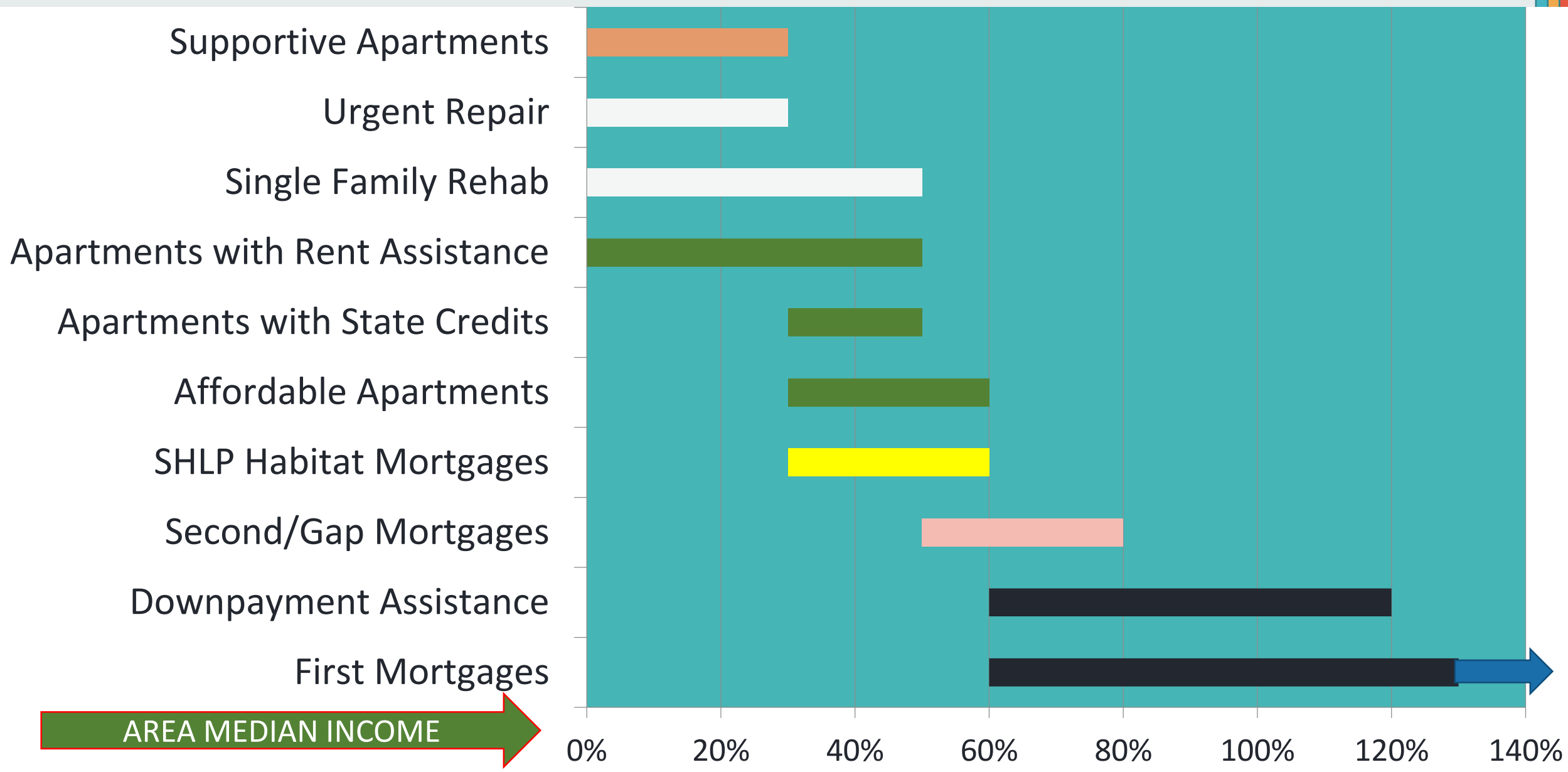


NCHFA Training Session: Introduction to the Self-Help Loan Pool (SHLP) April 2020

NCHFA Range of Program & Income Targeting



What is the Self-Help Loan Pool (SHLP)?

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com



N.C. Housing Finance Agency (NCHFA)

Self-Help Loan Pool (SHLP) & Other
NCHFA programs used by NC Habitat for
Humanity (HFH) Affiliates have provided
more than **\$415 million** in financing to
help **5,000+** Borrowers

Self-Help Loan Pool (SHLP)

In partnership with NC Habitat for Humanity affiliates, NCHFA provides a 0% amortizing **participation** loan to eligible borrowers that meet the following criteria:

