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September 20, 2021

North Carolina Housing Finance Agency  
Attn: Tara Hall  
3508 Bush Street  
Raleigh, NC 27609

Subject: 2022 QAP comments

Dear Ms. Hall:

On August 17, 2021, Haywood County suffered extensive devastation and catastrophic losses from flooding resulting from Tropical Storm Fred. Six people lost their lives in the flooding, and 702 homes suffered flood impacts in Haywood County. While other counties of western North Carolina were severely impacted, the communities of Haywood County were hit the hardest by this major disaster.

President Biden approved a major disaster declaration on September 8, 2021 and ordered Federal assistance for areas affected by Tropical Storm Fred, including Haywood County. (<https://www.whitehouse.gov/briefing-room/statements-releases/2021/09/08/president-joseph-r-biden-jr-approves-north-carolina-disaster-declaration-2/>).

The federal major disaster declaration follows and reinforces previous state and local disaster declarations. As Governor Cooper stated in his letter requesting a federal declaration, "It is expected that the recovery will be significantly more difficult for low-income individuals and other vulnerable populations..."

In consideration of the devastation resulting from this natural disaster, including disproportionate impacts to low-income families, please consider adding back the Disaster Recovery section that was removed in the 1<sup>st</sup> draft of the 2022 Qualified Allocation Plan with the following proposed revisions:

- Revise QAP Section II.B.3.(a) "Additional Tax Credits" such that Ten percent (10%) of tax credits available will be added to the West region before the Rehabilitation Set-Aside and before any allocations under the New Construction Set-Aside.
- Add Haywood County to QAP Section II.B.3.(b) "County Award Limits" such that no less than one award will be made in Haywood County in the West region from the 2022 allocation.
- Add Haywood County to the chart in QAP Section II.B.3.c. "Disaster Recovery Funds"

Thank you for your consideration.

Sincerely,



Bryant Morehead  
County Manager