

Sanford/Lee County

Planning and Development
P.O. Box 3729, Sanford, NC 27331-3729

MEMORANDUM

TO: Urgent Repair Program (URP) Applicants
Previously Unserved & Newly Interested Applicants
FROM: Karen Kennedy, Community Development Manager
Tradell Adkins, Community Development Planner II
SUBJ: URP 26 Client Application Intake Process
DATE: January 21, 2026

Thank you for your interest in our Urgent Repair (URP) Housing Rehabilitation Program. Attached is a housing application for you to complete. Please read this memo and the assistance policy in its entirety.

We will have another rehabilitation program coming up later this year too. Staff will review your application and decide which program may suit your situation the best. According to North Carolina Housing Finance Agency (NCHFA) project guidelines, previously unserved applicants must complete the paperwork with every new program.

With every program year, applicants are scored and rank based on the eligibility information described in the *Assistance Policy* and ranked against all applicants during that application cycle. A copy of the **Assistance Policy** is included for you to **review and keep** for your files. Make sure to review the information on page 1 detailing eligibility and income guidelines, with further explanations of a special need on page 2. The application may be confusing so please fill in what you can and call us with any questions. We will be glad to assist you with completing the application document.

Phone Information: If at any time the phone number changes that you placed on your application, please contact me to update your information. We often find it challenging later to contact clients due to spam filters on phones, or individuals not answering phone calls. Please give us options for phone contact and/or try to keep your voicemail, answering machines, clear in case we need to contact you. Thank you!

The items for you to include, where applicable, are listed below.

For all applicants:

1. Please **complete** the enclosed **application** and **sign** where highlighted.
2. Please attach current **income information** for **all** residents **over 18** in the house. Dependent upon the income source of household members, the following information is required for each member:
 - If applicant has income from employer submit 2025 W2's or current tax return. At a minimum, please bring copies of at least two recent pay stubs.

- Social Security or SSI Applicants will need a **current Statement of Benefits (2026)** document from the Social Security Office which states the monthly amount being received for this year. This document details what your monthly amount is for this year. An example is included. A copy of your checking account statement with deposit information is no longer accepted.
 - If receiving Retirement Benefits from an employer, please submit your **1099** document showing all retirement benefits received in 2025 or a statement that shows your monthly retirement benefit amount prior to any deductions for other employers sponsored benefits, such as medical insurance.
 - If you state any occupant over 18 has no income, then they will have to sign an affidavit verifying this to be true. Please contact me for this form.
3. Copy of the **deed** and/or lifetime rights document for proof of ownership of your house; **if not already on file**, from previous application.
 4. Return and date the **receipt** stating you have received and reviewed the **Assistance Policy**.
 5. Please submit a **copy of your county or city tax bill/receipt** showing that all property taxes are paid and current. If your taxes are collected with your mortgage, please note this on your application.
 6. If **mobile home**, copy of **title** showing the unit is in your name.
 7. If applicable, **Veterans** will need to submit a copy of their **DD214**.

Once you have any of the documents above and you elect to send us your original documents; we will be glad to copy and send them back to you, via mail. I realized over the past few years mailing documents with stamped return envelopes has been helpful for all with the application process. If you prefer to drop off your application packet, I will place a box in the first-floor lobby for you to place your information.

I ask for you to understand **this is not a quick process!** The review of applications and proceeding through the project's process takes time. We will contact you after the review about your status.

Please return the completed application package by **5 pm, March 31, 2026** via:

Mail:

Tradell Adkins, CD Planner II
 City of Sanford
 PO Box 3729
 Sanford, NC 27331

OR

Hand Delivery:

Buggy Building
 115 Chatham Street
 First Floor- Box in the Lobby
 Sanford, NC 27330

We may be reached at **Tradell Adkins** at **919-718-4657 x 5580** or **919-718-4657 x 5391** for **Karen**.
 Emails: tradell.adkins@sanfordnc.net or karen.kennedy@sanfordnc.net

Please remember, in order to be considered for the project, we must have your information by **5 pm, March 31, 2026**. Thank you for your interest in our housing rehabilitation programs!