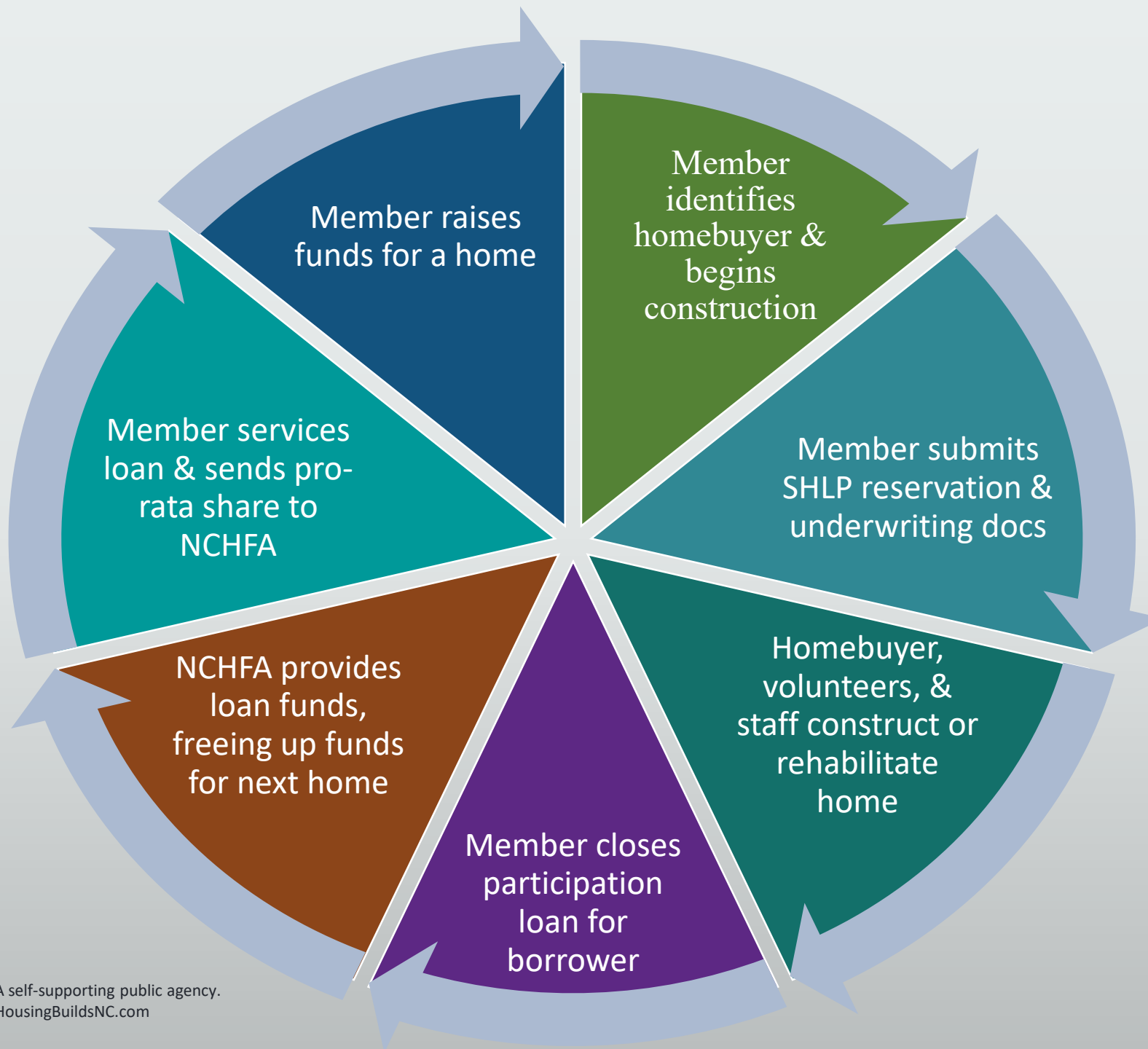
- Contributes sweat equity
- HH Income < 80% Area Median Income (AMI) though most HFH's restrict to 60% AMI or less
- Sales Price < Maximum County Limit
- Must complete Home Buyer Education & Homeownership Counseling

Habitat for
Humanity Funding
+
NCFHA Funding
=
Single Loan to
Borrower

What is a Participation Loan?

- Total Sales Price minus Other Loans & Funding = **Participation Loan** that NCHFA **shares** with HFH Affiliate as a 1ST or 2ND Mortgage
- One Promissory Note & Deed w/ NCHFA Language (reviewed by NCHFA)
- Amortizes at 0% over same term offered by HFH
- Serviced by HFH or their Loan Servicer
- Maximum NCHFA share of mortgage is **\$35,000**
- **NEW for 2020:** Up to **\$50,000** if home is in a **Underserved County = 49** of 100 N.C. counties

How the Self-Help Loan Pool Works



SHLP Loan Payment to Affiliate

Provides a large, lump sum payment of **\$35K or \$50K** to the Affiliate shortly after closing which helps them **START** the next home.

***NOTE: SHLP is not intended to provide HFH Affiliates with Operating Support, but to increase the number of home buyers they can serve.*

Funds are governed by the current **SHLP Participation & Servicing Agreement** which requires HFH affiliate to make **ACH payments** to NCHFA even if borrower is late or misses one or more payment.

***NOTE: If Borrower in danger of a foreclosure, HFH must contact NCHFA Servicing Dept. as soon as possible.*

How is the SHLP Funded?

NCHFA uses federal **HOME Investment Program \$** from the U.S. Department of Housing & Urban Development (HUD)
and
Program Income
(SHLP loan repayments)

SHLP Program Stats from 2017 -2019

	2019	2018	2017
# Loans Closed	193	179	193
Avg. HH Income	***	\$29,367	\$27,080
Avg. HH Size	***	3.31	3.47
Avg. Sales Price	***	\$136,033	\$126,499
Median Sales Price	***	\$135,000	\$121,900

2020 Funding for SHLP

Up To \$10 Million Available:

- Max. Loan: **\$35,000 / \$50,000** in an **Underserved County**
- SHLP Loan *cannot* exceed **50%** of Sales Price
- Minimum HFH Investment = **\$10,000**
- Member fee = **\$1,500** for each SHLP loan closed

Loan Cap Per Member:

- Up to **12** loans inside Member's **primary Service County**
- Up to **3** loans in each County **outside** Member's primary

Example A: Standard Funding Package

Sales Price / Appraised Value: \$125,000

HFH Affiliate / Shared 1st **\$ 90,000** amortizing @ 0% (72%)

NCHFA-SHLP / Shared 1st **35,000** amortizing @ 0% (**28%**)

Other Contribution(s) ***

Total Funding: \$125,000

Borrower PI PMT = **\$520.83** (20 yr.) to **\$347.22** (30 yr.)

