

Valerie Sciacca

From: Joe McGuire <Joe.McGuire@htb.com>
Sent: Wednesday, June 23, 2021 1:24 PM
To: Homeowner Assistance
Cc: Joe McGuire
Subject: Input on Proposed Homeowner Assistance Fund Plan

Please note the following concepts for consideration:

1. Target assistance funds in the form of one-time grants versus conditional loans, in an effort for homeowners to recover financially without a new and separate layer of amortizing debt.
2. Simplify qualification criteria with the support of necessary documentation to demonstrate need.
3. Consider a sliding-scale income approach to homeowners in need that is heavily targeted to those in the most nominal AMI categories.
4. Consider the absolute cost of living and associated monthly housing costs in both urban and rural settings versus just a raw statewide average.

Joe McGuire

Joe McGuire

Senior Vice President
Community Development Officer
HomeTrust Bank
320 Ridgefield Court
Asheville, NC 28806
828 698 7941
NMLS ID# 1760664



Any content of this message is confidential. If you have received this message in error, please inform the sender and delete the message. Any dissemination, duplication, or distribution of this message and associated files is strictly prohibited. The integrity and security of this message cannot be guaranteed. The sender accepts no liability for any damage caused by the message.