants \$15,000.01 or Greater**

- a. 10% of the Project total to be paid upon MaineHousing's receipt and approval of a complete Phase 1 invoice submission with required documents.
- b. Remaining 10% to be paid upon MaineHousing's receipt and approval of a complete Phase 2 payment submission with required documents.

2. **HARP Grants \$15,000.00 or Less**

- a. 10% of the Project total to be paid upon MaineHousing's receipt of a complete Application, *HARP Project Cover Sheet*, complete *Job Specifications* with photos, *Phase 1 Invoice*, and approved *Waiver* (if applicable) .
- b. Remaining 10% to be paid upon MaineHousing's receipt of the updated *HARP Project Cover Sheet* and *Phase 2 Invoice*.
- c. All required document identified on the Phase 1 and Phase 2 Document Checklist must be retained by the CAA in the Applicant's project file and are subject to inspection by MaineHousing at MaineHousing's discretion.

3. **Change Orders**

Approved Change Order costs must be entered on the *Change Order Invoice* and submitted to MaineHousing as part of the CAA's Phase 2 submission for payment. The Administration Fee will be adjusted accordingly. See [Section B8\(D\), Change Orders](#).

*Any project costing \$15,000.01 or greater will require MaineHousing's pre-approval for Change Orders & will need full Phase 1 & 2 file review documents*

### B. Application Fee

An application fee cannot be assessed to Applicants who receive HARP Grants.

### C. Dust Wipe Fee

CAA will receive reimbursement for dust wipes when wipes are required on a home repair project with a lead component.

### D. Water Test Kits

1. CAAs will receive flat fee for conducting well tests at Applicant homes as follows:
  - a. \$50.00 for CCI, WMCA and YCCAC; and
  - b. \$70.00 for ACAP, DCP, KVCAP, PCAP and WCAP<sup>1</sup>.
2. The Water Test Kits fee is a flat fee and will not be included in the calculation of the 20% Administration Fee described above. Results from the water tests are to be issued to the homeowner and MaineHousing.

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<sup>1</sup> The higher fee for select CAAs is due to the State Lab's requirement that test samples must be overnighted from these locations, resulting in a higher postage fee.

## **F. Walk Away Fee**

In instances when CAA staff conduct an initial inspection or home visit for a prospective, income eligible Applicant and it is determined that repair measures under the Program are not possible, the CAA will receive a one-time, \$150 fee to cover travel and staff time expenses. This fee will not include the additional 20% Administration Fee described above.

## **G. Project Withdrawal Fee**

In instances when the CAA has completed the enrollment process and the prospective client withdraws their HARP application without receiving services under HARP, the CAA is not eligible for a walk away fee but may be eligible for the 20% Administration Fee described above.

## **H. Temporary Relocation Fees**

CAA will receive at-cost reimbursement for relocation up to a maximum of \$1,250 per dwelling for Accessibility projects. MaineHousing will review relocation for other HARP Grant projects on a case-by-case basis. See [Section B6, Temporary Relocation](#) for more information. Relocation may not exceed 10 calendar days. Receipts are required to be reviewed and considered for reimbursement.



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## SECTION A8: USE OF GRANT FUNDS

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### General Use of Funds

HARP Projects are subject to state and federal regulations. These regulations require strict enforcement of certain conditions specified below. By participating in HARP, CAAs undertake the initial enforcement responsibility and are advised that MaineHousing cannot waive compliance with such conditions. Unless otherwise directed in the *Grantee Contract*, the following requirements must be met:

- (1) HARP Grant Funds can only be used for eligible improvements identified in [Section A9, Scope of Work](#).
- (2) All work for the project must be set forth in the *Job Standards and Specifications* that are attached to and made a part of the *Construction Contract* as Appendix A. CAAs must adhere to the performance standards outlined in the *Job Standards and Specifications*.
- (3) The gross household income of an Applicant and any Co-Applicant must be within the limits as set forth in this HARP Guide. See [Section A5\(A\), Income Eligibility](#).
- (4) The property requirements shall be within the limits as set forth in this HARP Guide. See [Section A5\(B\), Property Eligibility](#).
- (5) HARP projects funded with Home Repair or Elderly Home Repair Funds may also receive Accessibility funds for the same project.
- (6) Applicants receiving only Emergency Home Repair or Accessibility funds can be placed on the Priority Waitlist and rated accordingly for future HARP Grants to address future eligible improvements.

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## SECTION A9: SCOPE OF WORK

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### A. Job Standards and Specifications

MaineHousing adheres to inspection and performance standards which are outlined in the *Job Standards and Specifications* which are attached to and made a part of the *Construction Contract* as Appendix A (*Construction Contract*).

#### 1. Property Standards

##### a. *Home Repair*

The entire house must be brought up to Warm Safe Dry (WSD) Standards and all repairs must be performed in accordance with written *Job Standards and Specifications*, [Maine Uniform Building Energy Code \(MUBEC\)](#) and local building codes (if applicable). CAA must perform eligible activities per [Section A9\(B\)\(1\), Eligible Improvements](#).

##### b. *Elderly Home Repair*

The entire house must be brought up to WSD Standards and all repairs must be performed in accordance with written *Job Standards and Specifications*, [Maine Uniform Building Energy Code \(MUBEC\)](#) and local building codes (if applicable). CAA must perform eligible activities per [Section A9\(B\)\(2\), Eligible Improvements](#).

##### c. *Emergency Home Repair*

WSD Standards assessment is not required. CAA must perform eligible activities per [Section A9\(B\)\(3\), Eligible Improvements](#).

**NOTE:** For a HARP project to be classified as an “emergency” the occupant’s health or safety must be threatened in some way.

##### d. *Emergency Manufactured Home Repair*

WSD Standards assessment is not required. The *Emergency Manufactured Home Repair Checklist* must be completed prior to performing eligible activities per [Section A9\(B\)\(4\), Eligible Improvements](#).

##### e. *Accessibility*

WSD Standards assessment is not required. CAA must perform eligible activities per [Section A9\(B\)\(5\), Eligible Improvements](#).

##### f. *Weatherization Readiness*

WSD Standards assessment is not required. A completed WAP Deferral of Services Notices is required. CAA will only perform measures listed on the Deferral of Services Notice.

#### 2. Flood Plains

HARP Grant Funds are available to projects located in a flood plain.

#### 3. Lead-Based Paint

a. An EPA, RRP certified firm, using certified workers, must perform all rehabilitation work, following EPA RRP Rule, that disturbs a painted surface in excess of de minimis levels as defined in 24 CFR Part 35; unless the home tests negative for Lead-based Paint or was constructed on or after January 1, 1978.

**NOTE:** Contractors must follow the EPA RRP Rule for clearance testing requirements.

b. If the total investment in general rehabilitation work exceeds \$25,000 and the home is presumed to contain lead-based paint, the home must undergo lead abatement by a certified lead abatement contractor in accordance with HUD regulations. Projects containing lead

hazards must be referred for lead abatement and/or mitigation to MaineHousing's Lead Programs or other resources available to the CAA.

#### 4. Building Permits

CAA shall ensure contractors obtain required local permits, when appropriate, from the authorizing jurisdiction before work commences and ensure required inspections occur. Copies of building permits must be placed in the project file.

### B. Eligible Improvements

Refer to the *Job Standards and Specifications* (Appendix A to the *Construction Contract*) for a detailed list of all project specifications.

#### 1. Home Repair

Activities funded by the Home Repair and/or Elderly Home Repair component of the HARP Grant include, but are not limited to, the following eligible improvements:

- a. Installed measures and overall work performed to meet local or state codes and/or to remove major building hazards.
- b. Remediation of environmental hazards including lead-based paint.
- c. Health and safety and weatherization/energy improvements:
  - i. Smoke and carbon monoxide detectors;
  - ii. Caulking, weather-stripping, and other methods of reducing air infiltration;
  - iii. Storm or thermal windows and doors, thermal shades or shutters;
  - iv. Thermal insulation for ceilings, walls, floors, roofs, foundations, pipes, ducts and water heaters including interior vapor barrier and ventilation;
  - v. Heating system installation or modifications (if not available through the CHIP program):
    - (1) furnace improvements to increase energy efficiency;
    - (2) replace burners which reduce the amount of fuel used;
    - (3) replace furnace or boiler; and or
    - (4) repair or replace wood/coal burning central heating systems;
  - vi. Chimney construction or removal/replacement/repair;
  - vii. Any other improvement which is demonstrated by a residential energy audit; performed by an energy auditor licensed under state law that meets Department of Energy Savings Investment Ratio;
  - viii. Kitchen refrigerators and stoves are eligible if the appliance(s) do not pass WSD Standards; but only if Applicant is not eligible for appliance replacement through WAP;
  - ix. Supplemental heating systems; Monitors, wood and pellet stoves (if not available through the CHIP program).
- d. Foundation repairs for single-family homes.
- e. Repair of existing attached garages when incidental to other code required work or to

**NOTE:** Kitchen refrigerators and stoves are eligible replacement if they do not pass WSD Standards and the Applicant is not eligible for appliance replacement through WAP.

achieve reasonable accommodation of a disabled person or used as living space (bedroom).

- f. Repair, replacement or upgrade of existing septic systems.
- g. On-site infrastructure costs (such as electrical wiring and connections and sewer and water piping) and off-site utility connections from the property line to an adjacent street.
- h. Accessibility improvements such as ramps; installation of handrails and grab bars; replacement of bathtubs with wheel-in showers; lowering of items such as sinks, electrical switches, and cupboards; widening of doorways; and provision of bathroom or bedroom space on the first floor level of the dwelling.
- i. Repair of an existing porch, if essential (decks not included).
- j. Conditions noted in WSD Standards Inspection not specifically referenced above.

## 2. **Elderly Home Repair**

Activities funded by the Elderly Home Repair component of the HARP Grant include, but are not limited to, eligible improvements contained in [Section A9\(B\)\(1\), Eligible Improvements](#).

## 3. **Emergency Home Repair**

Activities funded by the Emergency Home Repair component of the HARP Grant include, but are not limited to, the following:

- a. No Heat in the Winter. All primary heating devices have failed and the house has no safe or appropriate heat source. Applicants receiving HEAP should be referred to the CHIP program if funding is available and the household meets the eligibility criteria.
- b. Dangerous Electrical Systems. This may be active short circuits that are capable of starting a house fire or service entrance equipment attached to the side of the house that has been damaged resulting in loss of power to the house.
- c. Inoperable Toilet and Leaking Waste Pipes. This would apply to a house with no operable toilets due to clogged drainpipes, collapsed sub-surface drainpipes, or a failed septic system that is causing sewage to back up into the house. This would also apply to homes where waste piping is leaking and sewage is leaking into the home.
- d. Severe Roof Leak. This would include some dramatic incident that caused immediate and severe roof leaks, such as a tree falling on and penetrating the roof or a windstorm that blew roof covering off resulting in severe leakage that is not covered under the property's Homeowner Insurance. Leakage must be severe or pose a threat to the electrical system or health and safety of the residents.
- e. Lack of Potable Water Supply. The home has no running cold potable water supply. As an example, this could be the result of a failed well pump. A failed domestic hot water heater, in most cases, is not considered an emergency situation.
- f. Other. Depending on the specific situation presented there may be other conditions that constitute an emergency situation outside of those specifically defined above. MaineHousing will be open to review other emergency scopes of work on a case-by-case basis, such as failed hot water heaters. CAA staff will present the specific situation on a *Waiver Request* form, providing detail-supporting classification of the situation as an emergency and submit to MaineHousing for approval. MaineHousing will review all *Waiver Requests* and respond in writing to the CAA with a determination.

## 4. **Emergency Manufactured Home Repair**

Activities funded by the Emergency Manufactured Home Repair component of the HARP Grant include, but are not limited to, eligible improvements contained in [Section A9\(B\)\(13\), Eligible Improvements](#).

## 5. Accessibility

### *a. Eligible Improvements*

Activities funded by the Accessibility component of the HARP Grant include, but are not limited to, the following eligible improvements:

- i. Changes to flooring to mitigate tripping hazards;
- ii. Moving control items such as light switches to within reach ranges;
- iii. Motion detecting lights;
- iv. Adjustments to exterior site walking surfaces including any necessary grading;
- v. Creation of an accessible parking space;
- vi. Widening of existing doorways for ease of access;
- vii. Installation of:
  - (1) access ramps;
  - (2) accessible door hardware;
  - (3) storage shelving and closet rods to within reach ranges;
  - (4) accessible toilet, bathroom sink, or kitchen sink;
  - (5) bathroom mirrors or medicine cabinets within lines of sight or reach ranges;
  - (6) grab bars at plumbing fixtures;
  - (7) roll-in showers;
  - (8) transfer seats in showers;
  - (9) bath tub seats;
  - (10) work counters in kitchens within lines of sight or reach ranges;
  - (11) front-controlled cooking appliances;
  - (12) alarm devices or doorbells for the hearing or visually impaired;
  - (13) lifts;
  - (14) keyless entry systems; and/or
  - (15) other modifications reasonably necessary to make the residence accessible to an individual with a disability or who is experiencing physical barriers in their home and who resides or will reside in the residence.

### *b. Ineligible Improvements*

Freestanding adaptive equipment or assistive technology cannot be funded by the Accessibility component of the HARP Grant. Examples of freestanding adaptive equipment or assistive technology are wheelchairs, free standing lifts, standing frames, gait trainers, augmentative communication devices, and recreational items such as swings or tricycles.

## 6. Weatherization Readiness

### *a. Eligible Improvements*

- i. Roof replacement
- ii. Electrical repairs, including removal of knob and tube
- iii. Wall, Ceiling and Floor repair

- iv. Foundation or subspace repair
- v. Exterior damage repairs (e.g. landscaping or gutters)
- vi. Plumbing repairs
- vii. Roof Repair
- viii. Repair or replacement of damaged door/windows

### **C. Ineligible Improvements**

Activities listed below are ineligible improvements that cannot be funded through a HARP Grant. This is not an all-inclusive list; items not appearing are not automatically eligible.

- (1) Furniture, personal property;
- (2) Attached greenhouses;
- (3) Additions to manufactured homes not resting on a slab with a frost wall or a foundation;
- (4) New Construction of garages, barns, sheds or other outbuildings;
- (5) Construction of new home or a shell home;
- (6) Completion of a partially built home or a shell home;
- (7) Completion of unfinished remodel work;
- (8) Construction of a new deck or patio;
- (9) Fences;
- (10) Fireplaces;
- (11) Generators (unless required for medical reasons);
- (12) Heating fuel;
- (13) Hot tub, Jacuzzi, whirlpool bath, sauna, bath house;
- (14) Landscaping, unless used for diversion of drainage ditches and/or lead in soil mitigation;
- (15) Paving driveways and/or walkways unless needed for accessibility;
- (16) Piers, decks or steps to lake or water;
- (17) Solar system installation, replacement, or repairs;
- (18) Tree surgery or removal (unless considered essential to protect home from damage);
- (19) Central vacuum cleaner systems.
- (20) Mold remediation
- (21) Asbestos remediation
- (22) Installation of New Septic/Well system if one does not already exist

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## SECTION A10: PROPERTY INSPECTIONS

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### A. Inspector Credentials

Rehab Techs must be trained and hold RRP certification within 12 months from the date of hire. Rehab Techs should have experience and/or knowledge in applicable standards and MUBEC, accessibility standards and best practices, rehab standards, specification writing, job estimating, and general construction practices.

