CITY OF CAPE CORAL
OWNER OCCUPIED REHABILITATION (OOR)
PROGRAM GUIDELINES

State Housing Initiatives Partnership (SHIP)
Community Development Block Grant (CDBG) Programs
Final 2-19-09
Revised 2-2011

City of Cape Coral
Department of Community Development
Planning and Growth Management Division
PO Box 150027
Cape Coral, Florida 33915-0027
239-574-0552
OWNER OCCUPIED REHABILITATION PROGRAM GUIDELINES

PURPOSE OF OWNER-OCUPIED REHABILITATION (OOR) PROGRAM

The purpose of Cape Coral’s Owner-Occupied Rehabilitation Housing Program is to assist income eligible homeowners by providing a deferred forgivable loan to rehabilitate single family owner-occupied residences within the City of Cape Coral. An income eligibility table is included as Appendix A.

TYPE OF ASSISTANCE

The City of Cape Coral, through Cape Coral Housing Development Corporation, shall operate the Owner-Occupied Rehabilitation Program utilizing CDBG/SHIP Funds to provide eligible households with deferred forgivable loans, and in some cases, grants. The OOR Program shall provide up to $55,000 per household for rehabilitation work based on household’s income eligibility. The deferred forgivable loan shall be satisfied after ten years provided the home remains the client’s primary residence. Clients receiving only water and sewer connection assistance will be eligible for a one time grant for the cost of connection. There is a limit of one Program loan per eligible housing unit every ten (10) years.

The minimum amount of CDBG/SHIP assistance in a project shall be $1,000 per CDBG/SHIP assisted unit.

The actual amount of CDBG/SHIP assistance to be provided to a project shall be determined by both the bid amount for property repairs and the level of the owner’s equity position in the property. The maximum allowable loan to value ratio for all indebtedness on the properties to be assisted is 98% of the post rehabilitation value of the property.

To be eligible, homes participating in the OOR Program shall not exceed $312,895 (which may hereafter be amended) in appraised value before or after rehabilitation activities. Program funds may not be utilized for refinancing purposes. Future refinancing must be completed in accordance with the City of Cape Coral’s Subordination of Mortgage Policy (Appendix B)

The amount of rehabilitation may not exceed equal or exceed fifty percent (50%) the appraised value of the home.

AFFIRMATIVE MARKETING PROCEDURES

Cape Coral Housing Development Corporation shall ensure that all property owners within the City are notified of program availability, their eligibility to participate, and application procedures. Such notification will include Press Releases and newspaper ads.

The agency shall ensure bilingual materials are available for owners. In addition, the agency shall ensure that bilingual staff will help the property owners understand all program and application materials and will be available to answer any questions.

SELECTION OF PROPERTIES

Properties eligible for the City of Cape Coral’s OOR program shall be owner occupied properties located within the city boundaries of Cape Coral. Participating properties must be the principal residence of the owner. Owners must show payment of property taxes for the past two years. Owners must also provide proof of homeowners insurance and flood insurance (if applicable).

APPLICATION PROCEDURES

Application for participation in the Program must be obtained from and returned to Cape Coral Housing Development Corporation. The application must be completed in its entirety and submitted together with the following documentation:
1. Application Form
2. Verification of personal income which will include, but is not limited to, applicant’s two most recent pay stubs and federal income tax returns, if applicable.
3. Proof of ownership of the single-family residence (Copy of Deed or Lee County Property Appraiser Print Out)
4. Proof of residency at the applicant’s residence (Homestead Exemption)
5. A list of the construction work requested to be performed
6. Applicant certification and authorization

Staff shall place the property owner’s name on a list of eligible projects in order of receipt of the signed Application and above noted documentation. Those applicants who submit all requested documents with the application in the shortest time frame will have the highest priority for income qualification under the Program.

Application approval is subject to funding availability.

SELECTION OF PROPERTY OWNERS/SCREENING PROCESS

Owner-applicants for the OOR Program will be accepted from very low, low and limited moderate single family property owners located within the City of Cape Coral limits.

Participating households will be selected from eligible applicants on a first-come, first ready basis.

Pre-qualification. Each application filed with the agency shall be date stamped, and will be processed in that order. Staff will review applications for completeness and will verify property and income eligibility. Incomplete applications will not be processed until all requested information is submitted. Staff shall notify all ineligible applicants of their status by letter.

The City of Cape Coral and state and federal regulations requires that all households participating in the OOR Program meet specific income limits as determined by HUD, based upon household size. For reference, HUD published income limits, by household size, for Cape Coral are attached to the end of this document.

Annual income is the gross amount of income that is anticipated to be received by all members of the household during the twelve months following the effective date of determination.

Income and assets shall be verified utilizing third party verification as required by the US Department of Housing and Urban Development

For all households applying for the City of Cape Coral’s OOR Program, all persons living in the residence are considered household members for the purpose of determining income eligibility.

The housing unit to be rehabilitated shall be the primary residence of the owner.

An applicant is considered ineligible if:

1. The applicant is in violation of the CDBG Program conflict of interest provisions.
2. The applicant does not demonstrate the capacity to undertake and successfully complete the proposed project.

3. The applicant failed to pay property taxes in the past two years.

4. The applicant mortgage is not in good standing.

5. The applicant does not have homeowner insurance.

6. The applicant does not have flood insurance (if applicable.)

7. The applicants income exceed the maximum allowed by the State of Florida and the US Department of Housing and Urban Development

8. The applicant knowingly falsifies application information or withholds information crucial to make eligibility information.

PROGRAM ASSISTANCE

All CDBG/SHIP funds are to be provided in the form of a loan, except for lead testing costs necessary to comply with Federal lead-based paint regulations, activity costs, and relocation payments.

The Program is designed to assist projects by providing necessary funds or to finance the actual rehabilitation costs and eligible project soft costs.

Repayment of the principle will not remove the affordability that is determined by the total amount of the deferred loan.

METHOD OF DETERMINING AMOUNT OF HOME ASSISTANCE

CDBG/SHIP funds will be provided so that all housing that is assisted with CDBG/SHIP funds will, at a minimum, meet all the local building codes, rehabilitation standards (Appendix C), ordinances, zoning requirements, and correct situations which threaten the health and safety of residents including the removal/abatement of lead based paint in pre-1978 construction (if applicable) at the completion of rehabilitation. The amount of CDBG/SHIP funds provided to an eligible project shall be established through the property inspection work write-up, cost estimate, and bidding results as described below and shall not exceed $55,000 per participating household.