**NORTH CAROLINA HOUSING FINANCE AGENCY
URGENT REPAIR PROGRAM
Application & Eligibility Certification**

(page 1 of 2)

Applicant Data

Name of Homeowner(s) (First, MI, Last): _____
 Street Address: _____
 City: _____ County: _____ Zip Code: _____
 Home Phone: _____ Work Phone: _____

If the Applicant was referred by someone other than self, complete the following:

Contact Name: _____ Phone: _____
 Relationship to Owner: _____
 Notes: _____

Household Membership

Name (First, MI, Last)	Sex	Birth Date	SS# (last 4 digits)	Race Code*	Hispanic**	Relation to Homeowner
a.						
b.						
c.						
d.						
e.						
f.						
g.						

Gross Income Work Table

Dollars / Household Member / MONTH

Source	a	b	c	d	e	f	g	Total
1) Wages								
2) Retirement/Pension								
3) Social Security								
4) Supplemental Security Income								
5) Public Assistance								
6) Child Support								
7) Interest								
8)								
9)								
10)								
Monthly Sub-Total (sum rows 1-10)								
Annual Sub-Total (12 x row above)								

Annual Gross Household Income (sum Annual Sub-Total for columns a-g): _____

Applicant Certifications

I hereby certify that:

- 1) I own and occupy the home described above as my primary residence;
- 2) The household and income information listed above is complete and true to the best of my knowledge;
- 3) This information is provided to qualify me for the Urgent Repair Program (Program). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substandard housing conditions which pose an imminent threat to their life or safety or in performing accessibility modifications or other repairs necessary to prevent imminent displacement.
- 4) I give permission for City of Sanford to access information to verify the contents of this application and to facilitate the repair of my home.
- 5) I understand that this Program grant may not rectify all deficiencies in my home nor make the home conform to any local, state or federal housing quality standards.
- 6) I have been advised that my gender, race and ethnicity will be determined based upon observation and/or surname if I do not self disclose the information.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

**CITY OF SANFORD ASSISTANCE POLICY
FOR THE 2026 CYCLE OF THE
URGENT REPAIR PROGRAM**

Note: *For persons who cannot speak English well or are in need of translation assistance, please contact the Sanford/Lee County Planning and Development Department to utilize their Language Assistance Plan.*

What is the Urgent Repair Program? The City of Sanford has been awarded \$150,000 by the North Carolina Housing Finance Agency ("NCHFA") under the 2026 cycle of the Urgent Repair Program ("URP26"). This program provides funds to assist very-low and low- income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very-low and low- income homeowners with special needs such as frail elderly and persons with disabilities. A minimum total of 10 households will be assisted under URP26.

This Assistance Policy describes who is eligible to apply for assistance under URP26, how applications for assistance will be rated and ranked, what the form of assistance is and how the repair/modification process will be managed. The City has tried to design this URP26 project to be fair, open, and consistent with the City's approved application for funding and with NCHFA's URP Program Guidelines.

The funds provided by NCHFA come from the North Carolina Housing Trust Fund and Agency funds. Additional funds for program costs are provided by the City of Sanford and County of Lee in the amount of \$15,000. The City has engaged the services of Central Pines Regional Council to act as the City's agent in this process and help the City implement this program.

Eligibility: To be eligible for assistance under URP26 applicants:

- 1) must reside within the county limits of Lee County and own and occupy the home in need of repair,
- 2) must have a household income which does not exceed 50% of the statewide non-metro median income for the household size (see income limits below),
- 3) must have a special need (i.e., be elderly, \geq 62 years old, handicapped or disabled, a single parent with a dependent living at home, a Veteran, a large family with \geq 5 household members or a household with a child below the age of six with lead hazards in the home.
- 4) Residents must have all current, local real estate property taxes paid or a pre-approved tax payment plan with the local government, and
- 5) must have urgent repair needs, which cannot be met through other state or federally- funded housing assistance programs.

2026 URP Income Limits for City of Sanford/Lee County**

Number in Household	30% of Median Income	50% of Median Income
1	19,950	33,250
2	22,800	38,000
3	25,650	42,750
4	28,500	47,500
5	30,800	51,300
6	33,100	55,100
7	35,350	58,900
8	37,650	62,700

** Income limits are subject to change based on annually published HUD HOME Limits and will be updated each year. This update will not require a re-approval of the governing authority. The income limits by household size are based on the 2025 HUD North Carolina Statewide Median Income Limits.

