

Madison Lewis

From: Karen Morant <outlook_7C52AB1BB4870887@outlook.com>
Sent: Monday, June 21, 2021 6:12 PM
To: Homeowner Assistance
Subject: Input on Proposed Homeowner Assistance Fund Plan

Hi, Thanks for the opportunity to offer comment on this plan

As an employee at Wake County Government, I support a community collaboration addressing to prevent evictions, preserve affordable housing and increase the affordable housing inventory in one of the richest counties in the stat The Homeowner Assistance Fund is a critical resource to ensure that homeowners across the state can recover from the impact of the pandemic and secure long-term stability. As a tax payer and resident of North Carolina, I welcome the opportunity to provide comments:

- Provide assistance in the form of grants not loans or matching loans. To allow homeowners to remain economically stable and build generation wealth, it would be beneficial to the homeowner if the Homeowner Assistance Funds are delivered as grants, rather than loans.
- Homeowner Assistance Funds is needed to focus on the urgent need of mortgages in arrears and mortgages that have just been brought current. Low- to moderate-income homeowners are still experiencing financial hardship due to the pandemic. These same working class individuals and families have struggled under the burden of high housing cost while sacrificing healthy food, safe and affordable childcare, prescribed medicine to name a few necessities.
- 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.
- Assistance from the Homeowner Assistance Fund is an urgent need for homeowners across the state, so NCHFA should develop a program that limits barriers to assistance.
- 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 grassroot 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.
- Avoid displacement, and allot for Housing repair and maintenance needs for homeowners that couldn't repair during the pandemic; also consider funding local rehab/preservation programs already funded through NCHFA to help low income and disadvantaged homeowners age safely in place.
- Clean up the AMI criteria, it's not clearly defined and does not appear to be equitable.

Thank you for considering my comments in your decision making process.

Karen H. Morant

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