PROPERTY INSPECTION(S)

The Rehabilitation Coordinator will conduct the initial, interim, and final property inspections with the property owner, or the owner's representative. The initial inspection will include:

(1) Interview with the property owner, or owner's representative, to identify known problems

(2) Walk through of property with a checklist, accomplished by the owner, pointing out recommended improvements.

(3) Complete a deficiency list (i.e., bid/scope of work form).

A mandatory walkthrough will occur with potential contractors bidding the project. This inspection will be coordinated by the Rehabilitation Coordinator and the homeowner.

The Rehabilitation Coordinator will conduct interim inspections throughout the project.
A final inspection will be conducted upon request of payment from the contractor.

PREPARATION OF WORK WRITE-UP AND COST ESTIMATE
Rehabilitation Coordinator will be responsible to inspect property to identify violations of health, safety, and building codes.

Rehabilitation Coordinator will prepare a detailed work write-up (specifications) that addresses all violations of health, safety, and building codes, and provides (for properties constructed before 1978) for testing and abatement/removal of lead based paint (if necessary) and identifies any other rehabilitation efforts to be conducted.

Rehabilitation Coordinator will file the completed deficiency list, work write-up and cost estimate that notes dates of inspection, (and if needed) persons in attendance at walk through and any special circumstances

If the property is not suitable for rehabilitation (no violations or rehab is too extensive) or the owner drops out, a termination letter will be prepared and sent to the homeowner.

CONTRACTOR SELECTION PROCEDURES
The Contractor will be sent an Invitation to Bid by fax or mail for any upcoming projects. The bid documents will include the property location, homeowner's name, scope of work, date and time of the scheduled mandatory Walk-Through, bid response date and bid opening date. The Contractor must attend and sign-in at the Pre-Bid Walk-Through to be eligible to bid. Contractor participation is mandatory in order to be eligible to bid and remain on the Contractor’s Bid List.

The purpose of the mandatory Contractor Walk-Through is to discuss specific details and methods with the homeowners and Rehabilitation Specialist relating to the project scope of work provided in the bid package. Changes, additions, deletions, and refinement of work details or the scope may be made during this Walk-Through. This is the first opportunity for the contractor to meet the homeowners and view the property.

The Walk-Through will start promptly at the time specified. Any Contractors who arrive late will not be eligible to bid. Contractors may not begin to inspect the home or construction site before the Rehabilitation Specialist arrives and the Walk-Through officially starts. Contractors are required to sign in.

Any questions which warrant clarification or changes to the bid sheet will be noted by the rehabilitation specialist and Contractors during the walkthrough. Answers to relevant questions will be issued to all present Contractors via written response after walkthrough to ensure consistent information to all participants. Once the work is awarded, there will not be any changes made to the work write up unless required by the building department. Failure to bid according to the final bid specifications may be just cause for disqualification of the contractor’s bid.

The Contractor shall list on the bid sheet, in detail, all specifications of materials to be used and the scope of work to be performed. Specifications are required, but not limited to: plumbing, electrical, HVAC, roofing materials, windows, doors, hardware, flooring, painting, garage doors, garage openers, insulation, ceramic tile, cabinets, counter tops, appliances, mirrors, etc. This will ensure that Contractors are bidding based on the use of similar or like materials and scope of work. It also eliminates any misconceptions between the Homeowner and the Contractor as to what they will /will-not expect from the contract.

The Contractor agrees that he/she has prepared the contract proposal and that the contents are consistent and accurate as to the name of the Contractor, scope of work, and the price of the contract. The Contractor
acknowledges the performance requirement established in the work write-up, and or contract, and warrants that all work undertaken will conform to said specifications.

The homeowner and Cape Coral Housing Development Corporation will review the bids to ensure that all mandatory work is included, conforms to program specifications and the cost is reasonable for the project. Estimates that are unresponsive, unreasonable, and inaccurate, contain incorrect totals, are unsigned, or submitted in pencil may be rejected at the option of the owner and the agency.

The following criteria will be used to determine the winning bid:
1. The bid is the lowest responsible bid.

2. Bid amount does not exceed 10% above or 10% below the estimated bid price as determined by the Rehabilitation Specialist.

3. Contractors that provide the lowest bid on several simultaneous projects may only be awarded one project at a time until satisfactorily completing three projects. Additional projects may be awarded as noted in 4 below.

4. Award of no more than two simultaneous projects will be awarded based on demonstrated company capability on a case-by-case basis.

PRE/POST REHABILITATION ANALYSIS

The Rehabilitation Coordinator shall determine reasonable rehabilitation cost for work to be performed based upon the scope of work. This cost shall be established by utilizing market data and published construction cost guidelines. The Rehabilitation Coordinator will review bids to determine cost reasonableness (within 10% of in-house cost estimate), and will ensure compliance with the Scope of Work. After determining the reasonable rehabilitation cost, the calculation method will determine the amount of subsidy consistent with the following factors:

1. Review of property appraisal to determine amount of owner equity.

2. Dollar amount of rehabilitation bid proposal

3. Eligible fees and other costs associated with the project. Fees include the agency overhead, initial inspection and cost estimate fees, and inspection fees.

ELIGIBLE COSTS

Eligible Hard Costs - Program funds are available for rehabilitation costs to property that corrects substandard conditions, corrects violations of local housing codes, and are physically attached to the property and permanent in nature. Rehabilitation shall be in accordance with the Minimum Rehabilitation Standards provided in Appendix C.

Materials used for the OOR Program shall conform to the specifications designed by staff. If the owner-applicant does not approve of the materials to be used, the affected construction shall be deleted in its entirety.

INELIGIBLE COSTS

CDBG/SHIP Program funds cannot be used for recreational items such as barbecues, bathhouses, greenhouses, swimming pools, saunas, Jacuzzis, television antennae, tennis courts or luxury items such as burglar alarms, burglar protection bars, dumbwaiters, kennels, murals, flower boxes, awnings, patios, decks, and storage sheds/workshops.
Providing assistance to a project previously assisted with CDBG/SHIP funds during the period of affordability established by the City. Additional CDBG/SHIP funds may be committed to a project up to one year after project completion, but the amount of CDBG/SHIP funds in the project may not exceed the maximum per-unit subsidy amount as established by HUD and the City of Cape Coral LHAP.