Marketing the Program: The City will advertise for the program on the City of Sanford's website and local city sponsored cable TV channel. Since the City of Sanford has a history of participation in the Urgent Repair Program, word of mouth has also assisted in marketing the program. Information about the program is available in the Sanford/Lee County Planning Department upon request. In addition, applications will be mailed to all interested persons and/or applicants on the City's rehabilitation waiting list that have not been served in previous programs. As Program Administrator in partnership with the City of Sanford, Central Pines Regional Council will advertise on its website, www.centralpinesnc.gov as well. Additionally, information will be made available to the Central Pines Area Agency on Aging, which provides information about community serves and support for older adult households. CPRC will also solicit referrals from home repair partners that operate in Lee County. Referred clients will be sent information about the Urgent Repair program along with a letter on the referring partners' letterhead explaining why the client would be a good fit for URP.

Selection of Applicants: The City has devised the following priority system to rank eligible applicants, determine which of them will be selected for assistance and in what order. Under this system applicants will receive points for falling into certain categories of special need and income. The applications will be ranked according to which receive the most points.

Priority Ranking System for City of Sanford's URP26

<i>Special Needs (for definitions, see below)</i>	<i>Points</i>
Not Addressed in Last Round of URP/ESFR Due to Insufficient Funds	4
Veteran, Elderly and/or Disabled Head of Household (62 or older)	4
Veteran, Disabled or Elderly Household Member (not Head of Household)	3
Single-Parent Household (with one or more children in the home)	3
Large Family (5 or more permanent residents)	2
Child Under 6 with Lead Hazards in the Home	2
Emergency Situation/Seriousness of Imminent Threat to Health and Safety (may submit without regard to application guidelines, case by case basis)	5
<i>Income (See Income Table above)</i>	<i>Points</i>
Less than 30% of County Median Income	10
30% to 50% of County Median Income	5

**In the event of a tie score, preference will be given to the applicant with the lower AML.*

Under NCHFA Program Guidelines, a minimum of 50% of households assisted must have incomes which are less than 30% of the area median income for the household size, and no household with an income exceeding 50% of the area median income will be eligible. This guideline will be adhered to strictly and will be the primary factor in the selection of those households to be assisted under URP26.

Seriousness of imminent threat to health and safety is defined as something that could impact the health or safety of the applicant; such as unsafe electrical, no source of heat, unsafe component in the home that could result in a fall. In some instances, a life-or-death situation may have already occurred; such as a fallen tree on a roof or a dangerous infestation of vermin. If this occurs the applicant can receive top priority and can be placed in front of other applicants. The seriousness of these threats will be evaluated by the Rehabilitation Specialists.

Recipients of assistance under the URP26 will be chosen by the above criteria without regard to race, creed, sex, color or national origin.

The definitions of special needs' populations under URP26 are:

- *Elderly*: An individual aged 62 or older.
- *Disabled*: A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.
- *Large Family*: A large family household is composed of five or more individuals; at least four are immediate family members.
- *Head of Household*: The person or persons who own(s) the house.
- *Household Member*: Any individual who is an occupant (defined below) of the unit to be rehabilitated shall be considered a "household member" (the number of household members will be used to determine household size and all household members are subject to income verification).
- *Veteran*: A person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable. Military is defined as Army, Navy, Air Force, Marine Corps, and Coast Guard; as commissioned officer of the Public Health Service; or as a commissioned officer of the National Oceanic and Atmospheric Administration (NOAA) or its predecessors. A copy of the DD214 will be included in the case file.
- *Occupant*: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- *Single-Parent Household*: A household in which one and only one adult resides with one or more dependent children.
- *Child with lead hazards in the home*: a child below the age of six living in the applicant house which contains lead hazards.
- *Emergency*: Immediate threat of being displaced or removed from a home due to health or safety issues within a time frame that the URP program can complete and repair to stop displacement or removal such as a local agency referral or inquiry requiring immediate attention. Application reviewed at time of need and on case-by-case basis.

Client Referral and Support Services: The City will screen potential clients on their housing needs and accept referrals from Sanford/Lee County service providers which may include, but not

be limited to, Social Services, Public Health, local Sheriff and Police Departments, Brick Capital CDC, Coalition to Improve the Quality of Life, Johnston Lee Harnett Community Action, HAVEN of Lee County, Reach Out Crisis Center, Lee County Senior Services and local food pantries.