HFH Affiliate = \$375.00 to \$250.00 (72% of PMT)

NCHFA = **\$145.83** to **\$ 97.22** (**28%** of PMT)

Example B: Standard Funding Package

Sales Price / Appraised Value: \$125,000

HFH Affiliate / Shared 1st \$ 65,000 amortizing @ 0% (52%)

NCHFA-SHLP / Shared 1st 35,000 amortizing @ 0% (28%)

HFH Affiliate / Soft 2nd 25,000 deferred @ 0% (20%)

Total Funding: \$125,000

Borrower PI PMT = \$416.67 (20 yr) to \$277.78 (30 yr)

HFH Affiliate = \$270.84 to \$180.56 (52% of PMT)

NCHFA = \$145.83 to \$ 97.22 (28% of PMT)

2020 Funding Summary for SHLP

Options	New Construction	Rehab	<i>SystemVision™ Only</i>
Participation Loan Max	\$35K or \$50 K (amortizing)	\$35K or \$50K (amortizing)	\$1,000 (forgiven over 5 yrs.)
SystemVision Fee	\$4,000 / \$5,000	\$5,000 / \$6,000	\$3,000/\$4,000
Green Building Fee	\$1,000 (Max w/SV)	****	\$1,000 (Max w/SV)
Member Fee	\$1,500	\$1,500	*****
Total (maximum)	\$42,500/\$57,500	\$41,500/\$57,500	\$5,000/\$6,000

SHLP Underserved Counties 2020

Under either the first mortgage or second mortgage option, SHLP members can receive **\$50,000** per loan for up to 3 home buyers in each eligible Underserved County served

- If you serve more than 3, only \$35,000 will be available.
- Submit reservation as normal but also submit Message requesting \$50,000 since borrower is buying a home in an Underserved County. Please make request ***before*** submitting Underwriting Package.
- Reminder: Affordability period = **15 years** when > **\$40,000**

Amount of SHLP Assistance (\$):	Affordability Period:
More than \$40,000	15 years
\$15,000 to \$40,000	10 years
Less than \$15,000	5 years

SHLP 49 Underserved Counties 2020

Alexander	Davidson	Madison	Rockingham
Alleghany	Davie	McDowell	Rowan
Anson	Edgecombe	Mitchell	Rutherford
Ashe	Franklin	Montgomery	Sampson
Avery	Granville	Nash	Scotland
Bladen	Guilford (outside GSB)	Northampton	Stokes
Brunswick	Halifax	Onslow	Surry
Burke	Haywood	Pasquotank	Vance
Carteret	Hoke	Person	Watauga
Caswell	Jones	Polk	Wilkes
Columbus	Lenoir	Richmond	Wilson
Craven	Lincoln	Robeson	Yadkin
			Yancey

Alternate SHLP Funding Packages

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

Alternate 1ST Mortgage Option: **FIRST BANK**

- **First Bank** started working with HFH of the N.C. Sandhills (Aberdeen)
- Expanded commitment announced at Camp Habitat: (Sept. 2019)
- Providing **2%** financing for interested SHLP Members to combine with HFH and NCHFA financing (*shared 2ND Mortgage option)
- HFH provides a ***deferred* 3RD mortgage** to cover interest to be paid to First Bank that is forgiven over time.

FIRST BANK

2nd Amortizing Funding Package: **FIRST BANK**

Sales Price \$125,000

Alternate 1st Mortgage Lender: First Bank

\$ 65,000 amortizing @ 2%

HFH Affiliate / Shared 2nd
NCHFA-SHLP / Shared 2nd

10,000 amortizing @ 0%

35,000 amortizing @ 0%

HFH Affiliate / 3rd Mortgage

15,000 deferred* @ 0%

Total Funding: \$125,000

Borrower PI PMT = **\$516.32** (20 yr) “Zero Equivalent” loan

Alternate 1ST Mortgage Option: **FIRST BANK**

For more information, contact:

HFH of North Carolina / State Support Office
(919) 258-8685

Greg Kirkpatrick, Executive Director

gkirkpatrick@habitatnc.org

919-390-1660 (office) / 919.622.8470 (cell)

Alternate 1ST Mortgage Option: USDA 502 Direct

The **USDA 502 Direct** program provides **100%** financing for eligible low- and moderate-income home buyers in rural communities.

USDA charges **interest** based on borrowers ability to pay; can go as low as 1% for up to 38 yrs. Max rate is usually between 3-4%. Adjusted based on income.

Affiliates using USDA 502 \$:

- **Union-Anson County HFH**
- **Cape Fear HFH**

SystemVision™ Only Funding Package

Sales Price

\$125,000

Alternate 1st Mortgage Lender/USDA

\$ 125,000 amortizing @ 1% to 3.5% for 33-38 yrs.

HFH Affiliate:

***** (or possible equity lien)

Total Funding:

\$ 125,000

Borrower PI PMT USDA 502 =

\$ 329.60 (1% for 38 yrs.)

HFH & NCHFA =

\$ 347.22 (0% for 30 yrs.)

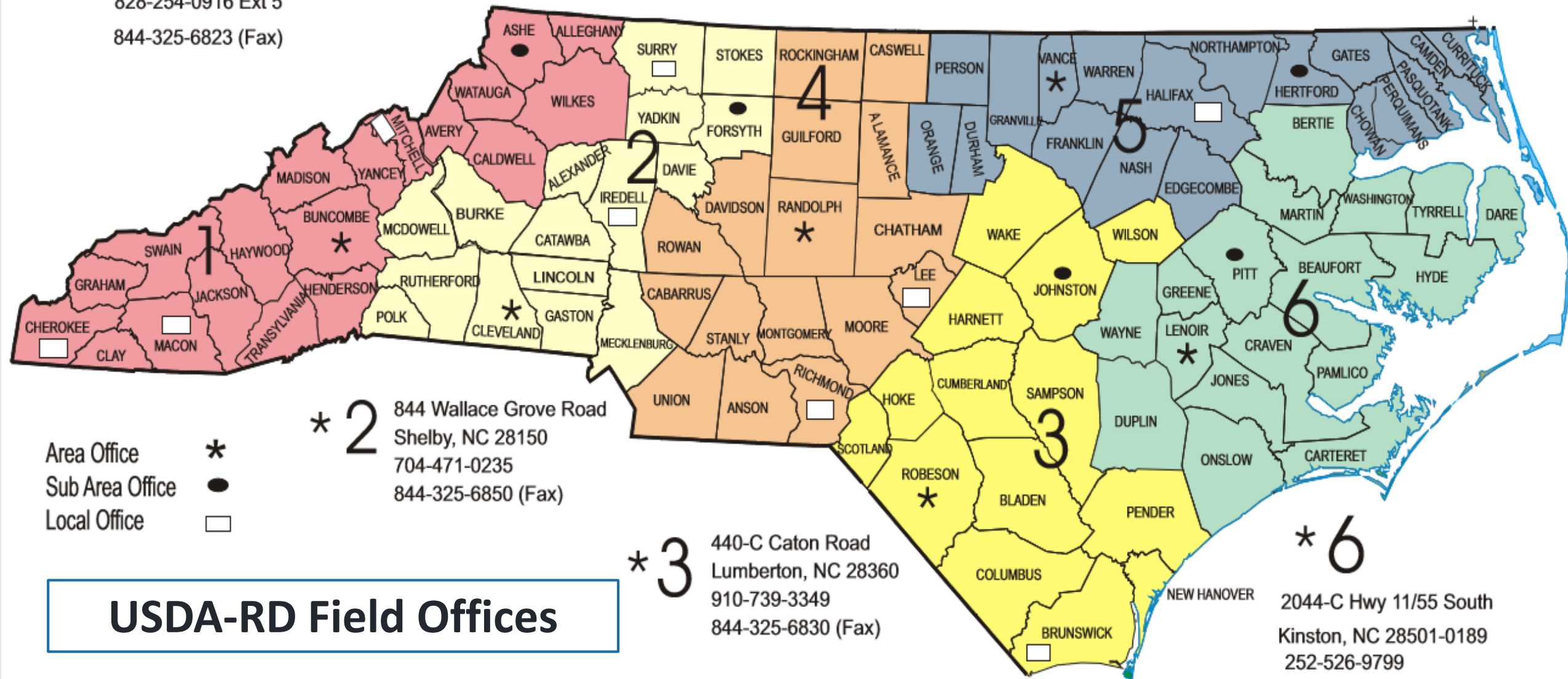
OPTIONAL: NCHFA-SHLP / SystemVision™ Only