Refinancing existing debt.

SECURITY

Program loans will be evidenced by a mortgage note secured on the property. Program loans may not be in a junior position beyond a third place. Program loans shall be due and payable upon sale or transfer of title on the assisted property within the ten year timeframe.

EQUAL OPPORTUNITY

Program participants will be selected on a first-come, first-ready basis. No person shall be excluded from participation in, be denied the benefits of or be subjected to discrimination under any program or activity funded in whole or in part with CDBG/SHIP funds.

FAIR HOUSING

The City of Cape Coral has affirmative marketing procedures and requirements for CDBG/SHIP-assisted housing projects. These include press releases and advertising in local newspapers and minority publications to solicit applications from residents who are not likely to apply without special outreach.

LEAD-BASED PAINT

Properties constructed prior to 1978 will require that a Lead Based Paint Notice be given to all property owners. This notice shall be provided immediately upon notification of owner’s participation in the OOR Program, and will be included with the notification letter. Owners will be informed that their home may be tested for the presence of lead based paint by a qualified third party vendor and, if necessary, this paint shall be removed or otherwise abated during the rehabilitation process.

DEBARMENT AND SUSPENSION

As required, the City and Property Owner will comply with all contractor debarment and suspension certifications.

FLOOD INSURANCE

If the project located in an area identified by the Federal Emergency Management Agency (FEMA) proof of having special flood hazards, flood insurance under the National Flood Insurance Program will be required.

LOAN DOCUMENT PREPARATION AND LOAN CLOSING

When work bid proposals are complete and the bid awarded staff shall present each eligible applicant with the following standard Loan Document items:

1. Rehabilitation Agreement between the client and Cape Coral Housing Development Corporation
2. Agreement between the selected contractor and the client.
3. Mortgage and Mortgage Note
4. Copies of all documentation relative to the rehabilitation.
The Staff will conduct a mortgage signing /pre-construction conference and issue a Notice to Proceed. Staff will verify recordation.

Any approved change orders which increase the cost of rehabilitation will require a mortgage modification be signed with the Certificate of Completion.

CONSTRUCTION PROCEDURES

Upon contractor selection and full execution of individual Rehabilitation Agreements by the affected property owners (which shall list work as described in the bid specifications) staff will issue a Notice to Proceed. At that time, the contractor will carry out the required work under the supervision of staff. Work shall commence no later than fifteen (15) days from the date the last agreement is executed by the affected property owners and be completed no more than ninety (90) days after the start date.

Property owners and staff shall release program loan proceeds in accordance with the Rehabilitation Agreement.

Individual rehabilitation projects will be closed subsequent to staff approval of the work performed and execution by the property owner of a Certificate of Completion.

CONSTRUCTION MANAGEMENT

The Rehabilitation Specialist shall be responsible for conducting initial, interim, and final inspections for participating properties. These inspections shall be performed to ensure code compliance, adherence to work write-ups, and progress inspections. The Rehabilitation Specialist will also assume responsibility for determining cost reasonableness based upon market data and published construction cost guidelines.

The Rehabilitation Specialist shall determine initial areas where health, safety, building, city, and other codes must be addressed and will monitor progress in correcting these deficiencies.

The Rehabilitation Coordinator shall identify all rehabilitation activities to be conducted and shall create a work-write up which addresses all code requirements and rehabilitation activities, lead based paint testing and removal/abatement, if necessary, while excluding all ineligible activities.

The Rehabilitation Specialist will be responsible for the procurement process and correspondence with contractors.

The Rehabilitation Specialist shall conduct all interim progress inspections to ensure the continued quality of all construction, including adherence to the scope of work and all building codes. All such inspections shall be conducted prior to the release of any progress payments (if applicable).

CDBG/SHIP PROGRAM LEAD-BASED PAINT ACTION PLAN

The City of Cape Corals Owner Occupied Rehab Program has established procedures to eliminate, as far as practicable, lead-based paint hazards. When a loan application is received, the City provides information about potential lead hazards to the owners and explains the requirements of the program. The City also provides the owners with the pamphlet A How to Protect Your Family from Lead. While it is not required, the applicant signs a statement that they received the pamphlet.
# Appendix A

## 2008 Income Limits Adjusted to Family Size

City of Cape Coral-Florida

Metropolitan Statistical Area- Cape Coral-Fort Myers-FL

Lee County, Florida

State Housing Initiatives Partnership Program (SHIP)

Effective February 25, 2008

### Family Income Limits in Dollars

<table>
<thead>
<tr>
<th>Number of Persons in Household</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Very Low Income (50% of Median)</strong></td>
<td>20,950</td>
<td>23,950</td>
<td>26,950</td>
<td>29,950</td>
<td>32,350</td>
<td>34,750</td>
<td>37,150</td>
<td>39,550</td>
</tr>
<tr>
<td><strong>Low Income (80% of Median)</strong></td>
<td>33,550</td>
<td>38,300</td>
<td>43,100</td>
<td>47,900</td>
<td>51,750</td>
<td>55,550</td>
<td>59,400</td>
<td>63,250</td>
</tr>
<tr>
<td><strong>Moderate Income (120% of Median)</strong></td>
<td>50,280</td>
<td>57,480</td>
<td>64,680</td>
<td>71,880</td>
<td>77,640</td>
<td>83,400</td>
<td>89,160</td>
<td>94,920</td>
</tr>
</tbody>
</table>

**Median Family Income Effective February 25, 2008:** $59,900

**Limited Number SHIP only

Source: Florida Housing Finance Corporation (FHFC)
Appendix B

CITY OF CAPE CORAL
SUBORDINATION OF MORTGAGE POLICY

Procedures for Consideration

1. All subordination of mortgage requests will commence with the sponsor agency that assisted the client. After review by the sponsor agency's Board of Directors, and/or the Executive Director, their recommendation will be forwarded to the City for consideration.

2. City Staff will review requests based on the criteria set forth in this policy and make a decision to approve or deny the request.

3. If the City recommends approval of the subordination and the amount of the mortgage held by the City of Cape Coral is $50,000 or less, the City will forward the request to the Mayor for signature and execution.

4. All subordination of mortgages over $50,000 must be considered by City Council.

5. If a party wishes to appeal a denial by city staff, a letter of opposition should be prepared and forwarded to the Director of Community Development. A decision of the appeal will be rendered within 30 days.