When Urgent Repair Program staff discuss repairs during the intake process, staff will note any additional service needs with the homeowner. When possible, staff will provide the homeowner with contact information for agencies that may be able to address those needs. Staff will make every effort to connect clients with appropriate resources when needs beyond the program's scope are identified. This may include providing information, making referrals, or contacting service providers as needed.

What is the form of assistance under URP26? The city will provide assistance to homeowners, whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured, deferred, interest-free loan, forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero.

What is the amount of the loan? The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by the city's rehabilitation specialist. There is no minimum to the amount of the loan; however, the maximum life-time limit per homeowner according to the guidelines of URP26 is \$15,000. In an urgent situation, staff may consider the eligibility of households to receive additional funding on a case-by-case basis.

What kinds of work will be done? Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under the city's URP. It should be noted that all deficiencies in a home may not be rectified with the available funds. All work that is completed under URP26 must meet or exceed NC Residential Building Code.

Who will do the work on the homes? The City is obligated under URP26 to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, the City will invite bids only from contractors who are part of an approved contractors' distribution list.

To be on the distribution list, contractors must (1) fill out an application form, listing several references and recent jobs completed, and (2) receive the "conditional approval" of the City. Once a contractor who has been conditionally approved has successfully completed one job for the City, his or her status is upgraded to "regular approval", meaning that they will be allowed to bid on a regular rotation as long as they remain in good standing. Homeowners who know of quality rehabilitation contractors that are not on the City's Approved Contractors Distribution List are welcome to invite them to apply.

A minimum of three approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. "Responsive and responsible" means (a) the contractor is deemed able to complete the work in a timely fashion, (b) the bid is within 15%, in either direction, of the City's cost estimate, (c) there is no conflict of interest (real or apparent), (d) have not been debarred/suspended or are ineligible entities and (e) past performance with the city's housing rehabilitation projects has been successful. The same process applies to phone bids, if utilized.

This policy incorporates the policies included in the City of Sanford's Procurement and Disbursement Policy for the program provided to all contractors participating in the Urgent Repair Program. A copy of the project's Procurement and Disbursement Policy may be requested.

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for the City of Sanford's URP26 Program, what work can be done, and who will do it, let's go through all the major steps in the process:

- 1. Completing an application form:** Applications will be accepted on a continuous basis but homeowners who wish to apply for assistance in the first funding cycle must do so by March 31, 2026. Apply by contacting Tradell Adkins at 919-718-4657 x 5580 or Karen Kennedy at 919-718-4657 x 5391, City of Sanford, 115 Chatham Street, Sanford, NC, 27330. Proof of ownership and income will be required. Those who have applied for housing assistance from the City of Sanford in the past will not automatically be reconsidered. Applications will be mailed to qualified, but unserved applicants of the most previous ESFR and URP programs. However, they must complete a new application form and provide updated income information.
- 2. Preliminary Inspection:** The City's Rehabilitation Specialist will visit the homes of potential loan recipients to determine the need and feasibility of repairs/modifications.
- 3. Screening of Applicants:** Applications will be rated and ranked by the City based on the priority system outlined on page 2. The households to be assisted will be selected by August 1, 2026, if not sooner. Household income will be verified for program purposes only (information will be kept confidential). Ownership of property will be verified along with other rating factors. From this review, the ten (10) most qualified applicants will be chosen according to the priority system described above. There will also be a list of alternates in order of qualification. Applications received after the deadline will be considered if funding is still available on a first come, first to qualify, first served basis.
- 4. Applicant Interviews:** Approved applicants will be provided detailed information on assistance, program repair/modification standards and the contracting procedures associated with their project at this informational interview.
- 5. Work Write-Up:** The City's Rehabilitation Specialist may visit the home again to complete a work write-up. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. The Rehabilitation Specialist will prepare complete and detailed work specifications (known as the "work write-up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bidding is completed.
- 6. Formal Agreement:** After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern the repair/modification process. This agreement will define the roles of the parties involved throughout the process.
- 7. Bidding:** The work write-up and bid documents will be sent to a minimum of three contractors on the Approved Contractors' Registry who will be given one week in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. Each will need access to those areas of the house, in which work is to be performed, in order to prepare a bid. A bid opening will be conducted at the Community

Development office at a specified date and time, with all bidders and the homeowner invited to attend.

