

Using AHIP's Services

STEP 1: INTAKE

- **Preliminary phone or in-person screening**

- We'll ask you questions about your household: who lives with you, your household income
- We'll ask you questions about your house: Is there a repair emergency? What are the other issues? What source of heat do you use? What are your energy and water bills like?

- **Entry into our database/waitlist**

- With more than 400 households on our list, we cannot get to everyone right away. We prioritize health and safety emergencies, households with children and elderly occupants, and neighborhoods with special funding available
- We encourage prospective clients to call back to check on their status and to update their information

STEP 2: ENROLLMENT

- **Eligibility verification and program application**

- You will be assigned a Rehab Specialist, who will contact you. He will verify your income and other eligibility measures and provide program application paperwork to fill out. Homeowners must be current on their real estate taxes (or have a payment plan in place) and have clear title to their homes. Residents who hold a life estate are eligible

- **Initial home review**

- Your Rehab Specialist will talk with you about your house and conduct an initial walk-through

STEP 3: PROJECT PLANNING

- **Inspections**

- Depending on where you live (city or county) and the types of repairs you need, your Rehab Specialist will schedule one or more general and/or specialty inspections. These may be done by AHIP staff, third-party specialists, LEAP, and/or the city's building inspector

- **Scope of work and estimate**

- Your Rehab Specialist will finalize a scope of work and estimate for your project and review it with you. We do our best to work with you to make sure critical needs are met and the most important things are included—but we ask all clients to keep in mind that we focus on health and safety issues and are limited by funding availability and program restrictions

- For Charlottesville rehabs, the final scope of work and estimate must be approved by the Neighborhood Development Services, based on funding availability and other factors

STEP 4: UNDER CONTRACT

- **Who pays for the work?**

- Rehabs and repairs are funded by public entities and private donors. These are grant funds, but most rehab funding sources require that a second deed of trust is placed on your property. This deed of trust is set up as a deferred and forgivable loan, meaning that the client does not have to pay it back and that the amount gets reduced each year until it disappears. For example, a 10-year lien would be reduced 1/10th each year for 10 years. If the house sells, refinances, or transfers ownership to someone who is not eligible for our services, the homeowner then would have to pay back the balance from the sale proceeds
- If a client has an ability to pay—determined by your income and your housing costs and other household expenses—he or she will contribute an interest-free monthly amount toward a portion of rehab costs
- There is no deed of trust requirement for emergency repairs under \$10,000

- **Who does the work?**

- AHIP crews, local subcontractors, and/or volunteers carry out the rehab and repair tasks. Sometimes, the client is responsible for certain tasks, such as clean-up or painting. These tasks and responsibilities are spelled out clearly in the scope of work and agreed upon in the contract

- **Contract signing**

- AHIP's Associate Director, Construction Programs will meet with you to review your project scope, costs, deed of trust requirements, and ability to pay information. She will carefully review all documents and the contract with you and answer all questions. Once the contract is signed, AHIP schedules the work

STEP 5: CONSTRUCTION

- **Oversight and quality assurance**

- AHIP's Construction Supervisor and/or subcontractors secure proper work permits, and most rehabs are subject to regular inspections by city and county staff. All rehabs and emergency repairs are monitored by our Crew Leaders and Construction Supervisor
- AHIP's Associate Director is the point-of-contact for every client, reviewing progress during the project, addressing any concerns or questions, and seeking input on priorities and product selections (such as flooring and paint colors) as the project proceeds
- When the project is nearing completion, AHIP conducts a final walk-through with the client. This is the opportunity for you to review all the work that was done according to the scope of work and to make sure it has been done to your satisfaction. The Construction Supervisor will

create a punch list for any items that need to be addressed following the walk-through. A final inspection report verifies that all repairs and upgrades have been completed and are satisfactory

- The city and county also conduct final inspections, as do any required third-party inspectors for specialty work

- **Qualifications**

- AHIP holds a Class A Contractor's license, and is an EPA- and state-certified Lead Abatement Contractor. AHIP partners with Building Performance Institute (BPI)-certified building analysts at LEAP and WeatherSeal on all of our energy-efficiency upgrade projects from pre-testing to close-out
- AHIP's programs meet a variety of industry standards, including: HUD health and safety inspection guidelines; local property maintenance and building codes (based on state and national standards); and the BPI standards for best practices in energy efficiency. AHIP's third-party inspectors (plumbing, electrical, energy auditors, chimney, pest, etc.) or third-party county and city building officials use HUD guidelines and/or building code or BPI standards to evaluate our work

- **Close-out**

- With construction complete, AHIP's Associate Director will hold a meeting with the client to close out the project and sign all required documentation

- **Warranty**

- All of AHIP's work is warrantied for one year, so if something goes wrong, AHIP staff will return to make it right

For more information or to sign up, please call Laurie Jensen at AHIP at 434-817-2447 x21. She will ask you a series of questions to assess your repair needs and find out if you initially qualify for AHIP's programs. We currently have a waiting list and try to address true emergencies and the most vulnerable households first.