



We build strength, stability, self-reliance *and* shelter.

June 23, 2021

Scott Farmer  
Executive Director  
North Carolina Housing Finance Agency  
3508 Bush Street Raleigh, NC 27609

Dear Mr. Farmer:

Thank you for the opportunity to provide input for the NC Housing Finance Agency Homeowner Assistance Fund. Habitat for Humanity of Orange County collaborates with community and business partners, government agencies and volunteers to build high quality, affordable, energy-efficient homes. This year marked the celebration of our 300<sup>th</sup> home in Orange County.

Habitat's Home Preservation Program has also funded and completed over 180 projects for non-Habitat homeowners to improve the safety and accessibility of Orange County's naturally occurring affordable housing stock. The majority of these homeowners are low-income senior citizens.

We share in your urgency that North Carolina families and individuals do not risk losing their homes due to loss of income and other external factors stemming from COVID-19. The Homeowner Assistance Fund will be a critical lifeline to families across the state. To that extent we recommend the following:

- 1) Reduce the AMI limit to 120%, or significantly decrease the amount of funds to families who earn between 100-150% AMI. Lower-income and middle-income families, *80% AMI and below*, were most impacted during the pandemic. We should prioritize these homeowners to ensure that resources are going to those with the most need.
- 2) Set-aside funds for critical repairs or repairs that will prevent the homeowner from prematurely vacating the home. Lower-resource homeowners do not have the funds to pay market-rate prices for repairs. Thus, the repairs are delayed eventually causing more damage to the home and possibly causing the homeowner to leave their home and lose their greatest investment.
- 3) We applaud the race-conscious policy design. We recommend that an additional category of socially disadvantaged residents be designated for low- and middle-income senior citizens for mortgage assistance and repairs. It is critical to seniors' health and emotional well-being to be able to age comfortably in their current homes.
- 4) Ensure that applications are accessible, easy-to-read, and there are multiple methods for submission.

Thank you again for your partnership and for the opportunity to provide comments. Please feel free to contact me with questions or feedback.

Best,

Jennifer Player  
President & CEO