Criteria for Consideration

The primary goal of the City of Cape Coral's Affordable Housing Programs is to maintain homeownership for the purposes of accumulating equity for greater financial stability. The purpose of the program is not to redistribute wealth, but to maintain affordable homeownership. Therefore, the following criteria are taken into account when making a decision regarding subordination of mortgage requests.

1. Subordination of mortgage requests will be limited only to clients assisted by sponsor agencies.

2. All subordination requests must include a good faith estimate delineating the terms and conditions of the refinance from the lender/broker.

3. All requests forwarded to the city must include a written recommendation of approval or denial from the sponsor agency's Executive Director or Board of Directors.

4. The loan to value ratio of refinance should not exceed seventy (70) percent. This value is calculated by dividing the mortgage or loan amount by the appraised or assessed value.

5. The City will not approve subordination of mortgages that will enable the client to receive cash out for any purpose, including but not limited to, home improvement loans, bill consolidation loans, lines of credit, future advances, personal loans, medical collections, personal items such as automobiles, motorcycles, or boats, other mortgages or encumbrances or liens. However, the borrower may receive cash payments under a reverse mortgage so long as the mortgage complies with requirement six (6) below.

6. If the new first mortgage is a reverse type mortgage, the maximum lender fees cannot exceed 2% and there must not be any prepayment penalties.

7. The new first mortgage's origination fee, points, commitment fees, buy down fees and other lender charges do not exceed 2% of the loan amount.
8. The new first mortgage is a permanently fixed rate mortgage with no balloon payments and no pre-payment penalty. Terms may be made for as few as ten years, and may go up to thirty years as applicable based on the original loan balance and the term remaining on the original note.

9. The borrower must have sufficient equity in the home so as not to displace the City of Cape Coral beyond a 95% loan to value ratio.

10. If the borrower has a payment type loan, the account must be current.

11. Property Taxes must not be delinquent.

12. The borrower must submit proof of homeowner’s insurance.

13. If the refinancing results in a lower interest rate and lower monthly payments, thus increasing the affordability for the client, the City will look favorable upon such requests.

14. The interest rate, amount borrowed, the amount of equity the client has amassed in the property and closing costs will be examined by City Staff and will be used to base a decision whether to approve or deny a subordination of mortgage request.
CITY OF CAPE CORAL
MINIMUM HOUSING
REHABILITATION STANDARDS

State Housing Initiatives Partnership (SHIP)
Community Development Block Grant (CDBG)
Neighborhood Stabilization (NSP)

Programs

City of Cape Coral
Department of Community Development
Planning and Growth Management Division
PO Box 150027
Cape Coral, Florida 33915-0027
239-574-0552
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I. Preface

This document is intended to provide the minimum acceptable standards for existing residential dwelling units rehabilitated utilizing state or federal funding. These standards are not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply.

The Minimum Housing Rehabilitation Standards were originally designed to include and to expand on the requirements of the HUD Section 8 Housing Quality Standards (CDBG Program) and the Minimum Property Standards (HOME Program). Many of the requirements and standards of this document exceed the requirements of the HUD Section 8 Housing Quality Standards and/or the Minimum Property Standards, but were determined necessary to further define the intent or outcome of these standards and to expand on the common definitions of “safe, decent, and sanitary” housing; “non-luxury, suitable amenities” housing; and “good quality, reasonably priced” housing, that is affordable to persons that are low or low and moderate income.

“Sustainable design” principles have been incorporated, intended to minimize negative environmental impacts and to promote the health and comfort of the occupants of housing rehabilitated to these standards. Included herein are measures to reduce consumption of non-renewable resources, minimize waste, and to create healthy productive environments. Standard measures have been incorporated herein relating to energy conservation, energy efficiency, water conservation, and indoor air quality.

Whenever possible and practical, specify materials or products that are made from recycled materials (such as fly ash concrete, carpeting or flooring made from recycled materials, etc.) or specify materials and products produced from rapidly renewable materials (such as cork or bamboo). To the extent possible and practical, avoid using products from non-renewable resources (such as vinyl siding, windows and flooring; asphalt roofing materials; etc.). Consideration should be given to having energy audits conducted on all properties to be rehabilitated prior to generating the project specifications (encouraged, not required).

These standards assume that a knowledgeable inspector will thoroughly inspect each dwelling to verify the presence and condition of all components, systems and equipment of the dwelling. All components, systems and equipment of a dwelling referenced in this document shall be in good working order and condition and be capable of being used for the purpose in which they were intended and/or designed. Components, systems and/or equipment that are not in good working order and condition shall be repaired or replaced. When it is necessary to replace items (systems, components or equipment), the replacement items must conform to these standards. These standards also assume that the inspector will take into account any extraordinary circumstances of the occupants of the dwelling (e.g., physical disabilities) and reflect a means to address such circumstances in their inspection and in the preparation of a work write-up/project specifications for that dwelling.

All interior ceilings, walls and floors must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing components or other serious damage. The roof must be structurally sound and weather-resistant. All exterior walls (including foundation walls) must not have any serious defects such as leaning, buckling, sagging, large holes, or defects that may result in the structure not being weather-resistant or that may result in air infiltration or vermin infestation. The condition of all interior and exterior stairs, halls, porches, walkways, etc. must not present a danger of tripping or falling.

Outbuildings must conform to these standards or be removed from the property.

If an inspector determines that specific individual standards of this document cannot be achieved on any single dwelling due to it being structurally impossible and/or cost prohibitive, the inspector shall document
the specific item(s) as non-conforming with these standards. The inspector shall prepare a list of any and all non-conforming items or non-conforming uses along with his/her recommendation to waive, or not-to-waive, the individual non-conforming items. The inspector’s list of non-conforming items and subsequent recommended actions shall be explained to the property owner and the local official(s) representing the program, as well as provide for their signatures and dating of the inspector’s list of non-conforming items and subsequent recommendations. If all parties agree, non-conforming items to these standards may be waived.

II. Definitions

A. **Egress** – A permanent and unobstructed means of exiting from the dwelling in an emergency escape or rescue situation.

B. **Habitable Space (Room)** – Space (rooms) within the dwelling for living, sleeping, eating or cooking. Bathrooms, toilet rooms, closets, halls, storage or utility spaces, and similar areas (rooms) are not considered habitable spaces (rooms).