- \$1,000 in DPA to Borrower*
- Up to \$4K (New) or \$5K (Existing) certification fees to HFH Affiliate

***1** 160 Zillicoa St. Suite #2
Asheville, NC 28801
828-254-0916 Ext 5
844-325-6823 (Fax)

***4** 847 Curry Drive, Suite 104
Asheboro, NC 27205
336-629-4449, Ext. 4
844-325-6822 (Fax)

***5** 853 S. Beckford Drive, Suite A
Henderson, NC 27536
252-438-3134
844-325-6826 (Fax)



Alternate 1ST Mortgage Option: USDA 502 Direct

For more info on the **USDA 502 Program**, please contact one of the following USDA Intermediaries based in North Carolina:

The Housing Assistance Corporation (Hendersonville, NC)

- Heather Boyd, Housing Counselor @ 828-692-4744, x108 or heather@housing-assistance.com

Wilson Community Improvement Association (Wilson, NC)

- Barbara Blackston, Executive Director @252-243-4855, x206 or blackston@wciainc.org

Alternate 1ST Mortgage Option: USDA 502 Direct

For additional information on the **USDA 502 Direct Program:**

Direct Purchase w/ Construction-to-Permanent loan option

- <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/nc>

Program Eligibility:

- <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Eligible Home Buyers & Home Buyer Education Requirements

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

Eligible Home Buyers

Cannot exceed **80% AMI** (Area Median Income)

- HH Income from all occupants > 18 yrs.
- Adjusted by HH size (by default chart shows 1 to 8 household members as options)

***NOTE: Per HOME, NCHFA is allowed to calculate household income either at the time of sales contract or just prior to closing.*

Total Mortgage Payment cannot exceed **32%** of gross monthly income

Total Debt-to–Income (DTI) Ratio cannot exceed **43%** of gross monthly income

Household Income & Sales Price Limits

Current Household Income & Sales Price Limits can be downloaded from the **Forms & Resources** page on the NCHFA website:

<https://www.nchfa.com/homeownership-partners/community-partners/community-programs/self-help-loan-pool/forms-and-resources>

**expect HH Limits for 2020 to be released late spring/early summer*

County	30% Area Median Income Limit by Number of Household Members for 2019								2019 Sales Price Limits	
	One Person	Two Person	Three Person	Four Person	Five Person	Six	Seven Person	Eight Person	Existing Properties	Newly Constructed
Albemarle	\$33,950	\$38,800	\$43,650	\$48,500	\$53,350	\$58,200	\$63,050	\$67,900	\$134,000	\$227,000
Alexander	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Alleghany	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Anson	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Ashe	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Avery	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Beaufort	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Bertie	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Bladen	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Brunswick	\$37,150	\$42,450	\$47,750	\$53,050	\$58,350	\$63,650	\$68,950	\$74,250	\$149,000	\$227,000
Buncombe	\$37,200	\$42,500	\$47,800	\$53,100	\$58,400	\$63,700	\$69,000	\$74,300	\$152,000	\$252,000
Burke	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Cabarrus	\$44,250	\$50,600	\$56,950	\$63,300	\$69,650	\$76,000	\$82,350	\$88,700	\$192,000	\$227,000
Caldwell	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Camden	\$42,200	\$48,200	\$54,200	\$60,200	\$66,200	\$72,200	\$78,200	\$84,200	\$204,000	\$227,000
Carteret	\$37,650	\$43,000	\$48,400	\$53,750	\$59,150	\$64,550	\$69,950	\$75,350	\$221,000	\$227,000
Caswell	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Catawba	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Chatham	\$47,500	\$54,300	\$61,100	\$67,900	\$74,700	\$81,500	\$88,300	\$95,100	\$240,000	\$261,000
Cherokee	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Chowan	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Clay	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Cleveland	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Columbus	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Craven	\$36,200	\$41,400	\$46,600	\$51,800	\$57,000	\$62,200	\$67,400	\$72,600	\$152,000	\$227,000
Cumberland	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Currituck	\$44,450	\$50,800	\$57,150	\$63,500	\$69,850	\$76,200	\$82,550	\$88,900	\$225,000	\$273,000
Dare	\$37,950	\$43,350	\$48,750	\$54,150	\$59,550	\$64,950	\$70,350	\$75,750	\$295,000	\$295,000
Davidson	\$33,800	\$38,600	\$43,400	\$48,200	\$53,000	\$57,800	\$62,600	\$67,400	\$132,000	\$227,000
Davie	\$34,650	\$39,600	\$44,550	\$49,500	\$54,450	\$59,400	\$64,350	\$69,300	\$168,000	\$227,000
Duplin	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Durham	\$47,500	\$54,300	\$61,100	\$67,900	\$74,700	\$81,500	\$88,300	\$95,100	\$232,000	\$261,000
Edgecombe	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Forsyth	\$34,650	\$39,600	\$44,550	\$49,500	\$54,450	\$59,400	\$64,350	\$69,300	\$134,000	\$227,000
Franklin	\$51,950	\$59,350	\$66,750	\$74,150	\$81,550	\$88,950	\$96,350	\$103,750	\$227,000	\$237,000
Gaston	\$44,250	\$50,600	\$56,950	\$63,300	\$69,650	\$76,000	\$82,350	\$88,700	\$192,000	\$227,000
Gates	\$35,850	\$41,000	\$46,150	\$51,300	\$56,450	\$61,600	\$66,750	\$71,900	\$132,000	\$227,000
Graham	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Granville	\$35,500	\$40,550	\$45,600	\$50,650	\$55,700	\$60,750	\$65,800	\$70,850	\$180,000	\$227,000
Greene	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Guilford	\$34,350	\$39,250	\$44,150	\$49,050	\$53,950	\$58,850	\$63,750	\$68,650	\$139,000	\$227,000
Halifax	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Harnett	\$35,950	\$41,100	\$46,250	\$51,400	\$56,550	\$61,700	\$66,850	\$72,000	\$138,000	\$227,000
Haywood	\$32,850	\$37,550	\$42,250	\$46,950	\$51,650	\$56,350	\$61,050	\$65,750	\$179,000	\$227,000
Henderson	\$37,200	\$42,500	\$47,800	\$53,100	\$58,400	\$63,700	\$69,000	\$74,300	\$242,000	\$242,000
Hertford	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Hoke	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$227,000
Hyde	\$30,950	\$35,350	\$39,750	\$44,150	\$48,550	\$52,950	\$57,350	\$61,750	\$132,000	\$261,000
Iredell	\$39,600	\$45,250	\$50,900	\$56,550	\$62,200	\$67,850	\$73,500	\$79,150	\$185,000	\$231,000