- (1) RRP Certified Renovator
- (2) MUBEC
- (3) WSD Standards (See *Property Inspection Form*)
- (4) Accessibility Standards and Best Practices (see *Home Accessibility Evaluation Checklist*)

The CAA must maintain documentation for the aforementioned certification and make them available to MaineHousing staff upon request.

### B. Inspection Requirements

#### 1. Initial Inspections

Prior to the commencement of any work, all projects eligible for funds must be inspected by the CAA's Rehab Tech. The Rehab Tech must complete the applicable assessment form and/or checklist to verify the scope of work for the project. See [Section B3, Property Inspections](#).

#### 2. Final Inspections

Every HARP project reported as a completed unit must receive a final inspection by the CAA's Rehab Tech, to ensure that all work meets the minimum standard work specifications as outlined in the *Job Standards and Specifications* for the project. The Rehab Tech must complete and provide a *Certificate of Final Inspection* form for each individual unit, certifying that the materials and measures were properly installed in accordance with the project's *Job Standards and Specifications*.

*Applicants acknowledge receipt of the HARP survey card when signing the Certificate of Final inspection.*

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## SECTION A11: DOCUMENT MANAGEMENT SYSTEMS

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### A. Document Retention

- (1) CAA shall maintain complete and accurate project files for each project. The CAA will retain either paper or electronic copies of the HARP Grant closing documents, including documents and forms not required for submission to MaineHousing, for seven (7) years. CAA's can retain paper or electronic files.
- (2) The CAA shall label and organize its project files in accordance with the appropriate Document Checklist(s) provided by MaineHousing. Use of the appropriate Document Checklist is to ensure consistency in file maintenance and documentation, which will expedite the monitoring process. MaineHousing reserves the right to review project files at its discretion.

### B. Electronic Submission of Documents

- (1) HARP Grant documents must be submitted to MaineHousing for review electronically via MaineHousing's ShareFile system. Electronic file submissions should **only** include required documents and should be bundled in the order of the respective Document Checklist. *See* [Section B11, Electronic Document Management Systems](#) for more information.
- (2) CAAs should **never** send email communications to MaineHousing that contain 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 and Spreadsheets

Project forms, spreadsheet and bundles are available on MaineHousing's website (CAA Portal): <http://www.mainehousing.org/partners/partner-type/community-agencies/maine-weatherization-programs>. *See* [Section B1, Program Documents](#).

### C. Web Access ("CAA Portal")

MaineHousing has created a web portal exclusively for CAAs. Through this portal, CAA staff can access forms, manuals, spreadsheets, and other tools needed to administer programs. The site also includes access to technical support information, updates, and notices. *See* [Section B11, Electronic Document Management Systems](#) for more information.

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## SECTION A12: APPLICABLE LAWS AND AMENDMENTS

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### A. Applicable Laws

Nothing in the HARP 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 CAA's business.

### B. Amendments

The HARP Guide may be amended or supplemented from time to time by MaineHousing by publishing changed pages or Program Bulletins on MaineHousing's website/CAA Portal: <http://www.mainehousing.org/partners/partner-type/community-agencies>. In the event of any conflict between the provisions of the Subgrantee Contract and this HARP Guide, the *Subgrantee Contract* shall govern.



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## SECTION A13: DISPUTE RESOLUTION

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Disputes between the Applicant, the CAA and contractor may arise from time to time during the life of the rehabilitation project. The Program has established a standard procedure for resolving these disputes. CAAs are initially responsible for resolving disputes. In those situations where a mutually satisfactory agreement cannot be reached between the parties, the following dispute resolution process shall be followed.

### A. Complaint Intake

Each CAA shall designate an individual(s) on its staff to log telephone calls from Applicants voicing complaints. Within 24 hours of receipt of an applicant complaint (written or verbal), the CAA shall follow-up with the Applicant to assess the nature of the complaint. If the Applicant has not already done so, the CAA shall request the Applicant to put the complaint in writing.

Within five (5) business days of receipt of the initial complaint (written or verbal), the CAA shall send MaineHousing a notice of the complaint and all information regarding the nature of the complaint with a copy to the Applicant and the Contractor. If the complaint is immediately resolved (within the five (5) working days), CAA will still be responsible for reporting the complaint with all the information regarding its nature, but will note that the complaint is resolved.

### B. Informal Conference

Within 15 working days from receipt of a complaint, the CAA shall organize an informal conference with the Applicant, the contractor and the CAA Rehab Tech to discuss and resolve the dispute and all parties are in agreement. The CAA shall notify MaineHousing and all interested parties of the informal conference giving reasonable consideration to the schedules of all parties and the severity of the dispute. The goal of the informal conference is to find an agreeable solution to complete all measures listed in the Job Specifications and Standards. If the informal conference produces a resolution to the dispute, the CAA shall prepare a document signed by all parties involved that plainly states the agreed upon resolution and timeline for completion of the project. A copy of this document shall be submitted to MaineHousing. MaineHousing may attend the informal conference if desired and/or requested. If the conference does not result in a resolution, the CAA will document the results of the conference and include specifics on where the parties disagree. CAA shall submit a copy of these written minutes to MaineHousing. A copy of all written resolution documents are required to be kept in the Applicant's file.

### C. Dispute Resolution

If the contractor and Applicant cannot come to a resolution, then the issue must be resolved through the method agreed upon in the Construction Contract.

All unresolved claims or disputes between the Applicant and contractor arising out of or related to the work shall be resolved in the agreed upon method outlined in the Construction Contract.

***NOTE:*** Any costs arising from the dispute resolution will be equally split between the Applicant and Contractor.

### D. Dispute Tracking

CAAs shall maintain a log of all major disputes (Dispute Log) and provide MaineHousing with a copy of such log when requested. The Dispute Log must clearly document the nature of the dispute, contacts made with the parties involved, and actions taken to resolve the dispute. MaineHousing will monitor each CAA to ensure all disputes are resolved as quickly as possible.

## CHAPTER B: PROGRAM PROCEDURES

### SECTION B1: PROGRAM DOCUMENTS

#### A. In General

- (1) It is not uncommon for a CAA to decide on the funding amount for a HARP project until after certain required documents have been processed.
- (2) CAA staff should become familiar with MaineHousing’s required forms before proceeding with HARP Program jobs.
- (3) CAAs must use the current HARP Program forms and bundles available on MaineHousing’s CAA Portal. Forms are pdf writable. *See* [Section B11\(C\), MaineHousing Web Access \(CAA Portal\)](#) for more information.
  - a. The CAA Portal contains all required HARP Program forms and three HARP Program Bundles:
    - i. HARP Phase 1 Bundle
    - ii. HARP Phase 2 Bundle
    - iii. HARP Invoice Bundle
  - b. Download the applicable “HARP Bundle” and complete the bundle’s *Project Cover Sheet* to auto-populate the forms. Use Adobe’s bookmark navigation feature to view and/or print forms in the bundle.
  - c. Individual forms are also available to download, populate and print as needed.

#### B. HARP Project Forms

The following provides a list of the required HARP forms/documents with an explanation of the use and project type that requires the document. Required documents (if applicable) must be obtained and retained by the CAA for each project, regardless of project costs, even if the document(s) are not submitted to MaineHousing as part of payment requests.

| Required Document  | Explanation   | Home Repair<br>Elderly Home | Emergency<br>Home Repair | Emergency<br>Manufactured | Accessibility | Weatherization<br>Readiness |
|--|---|-----------------------------|--------------------------|---------------------------|---------------|-----------------------------|
| Application  | Captures Applicant information needed to determine eligibility for the HARP Program. Must be completed, signed, and dated by the Applicant.   | ✓                           | ✓                        | ✓                         | ✓             |                             |
| Well Water Test Chain of Custody Form <i>(if applicable)</i> | A document detailing who is legally responsible for samples at any point in time from collection until the sample is received by the laboratory.  | ✓                           | ✓                        | ✓                         | ✓             |                             |
| Bid Tabulation Sheet   | Provides a comparison of contractor bids submitted for a HARP project.  | ✓                           |                          |                           |               |                             |
| Certificate of Final Inspection                              | Certification from the CAA Rehab Tech that the work has been inspected and that all work is has been completed in accordance with the project’s job specifications and standards. The Certification | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |

| Required Document                           | Explanation  | Home Repair<br>Elderly Home | Emergency<br>Home Repair | Emergency<br>Manufactured | Accessibility | Weatherization<br>Readiness |
|---|--|-----------------------------|--------------------------|---------------------------|---------------|-----------------------------|
|   | is signed by the CAA Rehab Tech and Applicant.   |                             |                          |                           |               |                             |
| Change Order(s) <i>(if applicable)</i>      | Request from the CAA to make changes to the original <i>Construction Contract</i> for a project. The <i>Change Order</i> is signed by the Applicant, CAA Rehab Tech and Contractor   | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Construction Contract                       | Contract between the Contractor, Applicant and CAA that specifies the condition for the scope work being awarded to the Contractor, including the project start and end dates. The <i>Job Standards and Specifications</i> completed for the project are attached to and incorporated into the Contract as Appendix A. The Contract is signed by the Contractor, Applicant and CAA (as Escrow Agent) | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Construction Escrow Agreement               | Agreement between the Contractor, Applicant and CAA (as Escrow Agent) that governs disbursements of construction funds on behalf of the Applicant. The Agreement is signed by the Contractor, Applicant and CAA.   | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Construction Progress Report                | Completed by the Rehab Tech documenting project inspection results for completed work throughout the project. This report must be placed in the project file.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Contractor Application                      | Completed by contractors wishing to be placed on MaineHousing Qualified Contractor list. See <a href="#">Section C1, Program Contractors</a> , for more information  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Contractor Certificate and Release of Liens | Certification from the Contractor that the all work being invoiced has been performed and releases the Applicant from any claims pertaining to the work performed. The Certification is signed by the Contractor and acknowledged by the Applicant.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Contractor Payment Request                  | Request from the Contractor to the CAA for payment of completed. The form certifies that the Contractor completed the work associated to the request for payment. The Request is signed by the Contractor and the CAA and acknowledged by the Applicant.   | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Contractor Verification Form                | Completed by CAA. Provides annual verification of existing Qualified Contractors.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Cost Reasonableness                         | Documents the CAA Rehab Tech determination that the Contractor(s) bid for a project are cost reasonable. Signed by the CAA and Applicant.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |

| Required Document   | Explanation   | Home Repair<br>Elderly Home | Emergency<br>Home Repair | Emergency<br>Manufactured | Accessibility | Weatherization<br>Readiness |
|---|---|-----------------------------|--------------------------|---------------------------|---------------|-----------------------------|
| Document Checklists   | Contains the list of documents required by MaineHousing that must be included with the CAA’s payment requests for HARP projects. There are two Checklists: one for initial invoice submissions (Phase 1) and another for final invoice submissions (Phase 2) to MaineHousing.   | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Eligibility Priority Waitlist   | Also referred to as the “Priority Waitlist” is an Excel spreadsheet that will categorize the Applicant as a low, medium, or high priority. A ranking score is used to determine Applicant selection for services based on priority.   | ✓                           | ✓                        | ✓                         | ✓             |                             |
| Emergency Manufactured Home Repair Checklist  | The assessment tool used to identify and determine eligibility for the scope of work needed for emergency repairs.  |                             |                          | ✓                         |               |                             |
| Grant Agreement   | An agreement between the CAA and Applicant setting forth the total amount of HARP Grant funds available to the Applicant and setting forth the amount, use and disbursement of HARP Grant funds. The Agreement is signed by the Applicant and the CAA.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| HARP Invoice Bundle   | CAAs utilize the invoice to request payment for Phase 1, Change Orders, and Phase 2 reimbursement.  | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Home Accessibility Evaluation Checklist   | The assessment tool used to identify accessibility limits and accessibility improvements needed for the dwelling.   |                             |                          |                           | ✓             |                             |
| Job Standards and Specifications (Scope of Work) ( <i>Appendix A of Construction Contract</i> ) | CAAs must use the <i>Job Standards and Specifications</i> to create the scope of work for each project. The <i>Job Standards and Specifications</i> are then made available to Contractors to bid on a project. The final <i>Job Standards and Specifications</i> are attached to the <i>Construction Contract</i> as Appendix A. | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Lead-Paint Hazard Disclosure and Presumption Notice   | Pertains to pre-1978 homes. Provides disclosure from the Applicant and notice from the Rehab Tech that the home is being inspected for lead-paint hazards. Signed by the Applicant and CAA.   | ✓                           | ✓                        |                           |               |                             |
| Notice of Preliminary Approval  | Provides notice to the Applicant that the <i>Application</i> has been approved HARP Grant funding and contains the date, time and place the HARP Grant closing. Signed by a CAA representative.   | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |

| Required Document   | Explanation   | Home Repair<br>Elderly Home | Emergency<br>Home Repair | Emergency<br>Manufactured | Accessibility | Weatherization<br>Readiness |
|---|---|-----------------------------|--------------------------|---------------------------|---------------|-----------------------------|
| Pre-Construction Conference Report                                  | Certifies that the parties attended the pre-construction meeting understand and agree to conditions of the project discussed at the meeting. Signed by the Applicant, Contractor and CAA. | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Project Cover Sheet   | Used to populate the form bundles as well as keep track of project cost information. Must be updated as needed and submitted with Phase 1 and Phase 2 CAA payment requests.               | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
| Property Inspection Form (WSD Standards)                            | The Home Repair and Elderly Home Repair assessment tool used to verify that the project dwelling has been brought up to WSD Standards.  | ✓                           | ✓                        |                           |               |                             |
| Relocation Assistance Acknowledgement                               | The Acknowledgement is signed by the occupant(s) of property and CAA representative and sets for the conditions for the occupants to receive relocation assistance.                       |                             |                          |                           | ✓             |                             |
| Summary of Lead Paint Hazard Reduction Activity (pre-1978 projects) | Provides the Applicant with a list of components that were treated for lead hazards. Completed by the CAA Rehab Tech.   | ✓                           |                          |                           |               |                             |
| Waiver Requests   | The form necessary for CAAs to request exceptions and/or deviations to procedures. The Waiver Request must be completed/signed by the CAA and submitted to MaineHousing for approval.     | ✓                           | ✓                        | ✓                         | ✓             | ✓                           |
|   |   |                             |                          |                           |               |                             |

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## SECTION B2: APPLICANT INTAKE

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### A. Pre-Screen Potential Applicants

CAA staff must pre-screen potential Applicants to assess the household's eligibility and priority for the waitlist. When an Applicant contacts a CAA, a trained staff member will briefly describe the Program and eligibility criteria (e.g., income guidelines, ownership and occupancy of the property to be improved). CAA staff should ask questions regarding the scope of work to determine if the Applicant may have a situation warranting emergency assistance by definition provided in the HARP Guide, [Section A9, Scope of Work](#).

