

Valerie Sciacca

From: Beth Bordeaux <beth@partnersforimpact.com>
Sent: Tuesday, June 22, 2021 2:07 PM
To: Homeowner Assistance
Subject: comments on Proposed Homeowner Assistance Fund Plan

Thank you for this opportunity,

I have read through the comments made by others and would like to reiterate the following adding my support:

- Assistance should be provided in the form of grants not loans
- From the map in the Program Summary, it appears that Wake County and about 9 surrounding counties will not be targeted for HAF funds. I'd like to point out that a 2017 study of Housing Need in Wake County done by the NC Housing Coalition revealed that 21% or 48,000 of homeowners were cost-burdened. This means that homeowners were paying 30% or more of their household income for housing-related expenses, and that was well before the COVID pandemic and associated economic crisis. I'm curious about the designation of areas for this support and encourage that it be made available to all eligible households in NC.
- To assist in marketing the program to homeowners removed from digital media, I would suggest giving program information to churches, particularly, African-American churches and churches who are serving Hispanic members within their congregations.
- Also, the program provides a focus on higher income brackets targeting 40% of the \$273+ million to homeowners earning 100% to 150% of AMI. Please consider a focus on those with most urgent needs regardless of where they live in NC instead of reaching the higher levels of income only in certain census tracks.
- Consider helping to ensure long-term stability and not a bandage solution, by allowing mortgage payment assistance stabilization up to 3 to 6 months after the homeowner has regained income.
- Please streamline the process to avoid deterrence and system barriers. Release of fund should efficiently release to the homeowner like stimulus checks.
- Please ensure equity community by community, neighborhood by neighborhood. COVID-19 has an exacerbated impact on racial and ethnic minorities and lower income households.
- Consider deployment of the Homeowner Assistance Fund in partnership with community based organizations who have served the identified population, perhaps in support of existing grassroots programs and services. In order to fully recover from the pandemic, we must provide equitable opportunity for relief to all North Carolina families. - Uplift and expand existing programs.

Again, thank you for this work and for the opportunity to comment.

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