Home Buyer Education & Counseling Requirements

All SHLP borrowers must meet Home Buyer Education & Pre-purchase Counseling requirements

- Complete an **approved home buyer education course** (*in-person or online*)
- Receive at least **2 hrs. of Pre-purchasing counseling** from a certified housing counselor

Both must be provided within 12 months of the anticipated closing date. If not, additional education or counseling will be required. Please use **new Recertification form** to document.

Prep for HUD Rule

Effective: AUGUST 1, 2020

Resources and assistance to support HUD's community partners



HUD EXCHANGE
Secretary Ben Carson

Programs ▾

Resources ▾

Trainings

Program Support ▾

Grantees ▾

NEED HOUSING ASSISTANCE?

Email Updates

Housing Counseling: New Certification Requirements Final Rule

Overview of the Housing Counseling: New Certification Requirements Final Rule

HUD published the Final Rule for Housing Counseling Certification in the Federal Register on December 14, 2016. This rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs will be provided by HUD Certified Housing Counselors. With the new certification requirements, the benefits to the renter, the prospective homebuyer, or the existing homeowner are increased assurance of a more knowledgeable housing counselor providing more effective housing counseling services. HUD expects that more knowledgeable housing counselors will lead to better identification of housing issues, more knowledgeable referrals and resolution of barriers, and a greater ability to avoid scams. The rule provides guidance for agencies who are required to have housing counseling certified staff as well as new regulations prohibiting the distribution of HUD Housing Counseling Program grant funds to agencies convicted of election law violations or misusing those funds in a manner that constitutes a material violation of HUD requirements. ***Some of the requirements are in effect 30 days after the rule publication. Counselors have up to 36 months after the date that the HUD housing counselor certification examination becomes available, which was published in a separate Federal Register Notice to comply with the Certification requirement.***

The following includes the *key provisions* of the Final Rule and the timing associated each provision:

Resources

The following are links to additional information about the Housing Counseling: New Certification Requirements Final Rule:

[Press Release](#)

[Federal Register Notice](#)

[List of programs covered by the Final Rule](#)

[HUD Housing Counseling Agency Approval Process](#)

[Chart of Key Provisions and Dates](#)

NORTH CAROLINA

HOUSING
FINANCE
AGENCY



Prep for HUD Rule

Changes once **HUD Rule** takes effect:
AUGUST 1, 2020:

- **Home Buyer Education** completed *must* be HUD-approved or overseen by a HUD-certified housing counselor
- **Pre-purchase Counseling** received *must* be provided by a HUD-certified Counselor working at a HUD-approved housing counseling Agency

NOTE: Members can continue to provide education/counseling services but these will be considered supplemental.

Prep for HUD Rule

NCHFA will continue to assist SHLP Members who need to identify a **HUD-approved Housing Counseling Agency**.

If no HUD-approved agency in your immediate area, providing the required education & counseling services electronically or by phone might be an option.

For assistance, please contact:

Rich Lee, Sr. Community Partner Coordinator
rylee@nchfa.com or 919-877-5688

Prep for HUD Rule: Additional Help / HFH NC

To help SHLP borrowers without a HUD-approved counseling agency in the area, HFH of North Carolina has partnered with Community Ventures, Inc. to provide access to **eHOME America**, an online Home Buyer Education course that is HUD-approved and includes a Pre-purchase counseling session (**by phone or video*).

Prep for HUD Rule: Additional Help / HFH NC



- Est. **8-9 hrs.** to complete online course
- Once completed, a HUD-certified housing counselor will contact Borrower to schedule a Pre-purchase counseling session*
- Must complete session ***before*** Certificate of Completion issued
- Cost: **\$99.00**

For more info call the State Support Office at **(919) 258-8685**

Prep for HUD Rule: Additional Help / NCHFA

To help SHLP Borrowers that want an online option for completing their Home Buyer Education:

NCHFA has partner with Community Ventures, Inc. to provide access to **Homebuyer Express (HBX)**, a HUD-approved online course. HBX is a shorten version of their **eHome America** online course.