- 8. Contractor Selection:** Within 48 hours of the bid opening, after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders will be notified of (1) the selection, (2) the amount, (3) the amount of the City's cost estimate, if requested, and, if other than the lowest bidder is selected, the specific reasons for the selection. In addition, homeowners will be notified of winning bidder. All contractors are provided a copy of the City of Sanford's Procurement and Disbursement Policy for the project as part of this process.
- 9. Execution of Loan and Contract:** The loan will be executed as well as the repair/modification contract. This contract will be between the contractor and the homeowner, with the City signing as an interested third party. The cost of the actual work and project related support costs up to the maximum amount of \$15,000 will be included in the loan document.
- 10. Pre-Construction Conference:** A pre-construction conference will be held at the home. At this time, the homeowner, contractor and program representatives will discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old plumbing, etc.). Within 48 hours of the pre-construction conference, the City will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date.
- 11. Construction:** The contractor is responsible for obtaining any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Sanford/Lee County Inspection Officers will inspect new work for compliance with the State Building Code as required by the guidelines of URP26. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable. In addition, homeowners are responsible for allowing access to water and electrical utilities, and responsible for paying bills to the utility companies throughout the process.
- 12. Change Orders:** All changes to the scope of work must be reduced to writing as a contract amendment ("change order") and approved by all parties to the contract: the owner, the contractor and two representatives of the City of Sanford. If the changes require an adjustment in the loan amount, a loan modification stating these changes in the contract amount must be completed by the City, and executed by the owner.
- 13. Payments to Contractor:** The contractor will be paid following inspection of and satisfactory completion of all items on the work write-up, as well as, the receipt, by the city, of the contractor's invoice and a release of liens, signed by all any sub-contractors employed on the job and by all material suppliers from whom materials for the job were purchased.
- 14. Post-Construction Conference:** Following construction, the contractor and the Rehabilitation Specialist will sit down with the homeowner one last time. At this conference the contractor will hand over all owner's manuals and warranties on equipment and materials to the homeowner. The contractor and Rehabilitation Specialist will go over operating and maintenance requirements for any new equipment or materials installed and discuss general maintenance of

the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work and the loan.

15. Closeout: Once each item outlined above has been satisfied and the homeowner has signed a Certificate of Satisfaction, the job will be closed out.

16. The warranty period: It is extremely important that any problems with the work that was performed be reported by the homeowner to the City of Sanford Rehabilitation Specialist, or other City of Sanford Community Development representative, as soon as possible via phone or in writing. All bona fide defects in materials and workmanship reported within one year of completion of construction will be corrected free of charge by the Contractor. The only exception is when the NCHFA's monitoring visit occurs after the one year has expired. The contractor is expected to address additional work required by NCHFA staff.

What are the key dates? If, after reading this document, you feel that you qualify for this program and wish to apply, please keep the following dates in mind:

- Applications will be available and letters sent to past URP applicants, as well as more recent interested individuals, and all will be mailed applications in late January, 2026, if not sooner.
- All applicants have until March 31, 2026 to ensure the application, verification forms and related documents are submitted to our office.
- Qualified applicants will be selected by August 1, 2026, if not sooner.
- Applicants who are ineligible will be notified in writing by August 1, 2026.
- All rehabilitation work must be under contract by December 31, 2026.
- All rehabilitation work must be completed by February 1, 2027.

How do I request an application? Just contact:

Tradell Adkins, Community Development Planner II
Sanford/Lee County Planning and Development Department
(919).718-4657 x 5580

OR

Karen Kennedy, Community Development Manager
Sanford/Lee County Planning & Development Department
(919) 718-4657 x 5391
karen.kennedy@sanfordnc.net

Office:
115 Chatham Street (First Floor)
Sanford, NC 27330

Or:

Mail:
PO Box 3729
Sanford, NC 27331

Is there a procedure for dealing with complaints, disputes and appeals? Although the application process and repair/modification guidelines are meant to be as fair as possible, the City of Sanford realizes that there is still a chance that some applicants or participants may feel that they are not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his/her application was not fairly reviewed or rated and would like to appeal the decision made about it, he/she should contact Community Development Manager Karen Kennedy within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application.
3. The City of Sanford will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed according to the contract, he/she must inform the contractor and the Rehabilitation Specialist.
2. The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to contract, the Rehabilitation Specialist will review the contract with the contractor and ask the contractor to remedy the problem.
3. If problems persist, the homeowner and/or contractor must put the concern in writing and a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the City's Community Development Manager or Planning and Development Director.
4. Should the mediation conference fail to resolve the dispute, the Community Development Director will render a written final decision.
5. If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be noted and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.