#### 1. Eligible Applicants

An Applicant who appears to be eligible after the pre-screening and completion of a pre-screening form must be placed on the CAA's Priority Waitlist for tracking and to calculate the priority score. A CAA representative will enter the number of points earned in each category. The spreadsheet will calculate a final score. Based on the score, the Worksheet will automatically assign a priority rank of low, medium, or high.

**NOTE:** CAAs are not allowed to charge an application fee.

#### 2. Ineligible Applicants

- a. An Applicant who appears to be ineligible after the pre-screening must be informed of the reasons for ineligibility. The Applicant should be referred to other appropriate resources.
- b. Even if an Applicant appears to be ineligible after the pre-screening contact, the CAA is only required to provide the HARP Application upon request from the Applicant.
  - i. After review of the Application submission, if the Applicant is deemed ineligible, the Applicant will be contacted via postal mail (USPS) with a denial letter, which must include a clear explanation of why the Applicant is deemed ineligible. The denial letter will provide the Applicant an opportunity to appeal the CAA's decision within 14 days of receipt.
  - ii. If the Applicant is clearly ineligible for the Program at the time of pre-screening or the Applicant has been denied after the review of the Application, the Applicant should be referred to other appropriate resources.

#### 3. Applicant Request for Appeal

Applicant's wishing to appeal an ineligible determination, must submit a request for appeal in writing to MaineHousing. MaineHousing will take the following steps for processing an Applicant's request for appeal:

- a. Review Applicant's file;
- b. Work with the CAA to resolve any issues/errors (if applicable);
- c. Communicate with the Applicant to resolve the issue/error (if applicable); and
- d. Render a final decision.

**NOTE:** Applicants cannot appeal the waitlist.

### B. Prioritize/Categorize Applicants

#### 1. Key Criteria

Eligible Applicants for activities, identified in the [Section A3\(A\)](#), must be prioritized according to key criteria that provide preference for those experiencing the most distress and/or are threatened by health and safety issues. The CAA will use the *Eligibility Priority Waitlist* (Priority Waitlist), located at

<http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair>, to determine project category and priority ranking for HARP funded Projects.

**2. Eligibility Priority Waitlist**

- a. The Priority Waitlist is an Excel spreadsheet that will categorize the Applicant as a low, medium, or high priority. Within each category, the CAAs will use the ranking score to determine Applicant selection.
- b. Applicants in the high priority category must be served before those placed in lower categories.
- c. Applicants receiving emergency funds will be placed on the Priority Waitlist and rated accordingly for future service to address home repair and accessibility needs, in addition to needs addressed under the Emergency scope.
- d. Priority Waitlists will be reviewed at the time of on-site reviews/audits or submitted to MaineHousing via ShareFile upon request.

**C. In-Person Interviews**

CAA staff shall interview each Applicant. During this interview, CAA staff shall:

**1. Review the Application with the Applicant**

- a. If not already completed, the CAA staff should assist the Applicant in completing the *Application* based on information provided by the Applicant.
- b. Applicants need to fully understand the contents of the Application and HARP Project process. The CAA should not move forward with processing the HARP Project until confident that the Applicant understands all the information and the responsibilities of the HARP Project.
- c. The *Application* requires the Applicant's signature at time of closing as proof of their understanding of the provisions and requirements of the Program.

**2. Verify property ownership**

Verify property ownership by obtaining a copy of the Applicant's property deed/life lease, latest tax bill and any other required documents. If a listed property owner is deceased or divorced, the CAAs must obtain a copy of a co-owner's death certificate or Divorce Decree to prove the Applicant's sole ownership. *See [Section A5\(C\), Ownership and Occupancy](#).*

**3. Declaration of Covenants and Restrictions**

For all Home Repair and Elderly Home Repair Projects (WSD); and Emergency Home Repair, Emergency Manufactured Home Repair, and Accessibility Projects totaling \$18,000.00 or more the CAA will be required to file a *Declaration of Covenants and Restrictions* with the applicable Registry of Deeds. Homeowner should fully understand that the *Declaration of Covenants and Restrictions* sets forth enforceable conditions for receiving Grant funds. Homeowner must execute the *Declaration of Covenants and Restrictions* at the time of Grant closing, promising to abide by the requirements contained in the *Declaration of Covenants and Restrictions*.



## D. Establish Project File

CAA must establish and maintain either a paper or electronic file to keep all documentation pertaining to the project. Documentation must be maintained as indicated on the *Phase 1* and *Phase 2 Document Checklists* for the project for seven (7) years and be available for review by MaineHousing upon request and during monitoring visits. Required documentation for HARP Projects is outlined on the *Phase 1* and *Phase 2 Document Checklists*, which are located on the MaineHousing Web Portal located at <http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair> (CAA Portal). See [Section B11, Electronic Document Management](#) for more information about accessing forms, spreadsheet and other required documents from the CAA Portal.

**NOTE:** Project files, including all documentation, must be maintained by CAAs for seven (7) years.

## E. Determine Applicant's Income Eligibility

Applicant's annual **gross** household income must not exceed income limits for the area where the Applicant resides, adjusted for household size. To be considered for a HARP Grant, Applicant's total household income cannot exceed 80% of the area median income adjusted for family size. The *Median Income Limits* chart for the Program is available on MaineHousing's CAA Portal at <http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair>.

Upon selection of the Applicant from the Priority Waitlist, the CAA will require the Applicant to provide supporting income documentation. Applicant's annual gross income must be calculated as outlined below. CAA must verify annual gross household income using standard employment verification forms and/or pay stubs. Paystubs must be recent, consecutive and depict the Applicant's projected income. Documents considered acceptable for establishing eligibility will be valid for 120 days predating the Application Date time of review.

### 1. Obtain Income Information

Household Income includes, but is not limited to, the following:

- a. Wages, salaries, tips, commissions, bonuses etc. before any taxes or deductions;
- b. Self-employment income from owned, non-farm business, including proprietorships and partnerships. Self-employment income is defined as the total of net income (including net rental income) plus the total net gain from sales of capital goods or equipment plus depreciation. If the Applicant has not filed a tax return for the current or previous year the Applicant may completed a self-employed income statement/worksheet account for the last twelve (12) months of income. Supporting documentation **must** be provided to substantiate the information on the statement/worksheet. Deductions or expenses related to self-employment income shall not be factored in to the amounts counted as income unless the Applicant provided the complete tax return from the current and/or prior year.;
- c. Interest, dividends, net rental income, or income from estates and trusts;
- d. Social Security or railroad retirement;
- e. Supplemental Security Income, Temporary Aid for Needy Families (TANF), or other public assistance or public welfare programs. NOTE: Supplemental Nutrition Assistance Program (SNAP – food stamps) are **not** included as countable income;
- f. Retirement, survivor or disability pensions; and/or
- g. Any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, worker's compensation, child support, alimony, or

**NOTE:** Applicants must provide original documents. The CAA should make copies of original documents for the project file and return the originals to the Applicant. Date of receipt of documents and other forms must be date/time stamped by the CAA.



reoccurring monetary or in-kind gifts from sources outside of the Applicant household.

**GUIDANCE:** In the event of an emergency situation, an Applicant's certified HEAP Application to receive fuel assistance may be accepted as income documentation.

## **2. Calculate Annual Gross Income**

Income is calculated going forward twelve (12) months. Annual gross household income shall be calculated as follows:

### ***a. Gross Monthly Income***

Gross monthly income is the sum of monthly gross pay; plus

- i. any additional income from overtime;
- ii. part-time employment;
- iii. bonuses;
- iv. dividends;
- v. interest;
- vi. royalties;
- vii. Government employee pensions, private pensions, and annuities
- viii. Veterans Affairs (VA) compensation;
- ix. net rental income;
- x. alimony;
- xi. child support;
- xii. public assistance;
- xiii. sick pay;
- xiv. social security benefits;
- xv. unemployment compensation;
- xvi. income received from trusts;
- xvii. income received from business activities or investments; or
- xviii. recurring gifts.

See [Section 3.B.1, Income Inclusions](#).

### ***b. Annualized Gross Income***

Annualized gross income is gross monthly income multiplied by 12.

- i. To calculate gross annual income, multiply the current monthly base pay times 12 to derive annual base earnings. Add the actual average overtime, bonuses, etc., earned in the past 12 months or period of employment, whichever is less.
- ii. In the case of income received periodically, annualized gross income includes the amount of periodic income multiplied by the number of periods in a year in which the income is received.
- iii. If the Applicant'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 Applicant has been engaged in that field of employment, whichever is shorter. If the Applicant has regularly earned overtime, bonuses, shift differentials or

commissions, they must be included in income even when the employer does not guarantee their continuation.

**GUIDANCE:** Bi-weekly income is multiplied by 26 pay periods to calculate annualized gross household income. Income received bi-monthly (*e.g.*, the 1<sup>st</sup> and the 15<sup>th</sup> of each month) should be multiplied by 24 to determine annualized gross household income.

*c. Foregone Income*

If, during the six-month period ending on the date of application, any Applicant household member whose income is counted has taken a temporary leave of absence, a temporary voluntary reduction in compensation or hours normally worked, or has temporarily resigned from employment, the income foregone by such act or acts shall be included in computing gross income.

*d. Temporary Unemployment*

If, during the three-month period ending on the date of application, any Applicant household member whose income is counted has commenced a temporary or indefinite layoff; has become unemployed, except for permanent retirement; or has ceased employment as a self-employed individual without gaining substitute employment, gross income shall include the rate of pay immediately prior to such event. This provision shall not apply if the Applicant household member(s) does not expect to return to work in the foreseeable future and such intentions must be documented in writing.

## **F. Other Factors of Income Determination**

The income calculation is required upon selection of an Applicant from the Priority Waitlist and the receipt of a recently completed HARP Application, if more than 120 days has elapsed since the original *Application Date*, household composition will need to be re-verified by the CAA. The following guidelines shall be followed in completing the income calculation for purposes of determining whether household income exceeds income limits for the area where the Applicant resides.

### **1. Operation of a Business or Profession**

Net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income; however, an allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue service regulations. Any withdrawal of cash or assets from the operation of a business or profession is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

### **2. Interest, Dividends, Real or Personal Property**

Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness cannot be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in (b) above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000.00, annual income includes the greater of the actual income derived from net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by U.S. Department of Housing and Urban Development (HUD).

### **3. Retirement Benefits**

The gross amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic

payment (except Supplemental Security Income [SSI] or Social Security).

**4. Payments in Lieu of Earning**

Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay. See [Section 3.B.3, Income Exclusions](#).

**5. Welfare Assistance**

If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:

- a. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
- b. The maximum amounts that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph is the amount resulting from one application of the percentage.
- c. TANF, Gap, Pass-through, and ASPIRE "TANF" means payment under the Temporary Assistance for Needy Families program as defined in 22 M.R.S.A., Chapter 1053-B, §3762, *et seq.*

**6. Periodic and Determinable Allowances**

Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling.

**7. Military Benefits**

All regular pay, special pay and allowances of a member of the Armed Forces except as excluded in [Section 3.B.2, Income Exclusions](#).

**8. Income Exclusions**

- a. Income from employment of children (including foster children) under 18 years old, with the exception of emancipated minors who are considered adult members of the household.
- b. Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family that are unable to live alone).
- c. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except for payments in lieu of earning).
- d. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses as outlined in the IRS Publication 502 medical deduction exclusions - <https://www.irs.gov/pub/irs-pdf/p502.pdf> for any family member.
- e. Income of a live-in aide (live-in aide will not be included as a household member on the *Application*).
- f. The full amount of student financial assistance paid directly to the student or to the educational institution.
- g. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- h. Amounts received under training programs funded by HUD, state or local or federal

programs.

- i. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
- j. Amounts received by participants in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and that are made solely to allow participation in a specific program
- k. Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program.
- l. Temporary, nonrecurring, or sporadic income (including gifts).
- m. Reparation payments paid by a foreign government pursuant to claims under the laws of that government by persons who were persecuted during the Nazi era.
- n. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
- o. Adoption assistance payments in excess of \$480 per adopted child.
- p. Deferred periodic amounts from SSI and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
- q. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
- r. Amounts paid by a state agency to family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
- s. Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions apply.

**GUIDANCE:** Any future increases in income resulting from pay raises or job changes which are known at the time of application or which occur prior to closing must be taken into consideration in determining eligibility. Decreases in income may be taken into consideration if the employer provides satisfactory explanation of the change, e.g., that the decrease is permanent and affects other employees.

## **9. Verification**

Annual gross household income stated on the application must be verified through one (1) month of recent, and consecutive source documents such as copies of original wage statements, interest statements, unemployment compensation statements, and other verification of employment forms. Additionally, three (3) most recent, consecutive months of bank statements are required for all household members. NOTE: the relationship of any person(s) on the bank statements need to be explained if they are not in the household.

1. 10. **Self-employment Income** Documented by 2 years of previous tax returns (including all schedules):
  - a. When documented by a Federal tax return and the applicable schedules, self-employment income is defined as the total of net income (including net rental income) plus the total net gain from sales of capital goods or equipment plus depreciation.
  - b. Self-employed Applicants must provide a Federal tax return (Form 1040) and appropriate supporting schedules/forms for the most recent 2 years.
    - i. The tax return must be signed and have been submitted to the IRS. Electronically filed returns must be accompanied by the electronic signature page to demonstrate that the return was actually submitted to the IRS. See [www.irs.org](http://www.irs.org) for guidance.
    - ii. If the Applicant has not filed a tax return for the most recent calendar year, the Applicant may submit the tax return for the previous year plus complete the Self-Employment Worksheet.
    - iii. If the tax form is showing a loss (negative amount) then use zero income.
2. Documented by a Self-Employment Worksheet
  - a. A Self-Employment Worksheet must be completed if a self-employed Applicant:
    - i. Is not required to file a tax return per IRS guidelines; or
    - ii. Is newly self-employed and has not yet filed a tax return for his/her business;
  - b. A self-employed Applicant must complete the Self-Employment Worksheet and provide supporting documentation to substantiate self-employment income for the twelve (12) month period preceding the date of Application if the Applicant cannot produce a current or previous year's Federal tax return.
  - c. The Application cannot be approved eligible until the supporting documentation is presented and verified. It is the Applicant's responsibility to provide adequate proof of income. It is the CAA's responsibility to verify that all submitted documentation is accurate and complete.
  - d. A Federal tax return can only be used to verify self-employment (including rental income).

## 11. **Re-Certification of Income**

If more than 120 days elapse before the HARP Project funding or closing, CAA shall obtain up-to-date income documentation to verify that the household is still income eligible. Income documents uploaded with Phase I submissions must be for the 120 days prior to the electronic submission date.

## G. **Assets**

### 1. **Liquid Assets**

Liquid assets are defined as cash, or assets easily converted into cash such as bank deposits, money market funds, or US Treasury bills that are available to meet the immediate and urgent needs of the household *minus* penalties or cost to convert to liquid. The overall purpose of these asset limitations is to encourage a household's contribution to meeting their needs, when possible, and at the same time recognize that household assets represent needed income and insurance against financial calamities, and that it is prudent to retain these assets to some extent.