C. **Energy Star Rated** – Includes all systems, components, equipment, fixtures and appliances that meet strict energy efficiency performance criteria established, as a joint effort, by the federal Environmental Protection Agency, the U.S. Department of Energy and the U.S. Department of Housing and Urban Development and that carry the Energy Star label as evidence of meeting this criteria.

III. Minimum Standards for Basic Equipment and Facilities

A. **Kitchens** – Every dwelling shall have a kitchen room or kitchenette equipped with the following:

1. **Kitchen Sink**. The dwelling shall have a kitchen sink, connected to both hot and cold potable water supply lines under pressure and to the sanitary sewer waste line. When replacing such components, water supply shut off valves shall be installed. If the existing faucet is to remain, a 2 gallon per minute (GPM) flow restricting aerator shall be installed.

2. **Oven and Stove or Range**. The dwelling shall contain an oven and a stove or range (or microwave oven), supplied by the owner, either gas or electric, connected to the source of fuel or power, in good working order and capable of supplying the service for which it is intended.

3. **Refrigerator**. The dwelling shall contain a refrigerator, supplied by the owner or home buyer, connected to the power supply, in good working order and capable of supplying the service for which it is intended.

4. **Counter Space Area**. Every kitchen or kitchenette shall have a minimum storage area of eight (8) square feet with a minimum vertical clearance of twelve inches (12”) and a minimum width of twelve inches (12”). Every kitchen or kitchenette shall have a minimum of four (4) square feet of counter space.
C. **Toilet Room:** Every dwelling shall contain a room which is equipped with a flush toilet and a lavatory. The flush water closet shall be connected to the cold potable water supply, under pressure, and to the sanitary sewer. The lavatory shall be connected to both a hot and cold potable water supply, under pressure, and connected to the sanitary sewer. When replacing such components, water supply shut off valves shall be installed. When replacing toilets, these will have a flush valve that use less than or equal to 1.6 gallons per flush. Toilet throat size will be no less than 2 inches and glazed smooth. If the lavatory faucet is not being replaced then a 2 GPM flow restricting faucet aerator will be installed.

D. **Bath Required:** Every dwelling shall contain a bathtub and/or shower.

1. The bathtub and/or shower unit(s) need not be located in the same room as the flush water closet and lavatory. The bathtub and/or shower unit may be located in a separate room.
2. The bathtub and/or shower unit shall be connected to both hot and cold potable water supply lines, under pressure, and shall be connected to the sanitary sewer. All shower heads must be equal to or less than 2.0 (GPM) water flow. Where feasible, shut off valves shall be installed on the water supply lines. All faucets, when replaced, shall be water balancing scald guard type faucets.

E. **Privacy in Room(s) Containing Toilet and/or Bath:** Every toilet room and/or every bathroom (the room or rooms containing the bathtub and/or shower unit) shall be contained in a room or rooms that afford privacy to a person with said room or rooms.

1. Every toilet room and/or bathroom shall have doors equipped with a privacy lock or latch in good working order.

F. **Hot Water Supply:** Every dwelling shall have supplied water-heating equipment (water heater and hot water supply lines) that is free of leaks, connected to the source of fuel or power, and is capable of heating water to be drawn for general usage.

1. No water heaters (except point-of-use water heaters) shall be allowed in the toilet rooms or bathrooms, bedrooms or sleeping rooms. No gas water heaters shall be allowed in a clothes closet(s).
2. All gas water heaters shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. Unlined brick chimneys must have a metal B-vent liner installed to meet manufacturer’s venting requirements. If metal chimney venting cannot be added, a power vented water heater may be installed. Size of the B-vent is critical for proper venting. Install according to manufacturer’s recommendations.
3. All water heaters shall be equipped with a pressure/temperature relief valve possessing a full-sized (non-reduced) rigid copper or steel discharge pipe to within six (6) inches of the floor. The steel discharge pipe shall not be threaded at the discharge end.
4. All water heaters must be installed to manufacturer’s installation specifications.
5. All new water heaters shall have internal foam insulation that is a minimum of R-
10. Gas water heaters shall have an EF rating of .62 or higher and a recovery efficiency of .75 or better and/or meet Energy Star requirements at the time of installation. Electric water heaters shall be Energy Star Rated.

6. Where feasible, tankless water heaters may be installed in accordance with manufacturer's guidelines and sized to provide adequate hot water supply to all fixtures. Gas supply lines and/or electrical capacity must be evaluated before installing tankless water heaters. Before installing, careful consideration should be made regarding supply and water temperature to owners.

G. **Exits:** Every exit from every dwelling shall comply with the following requirements:

1. Every habitable room shall have two (2) independent and unobstructed means of egress. This is normally achieved through an entrance door and an egress window.

2. All above grade egress windows from habitable rooms shall have a net clear opening of 5.7 square feet. The minimum net clear opening width dimension shall not be less than twenty inches (20”) wide, and the minimum net clear opening height dimension shall not be less than twenty-four inches (24”) wide. Note that the combination of minimum window width and minimum window height opening size does not meet the 5.7 square feet requirements. Therefore, the window size will need to be greater than the minimum opening sizes in either width or height. Where windows are provided as a means of escape or rescue, they shall have a finished sill height of not more than forty-four inches (44”) above the floor. Egress windows with a finished sill height of more than forty-four inches (44”) shall have a permanently installed step platform that is in compliance with stair construction standards.

All at grade egress windows from habitable rooms may be reduced in size to 5.0 square feet of operable window area, but the area must meet the minimum width and/or height requirement restrictions of all egress windows.

When windows are being replaced within existing openings, the existing window size shall be determined to be of sufficient size even if current window sizes do not meet current egress standards. However, if the specification writer determines that changing the window size is beneficial; such egress window size modification will be allowed but not required. If new construction windows are being installed, these windows must meet all egress window requirements.

H. **Stairs:** If replacing existing stairs, stairs will need to conform as close as possible to new construction standards, but replacement stairs do not need to be in compliance with new codes. All newly constructed stairs (interior and exterior stairways) shall comply with the following requirements:

1. All stairways and steps of four (4) or more risers shall have at least one (1) handrail. All stairways and steps which are five (5) feet or more in width shall have a handrail on each side.