Prep for HUD Rule: Additional Help / NCHFA

- Est. **4-5 hrs.** to complete; register via NCHFA website: nchfa.homebuyerexpress.org
- Certificate of Completion is **EMAILED**
- Cost: \$50 less \$15 discount code = **\$35.00**
- To demo course for FREE using a **Guest Code**, please contact: **Rich Lee**, Sr. Community Partner Coordinator (919-877-5688 or rylee@nchfa.com)

****NOTE:** Borrower must also complete a Pre-purchase Counseling session. ******



Homebuyer Express



TIME TO ACTIVATE YOUR ACCOUNT

Before you can start the course, you'll need to make a one-time payment.

[Pay Now](#)

Welcome to Homebuyer Express!

You will work through 15 course chapters in which you will learn about the homebuying process from start to finish, including protecting your investment. Let's get started!

Community Partners Loan Pool (CPLP) Applications

CPLP provides second mortgages to eligible home buyers through partnerships with nonprofit and local government agencies. Before starting Homebuyer Express, please contact a CPLP member to determine your eligibility. Click on the link below to find a local CPLP member:

<http://www.nchfa.com/homeownership-partners/community-partners/current-community-partners>

30% off coupon

The cost for registration normally is \$50; however, the NC Housing Finance Agency offers a 30% discount coupon for prospective borrowers which reduces your final cost to \$35. Just enter the following Discount Coupon Code when you pay for the course: **p89fgs**

Option for taking course in Spanish

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

Sign in

You've successfully registered but still need to pay. Get started by clicking the 'Pay Now' button on the left.

Username or Email



jdburton

Password



Password

[Forgot Your Password?](#)

Login

☐ Remember Me

North Carolina Housing Finance Agency

Since 1974, the North Carolina Housing Finance Agency has assisted thousands of North Carolinians in purchasing a home either through our mortgages or down payment assistance offered through **preferred lenders** or through **nonprofit and local government Community Partners**.

Our home buyer programs offered by Community Partners include:

- The **Community Partners Loan Pool (CPLP)** offers second mortgages that can reduce overall mortgage payments by up to 20%



Step 1: Register new account [Already Registered?](#)



Step one is create your personal Homebuyer Express account. Once you create your account, you can pay for the course and access the homebuying course.

[Register Now](#)

Step 2: Make Payment [Already paid?](#)



Your second step is to make a single payment of \$50. As soon as we have received notice that the payment has gone through, you will have the opportunity to begin the Homebuyer Express course.

30% off coupon

The cost for registration normally is \$50; however, the NC Housing Finance Agency offers a 30% discount coupon which reduces your final cost to \$35. Just enter the following Discount Coupon Code when you pay for the course: **p89fg**

Course: **Homebuyer Express**

Price: \$50.00

Enter coupon code (optional)

[Redeem](#)

[Pay Now](#)

Step 3: Get certified



Your last step will be to work through each of the 15 chapters on the homebuying experience. When you complete the final chapter, you will receive your Homebuyer certificate of completion.

mortgage financing in partnership with North Carolina nonprofits like Habitat for Humanity who offer affordable homes through sweat equity with affordable mortgages to home buyers. The SHLP loan is only available to eligible borrowers who are directly buying a home through a nonprofit like Habitat for Humanity.

Our home buyer programs offered by lenders include:

- The **NC Home Advantage Mortgage™** which offers 30 year first mortgages with optional down payment assistance of up to 5% of the loan amount and is available through more than 100 **participating lenders** and their branches statewide.
- The **Mortgage Credit Certificate (MCC)** which allows eligible first-time buyers to take a federal tax credit of up to \$2,000 each year they occupy their home.

Email: homebuyerexpress@nchfa.com

Website: <http://www.nchfa.com/>

Address:

3508 Bush Street
Raleigh, NC 27609

Stuck? We can help.

Payment and Technical Support

Having trouble logging in or registering?

Email: help@ehomenetwork.org

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

Welcome to Homebuyer Express!

LET'S GET STARTED

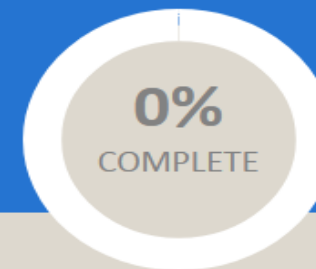
Welcome to Homebuyer Express. This online homebuyer education program combines knowledge, skills and actions to help you successfully achieve homeownership. Built around the major steps involved in the homebuying process, this 15-module course will help you decide whether homeownership makes sense for you, create a realistic spending plan, get your finances in order, know what's affordable for you, find the best loan product, select the right home and prepare for the responsibilities of homeownership. At the end of each module is a learning check to test your knowledge gained.





COMPLETE THIS GOAL TO UNLOCK YOUR NCHFA HOMEBUYER EXPRESS CERTIFICATE REWARD

Decide if Now Is the Right Time to Buy a Home



6 more steps to complete

🕒 Est. 30 minutes



1

NCHFA Requirements for Homebuyer Education

Learn more about the education requirements for North Carolina Housing Finance Agency.

Start

🕒 Est 5 min.

2

Learn about the homebuying process

Find out if you have the time, energy and money to become a successful homeowner.

Start

🕒 Est 5 min.

3

Weigh the pros and cons of owning a home

Take a realistic look at what to expect and what owning a home really means to you.

Start

🕒 Est 5 min.

4

Understand the timeline

Find out how long the homebuying process normally takes.

Start

🕒 Est 5 min.

5

Meet your housing counselor

Learn about a neutral professional that can guide you through your home purchase process.

Start

🕒 Est 5 min.

6

Decide if Now Is Right - Post-Assessment

It's time to test what you've learned! Take this short post-assessment related to how to decide when to purchase a home.

Start

🕒 Est 5 min.

About this goal

Discover whether you want to own a home.

Why am I seeing this goal?

Decide if Now Is the Right Time to Buy a Home was unlocked when you registered because it is one of the first steps to understand and improve your financial health.