- a. Households wishing to qualify for assistance may not have "liquid assets" in excess of \$5,000. However, if a member of the household is 60 years or older, the total household maximum "liquid assets" limit is \$50,000.
- b. The Applicant may not have real estate in excess of that considered necessary and appropriate for their primary residence and the lot it occupies.

**2. Joint Assets**

Assets owned by more than one person are prorated according to each party's percentage of ownership. If no percentage is specified or provided by state or local law, assets are prorated evenly among the Applicant and other owners.

**3. Assets Included**

Assets include the market value of the following minus any fees incurred to turn the asset into cash:

- a. Cash on hand;
- b. Stocks/bonds, mutual funds, and Treasury bills; and
- c. Money market or CD accounts.

**4. Assets Not Included**

- a. IRAs or Roth IRAs;
- b. Pension plans;
- c. Primary Real Estate;
- d. Value of vehicles;
- e. Savings bonds; and
- f. 401K plans.

***NOTE: If CAA staff feels, based on their assessment and analysis, that the Applicant has the capacity to access other funding sources for accessibility and home repairs, then staff should refer the Applicant to other programs or resources outside of the HARP Program.***

**5. Additional Property(s)**

If Applicant has other real estate (e.g., summer home, camp, timeshare) in addition to their primary residence, then they are not eligible for Program.

## SECTION B3: PROPERTY INSPECTIONS

### A. Assessment Tools

| Grant/Project Type   | Assessment Tool Used                                  | Project maximums* | Eligibility Criteria**   |
|--|---|-------------------|--|
| Home Repair  | <i>Warm, Safe, Dry (WSD) Property Inspection Form</i> | \$30,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer  |
| Elderly Home Repair  | <i>Warm, Safe, Dry (WSD) Property Inspection Form</i> | \$30,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer. Applicant must be over the age of 60 at time of <i>Application</i> .  |
| Home Repair-Emergencies  | No assessment required                                | \$15,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer that meet definition of emergency as defined in <a href="#">Section A9(B)(3)</a> .                                 |
| Manufactured Home Emergencies  | <i>Emergency Manufactured Home Repair Checklist</i>   | \$15,000          | Eligible owner-occupied manufactured homes that are 20 years of age or older that meet the criteria of emergency as defined in <a href="#">Section A9(B)(4)</a> .  |
| Accessibility  | <i>Home Accessibility Evaluation Checklist</i>        | \$15,000          | Eligible owner-occupied single-family homes and manufactured homes 19 years and newer with an occupant or occupants with physical disabilities or who are experiencing physical barriers in their homes. |
| Weatherization Readiness   | <i>WAP Notice of Deferral</i>                         | \$15,000          | Weatherization Assistance Program (WAP) eligible households for eligible home repairs that need to be completed before a dwelling can receive comprehensive WAP services.                                |
| * Waivers to exceed HARP Funded maximums for a project will be considered on a case-by-case basis depending on extenuating circumstances. Waivers must be pre-approved before any work commences.  |   |                   |  |
| **Applicant household incomes must be at or below 80% of the Area Median Income (AMI) as established and published annually by The United State Department of Housing and Urban Development (HUD). Projects funded with HARP Weatherization Readiness component will be considered categorically eligible for the HARP Weatherization Readiness component. |   |                   |  |

### B. Schedule Property Inspection

The Rehab Tech contacts the Applicant to schedule an appointment and to inform the Applicant that an appropriate inspection/assessment of the home must be performed. As part of the inspection, the Rehab Tech must:

- (1) Complete the *WSD Inspection Form* for the projects (except for emergency projects); or
- (2) Complete the *Emergency Manufactured Home Repair Checklist*; or
- (3) Complete the *Home Accessibility Evaluation Checklist* for Accessibility Projects.



- (4) Obtain well water test for Well Water Abatement (if well not tested within previous 12-month period). *See* Addendum A. Process for Testing Well Water.

## C. Initial Inspection

### 1. Inspection Assessment Tools

Inspection form(s) must be placed in the CAA project file to document the inspection.

#### a. *Home Repair or Elder Home Repair*

- i. The Rehab Tech must complete the *Property Inspection Form (WSD)*.
- ii. If the home is built before 1978 the following documents must be included as part of the Rehab Tech's assessment:
  - (1) *Lead Paint Hazard Disclosure and Presumption Notice* (2 copies);
  - (2) Copies of the EPA brochure;
- iii. Conduct a visual assessment to identify if the home would be a candidate for MaineHousing's Weatherization Program and determine if an Energy Audit is appropriate. If it is determined the client is a candidate for the Weatherization Program refer the client to your Weatherization department.

#### b. *Emergency Home Repair*

Emergency Home Repair projects do not require a WSD inspection. For repairs to be classified as an "emergency" the home's current condition(s) must threaten the health and safety of the occupants in some way.

#### c. *Emergency Manufactured Home Repair*

The Rehab Tech must complete the *Emergency Manufactured Home Repair Checklist*.

#### d. *Accessibility*

The Rehab Tech must complete the *Home Accessibility Evaluation Checklist*

#### e. *Weatherization Readiness*

Weatherization Readiness projects do not required a WSD inspection. The Rehab Tech will rely on the Weatherization Assistance Program (WAP) Notice of Deferral.

**NOTE:** For repairs to be classified as an "emergency" the home's current condition(s) must threaten the health and safety of the occupants in some way.

### 2. Lead-Based Paint Disclosure

- a. The Rehab Tech explains to the Applicant that in pre-1978 homes, it is assumed all painted and/or stained interior and exterior surfaces contain lead, unless the Applicant has proof to the contrary. The Rehab Tech must explain the EPA RRP Rule as applies to particular project.
- b. The Rehab Tech must present to the Applicant a *Lead Paint Hazard Disclosure and Presumption Notice*. Applicant shall sign two copies of the form, one for the Applicant and one to place in the CAA project file to document compliance with EPA RRP requirement.
- c. Rehab Tech must provide a copy of the EPA brochure entitled "*Protect Your Family from Lead in Your Home.*"



### 3. **Conduct Inspection**

- a. The *Job Standards and Job Specification* (Appendix A of the *Construction Contract*) serves as a benchmark for quality that all repairs must meet. All work performed must meet MUBEC, the National Fire Prevention Code, National Electrical Code, Uniform Plumbing Code, and local building code requirements.
- b. All building components not meeting standards shall be documented per applicable inspection and be addressed/repaired as determined appropriate.
- c. The Rehab Tech shall explain to the Applicant the type of inspection/assessment to be conducted. This inspection should be conducted with the Applicant present.
- d. The Rehab Tech shall inform the Applicant that federal regulations require that Lead-based Paint hazards be addressed in pre-1978 homes.
- e. The Rehab Tech shall presume all coated interior and exterior surfaces contain lead paint in a pre-1978 home. Furthermore, the Rehab Tech shall presume that chipping and peeling paint in excess of six (6) square feet per interior room or 20 square feet on the exterior of the home is a lead-based paint hazard following the EPA RRP Rule. De minimus levels following the EPA RRP Rule are 6 sq. ft. interior and 20 sq. ft. exterior. Bare soil areas in excess of 9 square feet and that contain paint chips shall also be presumed a lead hazard. Projects must follow the EPA RRP Rule.
- f. The Rehab Tech shall conclude the general property inspection by reviewing the inspection assessment tool used for the initial inspection with the Applicant. See [Section B3\(C\)\(1\), Inspection Assessment Tools](#).

#### **D. Complete Water Test for Contaminants**

- (1) As part of initial (Phase 1) inspections, the Rehab Tech must complete a water test for contaminants for all homes served by private wells. If Applicant provides results from well water test conducted within past 12 months, CAA does not need to complete a new well water test.
- (2) Chain of custody documentation must be submitted as part of the Phase I packet. See Addendum A, Process for Testing Well Water.

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## SECTION B4: JOB SPECIFICATIONS

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### A. Work and Cost Estimation

Upon completion of the property inspection, the Rehab Tech shall prepare job specifications as *Appendix A, Job Specifications*, and *Construction Contract*. The Rehab Tech will use the *Job Specification* template to develop cost estimates for material and labor associated with each repair for the project

The Rehab Tech may use the following sources of information to prepare cost estimates:

- (1) Historical data and information from previously completed projects;
- (2) Rehab Tech's experience in construction management; and/or
- (3) Cost estimating manuals or tools.

### B. Prepare Job Specifications

#### 1. In General

- a. CAAs must use the *Job Standards and Specifications* to create the scope of work for each project. The *Job Standards and Specifications* is in Word format and can be manipulated by the CAA to eliminate any sections that are not applicable to the scope of work for the project. BEST PRACTICE: the CAA Rehab Tech should take before pictures of all items that will be addressed and embed the photos in the scope of work.
- b. The Rehab Tech must incorporate Section 1, "General Requirements for All Project Specifications", of in the *Job Standards and Specification* as part of the scope of work for a project.
- c. Each work specification must include the approximate amount of material, material price and labor price for that particular specification.
- d. Only like items may be combined for bidding purposes. *For example*, if a room has several windows that are being replaced and all are the same style (such as double hung) they may all be included in one individual bid. If they are not the same style, such as double hung and casement style, each style must be bid separately.
- e. Upon completion of the project specifications and cost estimate, the Rehab Tech shall review this information with the Applicant.

*NOTE: All surfaces containing lead hazards must be referred for lead abatement and/or mitigation to MaineHousing's Lead Programs or other resources available to the CAA.*

**GUIDANCE:** It is very important that the Applicant understands that major safety items and violations must be addressed first before other general repairs.

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## SECTION B5: CONTRACTOR SELECTION

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### A. Emergency Projects

Emergency and Weatherization Readiness projects do not require contractor bids. The CAA may use its discretion to assign the appropriate contractor to perform the emergency or weatherization readiness work. The final *Job Standards and Specifications* must include the eligible emergency work or the Weatherization Readiness Notice of Deferral work that needs to be done for the homeowner and must be incorporated as *Appendix A* of the *Construction Contract* and signed by both the Applicant and the contractor. Each page will also be initialed and dated by the CAA Rehab Tech and the Contractor.

### B. Distribute Job Specifications to Qualified Contractors for Bid

#### 1. In General

- a. See [Chapter C, Program Contractors](#)
- b. The exact Job Specifications developed by the Rehab Tech without the cost estimate will be distributed to bidders.
- c. The Rehab Tech will compare the cost estimate to the submitted bids to test reasonableness as part of the bid award. The Rehab Tech will note explanations on the cost estimate.
- d. The comparison and all bid documents will be maintained in the Applicant file. The comparison and the winning bid job specifications will be submitted to MaineHousing as part of the bid tabulation process.

**NOTE:** *The bidding process is required for all HARP projects, except emergencies.*

#### 2. Bid Package

- a. The CAA shall prepare a “bid package” to use in soliciting proposals from Qualified Contractors for each HARP project. The bid package shall include the following:
  - i. A copy of the *Construction Contract*;
  - ii. *Job Standards and Specifications*;
  - iii. Date, time and location for the pre-bid walk through;
  - iv. Deadline (date/time) and location for bid submission.
- b. A minimum of three qualified bids must be solicited for each project except emergencies.

**NOTE:** *Applicants/owners are prohibited from doing their own work, supplying their own materials and appliances, or use or allow to be used their own tools or equipment.*

#### 2. Timeline

- a. Qualified Contractors shall deliver bids for work to the CAA no later than **14 working days** from the time the walk through is completed.
- b. The CAA may extend the deadline for submission of bids by providing written notice of the extension to all Qualified Contractors participating in the walk-through.

#### 3. Pre-Bid Walk Through

- a. The CAA and Applicant shall pick days and times for site walk through and make it mandatory for all Qualified Contractors who wish to submit a bid.

- b. All Qualified Contractors wishing to submit a bid must attend a scheduled pre-bid walk-through meeting. Any changes in the *Job Standards and Specifications* during the walk-through must be in writing and received by all attending contractors prior to submitting bids. Any bid addendum must be clearly marked as an addendum, dated, signed by the contractor, and be included with the bid submission.
- c. Any contractor who fails to attend a walk-through shall not be allowed to bid on the project.

**4. Qualified Contractor Bid Submission**

**a. *Paper Submission***

Bids must be delivered to the CAA in a sealed envelope prior to the expiration of the bid submission deadline.

**b. *Electronic Submission***

CAAs may choose to solicit and accept emailed bids that adhere to all procurement requirements. CAA must not open bids submitted electronically prior to submission deadline.

**NOTE:** CAA must not open bids, whether submitted via paper or electronically, prior to submission deadline.

**c. *Withdrawal, Substitutions and Modifications***

Bidders may withdraw, substitute, or modify their bids by giving notice in writing before the bid deadline. Each bidder’s withdrawal, substitution, or modification notice shall be prepared, sealed, marked, and delivered with the outer and inner envelopes additionally marked as “Withdrawal,” “Substitution,” or “Modification” as appropriate.

**NOTE:** Any bid received by the CAA after the bid deadline shall be returned unopened to the bidder.

**d. *Deadlines***

- i. Any bid received by the CAA after the bid deadline shall be returned unopened to the bidder.
- ii. No bid may be withdrawn, substituted or modified after the deadline for submission of bids.

**5. Qualified Contractor Refuses to Bid**

If a Qualified Contractor is unable to bid, the CAA must provide the contractor with a *Refusal to Bid*. The contractor will be asked to sign and submit the *Refusal to Bid* form to the CAA.

**6. Less Than Three Bids Obtained**

In those instances where bids from three different Qualified Contractors cannot be obtained, the CAA shall provide a written explanation to be inserted in the Applicant’s file explaining why three bids were not collected.

- a. Projects submitted to MaineHousing with two qualified bids and one *Refusal to Bid* form will be acceptable only if the two bids received are within 10% of each other.
- b. Projects submitted to MaineHousing with only one acceptable bid must be accompanied by documentation of at least two *Refusal to Bid* forms in order to be considered for funding under the Program.

**C. CAA Bid Opening**

**1. In General**

- a. The CAA shall open the bids, including substitutions and modifications, in the presence of the bidders' representatives who choose to attend at the time and in the place specified by the CAA.
- b. The bidders' names, the total amount of each bid and of any alternative bid (if alternatives have been requested or permitted by the CAA), bid withdrawals, substitutions, or modifications, and such other details as the CAA may consider appropriate, shall be announced by the CAA at the opening.
- c. No bid shall be rejected at bid opening except for late or incomplete bids. Late or withdrawn bids shall be returned unopened to bidders.
- d. Bids for which an acceptable notice of withdrawal has been submitted shall not be opened.

## **2. Rehab Tech Reviews Proposals**

### ***a. Review Proposal with Applicant***

The Rehab Tech reviews proposals and goes over the proposals with the Applicant to ensure that all work has been properly addressed and will be completed according to the written job specifications, that the contractor has the appropriate insurance and licenses, and that the cost is reasonable and in line with cost estimates.

