Trust Fund Single Family Rehabilitation Program (SFR) with Roof Only Option (SFR-R) and Home Accessibility Program (HAP)

HAP and SFR-R Round 2 Question and Answer Webinar

June 26th, 2020
Introduction to the IHDA Community Affairs Team

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Topics of Discussion

• Eligibility Criteria
• Program Documents
• Lead Testing and Remediation
• Work Safe Practices – Covid 19
• Q&A
Section 1: Eligibility Criteria
Eligibility Criteria

- Income Calculator – AMI Groups
  - Reminder to select the AMI group closest to the income of the household.
  - Example: If a grantee qualifies at 50%, select that AMI group in MITAS. Do not do a blanket 80% for all projects
Section 2: Program Documents
Sample File Checklist

Appendices

Please visit our website www.ihda.org to access webinars, FAQ, and forms. Click on the tabs “Community”, then “Revitalization and Repair Programs” to access the forms listed below:

Appendix B--Checklists
- Sample File Checklist
- Pre-approval Request Checklist
- Partial Payout Request Checklist
- Final Payout Request Checklist

Indicates which documents are to be sent to IHDA and which are to be kept in the applicant’s file:
- Homeowner Eligibility Documents
- Loan Settlement
- Construction
- Close-Out Documentation
Table of Contents

Section 5: Home Evaluation and Pre-approval

This section provides information on how to evaluate the feasibility of rehabilitating the property, as well as how to obtain pre-approval from IHDA.

- What are the modification needs of the resident?
- What are the accessibility requirements of the needed modifications?
- What are the existing health and safety issues present in the home?
- Are there concerns of lead-based paint?
- What code violations need to be addressed?
- What energy efficient improvements can be included in this project?
Pre-Approval Checklist

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Pre-Approval Checklist

Title Search

Program Manual

Confirm Ownership of Property
IHDA requires a Title Search for all properties to ensure the property rightfully belongs to the homeowner(s). If one or more homeowners are appearing in the title search that are not present due to death, IHDA will require additional documentation for review. You will need to produce documentation that proves ownership for the homeowner applying for funding (e.g., a will, divorce documents, or other relevant material).

FAQ

What are the title requirements?
A date-down title search is required to identify owners and confirm that the property is fee simple and not in a trust. If one of the homeowners is deceased, IHDA will require a will, divorce documents, or other relevant material that proves the homeowner that is applying for IHDA funding owns the home. The title search also confirms that there are no outstanding liens on the property that could put the home at risk. The Grantee should be proactive in helping the homeowner resolve any outstanding issues. Taxes and insurance must be current.
Section 8: Receiving Your Funding, Project Completion and Reporting

This section outlines the payout process, including required documentation and timelines for payment.

Once your project has been completed or is partially complete, you will upload your payout package into MITAS and email TFHAPinfo@ihda.org or TFSFRinfo@ihda.org to inform us that your payout package is ready for review.

Your payout package should be submitted as quickly as possible to ensure timely disbursement of funds. You may submit a Partial Payout package and/or a Final Payout package as IHDA will allow only two payouts per project.
Partial Payout Request

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- Final Payout Request Checklist
Partial Payout Checklist

- Complete entire checklist and upload all documentation into MITAS

- MITAS will only allow two uploads
  - Pre-Approval package and Partial Payout package
  - Pre-approval package and Final Payout package

- Project Delivery Worksheet must reflect **actual** hours worked

- Promissory Note and Mortgage should be sent for recording once project is pre-approved
Final Payout Request

Template

Appendix B--Checklists

- Sample File Checklist
- Pre-approval Request Checklist
- Partial Payout Request Checklist
- Final Payout Request Checklist
Final Payout Checklist

- Complete entire checklist and upload all documentation into MITAS
- MITAS will only allow two uploads
  - Pre-Approval package and Partial Payout package
  - Pre-approval package and Final Payout package
- Mail Original Promissory Note to IHDA
- Mortgage should be recorded
- Include Certificate of Occupancy if required
  - If required, must indicate on Project Completion Certificate
Contractor Forms (Appendix F)

- Contractor Payment Request
- Contractor Sworn Statement
- Change Orders
- Contractor’s Lien Waiver (Partial or Final)
- Project Completion Certificate
- Assistance Impact Statement
- Pictures of Completed Work
Contractor Sworn Statement

- Include an invoice if unable to list items on form.
- There should not be an amount indicated in the Balance to Complete field if you are submitting a final payout request.
Contractor Lien Waiver

- Lien Waiver for each contractor listed on Sworn Statement (general contractor and all sub contractors)

- Contractor’s name must be included in Contractor’s Affidavit Section

- Partial Lien Waivers must be submitted for Partial Payout Requests
Section 3:
Lead Testing and Clearance
Lead Testing and Clearance

• Grantees must follow Illinois Lead Prevention Code guidelines when addressing Lead Based Paint:

  [Link to Illinois Lead Prevention Code guidelines]

• If a Lead Risk assessment is required, it must be done within a year of the start of construction

• Defer to HAP and SFR-R program manuals regarding risk assessment and clearance testing
Lead Testing and Clearance

• SFR Requirements:

<table>
<thead>
<tr>
<th></th>
<th>SFR Project</th>
<th>SFR-R Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre 1978</td>
<td>Risk assessment of the entire home is needed for every project.</td>
<td>Risk Assessment is needed for every project. Only the roof and affected areas need to be tested.</td>
</tr>
<tr>
<td>After 1978</td>
<td>No lead assessment is required, unless grantee determines otherwise.</td>
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# Lead Testing and Clearance

## HAP Requirements:

<table>
<thead>
<tr>
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<th>Exterior Rehab Work</th>
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Section 4:
Work Safe Practices – Covid 19
Work Safe Practices – Covid 19

Defer to state issued guidance at:

- https://coronavirus.illinois.gov/s/prevention-at-work
IHDA Recommendations:

- Obtain written consent of the homeowner prior to commencing any work.
- Stagger shifts, use of face coverings and/or PPE, proper social distancing and sanitization practices
- Work inside homes should be limited to 10 or fewer people at any one time
Section 5: Question and Answer
Grantee Feedback and Questions

- Intake During Covid 19
- Soliciting Applicants
- Tips for speeding up process
- Soliciting Contractors
- Completing project in a timely fashion
- What issues/roadblocks are you encountering?
- Any suggestions you would like to share with other grantees?
Section 6:
Lead Risk Assessment Example
Thank you for attending!