2. All handrails shall be installed not less than thirty-four inches (34”) nor more than thirty-eight inches (38”), measured plumb, above the nosing of the stair treads.
Handrails adjacent to a wall shall have a space of not less than one and one-half inches (1 1/2") between the wall and the handrail. All handrails shall be turned back into the wall on railing ends. The size of a round railing must be a minimum of 1.25 inches, but not more than 2 inches. Railings must be continuous from the top riser to the bottom riser.

3. Porches, balconies or raised floor surfaces, including stairway riser and/or landing, located more than thirty (30) inches above the floor or the grade, shall have guardrails installed that are not less than thirty-six inches (36") in height. Open guardrails and stair railings shall have intermediate rails or ornamental pattern such that a sphere four inches (4") in diameter cannot pass through.

4. All stairs and steps shall have a riser height of not more than eight inches (8") and a tread depth of not less than nine inches (9'). All newly constructed stairs, not replacement stairs, shall have a riser height of not more than seven and three quarters (7 3/4") and a tread depth of not less than ten inches (10"). Risers and treads cannot be different in size by more than 3/8 of an inch from the top to the bottom of the stairs.

I. Smoke Detectors: All smoke detectors shall be hard-wired with battery back-up and interconnected with all other alarms. There shall be a minimum of one (1) smoke detector per floor and a smoke detector shall be located adjacent to all bedrooms/sleeping rooms and adjacent to the central heating source. All smoke detectors shall be installed per manufacturer's installation instructions.

J. Carbon Monoxide Detectors: Where a heating system source, other than solid fuel burning appliances (e.g., wood stoves), and/or water heater that burns solid, liquid or gaseous fuels is located horizontally adjacent to any habitable room, a hard-wired with battery back-up carbon monoxide detector is required and is to be installed per the manufacturer's instructions. Any dwelling that has a fuel source heating system (not electric), other solid fuel burning appliances (e.g., wood stoves, pellet, or corn stoves), and/or fuel source water heater (not electric), a hard-wired with battery back-up combination smoke alarm/carbon monoxide detector is required to be installed per the manufacturer's instructions on the main living area floor.

IV. Minimum Standards for Ventilation

A. In general, sufficient ventilation shall be present to ensure adequate air circulation in the dwelling.

B. Every habitable room shall have at least one (1) exterior operable window. All operable windows shall be capable of being easily opened and held in an open position by window hardware. All operable exterior windows shall be provided with screens if none exist. Half screens on windows are allowable.

C. Bathrooms, including toilet rooms, shall be provided with a mechanical means of ventilation that is rated at 50 CFM or greater. Fans shall be ducted to the outside of the dwelling. All bathroom fans will be installed on a 20 minute timer for the fan and a regular switch for the light.
D. Attic Ventilation:

1. When using roof vents without soffit vents and without a ceiling vapor barrier, sufficient vents shall be used to provide one square foot of free vent area for each one hundred fifty (150) square feet of ceiling area.

2. When using roof vents without soffit vents with a ceiling vapor barrier, sufficient vents shall be used to provide one square foot of free vent area for each three hundred (300) square feet of ceiling area.

3. When using a combination of roof and soffit vents and no ceiling vapor barrier, sufficient vents shall be used to provide one square foot of free vent area for each three hundred (300) square feet of ceiling area. Vents shall be installed with no less than fifty percent (50%) nor more than eighty percent (80%) of the total vent area in the roof near the peak with the balance of vents in the soffit.

4. To conserve energy, power roof ventilation systems will be used only as a method of last resort. Roof ventilation should be accomplished through correctly sized gable vents, ridge vents, and/or roof pod ventilation systems, and soffit vents.

V. Minimum Standards for Electrical Service

A. Minimum Electrical Service:

1. Every dwelling unit, at a minimum, shall have a 100 ampere breaker controlled electrical panel. All electrical work shall be in compliance with adopted State electrical code requirements. The panel, service mast, etc. shall also be installed to local utility company requirements.

B. Convenience Outlets:

1. Every habitable room within the dwelling shall contain at least two (2) separate duplex, wall-type electrical outlets. Placement of such outlets shall be on separate walls. All newly installed receptacles shall be grounded duplex receptacles or GFCI protected.

2. All electrical outlets used in bathrooms and toilet rooms, all outlets within six foot (6'-0") of a water source (excluding designated simplex equipment circuits for clothes washing machines and sump pumps), outlets located on open porches or breezeways, exterior outlets, outlets located in garages and in non-habitable basements, except those electrical outlets that are dedicated appliance outlets. All kitchen receptacles serving the countertop area shall be ground fault circuit interrupter (GFCI) protected. All exterior receptacles shall be covered by a receptacle cover that when a cord is plugged in, the GFCI outlet will stay covered and protected.

3. All electrical outlets carrying heavy appliance loads (i.e., window air conditioning units, central air-conditioning units where they exist, refrigerators, freezers, electric stoves, microwaves, clothes washing machines, dish washing machines,
electric clothes dryers, furnaces, etc.) shall be simplex receptacles on a separate circuit of the proper amperage and wire size.

4. Basements shall have a minimum of one (1) wall-type electrical outlet for every two hundred (200) square feet, or fraction thereof, of the floor area. Unfinished basements shall have a minimum of one (1) GFCI wall-type electrical receptacle. Such receptacle shall be within 20 feet of the furnace.

5. All accessible knob and tube wiring shall be removed and replaced with type NM cable (Romex) or as required by code.

6. All broken, damaged or nonfunctioning switches or outlets shall be replaced. All fixtures and wiring shall be adequately installed to ensure safety from fire so far as visible components are observed.

7. All missing or broken switch and outlet covers (including junction boxes) shall be replaced. Each receptacle or switch located on an exterior wall shall have a foam seal placed under the cover.

C. Lighting:

1. Every habitable room and every bathroom (including toilet room), laundry room, furnace or utility room, and hallway shall have at least one (1) ceiling or wall-type electric light fixture, controlled by a remote wall switch. Habitable rooms (except kitchens or kitchenettes) may have a wall-type electrical outlet controlled by a remote wall switch in lieu of a ceiling or wall-type light fixture. Energy efficient fixtures that meet energy star ratings and compact florescent bulbs shall be installed in all new fixture installations.

2. All pendant type lighting fixtures that are supported only by the electrical supply wire shall be removed or replaced. If replaced, replace with Energy Star rated fixtures.

3. All existing closet lights shall be covered.

VI. Minimum Standards for Heating Systems

A. Heating System: All heating systems (and central air-conditioning systems where they exist) shall be capable of safely and adequately heating (or cooling as applicable) for all living space.

