

Sue Perry Cole

From: Sue Perry Cole
Sent: Wednesday, June 23, 2021 3:07 PM
To: 'homeownerassistance@nchfa.com'
Subject: Input on Proposed Homeowner Assistance Fund Plan

**RE: Public Comment
NC Homeowner Assistance Fund**

To Whom It May Concern:

We write on behalf of the North Carolina Association of Community Development Corporations (NCACDC) regarding NCHFA's proposed Housing Assistance Fund (HAF) program. NCACDC's office is located in Edgecombe County in Eastern NC. A review of the HAF program indicates that Eastern NC is over-represented in all critical categories utilized to determine eligibility and targeting.

The HAF program summary indicates that NCHFA will implement a "multi-faceted marketing strategy." However, as drafted, the HAF program design is unsatisfactory and should be modified for the following reasons.

A digital media campaign, as mentioned in the HAF program summary, will not meet the needs of potential eligible homeowners who reside in rural Eastern NC. The HAF program summary fails to directly mention the valuable role the network of NC housing counselors can and should play to ensure eligible households across the state receive notice of the program and actually receive financial support. The HAF program summary should be revised to include mention of NC's network of housing counseling agencies in the program design. The state's housing counseling agencies are already providing outreach, marketing and services to the households targeted under the HAF program. Therefore, potential eligible homeowners for the HAF program are already familiar with the state's network of local housing counseling agencies.

Moreover, NC's housing counseling agencies have historically played a critical role in foreclosure prevention. The state's housing counseling network has established an outstanding proven track record of success with implementation of the Mortgage Protection Program (MPP). As previously demonstrated, the state's housing counseling agencies have documented their knowledge and experience to competently carryout responsibilities and impact client outcomes under programs similar to the HAF program. Further evidence of NC's housing counseling agencies' competency is established by the fact that the network employs HUD approved housing counselors in HUD approved housing counseling agencies.

For all of the reasons stated above, we strongly urge NCHFA to revise its HAF program design to specifically mention and include the valuable resource and major role NC's housing counseling agencies can and should play in the program's delivery of services. Thank you for the opportunity to comment on the proposed plan.

Susan Perry Cole
President/CEO

Joyce Dickens
Chair, Board of Directors