Will the personal information provided remain confidential? Yes. All information in applicant files will remain confidential. Access to the information will be provided only to City employees who are directly involved in the program, the North Carolina Housing Finance Agency and auditors.

What about conflicts of interest? No officer, employee or other public official of the City, or member of the City Council, or entity contracting with the city, who exercises any functions or responsibilities with respect to URP26 shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. Relatives of City employees, Council Members and others closely identified with the City, may be approved for rehabilitation assistance only upon public disclosure before the City of Sanford Council and written permission from NCHFA.

What about favoritism? All activities under URP26, including rating and ranking applications, inviting bids, selecting contractors and resolving complaints, will be conducted in a fair, open and

non-discriminatory manner, entirely without regard to race, color, religion, national origin, sex, familial status and disability.

Emergency and Health Notifications: Due to the COVID-19 pandemic a few years ago, increased awareness of the need to protect City of Sanford/Lee County representatives and the homeowners they serve from various health related exposures has become more apparent than ever. Homeowners participating in the URP program must agree to follow all local, state and federal guidelines for emergency preparedness surrounding the pandemic and any other emergency declared that includes their property address for the duration of construction on the property.

Who can I contact about the URP26 program? Any questions regarding any part of this application or program should be addressed to:

Tradell Adkins, Community Development Planner II
City of Sanford
(919) 718-4657 x 5580
Tradell.adkins@sanfordnc.net

OR

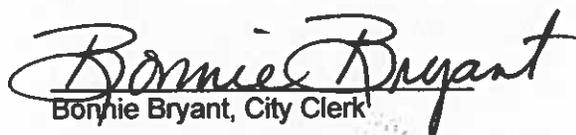
Karen Kennedy, CD Manager
City of Sanford
(919) 718-4657 x 5391
karen.kennedy@sanfordnc.net

This Assistance Policy is adopted this 18th day of November, 2025.



Hal Hegwer, City Manager

ATTEST:



Bonnie Bryant, City Clerk



Receipt of URP 2026 Assistance Policy

I hereby acknowledge review and receipt of the URP 2026 *Assistance Policy* for the project which I have applied for housing rehabilitation assistance.

Homeowner

Date

ZERO INCOME AFFIDAVIT

(To be completed by all homeowners, and/or residents over 18, in the household, if they do not have any income)

Homeowner/Resident:

Homeowner address: _____

I hereby certify that I do not individually receive income from any of the following sources:

- a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- d. Interest or dividends from assets;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Public assistance payments;
- h. Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
- i. Sales from self-employed resources (Avon, Mary Kay, etc.);
- j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. I further understand that providing false representations here-in constitutes an act of fraud, which may result in the repayment of the loan or promissory note.

PRINTED NAME OF APPLICANT/RESIDENT

DATE

SIGNATURE OF APPLICANT

DATE

ZERO INCOME AFFIDAVIT

**Soc. Sec Annual
C.O.L.A.**

Your New Benefit Amount

Sample

BENEFICIARY'S NAME: JOHN DOE

Your Social Security benefit will increase by **5.9%** in 2022 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

How Much You Will Get	
Your monthly benefit before deductions	\$1,248.10
Deductions:	
Medicare Medical Insurance (If you did not have Medicare as of November 18, 2021 or if someone else pays your premium, we show \$0.00)	-\$170.10
Medicare Prescription Drug Plan (We will notify you if the amount changes in 2022. If you did not elect withholding as of November 1, 2021, we show \$0.00)	-\$0.00
U.S. Federal tax withholding	-\$0.00
Voluntary Federal tax withholding (If you did not elect voluntary tax withholding as of November 18, 2021, we show \$0.00)	-\$0.00
After we take any other deductions, you will receive the payment you are due for December 2021 on or about January 3, 2022.	\$1,078.00

The information above shows your monthly benefit amount before and after deductions. Please remember, we will pay you in the month following the month for which it is due.

The Treasury Department requires Federal benefit payments to be made electronically. If you still receive a paper check, please visit the Department of the Treasury's Go Direct website at www.godirect.gov to request electronic payments.

