

YOUR

HOUSE

APARTMENT

AVCP REGIONAL HOUSING AUTHORITY NEWSLETTER OCTOBER 2020 ISSUE



WORD FROM THE CEO Mark Charlie

Greetings. Welcome to the first issue of the newsletter for homebuyers and tenants. Our plan, our goal is to print a newsletter every quarter of each year or four times per year to bring articles that help you as a homebuyer and a tenant. Articles will be on homebuyer and tenant responsibilities in making monthly payments, taking care of your home or your apartment, planning and performing preventive maintenance, fire prevention, existing and new programs, and the conveyance process. This is the plan, if you want other information in the newsletter let your Occupancy Specialist or Compliance Officer and we will do our best to have it in the next issue.

COVID-19

AVCP RHA urges all homebuyers and tenants to follow mandates given by governing officials including the suggestions by the housing authority. All of us must do whatever it takes to be safe and to be healthy. It's been difficult in limiting contacts, travel, and activities as well as wearing masks, social distancing and hunkering down but remember if each of us as individuals, families and communities do our part we can get back to a level of normalcy and be safe and be healthy again. Let's not get weary but let's put a purpose in our hearts to do our part to be safe and be healthy.

As of October 22, 2020 YKHC is strongly urging the public to practice known protective measures including: avoid hosting or attending gatherings of any kind, avoid all non-essential travel, opt for free COVID-19 testing upon arrival at the Bethel, St. Mary's and Aniak airports from out-of-region, practice regular handwashing, remain physical distant (more than six feet) from anyone who does not reside in your same household, wear a mask when in public, and frequently disinfect high-touch surfaces in your home.

CARES ACT

If your working hours were reduced or you lost your job because of COVID-19 you may be eligible to receive financial assistance for house or rental payments, payments for utilities such as electricity, heating fuel, and water and sewer. You need to fill out an application for assistance to determine if your situation is eligible for CARES Act financial assistance.

The financial assistance can also be used for temporary shelter and hotels, purchase of Personal Protection Equipment (PPE), and cleaning products. Payments are paid only to the vendor(s)

HOMEBUYER RESPONSIBILITY

I ran across notes I used in a move-in 2003. I explained the homeownership (Mutual Help at the time) to excited families. I informed them what it takes to be in the Mutual Help Program. It means you must make house payments every month in full as long as you participate in the program. It means you must do and be responsible for the maintenance, repair, and for the replacement of things that needed to be replaced when no longer in operation including the cost of doing the maintenance, repair, and/or replacement. It means you must participate in all recertification, inspections, and counseling for the life of the project (25 years). And I said if you disagree with any of these responsibilities or requirements this program is not for you.

This is true today in the existing homeownership program as it was in 2003. YOU, the homebuyer is responsibility to maintain your home, to make repairs on your home, and to replace broken things. And today if you do not agree with any of the responsibilities or do not want to perform any of the responsibilities, this program is not for you.

HOUSE OR RENT PAYMENTS

House and rent payments are due every month. You can make your payments by check, money order or cashier check and mailing it in. (Never mail in cash). You can make payments using your credit card by calling the office with your payment information. You can establish monthly payments by scheduling payments with your bank. You can make payments online at www.avcphousing.org/make-housing-payments/ or visit www.avcphousing.org

If late in making a house payment you need to call the Occupancy Specialist or late in paying rent you need to contact the Rental Manager.

COMPLIANCE OFFICER

Changes were made to the title of the Maintenance Counselor. The title has been changed to the Compliance Officer. The idea behind the change was to make it understandable that maintaining the house, making any repairs to the house and the replacement of any deficiencies, broken, or non-operational items is the responsibility of the homebuyer. And that it is understood that the Compliance Officer or the housing authority is not obligated to do any of the homebuyer responsibility. The Compliance Officer is to work with and assist the homebuyer to be in compliance do its responsibility in taking of the house. In the history of the AVCP RHA homeownership program the homebuyer has always been responsible to take care of the house. The housing authority responsibility and role has been to provide technical assistance on how to maintain, how to repair or replace items. And if the homebuyer is not able to or unwilling to do its responsibility to assist the homebuyer find a person to do the work and for the homebuyer to pay for work to be done by another person.

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INSPECTIONS

AVCP RHA has several inspection processes it applies until the house is conveyed. The inspections include:

Move –In. Conducted with the homebuyer at the time of move-in of a new house or vacate to establish a record of the condition or deficiency(ies) of the house. If there are any deficiency(ies) it is recorded in the Inspection Form to develop a plan of action to address the deficiency(ies).