### ***b. Determine Cost Reasonableness***

The Rehab Tech will determine if the bids are cost reasonable. This information must be documented on the *Cost Reasonableness* form. If the bids are determined to be cost reasonable, the method for making this determination must be noted (*e.g.*, costs are within 10% of those estimated on the *Work Write Up/Cost Estimate Form*). If the bids are determined not to be cost reasonable, the actions taken must be noted on the form. The Applicant and the Rehab Tech must sign the form.

## **3. Low Bid Contractor Not Within 10% of Cost Estimate**

If low bid contractor's prices are more than 10% above the cost estimate, the Rehab Tech and the Applicant must discuss the following options:

- a. A reduction in the scope of services to help lower costs while still meeting property Rehabilitation Standards. Remember, WSD items and lead-based paint hazards must be addressed first before other general repairs.
- b. Revise the in-house estimate based on new and/or additional information provided by the contractor (*e.g.*, cost of lumber increased).
- c. Assess the possibility that a change in materials or techniques may lower costs without compromising quality or required standards.
- d. Permit the Applicant to pay the difference between the cost estimate plus 10% and the contractor's price.
- e. Take a position with the contractor that if he/she lowers the cost to within 10% of the original estimate, he/she will get the work and the Applicant will not seek quotes from other contractors.
- f. Obtain proposals from other Qualified Contractors.

## **4. Lowest Qualified Bid Awarded the Project**

- a. The CAA will recommend that the project be awarded to lowest qualified bidder. However, if after reviewing all bid submissions the CAA determines that the lowest bid does not meet certain conditions of the project (such as prior performance, ability to complete jobs by specified deadlines, etc.), then the CAA may recommend that the project be awarded to the most qualified Contractor submitting a bid.

- b. The CAA must document the Contractor bids on the *Bid Tabulation Sheet* and provide comments relative to the submission and contractor selection (*e.g.*, why a Contractor's lowest bid was not selected, etc.).
- c. The Applicant must approve the CAA's Contractor recommendation. However, if an Applicant prefers a Contractor who has submitted a higher bid than the Contractor recommended by the CAA, the Applicant must pay the difference between the CAA's recommended Contractor and the Contractor chosen by the Applicant. The Applicant must give the CAA a certified bank check for the difference. The CAA will put this check into an escrow account and hold the funds until the job is completed. The CAA will then issue a check from the escrow account to the selected Qualified Contractor.

#### **D. Prepare Final Job Specifications**

The final *Job Standards and Specifications* must be incorporated as *Appendix A* of the *Construction Contract* and will be signed by both the Applicant and the contractor. Each page will also be initialed and dated by both.

#### **E. CAA Notifies Qualified Contractor**

- (1) The Contractor whose bid has been accepted shall be notified of the award by the CAA in writing prior to the start of any work. This notification shall state the sum that the CAA shall pay the Contractor in consideration of the completion of the work by the Contractor as described in the *Construction Contract*.
- (2) If the project costs exceed \$15,000.01, the winning bid documents along with the project's *Bid Tabulation Sheet* must be submitted to MaineHousing in the pre-approval invoice submission (Phase 1), described in [Section B14\(A\), Payment to CAA](#).
- (3) CAA must retain all bids in the project file.

#### **F. Advise Applicant**

If the project costs are \$15,000.00 or less, advise the Applicant when work will commence.

If the project costs are \$15,000.01 or greater, advise the Applicant that no work can begin until after approval by MaineHousing. If work begins prior to approval, any costs associated with the work that was started prior to the approval will not be reimbursed by MaineHousing.

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## SECTION B6: TEMPORARY RELOCATION

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### A. In General

- (1) In some cases, temporary relocation may be unavoidable and relocation assistance will need to be provided to the eligible household receiving an Accessibility Grant. Such assistance, when applicable, is the obligation of the CAA. CAAs must take all reasonable steps to minimize the displacement of persons as a result of Accessibility work and to locate lead free temporary housing.
- (2) Relocation assistance is only available to occupants of projects funded by an Accessibility Grant without pre-approval from MaineHousing. MaineHousing will consider, and must pre-approve, relocation reimbursement for Projects funded by other HARP Project types on a case by case basis submitted to MaineHousing in writing (email communication is acceptable). Relocation of animals is not an allowable cost.
- (3) The CAA shall incur the cost of providing temporary relocation assistance and will be reimbursed by MaineHousing for all reasonable costs incurred in providing such assistance.
- (4) CAAs must obtain a signed *Relocation Assistance Acknowledgement* from the occupant(s) that must be retained in the Applicant's project file.
- (5) CAAs should request reimbursement for temporary relocation assistance costs on the *Phase 2 Invoice* under "Other Unpaid Expenses." The CAA must retain copies of all receipts applicable to the relocation reimbursement in the Applicant's project file and submit to MaineHousing.

**NOTE:** *Relocation assistance is only available to occupants of projects funded by an Accessibility Grant.*

### B. Relocation Services/Costs

The maximum amount of reimbursable temporary relocation assistance per eligible household is \$1,250.

- (1) Where HARP related work requires a household to temporarily relocate, the CAA may seek reimbursement for all reasonable expenses incurred in connection with the temporary relocation including, but not limited to:
  - a. the cost of moving to and from temporary housing;
  - b. meal costs; and
  - c. fuel costs.
- (2) Costs incurred for the relocation of pets and other animals is not eligible for reimbursement, with the exception of service animals as defined by the Americans With Disabilities Act (ADA).<sup>2</sup>
- (3) MaineHousing reserves the right to deny or recoup payment for damages from the occupant(s) as a result of relocation.
- (4) The CAA must submit a *Waiver Request* to MaineHousing for pre-approval to exceed the maximum reimbursable relocation amount.

**NOTE:** *The maximum amount of reimbursable temporary relocation assistance per household is \$1,250.*

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<sup>2</sup> Under the ADA, a service animal is defined as a dog that has been individually trained to do work or perform tasks for an individual with a disability. The task(s) performed by the dog must be directly related to the person's disability.

### C. Relocation Time Period

- (1) The CAAs shall be responsible for ensuring that any HARP Accessibility project related relocation assistance continues until such time as all Accessibility project related work has been completed on that particular dwelling. Relocation may not exceed 10 calendar days. Contractors shall be responsible for any additional relocation fees when the completion date of the work under the *Construction Contract* has not been met. The CAA must submit a *Waiver Request* to MaineHousing for pre-approval to exceed the maximum relocation time period of 10 calendar days.

**NOTE:** Relocation may not exceed 10 calendar days.



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## SECTION B7: HARP FUNDED PROJECT APPROVAL

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### A. Determine HARP Grant Amount

The CAA must determine eligibility, the Program funding amount the Applicant may be eligible to receive, and the HARP component being used to fund the project. The preliminary approval for the HARP Project cannot occur until Qualified Contractor bids, project costs, and the amount of funds required to complete the project are reviewed by CAA.

If an issue arises with funding, or if requested by MaineHousing, CAA may need to revisit the work write-up and, if possible, remove some items from the scope of work in order to reduce costs.

### B. Notice of Preliminary Approval

After CAA has carefully reviewed the total rehabilitation costs as well as the type and amount of financial assistance the Applicant will receive, and MaineHousing has approved the project, CAA shall notify the Applicant by sending a *Notice of Preliminary Approval*. This notification will inform the Applicant of his/her eligibility to receive a HARP Funded Project, the type and amount of the HARP Project, conditions under which the HARP Project is offered, and the date of their scheduled HARP Funded Project closing.

### C. Pre-Construction Conference

A pre-construction meeting allows all parties to review their expectations, the work to be performed, and the procedures to be used. The pre-construction meeting may be held at the Applicant's home or at the CAA's office. A copy of the pre-construction meeting report must be maintained in the project file.

**REMINDER:** Rehabilitation work may not exceed four months from date of closing.

The Applicant, contractor(s), and Rehab Tech shall attend the pre-construction conference. At that meeting, the contractor will be prepared to summarize the work to be performed and an approximate start and completion date. All parties present will be required to sign the *Pre-Construction Conference Report* signifying that the meeting took place and the results of that meeting/decisions made are understood and agreed upon.

At the pre-construction conference:

- (1) The Applicant and contractor will review the procedures to be utilized for inspection, building permits, if applicable, change orders, grievance and close out.
- (2) The Applicant, contractor and CAA will sign the required documents, as appropriate, including the *Construction Contract*, *Final Job Specifications*, and *Construction Escrow Agreement*.
- (3) The Applicant, contractor and CAA technician will discuss lead-based paint issues, if applicable.
- (4) The CAA will review procedures for contractor payment and provide the contractor with payment request forms.
- (5) The *Pre-Construction Conference Report* shall be signed by the Applicant, CAA technician and Contractor(s).

### D. Waivers

CAAs must submit a *Waiver Request* to MaineHousing for approval prior to undertaking any activity that is not within the scope of allowable HARP activity, including waivers to exceed HARP Funding maximums for a project.

- (1) All *Waiver Requests* will be considered on a case-by-case basis depending on extenuating circumstances and the availability of funds.
- (2) CAA staff must detail the specific situation on a *Waiver Request* form. CAAs must cite the specific Program guidance requiring deviation, and explain the justification for the exception. CAAs must submit *Waiver Request* via [ShareFile>Home Repair Projects](#) subfolder.

- (3) Waivers must be pre-approved by MaineHousing before any work commences. MaineHousing will review all requests and respond to the CAA with a determination.

## **E. HARP Project Closing**

### **1. Close within four (4) months of application**

Income verification of an Applicant is only valid for four (4) months from the Application Date. CAA must ensure that Applicant household income still falls within the applicable median income guidelines and program eligibility at the time of Grant closing. Therefore, if a HARP Project does not close within four (4) months of the Application Date, CAA will have to obtain updated verification of the Applicant household income and household composition.

### **2. Establish Start Date and Completion Date**

Rehabilitation work should begin as soon as possible from the date of closing and completion date of the rehabilitation (typically 2 months) **work may not exceed four (4) months from the date of funding** by MaineHousing without prior written consent from MaineHousing. CAA should try to schedule closing only after Applicant and contractor have established an on or about start date and completion date.

### **3. Obtain Pre-Approval by MaineHousing**

#### ***a. HARP Project Award \$15,000.00 or Less***

HARP Projects \$15,000.00 or less do not require pre-approval by MaineHousing. See [Section B9, Payment to CAA](#) for more information.

#### ***b. HARP Project Award \$15,000.01 or Greater***

HARP Projects \$15,000.01 or greater must be pre-approved by MaineHousing and should be submitted by the CAA as part of the Phase 1 invoice submission to MaineHousing. No work can start until MaineHousing has approved and notified the CAA. See [Section B9, Payment to CAA](#) for more information.

## **F. CAA Escrow Account**

Funds forwarded to CAA on behalf of the Project must be held in escrow. Disbursements shall be made from the escrow only after CAA has received satisfactory documentation, through site inspections and document submission, that the work for which payment is sought has been properly completed according to the program standards and the amount of the payment being requested is correct.

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## SECTION B8: CONSTRUCTION MANAGEMENT

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### A. Permits

As applicable, permits from the local municipality must be obtained by the contractor prior to any work commencing. Permit(s) must be visibly posted at the site during the construction phase. A copy of all applicable permits must be kept in the project file.

### B. Inspections

#### 1. CAA Inspections

The CAA is responsible for conducting as many inspections as are necessary to ensure quality work and construction oversight. Inspections are required prior to any payment made to the contractor. At a minimum, the CAA shall perform the following inspections, unless valid, extenuating circumstances are documented and approved by MaineHousing.

| Grant/Project Type                  | In-progress Inspections | Final Inspections |
|-------------------------------------|-------------------------|-------------------|
| Home Repair and Elderly Home Repair | 2                       | 1                 |
| Emergency Home Repair               | 1                       | 1                 |
| Emergency Manufactured Home Repair  | 1                       | 1                 |
| Accessibility                       | 1                       | 1                 |
| Weatherization Readiness            | 1                       | 1                 |

As part of the inspection process, the Rehab Tech will:

#### *a. Take Photos*

Take photos before work begins, at each inspection, and for contested items. Having color photographs for future reference is very important should the need arise to demonstrate program compliance and quality of work. Phase 1 photos must include exterior of all sides of home and each item listed on the Job Specifications. Phase 2 photos must include completed work of each item listed on the Job Specifications.

#### *b. Complete Construction Progress Report*

Complete a *Construction Progress Report* and photographs taken of the completed work of each item listed on the Job Specifications. This report must be placed in the project file.

#### *c. Conduct In-progress Inspections*

- i. Inspect at critical times during the construction, such as before walls are closed to see framing and when key items such as plumbing and electrical systems are accessible.
- ii. Determine need for change orders and intervention in Applicant/contractor disputes.
- iii. Confirm the contractor is performing the work in accordance with the construction contract and job specifications.
- iv. Ensure that all necessary code inspections have been made.

#### *d. Conduct Final Inspection*

Ensure that all work is completed according to the *Construction Contract*, including compliance with applicable codes, job specifications and EPA RRP Cleaning Verification Procedure.

## 2. MaineHousing Inspections

Under provisions agreed to by the Applicant, MaineHousing or its authorized representatives shall have the right to conduct inspections of the property to be improved at any time from the date of the HARP *Grant Agreement*.

## C. **Payment to Contractors**

### 1. Contractor Request for Payment

- a. The number of payments that CAA issues to the contractor depends on the size of the project and the agreement with the contractor. Advancing funds to contractors is prohibited. Contractors should request payment for work completed and submit a completed *Contractor Payment Request* to the CAA with signed authorization from the Applicant. Contractor requests for payment must include documentation that describes the scope and nature of the work for which the contractor is requesting payment and applicable lien waivers, and must include a copy of the contractor's invoice and contractor's *Contractor Certificate and Release of Liens*.
- b. MaineHousing may request photographs to accompany change orders to ensure the necessity of the modification in the scope of work.

### 2. CAA Approves Payment

- a. The CAA should approve payment to the Contractor only after an inspection and sign off on each work item on applicable form(s). In all cases ten (10) percent of the contract amount shall be withheld until final inspection is performed and all work is completed and approved
- b. Prior to issuing payment to the contractor, the *Contractor Payment Request* form must be completed and approved/signed by the contractor, Rehab Tech, and Applicant.

### 3. CAA Issues Payment

CAAs must issue payment for work performed within thirty (30) calendar days of receipt of the contractor's invoice. CAAs must perform any required inspections of the contractor's work within this thirty (30) calendar day time period.

### 4. Rework

If upon inspection, the CAA issues a contractor a "rework" order due to deficient or incomplete work on the part of the sub-contractor, the CAA may delay payment. Once the contractor completes the rework, the CAA must inspect the work and issue payment within thirty (30) calendar days of the date the rework is completed.

## D. Change Orders

### 1. Change in Scope of Work

Should a change in the scope of the work need to occur a change order must be initiated. For example, the job specifications may call for replacing the existing wall covering (drywall, paneling, etc.). It may later be discovered that the wall studs have severe damage and must be replaced. This was not anticipated in the job specifications, and a change is now required to correct the unanticipated problem.