B. Cooling System: Non-working or improperly functioning central air conditioning systems shall be repaired or replaced as part of the rehabilitation work. Central air conditioning systems should include a warranty.

C. Requirements for Heating and or Cooling Systems:

1. All existing heating systems, including but not limited to, chimneys and flues, cut-off valves and switches, limit controls, heat exchangers, burners, combustion and ventilation air, relief valves, drip legs and air, hot water, or steam delivery
components (ducts, piping, etc.) that are not being replaced, shall be inspected to be in a safe and proper functioning condition at the time of inspection, by means of written project file documentation.

2. Every heating system burning solid, liquid or gaseous fuels shall be vented in a safe manner to a chimney or flue leading to the exterior of the dwelling. The heating system chimney and/or flue shall be of such design to assure proper draft and shall be adequately supported.

3. No heating system source burning solid, liquid or gaseous fuels shall be located in any habitable room or bathroom, including any toilet room.

4. Every fuel burning appliance (solid, liquid or gaseous fuels) shall have adequate combustion air and ventilation air. All new furnaces will have sealed combustion with combustion air brought in from the exterior of the house and installed in accordance with manufacturer’s guidelines.

5. Every heat duct, steam pipe and hot water pipe shall be free of leaks and shall function such that an adequate amount of heat is delivered where intended. All accessible duct joints must be sealed with mastic or any other acceptable product. Newly installed ductwork must also be sealed. All accessible steam piping and hot water piping must be installed with an approved material.

6. Every seal between any of the sections of the heating source(s) shall be air-tight so that noxious gases and fumes will not escape into the dwelling.

7. No space heater shall be of a portable type.

8. Minimum requirements for forced air furnaces, when installed, will be no less than a 92% AFUE, or the minimum AFUE, if greater than 92%, to obtain a local utility rebate (Energy Star rated for northern climates). Also install a digital programmable thermostat. Condensate lines will drain to a floor drain or have a condensate pump installed and piped to discharge. All furnace duct work shall be equipped with an air filter clean out location that has a tight fitting cover installed over it.

9. All boilers, when replaced, will have an “A” rating and be no less than 87% AFUE rating. All combustion air will be from the exterior of the house. The addition of zone valves may be useful to reduce energy cost. Heat lines shall be insulated with approved material. Programmable thermostats will be installed.

10. A/C units, if added or replaced, shall not be less than 14 SEER or the lowest SEER rating that is available at the time of installation but not less than 14 SEER. All units shall be installed, when possible, on either the north or east side of the dwelling or in an area that will provide shade for the unit. The correct coil will be installed that is compatible with both the furnace and A/C unit.

Homeowners who use window air conditioners will be encouraged to purchase Energy Star rated air conditioners. No window A/C units may be purchased with Housing Funds.
11. All wood, pellet, corn, switch grass, hydrogen, or other biomass fuel stoves must be installed to manufacturer’s guidelines. Where such guidelines are not available, the heating unit will be removed. Venting and combustion air must be installed in accordance with manufacturer’s requirements.

12. The installation of Energy Star rated ceiling fans will be encouraged in general living areas. Fans must be installed to manufacturer’s requirements.

D. Energy Conservation

1. All structures shall comply with certain energy conservation measures (U.S. Department of Energy recommendations). These measures include, but are not necessarily limited to, the following:

   a. The provision of insulation at various locations and at the following recommended resistance factors (r-values). Insulation shall be primarily made from recycled glass or newspaper when available.

      i. Ceilings – R-49 or as close as possible to these requirements where sloped ceilings exist.
      ii. Crawl Spaces (floors or walls) – R-19
      iii. Band Joists – R-19

   b. When siding is being replaced and/or interior wall finishes of exterior walls are being replaced on a dwelling, such exterior walls are to be provided with insulation and at the recommended resistance factor (r-value) of R-11, or that which is allowed by the stud cavity space. In addition, an air infiltration barrier, such as Tyvek or approved equal, shall be installed on all exterior walls. If new walls are being framed and insulated, the minimum R factor is R-19 or R-13 plus R-5 foam. The installation of fan-fold foam or foam sheathing may be added to increase household R-ratings.

   c. The installation of weather stripping at all exterior doors, windows, ground-entry basement doors, etc. is required. Doors, when replaced shall be a metal clad insulated door (energy star rated for northern climates). Storm doors are encouraged, but not required. Door jams will be sealed and thresholds will be caulked.

   d. The provision of caulking around exterior doors and windows, at the foundation/sill plate union, and at other air-infiltration areas.

   e. Windows must be current Energy Star rated for northern climate to obtain local window rebates. All storm windows will be removed from heated areas of the home when windows are replaced. All rope weight openings will be insulated and all new windows will have the window jamb sealed. Where SHPO requirements will restrict the installation of vinyl windows, the specifications will be written to come as close as possible to achieving Energy Star requirements.
f. All heat ducts and hot water or steam heat distribution piping shall be insulated or otherwise protected from heat loss where such ducts or piping runs are located in unheated spaces. Similarly, distribution piping for general use hot water shall also be protected from heat loss where such piping is located in unheated spaces. All water distribution piping shall be protected from freezing.

g. Attic access passage ways (scuttle holes) shall be no less than 22" by 30" or the size of original construction. If it is impossible to conform to this standard, the largest attic access hole possible will be installed. Scuttle holes shall extend up a minimum 14 inches above the ceiling. Weather stripping shall be installed at the top of this 14 inch scuttle hole extension and shall be covered with ¾ inch plywood or OSB covered by 2 inch, R-10, foam. The gypsum opening on the ceiling will also be weather stripped and covered with 4 inches of foam. Both doors will be made to sit tight against the weather stripping.

VII. Minimum Standards for the Interiors of Structures

A. Interior Walls, Floors, Ceilings, Doors and Windows:

1. All interior walls, floors, ceilings, doors and windows shall be capable of being kept in a clean and sanitary condition by the owner.

2. Every bathroom and/or toilet room, kitchen or kitchenette, and utility room floor surface shall be constructed such that they are impervious to water and can easily be kept in a clean and sanitary condition by the owner.

3. All interior doors shall be capable of affording the privacy for which they are intended.

4. The dwelling must have at least one bedroom or living/sleeping room for each two persons. Children of the opposite sex, other than very young children, may not be required to occupy the same bedroom or living/sleeping room.