Warranty. This is for inspection of equipment such as heater, refrigerators, ranges, fan ranges and similar appliances. All these have manufacture warranty that the homebuyer is responsible to submit the warranty cards for the manufacture to kick-in. If any of these have problems the homebuyer needs to contact the manufacturer to get inspected or replaced.

Interim. This inspection is done when damages from weather or from having partying are reported. It is to assess the damage, who is responsible for the damage and to develop a scope of work including cost of materials and labor to correct the damage.

Move-Out. Conducted when the homebuyer is moving out of the unit to establish a record of the condition and the deficiencies of the house that will be used to develop a scope of work and a budget to get the unit ready for the next family.

Annual. AVCP RHA plan is to conduct periodic inspection of each home. The inspection is conducted with the homebuyer or with another adult listed in the family composition. This is the time for the homebuyer to inform the housing authority employee of any deficiencies that are not operating properly or not operational. The identification is not made for the housing authority to maintain, repair or replace but rather for the housing authority to provide a plan of action and technical assistance and/or counseling for the homebuyer to maintain, repair or replace. The plan of action is list of the deficiency, the work to be done, and timeframe to finish the plan of action.



HOMEBUYER PREVENTIVE MAINTENANCE SCHEDULE



The maintenance, repair and replacement of items in a house demands attention and time from the homebuyer and the homebuyer family to make it happen. One way to manage time and to provide the attention is to develop a Homebuyer Preventive Maintenance Schedule. The schedule can be daily, weekly, monthly, quarterly or annually.

For example, the month of September can be used to prepare the house for the winter. You can schedule activities such draining water from the fuel tank, change the fuel filters on the fuel tank and heating system, clean the heating system and chimney, change nozzles or electrodes, caulk windows and doors, level the house, clean around the exterior of the house. The month of May can be to clean the exterior of the house, level the house. Involve your family, spouse, other adult members and your children in making and implementing the plan and in paying for the plan.

MAINTENANCE – PLAN OF ACTION – NOTICE PROCESS

When the Homebuyer fails to address the Plan of Action (POA) the housing authority will begin the notice process to have the POA addressed so the homebuyer works on the deficiencies. The notice process reminds the homebuyer what he/she needs to do to be in compliance and a time period for the homebuyer to its obligations to take care of the house.

Notice of Breach. A 30 day notice when the Homebuyer has not responded or made substantial work on the plan of action by the due date. *Notice of Termination.* A 30 day notice when the Homebuyer has not responded or made substantial progress on the NOB. *Notice to Quit.* A 10 day notice when the Homebuyer has not responded to or did not cure the NOT. Failure to respond to the NTQ, the agreement is terminated and the homebuyer has to move out. Failure to move out will lead to court filing to evict the homebuyer.

Preventative Maintenance on your Boiler/Toyo stove.

Here are a few simple steps to do to ensure you and your family stay warm and cozy during the cold winter months.

Change the fuel filter(s) and check fuel line and make sure it has no kinks or unusual bends or leaks on the fuel line, if you find cracked or break in the fuel line, replace copper tubing immediately.

Drain any excess water from the tank. Note there are many different types of fuel filters. Know and write down the filters used in your house.

Check your brass fitting(s) from the fuel tank and on the inside of your home, making sure all fitting(s) are securely tightened.

If your home has a Toyo-stove ensure the time on the stove is correct and current to allow the Toyo-stove to automatically self-clean at 2 a.m. during the night while your family sleeps. If you prefer you can set a time to allow the Toyo-stove manually set the time and how long you would like the self-clean, it will run in 10-minute increments. For more information check your manual.

Once a month check your flue pipe (exhaust pipe) for any ice (remove any build up).

Always check the back of your Toyo-stove, make sure the fan grate is clean of dust and debris, cleaning the grate periodically will keep the fan operating for the life of your stove.

Check your flame on your Toyo-stove through the sight on the left side of the stove.

If you see a yellow flame, this indicates a poor combustion, this could be from poor fuel flow. A blue flame indicates a good burn.

If you own a boiler it is important to check your pressure relief valve twice a year. The relief valve is located on the top of the boiler. When checking the pressure relief it is important that the boiler is not running.

If you see any glycol or fluid on top of the lever this an indication the pressure relief valve needs to be replaced. To check lift up on the lever, there will be a hissing sound, do not be alarmed this is normal, performing this simple task ensures that the valve is clear of any debris inside and the valve is functioning properly.

This activity is easy to overlook and not do but scheduling and using the preventive schedule helps you and your family in the winter time.