*Any project costing \$15,000.01 or greater require MaineHousing pre-approval for Change Orders. ALL Change Orders require the submission of updated Job Specifications.*

Verbal changes in the scope of work are **not** allowed. All *Change Orders* must be in writing and retained in the Applicant's project file. CAA shall consult with MaineHousing when changes in scope of work need to be initiated. The CAA must inform the Applicant and the Contractor. MaineHousing will not be obligated to fund or inspect work performed outside of the *Construction Contract* and *Job Standards and Specifications*. *Change Orders* are also required to extend the contract dates.

**REMINDER:** *All Change Orders must be in writing, signed by all necessary parties, and retained in the Applicant's project file with supporting documentation. Change orders are not allowed for reworks.*

### 2. Initiating Change Orders

*Change Orders* must be initiated by CAA's Rehab Tech, agreed upon, and signed by the Applicant, Contractor and Rehab Tech. All *Change Order* submissions must be numbered sequentially.

#### a. **HARP Grant Award \$15,000.00 or Less**

- i. *Changes Orders* do not need to be pre-approved by MaineHousing if the *Change Order* does not cause the total HARP project costs to be \$15,000.00 or less.
- ii. If the *Change Order* causes the HARP project costs be \$15,000.01 or greater, the CAA must submit a copy of the *Change Order* and supporting documents, including photographs (if applicable) to MaineHousing for pre-approval.
- iii. See [Section B9, Payment to CAA](#) for more information regarding reimbursement of additional costs resulting from a *Change Order*.

#### b. **HARP Grant Award \$15,000.01 or Greater**

- i. All *Change Orders*, whether no cost or change in cost that exceeds the initial HARP Grant award, must have prior written approval from MaineHousing before the work can continue.
- ii. *Change Order* must include supporting documentation and color photographs to verify/document the need for additional work.
- iii. See [Section B9, Payment to CAA](#) for more information regarding reimbursement of additional costs resulting from a *Change Order*.

### 3. Change Order Documentation

- a. If the *Change Order* amount changes the total project to \$15,000.01 or greater the CAA is required to submit all documents listed on the Phase 1 Document Checklist to MaineHousing for review.
- b. *Change Orders* requiring additional funding must be accompanied by a *Change Order Invoice* and updated *Job Specifications* to be eligible for payment.

- c. The *Change Order* must include the section number from the Job Standards and Specification (Item Number), a description of the change in scope of work and the cost change.
- d. Colored Photographs must be obtained to document the reason for the change.

#### 4. **HARP Grant Limits**

If a *Change Order* results in the project exceeding the HARP Grant limit for the project, the CAA must submit a *Waiver Request* with the Change Order to MaineHousing and the *Waiver Request* must be approved by MaineHousing before work can continue.

*Any project costing \$15,000.01 or greater require MaineHousing pre-approval for Change Orders. If a Change Order results in the project exceeding the grant limit, an approved Waiver will be required.*

### E. **Final Inspection**

After completion of all repairs in the job specifications and change orders and after interior EPA clearance criteria (where applicable) is achieved, the CAA shall conduct a final property inspection. This inspection must be performed with the Applicant and the contractor.

#### 1. **Exterior Work Performed**

If exterior work was performed, Rehab Tech must inspect the ground on all sides of the home for any visible paint chips or debris. If paint chips or debris is observed, then contractor must clean the area.

#### 2. **Failed Inspections**

If during the final inspection any deficiencies are found, they must be listed on the Punch List/Rework form. This form must then be supplied immediately to the contractor and also emailed or faxed to MaineHousing. All reworks must be completed within thirty (30) calendar days. MaineHousing does not allow Change Orders for reworks.

#### 3. **Additional Work Required**

If additional work is required, exterior paint debris needs to be cleaned up, or corrections need to be accomplished, the CAA must develop a written punch list. The punch list is a detailed list of all items remaining to be completed. The CAA must provide this list in writing to the contractor with instructions that upon completion of all items and inspection of the same, final payment will be made.

**NOTE:** *If the anticipated final inspection results in a punch list of uncompleted items, then it is no longer the “final” inspection. Another “final” inspection must be performed to verify all work has been completed.*

#### 4. **Pre-1978 Homes**

For pre-1978 homes that involve work on painted surfaces presumed to be lead paint hazards, the CAA **must** prepare a *Summary of Lead Paint Hazard Reduction Activity* report of the mitigation measures used to address lead paint hazards. A copy of this report must be provided to the Applicant and retained by the CAA in the Applicant’s project file.

#### 5. **Prepare Certificate of Final Inspection**

Immediately after completion of all punch list items, the Rehab Tech prepares a *Certificate of Final Inspection*. Both the Applicant and Rehab Tech sign the form to indicate that all work is complete and in accordance with the *Construction Contract* and *Change Orders*. The Rehab Tech must check the applicable box on the *Certificate of Final Inspection* certifying that the home meets applicable Rehabilitation Standards. The Rehab Tech must also complete the original (or photocopy of) the *WSD Property Inspection Form*.

All areas that failed on the original *WSD Property Inspection Form* must be marked as “pass” along with the date of passing. Upon completion of the *Certificate of Final Inspection*, the contractor must submit:

- a. All invoices;
- b. *Contractor Certificate and Release of Liens*; and
- c. Written warranties on all warranted material and all labor given to Applicant.

## F. Applicant Surveys

Applicant feedback is an important component of delivering MaineHousing programs. As such, MaineHousing has created survey cards for CAAs to provide to recipients of program grants. MaineHousing will provide a supply of survey cards to each CAA.

- (1) The CAA must provide a *Home Accessibility and Repair Program Client Satisfaction Survey* card to every Applicant whose unit is reported as completed. The survey card may be provided to the Applicant at any time after services commence, but no later than completion of a final unit inspection.
- (2) The CAA must advise the Applicant that the survey card provides an opportunity for the Applicant to inform MaineHousing of their experience with the services received and that they are acknowledging receipt of the survey card when signing the *Certificate of Inspection* form. Inform the Applicant that MaineHousing is asking for feedback from all Applicants whether positive or negative

*A supply of Client Satisfaction Survey cards is provided to CAAs by MaineHousing. Contact [EHShousing@mainehousing.org](mailto:EHShousing@mainehousing.org) to request additional cards as needed.*

**GUIDANCE:** CAAs should, hand-deliver the survey card to Applicants at time of Final Inspection. CAAs should explain that the survey card can be completed electronically by scanning the Quick Response (QR) code with their smart phone camera or by completing and mailing the survey card, which is preaddressed to MaineHousing.

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## SECTION B9: PAYMENT TO CAA

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### A. Allocated Funds

- (1) 2023 HARP funding will be divided into two (2) groups as follows:
  - a. Group 1 will include the following HARP components:
    - i. Home Repair
    - ii. Elderly Home Repair
    - iii. Emergency Home Repair
    - iv. Emergency Manufactured Home Repair
    - v. Accessibility
  - b. Group 2 will include Weatherization Readiness component
- (2) CAA funding will be allocated as follows:
  - a. Group 1 Allocation
    - i. Forty percent (40%) of the total Group 1 funding will be allocated for Home Repair and Elderly Home repair components.
    - ii. Sixty percent (60%) of the total Group 1 funding will be allocation for Emergency Home Repair, Emergency Manufactured Home Repair, and Accessibility.
  - b. Group 2 Allocation
    - i. Fifty percent (50%) of the total Group 2 funding will be allocated to weatherization jobs that were deferred before 01/01/2023.



- ii. Fifty percent (50%) of the total Group 2 funding will be allocated to weatherization jobs that are deferred on or after 01/01/2023.

## B. Maintain Project Files

CAA shall maintain complete and accurate project files for each project. The CAA will retain original HARP Grant closing documents, including original documents and forms not required for submission to MaineHousing, for seven (7) years. The CAA shall label and organize its project files in accordance with the appropriate checklist(s) provided by MaineHousing. Use of the appropriate checklist(s) will ensure consistency in documentation and will expedite the monitoring process.

## C. Electronic Submission

- (1) HARP Grant files will be submitted to MaineHousing for review electronically via ShareFile. Electronic file submissions will **only** need to include the documents prescribed on the *Document Checklist*. See [Section B11\(B\), Electronic Document Management](#) for more information.
- (2) CAAs should not submit documents intended to be housed in the CAA's internal project file. All documents uploaded via ShareFile must be legible, organized according to the *Document Checklist* and oriented correctly.
- (3) MaineHousing reserves the right to return electronic file submissions that do not meet the criteria as referenced herein.
- (4) The Applicant and any other parties who executed the documents must initial changes to documents during or after closing. Changes to documents will not be accepted without the required initials.

**NOTE:** All Phase 2 electronic file submissions including invoices are due to MaineHousing no later than December 15, 2023.

## Submission Deadlines

- (1) All Phase 1 electronic file submissions, WSD, Emergencies, Accessibility and Weatherization Readiness, including invoices are due to MaineHousing no later than November 1, 2023.
- (2) All Phase 2 electronic file submissions, WSD, Emergencies, Accessibility and Weatherization Readiness, including invoices are due to MaineHousing no later than December 15, 2023.

## Document Checklists

The *Phase 1 Document Checklist* and *Phase 2 Document Checklist* contain a comprehensive list of the required documents that must be obtained and retained by the CAA for each project, regardless of project costs. In addition, the checklists identify the documents that need to be submitted to MaineHousing if the project costs is \$15,000.01 or greater.

The CAA must date and initial each required document listed on the *Phase 1 Document Checklist* as verification that the original is retained in the CAA's project file prior to submission to MaineHousing.

## F. HARP Invoice Bundle

CAA are required to utilize the HARP Invoice Bundle contained on the CAA Portal for all HARP projects. The HARP Invoice Bundle allows CAAs to track costs in one document and provides a summary of all costs invoiced for



the job. The completed invoice may be submitted to MaineHousing via ShareFile in pdf format. The bundle contains:

- (1) Phase 1 Invoice;
- (2) Change Order Invoice;
- (3) Phase 2 Invoice;
- (4) Invoice Summary.

**NOTE:** All project files maintained by the CAA must include original signed documents, except as noted where photocopies are acceptable.

**G. Phase 1 Payment**

**1. Send Phase 1 Invoice to MaineHousing**

**a. HARP Grant Award \$15,000.00 or Less**

- i. Upon receipt and approval of the completed documents identified in the chart below, MaineHousing will remit the project costs identified on the invoice, including the 10% Administration Fee to the CAA:

| Phase 1<br>Document Submission to MaineHousing<br>for HARP Grants \$15,000.00 or Less         | Home Repair<br>Elderly Home Repair | Emergency Home Repair | Emergency Manufactured<br>Home Repair | Accessibility | Weatherization Readiness |
|---|------------------------------------|-----------------------|---------------------------------------|---------------|--------------------------|
| Project Summary Sheet   | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Phase 1 MaineHousing Invoice  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Zero Income Worksheet <i>(if applicable)</i>  | ✓                                  | ✓                     | ✓                                     | ✓             |                          |
| HARP Application  | ✓                                  | ✓                     | ✓                                     | ✓             |                          |
| WAP Notice of Deferral  |                                    |                       |                                       |               | ✓                        |
| Job Standards and Specifications (Scope of Work) <i>(Appendix A of Construction Contract)</i> | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Colored Photos  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Approved Waiver <i>(if applicable)</i>  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |

- ii. The CAA must date and initial each required document listed on the *Phase 1 Document Checklist* as verification that the original is retained in the CAA’s project file.
- iii. The *Phase 1 Invoices* and completed documents identified on the checklist must be submitted to MaineHousing via ShareFile. See [Section 13, Electronic Submission of Documents](#) for more information.

**b. HARP Grant Award \$15,000.01 or Greater**

- i. Upon receipt and approval of the documents identified on the chart below MaineHousing will pre-approve the project and remit the project costs identified on the invoice, including the 10% Administration Fee.
- ii. The CAA must date and initial each required document listed on the *Phase 1 Document Checklist* as verification that the original is retained in the CAA’s project

file.

- iii. *Phase 1 invoices* and completed documents identified on the checklist must be submitted to MaineHousing via ShareFile. See [Section 13, Electronic Submission of Documents](#) for more information.

| <b>Phase 1<br/>Document Submission to MaineHousing<br/>for HARP Grants \$15,000.01 or Greater</b> | <b>Home Repair<br/>Elderly Home Repair</b> | <b>Emergency Home Repair</b> | <b>Emergency Manufactured<br/>Home Repair</b> | <b>Accessibility</b> | <b>Weatherization Readiness</b> |
|---|--|------------------------------|---|----------------------|---------------------------------|
| Project Summary Sheet   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Phase 1 MaineHousing Invoice  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| HARP Application  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| WAP Notice of Deferral  |  |                              |   |                      | ✓                               |
| Declaration of Covenants and Restrictions ( <i>project total \$18,000 or more</i> )               | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Proof of Income and Assets  | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Zero Income Worksheet ( <i>if applicable</i> )  | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Water Contaminant Chain of Custody ( <i>if applicable</i> )                                       | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Proof of Ownership ( <i>Property Tax Report/Tax Bill</i> )  | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Manufactured Home Lot Lease ( <i>if applicable</i> )  | ✓  | ✓                            | ✓   |                      |                                 |
| Grant Agreement   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Construction Escrow Agreement   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Construction Contract   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Job Standards and Specifications (Scope of Work) ( <i>Appendix A of Construction Contract</i> )   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Septic System Design ( <i>if applicable</i> )   | ✓  | ✓                            | ✓   |                      |                                 |
| Property Inspection Form (WSD Standards)  | ✓  |                              |   |                      |                                 |
| Emergency Manufactured Home Repair Checklist  |  |                              | ✓   |                      |                                 |
| Home Accessibility Evaluation Checklist   |  |                              |   | ✓                    |                                 |
| Lead Hazard Disclosure and Presumption Notice ( <i>if applicable</i> )                            | ✓  |                              |   |                      |                                 |
| Waivers ( <i>if applicable</i> )  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Digital color photographs   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |

## 2. **Funding**

MaineHousing will wire the HARP Grant amount upon receipt, review, and approval of the required documents. CAA should ensure that invoices and supporting documents are correct when submitted.

## H. Change Order Payment

*Change Order* reimbursement requests must be submitted on the Change Order Invoice. Payment is typically made to CAAs as part of Phase 2 payments unless the CAA requests separate payment for the costs associated to the *Change Order*.

### 1. HARP Grant Award \$15,000.00 or Less

- a. Upon receipt of a complete *Change Order*, revised *HARP Project Cover Sheet* and *Change Order Invoice*, MaineHousing will remit the Administration Fee and any other fees due the CAA resulting from the *Change Order*. CAA may elect to be reimbursed for *Change Order* costs as part of the Phase 2 submission for payment.
- b. All required documents identified in [Section B8\(D\), Change Orders](#) must be retained in the CAA project file.

**NOTE:** All project files maintained by the CAA must include original signed documents, except as noted where photocopies are acceptable.

### 2. HARP Grant Award \$15,000.01 or Greater

- a. Upon receipt of a complete and approved *Change Order(s)*, any supporting documentation and color photographs to verify/document the need for additional work, revised *HARP Project Cover Sheet* and *Change Order Invoice*, MaineHousing will remit the Administration Fee and any additional fees due the CAA resulting from the *Change Order*.
- b. All required documents identified in [Section B8\(D\), Change Orders](#) must be retained in the CAA project file.

