

SINGLE FAMILY REHABILITATION AND RECONSTRUCTION PROGRAM (SFRRP) PROCESS

APPLICATION PROCESS:

- Submit application to NNHC.
- We will need to pull a credit report from Experian.
- Get at least 3 estimates from **licensed & insured** contractors for any work that you want to have done with the loan proceeds (2 minimum).
- Receive eligibility from the State.

BEFORE WORK BEGINS:

- ***DO NOT have contractors begin work until you have received approval from the State and the steps below have been completed.**
- Close on your loan with a title company.
- Have contractors contact me at 435-799-8116 or sshout@nnhc.org, or give me the contractor's contact information so I can have them send me the required documents (contractors license, proof of insurance, & a w-9 form). I can also answer any questions they may have about the program.
- You and the contractor need to complete a "rehab contract" and an "order to proceed" form.
- I need to come out and take preliminary pictures before any work begins.

CONSTRUCTION/REHAB:

- Once the contractor has completed 40% of the work, they can begin requesting payments (called "draws") for work that has been completed.
- They will need to submit an invoice to me.
- Before payment can be released, I will need to take pictures of the work completed to that point and will need to have a "draw request" form completed.
- NNHC will pay the contractor for the amount requested on the invoice.

COMPLETION:

- Once the work has been completed, I will come take final pictures.
- There are several forms that will need to be filled out, then the final payment will be sent.