This goal affects your Financial Health



NORTH CAROLINA

HOUSING
FINANCE
AGENCY



COMPLETE THIS GOAL TO IMPROVE YOUR HOMEBUYER HEALTH

0/6 Steps Completed

Est. 30 minutes

Decide if Now Is the Right Time to Buy a Home

69% OF MY PEERS
Have completed this goal

Step 1: NCHFA Requirements for Homebuyer Education

Home ownership is both a great opportunity and a big responsibility. The Agency wants you to not just buy a home but to be a successful homeowner. That's why the Agency requires every borrower using one of its [community-based home buyer programs](#) to complete at least 8-hours of home buyer education and counseling before their application can be submitted for consideration.

Most borrowers complete an 8-hour, in-person home buyer education class or series of classes offered by a [CPLP member](#), [SHLP member](#) or agency partnering with the member.

You can also satisfy a portion of the home buyer education requirement by completing **Homebuyer Express**, an online pre-purchase education course from Community Ventures Corporation that takes an estimated 4-5 hours to complete.

Homebuyer Express is based on NeighborWorks America's acclaimed "Realizing the American Dream" curriculum and exceeds the National Industry Standards for Homeownership Education and Counseling.

Taking this online course may be more convenient for you. However, before starting Homebuyer Express, please be sure to contact your CPLP or SHLP Member to make sure Homebuyer Express is part of your education plan, and you are eligible to apply for assistance.

Please note you must also complete additional hours of in-person education or counseling provided by a CPLP member, SHLP member or agency partnering with the member, to assess your readiness for buying a home. This includes a review of your household budget and credit history as well as answering questions you may have about your specific situation.



ABOUT THIS STEP

Learn more about the education requirements for North Carolina Housing Finance Agency.





COMPLETE THIS GOAL TO IMPROVE YOUR HOMEBUYER HEALTH

1/6 Steps Completed

Est. 30 minutes

Decide if Now Is the Right Time to Buy a Home

69% OF MY PEERS
Have completed this goal

Step 2: Learn about the homebuying process



Owning a home takes a lot of time, money and energy, and is not for everyone. Maybe you do not want the responsibility or are unwilling to change your spending habits to afford monthly house payments.

The more you know about buying a home, the easier it will be for you to reach your goal of homeownership. Do you have what it takes? Taking this online class is a good start for any first-time homebuyer. More information about the homeownership process is provided throughout the course.

I HAVE COMPLETED THIS STEP



ABOUT THIS STEP

Find out if you have the time, energy and money to become a successful homeowner.



Prep for HUD Rule: Important Deadlines

Effective AUGUST 1, 2020, all SHLP applications must include the following documentation:

- **Home Buyer Education course** completed is HUD-approved or provided by a HUD-approved agency
- **Pre-purchase Counseling Session** provided by a HUD-certified counselor that is employed by a HUD-approved housing counseling agency

*****NOTE:** Underwriting packages submitted prior to August 1st but **not** approved by **JULY 24TH** must also include this documentation before they can be approved.*

HUD Housing Counseling Rule

Applies to ***all*** HUD-funded home buyer activities including the HOME program which funds SHLP.

Effective AUGUST 1, 2020, all applications must including the following documentation:

- **Home Buyer Education course** completed is HUD-approved or provided by a HUD-approved agency
- **Pre-purchase Counseling Session** provided by a HUD-certified counselor that is employed by a HUD-approved housing counseling agency

HUD Counseling Rule:

* Important SHLP Program Deadline *

All Underwriting packages submitted *prior* to August 1st but *not approved* by **JULY 24TH** must also include the additional documentation required to show compliance with the HUD Counseling Rule *before* NCHFA can approve the loan.

Eligible Properties

Maximum Sales Price

- Sales Prices can't exceed the **Maximum set by HUD's HOME Program**

** New limits took effect **APRIL 1, 2020***

- Different Sales Price Limits based on **type of home purchased**: New vs. Existing
- Sale Price Limits varies **by County**

Household Income & Sales Price Limits

County	80% Area Median Income Limit by Number of Household Members for 2019								2019 Sales Price Limits	
	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person	Existing Properties	Newly Constructed
Aismance	\$33,950	\$38,800	\$43,650	\$48,500	\$52,400	\$56,300	\$60,200	\$64,050	\$154,000	\$227,000
Alexander	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Allegheny	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Anson	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Ashe	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$157,000	\$227,000
Avery	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$171,000	\$227,000
Beaufort	\$30,950	\$35,350	\$39,750	\$44,150					\$152,000	\$227,000
Bertie	\$30,950	\$35,350	\$39,750	\$44,150					\$152,000	\$227,000
Bladen	\$30,950	\$35,350	\$39,750	\$44,150					\$152,000	\$227,000
Brunswick	\$37,150	\$42,450	\$47,750	\$53,050	\$57,350	\$61,650	\$65,950	\$70,250	\$209,000	\$227,000
Buncombe	\$37,200	\$42,500	\$47,800	\$53,100	\$57,400	\$61,700	\$66,000	\$70,300	\$252,000	\$252,000
Burke	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Cabarrus	\$44,250	\$50,600	\$56,950	\$63,300	\$68,300	\$73,300	\$78,400	\$83,450	\$192,000	\$227,000
Caldwell	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Camden	\$42,200	\$48,200	\$54,250	\$60,250	\$65,100	\$69,900	\$74,750	\$79,550	\$204,000	\$227,000
Carteret	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950	\$221,000	\$227,000
Casswell	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Catawba	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$157,000	\$227,000
Chatham	\$47,500	\$54,300	\$61,100	\$67,850	\$73,300	\$78,750	\$84,150	\$89,600	\$240,000	\$261,000
Cherokee	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Chowan	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Clay	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$166,000	\$227,000
Cleveland	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Columbus	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Craven	\$36,200	\$41,400	\$46,550	\$51,700	\$55,850	\$60,000	\$64,150	\$68,250	\$152,000	\$227,000
Cumberland	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Currituck	\$44,450	\$50,800	\$57,150	\$63,450	\$68,550	\$73,650	\$78,700	\$83,800	\$235,000	\$273,000
Dare	\$37,950	\$43,350	\$48,750	\$54,150	\$58,500	\$62,850	\$67,150	\$71,500	\$295,000	\$295,000
Davidson	\$33,800	\$38,600	\$43,450	\$48,250	\$52,150	\$56,000	\$59,850	\$63,700	\$152,000	\$227,000
Davie	\$34,650	\$39,600	\$44,550	\$49,500	\$53,500	\$57,450	\$61,400	\$65,350	\$168,000	\$227,000
Duplin	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$227,000
Durham	\$47,500	\$54,300	\$61,100	\$67,850	\$73,300	\$78,750	\$84,150	\$89,600	\$232,000	\$261,000
Edgecombe	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300	\$152,000	\$22