## I. Contract Close-Out

- (1) Once the CAA has received the *Certificate of Final Inspection* signed by the Applicant, CAA Rehab tech and the contractor, all invoices, the *Contractor Certificate and Release of Liens*, the Contractor Payment Requests and all written warranties, the CAA shall prepare and issue payment for the outstanding amount due to the contractor. Delivery of the payment and the contractor's acknowledgement of receipt of the final payment close the project. A copy of the *Certificate of Final Inspection*, *Contractor Certificate and Release of Liens*, Contractor Payment Requests, warranties and all invoices must be submitted to MaineHousing in the Phase 2 bundle.
- (2) All Phase 2 final invoices and supporting documents are due to MaineHousing no later than December 15, 2023.

**J. Phase 2 Payment**

**1. Send Phase 2 Invoice to MaineHousing**

**a. *HARP Grant Award \$15,000.00 or Less***

- i. Upon receipt and approval of the documents identified on the chart below, MaineHousing will remit any unpaid project costs identified on the invoice, including the remaining 10% Administration Fee, to the CAA. The *Phase 2 Document Checklist* provides a list of the required documents that must be submitted to MaineHousing and the documents that must be retained in the CAA’s project file as part of the final HARP Grant invoice submission for payment (Phase 2).

| Phase 2<br>Document Submission to MaineHousing<br>for HARP Grants \$15,000.00 or Less | Home Repair<br>Elderly Home Repair | Emergency Home Repair | Emergency Manufactured<br>Home Repair | Accessibility | Weatherization Readiness |
|---|------------------------------------|-----------------------|---------------------------------------|---------------|--------------------------|
| Project Summary Sheet (updated)   | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Phase 2 MaineHousing Invoice  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Change Orders <i>(if applicable)</i>  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
| Change Order Invoices <i>(if applicable)</i>  | ✓                                  | ✓                     | ✓                                     | ✓             | ✓                        |
|   |                                    |                       |                                       |               |                          |

- ii. The CAA must date and initial each required document listed on the *Phase 2 Document Checklist* as verification that the original is retained in the CAA’s project file.
- iii. *Phase 2 invoices* and completed documents identified on the *Document Checklist* must be submitted to MaineHousing via ShareFile. See [Section 13, Electronic Submission of Documents](#) for more information.

**b. *HARP Grant Award \$15,000.01 or Greater***

- i. Upon receipt and approval of the documents identified on the chart below, MaineHousing will remit any unpaid project costs identified on the invoice, including the remaining 10% Administration Fee, to the CAA. The *Phase 2 Document Checklist* provides a list of the required documents that must be submitted to MaineHousing and the documents that must be retained in the CAA’s project file as part of the final HARP Grant invoice submission for payment (Phase 2).
- ii. The CAA must date and initial each required document listed on the *Phase 2 Document Checklist* as verification that the original is retained in the CAA’s project file.
- iii. *Phase 2 invoices* and completed documents identified on the *Phase 2 Document Checklist* must be submitted to MaineHousing via ShareFile. See [Section 13, Electronic Submission of Documents](#) for more information.

| <b>Phase 2<br/>Document Submission to MaineHousing<br/>for HARP Grants \$15,000.01 or Greater</b> | <b>Home Repair<br/>Elderly Home Repair</b> | <b>Emergency Home Repair</b> | <b>Emergency Manufactured<br/>Home Repair</b> | <b>Accessibility</b> | <b>Weatherization Readiness</b> |
|---|--|------------------------------|---|----------------------|---------------------------------|
| Project Summary Sheet (updated)   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Recorded Declaration of Covenants and Restrictions <i>(if applicable)</i>                         | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Phase 2 MaineHousing Invoice  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Contractor Payment Request (with invoices)  | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Contractor Certificate and Release of Liens   | ✓  | ✓                            | ✓   | ✓                    |                                 |
| Certificate of Final Inspection   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Change Orders <i>(if applicable)</i>  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
| Change Order Invoices <i>(if applicable)</i>  | ✓  | ✓                            | ✓   | ✓                    | ✓                               |
|   |  |                              |   |                      |                                 |
| Relocation Assistance Acknowledgement <i>(if applicable)</i>                                      |  |                              |   | ✓                    |                                 |
| Final Septic Inspection and sign-off <i>(if applicable)</i>                                       | ✓  | ✓                            | ✓   |                      |                                 |
| Summary of Lead Paint hazard Reduction Activity <i>(if applicable)</i>                            | ✓  | ✓                            |   |                      |                                 |
| Digital color photographs   | ✓  | ✓                            | ✓   | ✓                    | ✓                               |

**2. Review/Approval**

Phase 2 invoice submissions will be reviewed for completeness and accuracy prior to payment. If any required documents are missing or incomplete, MaineHousing will inform CAA of the deficiency and require CAA to correct the deficiency before approval and funding of the HARP Grant.

**3. Funding**

MaineHousing will wire the HARP Grant amount upon receipt, review and approval of the required documents. CAA should ensure that invoices and supporting documents are correct when submitted.

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## SECTION B10: MONITORING AND REPORTING

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### A. Monitoring

#### 1. Desk Reviews

- a. Projects that cost \$15,000.00 or less (excluding administration costs). MaineHousing will no longer conduct desk file reviews for projects. MaineHousing will continue to track all invoice submissions prior to payment.
- b. Projects that cost \$15,000.01 or more. MaineHousing will continue to conduct desk review/approval for projects submitted for payment.

#### 2. Site Visit Monitoring

- a. MaineHousing or its authorized representatives will conduct job site visits and visits to the CAA's office to assess program compliance. If deficiencies are discovered during these visits, MaineHousing will inform the CAA of these deficiencies and require the CAA to correct them. MaineHousing will monitor all aspects of the Program, including administration, construction and fiscal operations of the CAA.
- b. MaineHousing will randomly select a number of project files during the annual site visit and review those files. MaineHousing will use the applicable *Document Checklists* to ensure each file contains the required documents and that the documents are complete and accurate.

#### 2. Technical Monitoring

MaineHousing or its authorized representatives can conduct inspections of the property to be improved at any time. *See* [Section B3, Property Inspections](#)

- a. MaineHousing will conduct field monitoring, including construction in progress as well as review of CAA files.
  - i. Construction monitoring will include a check for building permits, contract documents and written job specifications, and a check for appropriate licenses including plumbing, electrical, heating, and RRP Certification, if applicable.
  - ii. Copies of construction documents must also be in each project file. Any failure on the part of the CAA in obtaining copies of these documents will be noted and must be corrected.
- b. MaineHousing will provide the CAA with a written report of the visit that will inform CAA as to the nature of any deficiencies and provide guidance on how to remedy the deficiencies (Monitor Report). MaineHousing will upload the Monitor Report in the ShareFile>HOME REPAIR PROJECTS subfolder. *See* [Section B11\(B\), Electronic Document Management](#) for information on accessing documents from ShareFile.
- c. CAA will respond in writing describing the corrective actions taken to remedy identified deficiencies on the Monitor Report. The CAA's corrective actions and the written response(s) are due to MaineHousing within thirty (30) calendar days of the date of written Monitor Report. CAA's must upload their written response to the Monitor Report in the ShareFile>HOME REPAIR PROJECTS subfolder. *See* [Section B11\(B\), Electronic Submission of Documents](#) for information on uploading documents to ShareFile.
- d. A subsequent site visit may be performed by MaineHousing to assess CAA's effort in correcting deficiencies.

#### 4. **Fiscal Monitoring**

- a. MaineHousing will conduct on-site fiscal review of each CAA at least once per year. Fiscal Monitoring includes the following:
  - i. review of 2 CFR 200 Uniform Guidance Audit;
  - ii. review of expenditures, source documentation and cost allocation;
  - iii. review of productivity to work plan projections;
  - iv. comparison of program expenditures to budget and work plan; and
  - v. analysis of program costs including administration, delivery of services and deficits in the program, if any.
- b. MaineHousing will provide the CAA with a written report of the visit that will inform the CAA as to the nature of any deficiencies and provide guidance on how to remedy the deficiencies (Monitor Report). MaineHousing will upload the Monitor Report in the ShareFile>HOME REPAIR PROJECTS subfolder. *See* [Section B11\(C\), ShareFile](#) for information on accessing documents from ShareFile.
- c. CAA will respond in writing describing the corrective actions taken to remedy identified deficiencies on the Monitor Report. The CAA's corrective actions and the written response(s) are due to MaineHousing within thirty (30) calendar days of the date of written Monitor Report. CAAS must upload their written response to the Monitor Report in the ShareFile>HOME REPAIR PROJECTS subfolder.
- d. A subsequent site visit may be performed by MaineHousing to assess CAA's effort in correcting deficiencies.

### **B. Reporting**

#### 1. **Eligibility Priority Waitlist**

CAAs must maintain an *Eligibility Priority Waitlist* containing all Application submissions for HARP Grants. Priority Waitlists will be reviewed at the time of MaineHousing on-site reviews/audits or submitted to MaineHousing via ShareFile upon request. *See* [Section B2\(B\), Prioritize/Categorize Applicants](#) for more information.

#### 2. **Conflict of Interest Reporting**

- a. The CAA is expected to disclose potential conflicts of interest when employees, temporary staff, volunteers, contractors, or contractors are beneficiaries, or prospective beneficiaries of services or benefits funded by MaineHousing programs, including HARP. The aforementioned relationships are examples and do not represent an all-inclusive list of situations that could give rise to perceived partiality, an appearance of a conflict of interest, or an actual conflict of interest in connection with program services or benefits.
- b. The HARP Applicant's project file must contain case notes documenting the names and relationships of the parties involved, and notes describing how the CAA managed any potential conflict.
- c. CAA management must upload a Conflict of Interest report to MaineHousing's [ShareFile, Conflict of Interest](#) subfolder, on or no later than the twentieth (20<sup>th</sup>) of each month (or first working day following the twentieth day if the twentieth day falls on a weekend or a holiday). The report shall be cumulative and inclusive of those who received benefits funded by a HARP Grant during the contract period. The report shall identify the following:

- i. Person's name;
- ii. Person's job title or description of their affiliation with the CAA or MaineHousing;  
and
- iii. Program(s) involved and grant year (*i.e.*, HARP).

**3. Dispute Tracking Report**

In accordance with Section 10.D, Tracking, CAA will provide, upon request, a copy of the log of major disputes received and tracked. This log must clearly document the nature of the dispute, contacts made with the parties involved, and actions taken to resolve the dispute.

**4. MaineHousing Monitoring Report**

A written report generated by MaineHousing as the result of a monitoring visit. The Monitoring Report informs the CAA as to the nature of any deficiencies and provides instructions to remedy the deficiencies and will be provided within thirty (30) calendar days of a monitoring visit.

**5. Contractor Eligibility Verification**

The *Contractor Eligibility Verification* form must be completed by the CAA for each contractor whose bids were approved to perform work in on a HARP project funded through MaineHousing. CAA's should upload the form via ShareFile.



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## SECTION B11: ELECTRONIC DOCUMENT MANAGEMENT SYSTEMS

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Required HARP Grant documents must be submitted to MaineHousing for review electronically via the ShareFile system. Electronic file submissions should **only** include required documents. CAAs should not submit documents intended to be housed in the CAA's internal project file.

### A. 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.

**FYI:** The *User Authorization form and User Authorization Procedures* can be downloaded from the [CAA Portal > Home Accessibility and Repair Programs > Program Tools > Program Software Access](#) located on MaineHousing's web site.

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

#### 1. User Set up

- a. The CAA must complete the *User Authorization* for each user, check the applicable boxes in the Authorization section, and email the executed form to MaineHousing at [EHShousing@mainehousing.org](mailto:EHShousing@mainehousing.org) or FAX 207-624-5780. Include "Authorization Request" in the subject line of the email.
- b. MaineHousing's IT department will send an email to the user with the online training instructions and access link. MaineHousing is notified by the training site once the user completes and passes the training.
- c. Upon successful completion of the training, MaineHousing's will send an email to the user with the applicable system web-site address, log-on user id, temporary password, and system support procedure.

#### 2. Change a User's Authorization Level or Remove User Access

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

CAA must email a revised *User Authorization Form* to MaineHousing at [EHShousing@mainehousing.org](mailto:EHShousing@mainehousing.org) with a subject line of "[CAA Name] User Authorization Form."

#### 3. Confirmation

MaineHousing will notify the CAA Manager/Director signing the *User Authorization Form* when access has been granted. Concurrently, an email is sent to the new user with the applicable log-on user ID and password. The user will be required to change their password after initial log on.

## B. Preparing Documents for Electronic Submission

- (1) All documents uploaded for MaineHousing review must be legible, organized in the same order as the respective Document Checklist, and oriented correctly.
- (2) The bundle file name must include the Applicant name and document description (*e.g.*, “LastFirst HARP Phase 1 Documents”).
- (3) MaineHousing reserves the right to return electronic file submissions that do not meet the criteria as referenced herein. The Applicant and any other parties who executed the documents must initial changes to documents during or after closing. Changes to documents will not be accepted without the required initials.

## C. Email Communications

CAAs should never send unencrypted email communications to MaineHousing that contain Personal Identifiable Information (PII). The following must be considered when sending email communications to MaineHousing:

- (1) Remove the PII from the email subject line and attachments before sending an email to MaineHousing; or
- (2) Send document(s) containing PII to MaineHousing via ShareFile, do not send documents via email.

## D. ShareFile

- (1) ShareFile provides authorized users with an encrypted secure platform to upload documents without restriction to file size, format or frequency. MaineHousing creates and maintains ShareFile subfolders and provides access for CAAs and MaineHousing’s Energy and Housing Services (EHS) staff.
- (2) MaineHousing assigned each CAA with an agency ShareFile folder containing pre-named subfolders. All Program document should be uploaded to the agency’s [ShareFile>HOME REPAIR PROJECTS](#) subfolder.
- (3) The CAA Housing Director must send the completed *System Access Authorization Request Form* (Authorization Form) to MaineHousing before agency users can be granted access to ShareFile. The Authorization Form identifies the user and specifies which agency subfolders and permission level(s) should be granted to the user. Permission levels include the ability to download files, upload files, and receive email notifications from ShareFile whenever a file is uploaded and/or downloaded to a ShareFile subfolder.

### How it Works

1. CAA scans and saves executed document(s) using a naming protocol that includes the Applicant name and document description.
2. CAA enters ShareFile and *uploads* the file to the [ShareFile>HOME REPAIR PROJECTS](#) subfolder, which securely transmit documents to MaineHousing. That’s it! EHS takes it from there.
3. EHS staff receives email notification when a file is uploaded to ShareFile folders and then downloads and saves the document on MaineHousing’s server for review/processing by EHS staff.
4. Once the project file is downloaded/processed by MaineHousing, The file is moved to the [ShareFile>HOME REPAIR PROJECTS>Processed by MaineHousing](#) subfolder within the agency’s ShareFile folder. The “Processed by MaineHousing,” subfolder was created solely to move processed files out of the agency’s main ShareFile folder and still allow agencies to access previously submitted documents.

