

Madison Lewis

From: Homeowner Assistance
Sent: Thursday, June 17, 2021 8:36 AM
To: Madison Lewis
Subject: FW: Input on Proposed Homeowner Assistance Fund Plan

From: Cummings, Drew <dcummings@dconc.gov>
Sent: Wednesday, June 16, 2021 2:57 PM
To: Homeowner Assistance <homeownerassistance@nchfa.com>
Subject: Input on Proposed Homeowner Assistance Fund Plan

Hi,

Thanks for the opportunity to offer comment on this plan. I have 2 comments.

1. The summary of the plan states, "Any amount not made available to homeowners earning below 100% AMI will be prioritized for socially disadvantaged individuals, those who have been subjected to racial or ethnic prejudices." It's a little unclear from that statement what amount *will* or *might* be withheld from the amount that would otherwise be made available to those below 100% AMI. This seems like something the state ought to pin down on principle. I think the state should absolutely reserve a portion of that money (perhaps *double* the proportion of homeowners in those categories deemed to have been subjected to racial or ethnic prejudices) for those groups.
2. Maybe the simplicity of this plan is its beauty, but there are a lot of ways that the financial strain of COVID could cause displacement. Housing repair and maintenance needs that couldn't be met during the pandemic is one of those reasons, and I have been active in trying to strengthen and coordinate repair / rehab programs in Durham. I wonder if the state might choose to put some portion of this funding into expanded repair / rehab programs already funded through NCHFA. I believe them to be powerful tools for helping low income and disadvantaged homeowners age safely in place.

Thanks,
Drew

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