

Valerie Sciacca

From: Phil Welch <p2twelch@gmail.com>
Sent: Tuesday, June 22, 2021 1:34 PM
To: Homeowner Assistance
Cc: Holly Gallagher; Karen Morant; Jeanne Ford; Charlie Monahan; Beth Bordeaux
Subject: Input on Proposed Homeowner Assistance Fund Plan

Thank you for the opportunity to comment on NC HFA's HAF Program Summary.

I have read through some of the other comments, and I support many of those submitted by Bill Ahern, CEO of Habitat-Wake; Karen Morant and Jeanne Ford.

Here are my comments which reinforce some of those already submitted:

1. Assistance should be provided in the form of grants not loans
2. From the map in the Program Summary, it appears that Wake County and about 9 surrounding counties will not be targeted for HAF funds. I'd like to point out that a 2017 study of Housing Need in Wake County done by the NC Housing Coalition revealed that 21% or 48,000 of homeowners were cost-burdened. This means that homeowners were paying 30% or more of their household income for housing-related expenses, and that was well before the COVID pandemic and associated economic crisis.
3. The Program Summary mentions that 204 census tracts will be targeted for HAF funds. It's not clear whether some of those would be within Wake and the surrounding counties. I would hope so.
4. Even if Wake and surrounding counties are not targeted for the Marketing efforts, I would hope that households meeting the financial criteria in these counties would still be eligible to apply for this relief.
5. As others have said, targeting households with incomes over 100% of AMI seems unreasonable. I believe it would make more sense to have a limit of 100% of AMI and a much broader geographic coverage.
6. I'd strongly recommend including Wake and surrounding counties in the HAF Program, because of the high cost of housing in this area and the large number of essential workers, including minority populations, who were seriously, and in some cases fatally, impacted by COVID and its direct impacts.

In conclusion, I'd like to emphasize that excluding households in and around one of the most populous counties of North Carolina seems to ignore a huge segment of households which desperately need this financial assistance.

Thank you for the opportunity to comment on this proposal.

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