5. No dwelling containing two or more bedrooms shall have a room arrangement that access to a bathroom, toilet room, or a bedroom can be achieved only by going through another bathroom, toilet room, or another bedroom.

6. All paints, stains, varnishes, lacquers and other finishes used in the rehabilitated dwelling shall be low or no VOC paint finishes and installed as required by the manufacture.

VIII. Minimum Standards for the Exterior of Structures

A. Foundations, Exterior Walls, Roofs, Soffits and Fascia:

1. Every foundation, exterior wall, roof, soffit and fascia shall be made weather
resistant. Products for exterior walls, roofs, soffits, and fascia shall be installed in accordance with the manufacturer’s guidelines.

2. Roof replacement shall be installed in accordance with the manufacturer’s requirements. When installing asphalt or fiberglass shingles, a minimum of a 30 year shingle shall be used. Other products such as metal roofing may be considered. When replacing roofs, tile is not permitted.

B. Drainage:

1. All rainwater shall be conveyed and drained away from every roof so as not to cause wetness or dampness in the structure. No roof drainage systems shall be connected to a sanitary sewer.

2. The ground around the dwelling shall be sloped away from foundation walls to divert water away from the structure.

3. If feasible, the collection of roof water is encouraged.

C. Windows, Exterior Doors and Basement Entries (Including Cellar Hatchways):

1. Every window, exterior door, basement entry and cellar hatchway shall be tight fitting within their frames, be rodent-proof, insect-proof and be weatherproof such that water and surface drainage is prevented from entering the dwelling. In addition, the following requirements shall also be met:

   a. All exterior doors and windows shall be equipped with security locks. Deadbolts are not required.

   b. Every window sash shall be fully equipped with glass window panes which are without cracks or holes. Every window sash to be replaced shall use Energy Star rated for northern climate windows unless the existing windows have insulated glass. Stained or leaded glass found to be historically significant may be protected by a fixed low-E glass storm window. Every window sash shall fit tightly within its frame, and be secured in a manner consistent with the window design. All window jambs will be sealed. All rope weight openings shall be insulated before installing the new window. Energy Star rated for Northern climate.

   c. Storm doors, when installed, shall also be equipped with a self-closing device.

   d. Every exterior door, when closed, shall fit properly within its frame and shall have door hinges and security locks or latches. All exterior doors will be no less than metal clad insulated (foam filled) doors. All jambs and thresholds will be sealed.

   e. Every exterior door shall be not less than two foot-four inches (2’-4") in width and not less than six foot-six inches (6’6") in height. Existing door
sizes will be grandfathered, but an attempt shall be made to have at least one exterior door that is not less than 36 inches wide and no less than 6'-8" high.

IX. Minimum Space, Use and Location Requirements

A. No main floor habitable room in a dwelling shall have a ceiling height of less than seven feet, six inches (7'6"). At least one-half of the floor area of every habitable room located above the first floor shall have a minimum ceiling height of seven feet (7'-0"). The floor area of any room where the ceiling height is less than four feet in height shall not be considered floor area in computing the total floor area of the room.

B. A minimum ceiling height of seven feet (7'-0") is acceptable in bathrooms, toilet rooms, habitable basement space, and hallways.

C. All habitable rooms, except kitchens and/or kitchenettes, shall have a minimum width of seven feet (7').

X. Minimum Standards for Plumbing Systems

D. All dwelling plumbing systems shall be capable of safely and adequately providing a water supply and wastewater disposal for all plumbing fixtures. Every dwelling plumbing system shall comply with the following requirements.

1. All existing plumbing systems and plumbing system components shall be free of leaks. When repairing or adding to such systems, any type of pipe allowed by the State plumbing code shall be allowed.

2. All plumbing system piping shall be of adequate size to deliver water to plumbing fixtures and to convey wastewater from plumbing fixtures (including proper slope of wastewater piping) as designed by the fixture manufacturer).

3. All plumbing fixtures shall be in good condition, free of cracks and defects, and capable of being used for the purpose in which they were intended.

4. The plumbing system shall be vented in a manner that allows the wastewater system to function at atmospheric pressure and prevents the siphoning of water from fixtures. Venting by mechanical vents is accepted as an alternative to exterior atmospheric venting.

5. All fixtures that discharge wastewater shall contain, or be discharged through, a trap that prevents the entry of sewer gas into the dwelling.

6. All plumbing system piping and fixtures shall be installed in a manner that prevents the system, or any component of the system, from freezing.

7. All plumbing fixtures and water connections shall be installed in such a way as to prevent the backflow of water from the system into the plumbing system's water
source.

8. All faucets shall have aerators that restrict water flow to about 2 GPM. Toilets, when installed, shall only use 1.6 gallons per flush, or less.

9. Valves shall be installed with the valve in the upright position. When replacing valves, the use of a full port ball-valve shall be encouraged.

XI. Minimum Standards for Potable Water Supply

A. Every dwelling shall be connected to an approved potable water source.

B. All potable water fixtures and equipment shall be installed in such a manner as to make it impossible for used, unclean, polluted or contaminated water, mixtures or substances to enter any portion of the potable water system piping. All equipment and fixtures shall be installed with air gaps (traps) to prevent back siphonage. All outlets with hose threads (except those serving a clothes washing machine) shall have a vacuum breaker for use with the application. No water piping supplied by a private water supply system shall be connected to any other source of water supply without the approval of the jurisdiction having authority over the installation.

C. All unused wells on the property shall be abandoned and plugged in accordance with any local requirements. All cisterns shall be drained and filled, and if applicable, in accordance with local requirements.

XII. Minimum Standards for Connection to Sanitary Sewer

A. Every dwelling shall be connected to an approved sanitary sewer system.
OOR Process

Owner Applies for Assistance → Owner is income certified by Client Coordinator(s) → Rehab Specialist conducts initial walk through with work write-up and cost estimate

Mandatory Walkthrough occurs → Rehab Specialist establishes mandatory walk through date and sends bid packages to qualified contractors

Bids received from qualified contractors by deadline → Bid review and selection by Rehab specialist and homeowner

Preconstruction meeting to sign contracts and mortgage paperwork → Rehabilitation Specialist issues notice to proceed

Work Completed final inspection by Rehab Specialist → Contractor completing rehabilitation/inspections of work by Rehab Specialist

Exit Interview final paperwork signing ED, Rehab Specialist and Client