



# STATE OF CONNECTICUT DEPARTMENT OF HOUSING



## **CDBG-DR Homeowner Rehabilitation and Rebuilding Programs Step - by - Step Process**

- 1 - Application Intake:** *(1-3 weeks, depending on completeness of application)*
  - A. Homeowner submits an application online/or in person at Intake Center.
  - B. Application is reviewed for completeness. Intake counselors conduct follow-up calls to all homeowners with incomplete applications.
  - C. Completed applications are submitted to DOH for program eligibility review.
- 2 - Initial Program Eligibility Review:** *(2-4 weeks, depending on completeness of application)*
  - A. Homeowner is assigned a Grants and Contract Specialist who reviews application to determine program eligibility and priority for assistance.
  - B. Program determination letters are mailed to all homeowners.
  - C. Homeowners are assigned to Architectural, Engineering & Construction Management (A/E/CM) firms in accordance with program priorities.
- 3 - Initial Property Inspection:** *(2-3 weeks, depending on homeowner responsiveness & availability)*
  - A. Homeowner reviews and executes a Property Evaluation Authorization and Access Agreement so that the A/E/CM Firm can perform an initial inspection of damaged property.
    - Executed Agreement is required to schedule initial site inspection of damaged property.
  - B. Homeowner is contacted by A/E/CM firm to set up a property evaluation site visit.
    - Homeowner (or designated representative) must be present for initial property inspection.
  - C. A/E/CM firm prepares preliminary scope of work and cost estimate for DOH review.
  - D. DOH reviews the preliminary scope of work and cost estimate and advises the A/E/CM firm:
    - If estimated project cost estimate for eligible items is above the \$10,000 minimum grant award A/E/CM is given a notice to proceed to complete the next steps in the process.
    - If estimated project cost estimate is below the \$10,000 minimum grant award the homeowner is issued a denial letter with recommendation of alternate sources of assistance.
  - E. DOH performs initial Duplication of Benefits Analysis to evaluate all of the assistance received from other sources including, but not limited to, FEMA, SBA, private and flood insurance.
  - F. Homeowners informed whether any additional funds will be required to make the project viable (maximum grant award is \$150,000).
  - G. Upon confirmation of additional funds, a “Notice to Proceed” is issued to the A/E/CM firm.
- 4 - Environmental Review:** *(4-6 weeks, depending on homeowner availability)*
  - A. DOH submits scope of work to State Historic Preservation Office to assess if the project may have an effect on any historic properties in the Area of Potential Effect (APE). Common findings are:
    - **No Historic Properties Affected** – There are no historic properties in the APE or there are properties present in the APE but the project will have no effect on them.
    - **No Adverse Effect** – There are historic properties present in the APE and the project will have no effect on them.
    - **Adverse Effect** - There are historic properties present in the APE and the project will have an adverse effect on them. An adverse effect is an action that may alter any characteristic that qualify the property for inclusion in the national register of historic properties. It includes but is not limited to demolition, alteration, removal of a property from its original setting or change in use. *(Team Sandy will work with these homeowners to remediate the adverse effect).*
  - B. A/E/CM completes federally mandated Environmental Review Checklist
    - Additional site visit(s) are required to complete environmental hazard testing for lead based paint, asbestos, mold, and radon.
    - Desk review of flood plain management; wetland protection; coastal zone management; water quality – aquifers; endangered species; wild and scenic rivers; air quality; farmland protection; manmade hazards such as thermal explosives, noise, airport clear zones, toxic sites; coastal barriers; solid waste disposal; and fish & wildlife.

- Risk Assessments require interviews, extensive testing on the entire structure and surrounding property.

**5 - Project Design Phase:** *(6-8 weeks, depending on scope of work & approval by homeowner)*

- A. A/E/CM firm completes engineering design while working with homeowner:
- Performs multiple site visits: field measurements; civil survey to establish a baseline & finish floor elevations (for properties in a flood zone) and schedules predesign meetings with municipal departments.
  - **Architectural design:**
    - i. **Rehabilitation/ Mitigation:** Soil borings; design changes to incorporate connection of utilities & access as a result of mitigation; and design of floor layout if necessary.
    - ii. **Demolition/New Construction:** Soil borings; demolition/deconstruction plans; ground up designs within the confines of the site; incorporate homeowner ideas within reason; ADA
  - Variance approvals from Planning & Zoning – generally scheduled 30 days in advance.
  - Prepares cost estimate based on project scope and design plans after variance approval is granted.
- B. A/E/CM firm completes bid drawings and specifications for review with homeowner.

**6 - Pre-bid Phase:** *(2-3 weeks, depending on homeowner availability & requests for modifications)*

- A. A/E/CM firm schedules meeting with homeowner(s) to discuss final construction scope of work and review final project design.
- B. Homeowner reviews and approves final design, and scope of work.
- C. Homeowner confirms the date and time of the mandatory pre-bid contractor walkthrough.

**7 - Project Bid Phase:** *(2-3 weeks, depending upon scope of work)*

- A. A/E/CM firm creates bid package including scope of work, plans, specifications and environmental review assessment, which is posted on the DOH “Advertisement for Bid” website and DAS subcontractor portal.
- B. Prequalified contractors receive email notification from DOH of project available for bidding.
- C. All interested contractors must attend the mandatory pre-bid meeting in order to be eligible for bidding. Contractors submit bid to the A/E/CM firm who reviews the bid and issues a recommendation to DOH.
- *Homeowners interested in selecting a contractor other than the lowest most responsible contractor, will have the opportunity to do so as long as the homeowner contributes the difference between the bid prices from personal funds.*

- D. Bid decision letters mailed to all contractors who submitted bids and bid results posted on DOH website.

**8 - Final Duplication of Benefit Analysis:** *(1-3 days)*

- A. DOH performs Final Duplication of Benefits Analysis, which evaluates all of the funds received from other sources as applicable, including, but not limited to, FEMA, SBA, private and flood insurance.
- Homeowners who have received funds from private insurance, FEMA, SBA will need to have these funds available in an escrow account prior to contract execution.
  - DOH will not execute a contract until proof of funding has been established.

**9 - Contract Execution:** *(1-2 weeks, depending on homeowner availability)*

- A. Homeowner mailed grant signing packet with pre-grant award signing information
- Documents include: Homeowner Rehabilitation Agreement, Open mortgage, Subrogation Agreement, Escrow Agreement, and Duplication of benefits form.
- B. Homeowner attends mandatory in-person meeting with Grants and Contracts Specialist to execute legal documents for grant award.
- Homeowner is required to bring the following documents to closing: proof of identification & citizenship, revised tax forms (if applicable), evidence that mortgage and taxes are up to date.
- C. Homeowner attests to having the necessary funds to complete construction (if applicable).
- D. Homeowner has the opportunity to rescind the Grant Agreement within three (3) days of execution.

**10 - Construction Phase:** *(Depending upon scope of work & municipal approvals)*

- A. DOH issues a Notice to Proceed to the selected General Contractor
- B. Contractor secures necessary permits and begins repair, rehabilitation and/or mitigation of damaged home
- Homeowners will be required to vacate residence if elevating property. **Please note: DOH will not be providing relocation assistance to homeowners.**
- C. A/E/CM firm performs weekly inspections of work under construction.
- D. CDBG-DR and escrowed funds are paid to General Contractor as work is completed.
- E. Project closeout: Final inspections by local officials, A/E/CM Firm, general contractor and homeowner.
- F. Contractor receives Certificate of Occupancy.
- G. Homeowner moves back into home.

**Project Complete**