September 14, 2021

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

Subject: 2022 QAP comments

Ms. Hall,

On August 17, 2021, Transylvania County suffered extensive devastation from flooding resulting from Tropical Storm Fred, including many families losing their homes.

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

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 the following proposed revisions to North Carolina Housing Finance Agency's 2022 Qualified Allocation Plan:

- Add Transylvania County to QAP Section II.B.3.(b) "County Award Limits" such that no less than one award will be made in Transylvania County in the West region from the 2022 allocation.
- Add Transylvania County to the chart in QAP Section II.B.3.c. "Disaster Recovery Funds"

Thank you for your consideration.

Sincerely,