If you disagree with any of these amounts, you must file an appeal with us within 60 days from the date you receive this letter. We will assume you got this letter 5 days after the date of the letter, unless you show us that you did not get it within the 5-day period. The fastest and easiest way to file an appeal is to visit <https://secure.ssa.gov/iApp/INMD/start> online.

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.			1 Gross distribution		OMB No. 1545-0119 2024 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS.				
			2a Taxable amount							
PAYER'S TIN			2b Taxable amount not determined <input type="checkbox"/>				Total distribution <input type="checkbox"/>			
			3 Capital gain (included in box 2a)				4 Federal income tax withheld			
RECIPIENT'S name			5 Employee contributions/ Designated Roth contributions or insurance premiums		6 Net unrealized appreciation in employer's securities					
Street address (including apt. no.)			7 Distribution code(s)		IRA/ SEP/ SIMPLE <input type="checkbox"/>		8 Other			
City or town, state or province, country, and ZIP or foreign postal code			9a Your percentage of total distribution		9b Total employee contributions					
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld			15 State/Payer's state no.		16 State distribution	
Account number (see instructions)			13 Date of payment		17 Local tax withheld		18 Name of locality		19 Local distribution	

Form 1099-R

www.irs.gov/Form1099R

Department of the Treasury - Internal Revenue Service

RETIREMENT/PENSION FORM 1099-R SAMPLE

LIFE ESTATE DOCUMENT - SAMPLE

FILED [REDACTED]
AT [REDACTED]
BOOK [REDACTED]
START PAGE [REDACTED]
END PAGE [REDACTED]
INSTRUMENT # [REDACTED]
EXCISE TAX \$0.00

Prepared by [REDACTED] - mail to Grantee
NO TITLE SEARCH - GIFT DBED - No Stamps 0.00
STATE OF NORTH CAROLINA)
COUNTY OF LEE)

GENERAL WARRANTY DEED FOR LIFE ESTATE

THIS DEED, made this [REDACTED] day of [REDACTED], by and between

[REDACTED] single, [REDACTED] single,
[REDACTED] single, and [REDACTED] and spouse
[REDACTED] (Collectively being all of the heirs of [REDACTED], [REDACTED]
[REDACTED] Sanford, NC 27330, hereinafter called "GRANTOR" to [REDACTED]
[REDACTED] Street, Sanford, NC 27330, hereinafter called "GRANTEE";

WHEREAS, [REDACTED] and spouse [REDACTED] were conveyed the property
herein by that deed recorded in Deed Book [REDACTED], Page [REDACTED] Lee County Registry; and

WHEREAS, [REDACTED] predeceased [REDACTED]
passed away intestate on [REDACTED] and

WHEREAS, all of the natural heirs of [REDACTED] (and their spouses where
applicable) have joined in the signing of this Deed.

WITNESSETH, that the Grantor, in consideration of valuable considerations
provided by the Grantee, the receipt of which is hereby acknowledged, has bargained and sold
and by these presents does bargain, sell and convey unto the Grantee a LIFE ESTATE in all that
certain lot or parcel of land situated in Lee County, North Carolina, Jonesboro Township, more
particularly described as follows:

Submitted electronically by [REDACTED]
in compliance with North Carolina statutes governing recordable documents
and the terms of the submitter agreement with the Lee County Register of Deeds.

SEE EXHIBIT A ATTACHED HERETO AND INCORPORATED HEREIN

For Back title reference see Deed Book [REDACTED], Page [REDACTED] Lec County Registry.

TO HAVE AND TO HOLD a LIFE ESTATE in the aforesaid tract or parcel of land and all privileges and appurtenances thereunto belonging to the Grantee. Grantor covenants with the Grantee, that Grantor is seized of said premises in fee simple, has the right to convey the same in fee simple; that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the claims of all persons whomsoever except for the exceptions hereinafter stated. Title to the property hereinabove described is subject to the following exceptions:

This is not the primary residence of the Grantor.

(The remainder of this page is intentionally left blank)

SIGNATORY & NOTARY PAGE

Separate Signature Page for Deed into [REDACTED] dated [REDACTED]



[REDACTED] (SEAL)

[REDACTED] (SEAL)

STATE OF NORTH CAROLINA
COUNTY OF [REDACTED]

I, [REDACTED], a Notary Public, do hereby certify that [REDACTED] personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and notarial seal this [REDACTED] day of [REDACTED] [REDACTED]

My commission expires: [REDACTED]

[REDACTED]
Notary Public