## E. **MaineHousing Web Access (“CAA Portal”)**

### 1. **CAA Portal**

Project forms and bundles are available on MaineHousing’s CAA Portal. From the CAA Portal landing page, click on [Home Repair and Accessibility Program](#), which takes the user to a screen containing three tabs: (1) Program Forms, (2) Tools & Spreadsheet and (3) Program Guidance & Brochures. The site defaults to the Program Forms tab that contains the MaineHousing forms needed to process jobs. See <http://www.mainehousing.org/partners/partner-type/community-agencies/homerepair>

### 2. **Program Forms**

Forms are pdf writable. Download the applicable forms bundle and complete its cover sheet to auto-populate the forms. Use Adobe's bookmark navigation feature to view and/or print forms in the bundle. Individual forms are also available to download, populate and print as needed.

- a. From the CAA Portal landing page, **click on [Home Repair Programs](#)**, which takes the user to a screen containing three tabs: (1) Program Forms, (2) Program Tools, and (3) Program Guidance & Brochures
- b. **Open the document.** Be sure to use the most current version of Adobe, which is free. Older versions of Adobe had some glitches.
- c. **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 client file name, which should include the program type, client’s name and date.
- d. **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 client from the CAA Portal.
- e. **Document functionality.** Bundles have auto-populating functionality. Provide the data on the bundle’s cover sheet and the forms will auto-populate. The cover sheet currently contains data that appears on most forms, such as applicant name, contact data, etc.
- f. **Review Forms.** Review the forms and add missing data.

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

**REMINDER:** The web site is not designed to retain data. Save form(s) to your computer-network before populating. Do not save blank forms on your computer for future use; download blank forms from the web site to ensure that you are using the most current version. Tip: Save the website to your browser “favorites” bar for quick access

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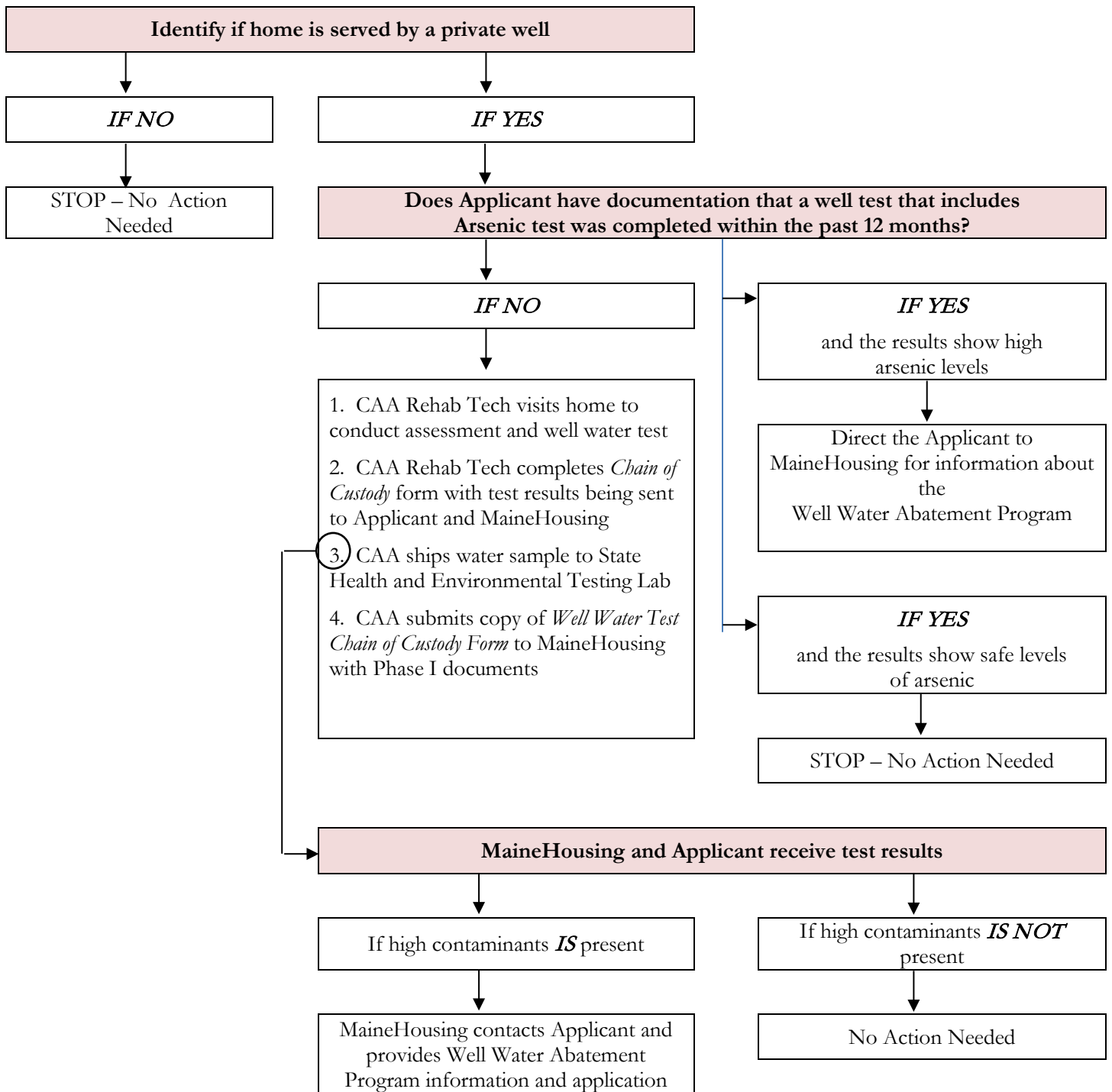
## SECTION B12: EXCEPTIONS TO PROCEDURES

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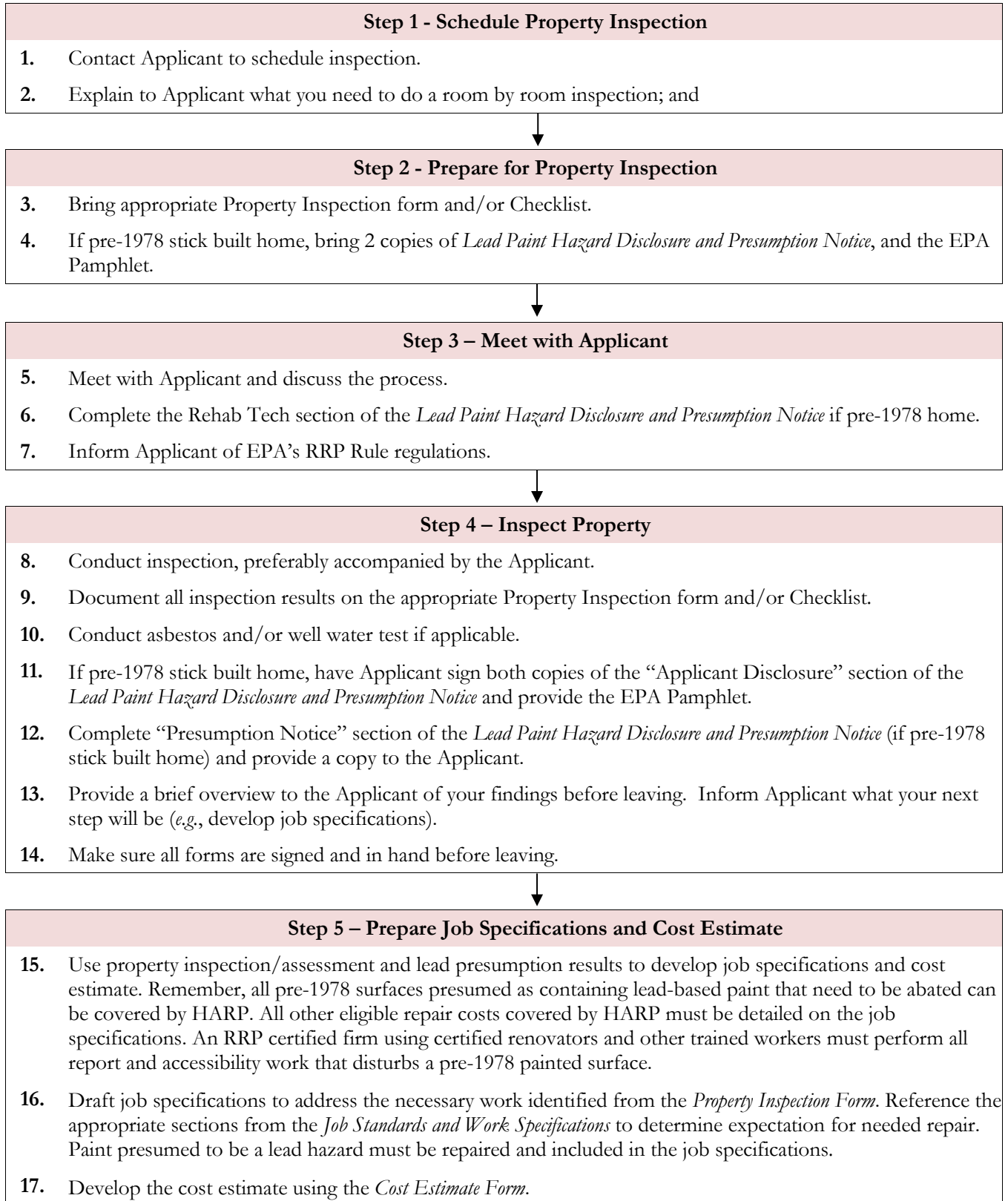
- (1) All procedures set forth within of the HARP Guide must be followed and executed at all times, for all HARP projects.
- (2) MaineHousing may review projects on a case-by-case basis, at the request of the CAA. Depending upon Applicant's housing and/or financial situation, MaineHousing may provide exceptions to the procedures and requirements detailed in this Manual, but only on a limited basis and only under extenuating circumstances.
- (3) CAAs must submit a *Waiver Request* to MaineHousing for approval prior to undertaking any activity that is not within the scope of allowable HARP activity or procedures, including waivers to exceed HARP Grant maximums for a project.
  - a. All *Waiver Requests* will be considered on a case-by-case basis depending on circumstances.
  - b. CAA staff must detail the specific situation on a *Waiver Request* form, providing detail-supporting classification of the situation. CAAs must submit *Waiver Request* via ShareFile>Home Repair Projects subfolder.
  - c. Waivers must be pre-approved by MaineHousing before any work commences.
  - d. MaineHousing will review all requests and respond to the CAA with a determination.
- (4) CAAs cannot make exceptions without MaineHousing's prior review and approval. If questions arise, please call MaineHousing, before moving forward with a HARP *Application*, to discuss possible considerations and/or potential exceptions. Unauthorized exceptions will not be honored.

ADDENDUMS TO CHAPTER B

A. PROCESS FOR TESTING WELL WATER



## B. STEP-BY-STEP PROCESS: PROJECT INSPECTIONS BY REHAB TECHS



## CHAPTER C: PROGRAM CONTRACTORS

### SECTION C1: CONTRACTOR PRESCREENING PROCESS AND REQUIREMENTS

#### A. Prescreen and Qualify Contractors

The CAA and MaineHousing shall conduct a prescreening process on an ongoing basis to maintain a pool of qualified contractors for the Program (Qualified Contractor). The following represents a list of the minimum criteria for a contractor to be qualified to perform work funded by the Program.

- (1) Completion of the *Contractor Application*.
- (2) Search Debarment List on SAMS.GOV to make sure contractor can receive grant money from the Federal Government.
- (3) Insurance certificate with the following minimum coverage:
  - a. General Commercial Liability in the amount of \$1,000,000 per occurrence/\$2,000,000 aggregate or more (Claims Made Policy is acceptable);
  - b. Worker's Compensation Maine Statutory Limits or state waiver saying that the contractor is not required to have Worker's Compensation because he is working alone or with family; and
  - c. Vehicle Liability Insurance (Maine Limit Required).
- (4) Appropriate licenses to perform certain kinds of work such as electrical, plumbing, and heating.
- (5) Copies of certificates stating that the contractor is RRP certified and the contractor's firm is certified. This is required of all contractors and workers who potentially could disturb lead-based paint in the course of their work.
- (6) List of three (3) most recent residential Applicant references. Include Applicant name, address, and telephone number, and date work was completed.
- (7) Contractor must be eligible to receive an award under applicable laws and regulations.
- (8) The project file must contain a *Contractor Eligibility Verification form* for all contractors.
- (9) The CAA shall review the application and supporting documentation package submitted by each contractor seeking qualification.
- (10) The CAA shall check references including Applicants and suppliers of the materials.
- (11) The CAA shall also review the package for appropriate licenses and training.
- (12) Once the application package is deemed complete and the CAA has performed the background check(s), the CAA shall submit a copy of the application materials and the *Contractor Eligibility Verification Form* to MaineHousing with a recommendation to qualify or not to qualify.
- (13) MaineHousing will review the application materials and will determine if the contractor is qualified to participate in the Program. MaineHousing will maintain a list of Qualified Contractors for future reference.

**NOTE:** CAAs must maintain a current insurance certificate, licenses and other required certifications on file at their office. These documents are to be made available to MaineHousing upon request and at the time of audits/monitoring visits.

## B. Previously Qualified Contractors

Contractors qualified in previous years do not have to reapply in subsequent annual invitations for qualification. However, previously qualified contractors must provide the CAAs annually with the following:

- (1) Insurance certificate with the following minimum coverage:
  - a. General Commercial Liability in the amount of \$1,000,000 per occurrence/\$2,000,000 aggregate or more (Claims Made Policy is acceptable);
  - b. Worker’s Compensation Maine Statutory Limits; and
  - c. Vehicle Liability Insurance.
- (2) All certification updates and certifications/licenses of new staff since the last submission of documentation
- (3) CAAs must search Debarment List on SAM.GOV to make sure contractor can receive grant money from the Federal Government. This search must be conducted at least twice a year.

## C. Subcontractors

Subcontractors under the direct control of a Qualified Contractor do not have to be prescreened and/or qualified. The Qualified Contractor will be responsible for its subcontractor’s performance.

## D. Removal of a Contractor

In the event that a contractor fails to meet the specifications and contract requirements in a project he/she undertakes in the Program, MaineHousing may, at its discretion, remove this contractor from the list of Qualified Contractors. If MaineHousing removes a contractor from the qualified list, MaineHousing shall inform the CAA of its decision and why in writing. The contractor will also be notified in writing that they are no longer considered a Qualified Contractor.

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## SECTION C2: APPROVAL OF QUALIFIED CONTRACTOR

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- (1) Once a contractor has been approved by MaineHousing:
  - a. The Qualified Contractor will be added to the list of Qualified Contractors approved for home repair work maintained by MaineHousing.
  - b. MaineHousing will notify the CAA of the Contractor Approval and send the approved Contractor Application for the CAAs records.
  - c. The CAA will send a notice of approval to the Qualified Contractor
- (2) MaineHousing will post the revised Contractors - Approved List for Home Repair list to ShareFile each time a Qualified Contractor has been added to the list.

***NOTE: Only Qualified Contractors on the Contractors - Approved List for Home Repair can be solicited for project bids.***