

Valerie Sciacca

From: Jeanne Ford <JeanneFord@JeanneFordFamilyLaw.com>
Sent: Saturday, June 19, 2021 10:45 AM
To: Homeowner Assistance
Subject: Input on Proposed Homeowner Assistance Fund Plan

The HAF program proposed by NC Housing Finance Agency is, without a doubt, needed to give financial aid to the 250,000 homeowners threatened with foreclosure. I have two comments on the proposed HAF program:

- 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 seems screwed to higher income brackets when it will give 40% of the \$273+ million to homeowners earning 100% to 150% of AMI. I live in Wake County and I understand that Wake County is not one of the 41 counties targeted for enhanced outreach. But, the AMI in Wake County is \$84,300 for a family of four. 150% of Wake County AMI is \$126,450. With so many lower income homeowners in need of financial aid, giving aid to families earning 100% to 150% of AMI seems misguided.

Thank you.
Jeanne B. Ford