CONVEYANCE

Conveyance is a process of turning over the house to the homebuyer of record at the end of the 25-year compliance period or earlier when the house is payment in full. Several years before the conveyance, the homebuyer is notified of the up-coming conveyance including estimated time of conveyance and the amount of late payments. Near the time of actual conveyance the homebuyer is notified in writing with a letter of upcoming conveyance, status of accounts, promissory note, and other related information. The homebuyer must sign and return documents as soon as possible so the conveyance can happen as close to the date of the compliance or the payoff. Failure to receive the documents can lead to termination of the agreement and possible eviction from your house. When all documents are received we will convey the house to the homebuyer of record. The homebuyer becomes the HOMEOWNER. The monthly house payments will end (except for payments to the promissory note). AVCP RHA will have no more interest in the house.

If you get a letter of conveyance, please sign and mail it in

CONTACT INFO

AVCP RHA

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800-478-4687

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CALL YOUR COMPLIANCE OFFICER IF YOU NEED ASSISTANCE

Here are some examples of homebuyer's calling and the assistance provided to address various problems:

A homebuyer reported problems with the circuit breakers tripping in the hallway and two bedrooms with only a TV and phone charger plugged in the outlets. I counseled the homebuyer that it might be due to a faulty wire of a certain outlet. I asked him shut off the circuit breakers to check each electrical outlet and to rewire them. The homebuyer did as he was counseled. With the check and rewiring, the homebuyer is not experiencing any more circuit breaker problems.

A homebuyer reported problems with his Toyostove with "EE-2" reading. I worked with the homebuyer's nephew to troubleshoot the problem. I counseled him to clean or replace, if needed, the flame sensor, wire igniter, nozzles and fuel pump. After all that he stated that everything was clean and replaced the fuel pump. The problem was fixed and heat restores to the home.

A homebuyer called requesting assistance to purchase and install a window before it got cold. I helped with making calls to vendors as well as to the local maintenance person to help the homebuyer get a list of the tools needed to swap a window out. Working together we were able to get the window, tools to the village and homebuyer and got a new window installed. The homebuyer is thankful and appreciative for the assistance and help.

If you are facing problems and need technical assistance please call the Compliance Officer who can help with your homebuyer responsi-

NOTICE PROCESS - COLLECTIONS

The Homebuyer is obligated to make regular required monthly payments. If you fail to meet your financial obligations you are required to cooperate in financial counseling, assignment of Alaska Permanent Fund dividend, direct deposits, payroll deductions, and prepayment. Refusal or failure to participate will begin the notice process. A *Reminder Notice* is mailed. Failure to respond a *Notice of Breach* is mailed giving you 30 days to address the notice. If the notice is cured by making a partial payment or by a payback agreement, the notice can be put on hold. If the notice is not cured, a *Notice of Termination* is mailed giving you 30 days to cure the notice. If the notice is cured by making a partial payment or entering into a payback agreement the notice is cured. If the notice is not cured, the *Notice of Quit* is mailed giving you 10 days to cure the notice. If the notice is not cured your agreement will be terminated and you must vacate the unit, if you fail to vacate the premise a civil action will be filed with the court to evict you from the house.

TENANTS

AVCP RHA provides rental in Bethel and in some of our villages. In the rental business the landlord (AVCP RHA) and the tenants (Renters) have responsibilities. These are some of the responsibilities for the Landlord and the Tenant.

For the landlord: having written rental agreements, rules (do's and don'ts) for ensuring tenant's enjoyment of the premises is not disturbed, maintain a fit premise, giving notices for such things as rent increases, move-outs or evictions, and handling security deposits.

For the tenant: keeping the premise clean and safe, proper disposal of garbage and waste, not disturbing a neighbor's peaceful enjoyment of the premises, maintain smoke and carbon monoxide detection devices, give adequate notice before moving and pay the rent each month as it becomes due.

You can get more information about the Alaska Landlord and Tenant Law at http://law.alaska.gov/pdf/consumer/LandlordTenant_web.pdf

ANNUAL INSPECTION-PLAN OF ACTION (POA)

As mentioned in the article *INSPECTIONS* the inspection is conducted with the homebuyer or with another adult member so they can inform the housing authority employee of any deficiencies not properly operating or not operational so the employee and the homebuyer can develop a plan of action (POA) to work on the deficiencies and for the homebuyer to maintain, to repair or to replace including a timeframe to get the POA done. The POA is made after the annual inspection; the POA is a list of deficiencies from the inspection form the homebuyer needs to address, the POA has suggestion on what the homebuyer needs to do, the POA has dates on when the deficiency needs to complete, the POA has information to send information such as copies of receipts of material and supplies purchased, of the work done and if needed, request more time to complete the POA.

If the homebuyer fails to report on the POA, the housing authority begins the notice process which can lead to Notice to Quit (NTQ) if the homebuyer does not respond to or fails to do any of the cures listed in each notice.

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