Current Household Income & Sales Price Limits can be downloaded from the **Forms & Resources** page on the NCHFA website:

<https://www.nchfa.com/homeowners-hip-partners/community-partners/community-programs/self-help-loan-pool/forms-and-resources>

2020 Sale Price Limits took effect: **APRIL 1st**

Required Property Inspections

NEW CONSTRUCTED HOMES:

- Certificate of Occupancy

EXISTING HOMES includes “Recycled” Habitat Homes:

- Home Inspection by N.C. Licensed Inspector
- Minimum Housing Code Inspection or HQS Inspection

Requirements for New Homes

- **Certificate of Occupancy** → Meets HUD Property Standard
- Must be built to current NC building code & local zoning regulations
- Newly constructed homes that have been ***unoccupied*** for less than 12 months are eligible. If CO = > 12 months, the property = existing home (per HUD)
- No existing manufactured homes or manufactured homes not on permanent foundation
- Road access must be via a public road or a private road with HOA for maintenance

Required Inspections for Existing Homes

Licensed Home Inspection

- Evaluation of condition of home & major building systems by a **N.C. Licensed Home Inspector**
- Goal: to identify deferred maintenance issues and major/moderate deficiencies (moisture penetration, structural, non-functioning systems, etc.)
- Fix threats to the property &/or the borrower

1. Threats to Occupants
2. Threats to Structure
3. Major systems w/ < 5 years of Usable Life

Required Inspections for Existing Homes

For homes > 10 yrs. Old: Major systems (roof, hot water heater & HVAC) must have *at least 5 yrs. usable life* as per HUD

GOAL: To avoid major repair expenses in first 5 yrs. of ownership

Required Inspections for Existing Homes

Minimum Housing Code Inspection

- To identify health & safety threats to living in property (trip hazards, peeling paint, absence of railings, shock threats, pest access, mold, ability to heat food, etc.).

- Home must **pass** the Inspection.

- **NOTE: IF no Minimum Housing Code, a *Housing Quality Standards (HQS) Inspection* can be substituted using HUD form 52580-A or 52580**

What will kill the occupants of this home?
Does everything present actually work?

Inspection Form

Housing Choice Voucher Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2018)

Public reporting burden for this collection of information is estimated to average 0.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of the name and address of both the family and the owner is mandatory. The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family participation.

Assurances of confidentiality are not provided under this collection.

This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f).

The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program.

PHA		Tenant ID Number	Date of Request (mm/dd/yyyy)
Inspector		Date Last Inspection (mm/dd/yyyy)	Date of Inspection (mm/dd/yyyy)
Neighborhood/Census Tract		Type of Inspection <input type="checkbox"/> Initial <input type="checkbox"/> Special <input type="checkbox"/> Reinspection	Project Number
A. General Information			
Street Address of Inspected Unit			
City	County	State	Zip
Name of Family		Current Telephone of Family	
Current Street Address of Family			
City	County	State	Zip
Number of Children in Family Under 6			
Name of Owner or Agent Authorized to Lease Unit Inspected		Telephone of Owner or Agent	
Address of Owner or Agent			
Housing Type (check as appropriate)			
<input type="checkbox"/> Single Family Detached			
<input type="checkbox"/> Duplex or Two Family Row			
<input type="checkbox"/> House or Town House			
<input type="checkbox"/> Low Rise: 3, 4 Stories, Including Garden Apartment			
<input type="checkbox"/> High Rise: 5 or More Stories			
<input type="checkbox"/> Manufactured Home			
<input type="checkbox"/> Congregate			
<input type="checkbox"/> Cooperative			
<input type="checkbox"/> Independent Group Residence			
<input type="checkbox"/> Single Room Occupancy			
<input type="checkbox"/> Shared Housing			
<input type="checkbox"/> Other (Specify)			

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

Required Inspections for Existing Homes

Allow enough time to schedule required Inspections & to make Needed Repairs:

- **Home Inspection** by a N.C. licensed Home inspector (\$)
- **Minimum Housing Code Inspection** by City/County Inspector (No Charge)
- **IF** no Min. Housing Code, a **HQS Inspection** by Qualified Inspector can be substituted (\$)
- Proof necessary repairs Completed
- Documentation Major Systems have *at least* 5 yrs. of usable life for home > 10 yrs. old

Needed Repairs: Use Common Sense

- Holes in the exterior siding could cause a potential _____ problem.
- Broken windows should be repaired because they are a _____ concern.
- Excessive moisture in the crawlspace would require a _____.
- Damaged shingles on the roof with exposed nails are a sign of _____.
- A missing gutter or downspout may cause excessive _____ flow around the home and into the crawlspace.
- Exposed wiring in the unit should be repaired by an _____.

Homes Built Prior to 1978

**Avoid Homes Built Prior to
1978** due to potential lead-
based paint hazards!!!

Required Inspections for Existing Homes

Any required repairs or replacement of systems must be completed ***before*** the SHLP Loan can be approved.

If Member has questions about the required inspections, please contact your assigned NCHFA contact person.

Josh Burton, HOC Team Leader & Community Partner Coordinator

Phone & Email: 919-877-5678 or jdburton@nchfa.com

Rich Lee, Sr. Community Partner Coordinator

Phone & Email: 919-877-5688 or rylee@nchfa.com

Energy Efficiency: SystemVision™ & Green Building

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

[Contact](#)[HOME](#)[ABOUT](#)[FOR BUILDERS](#)[IMPACT](#)[HOMEOWNERS](#)[BLOG](#)

SystemVision.org

- **2 Year** Energy Guarantee
- Designed to maximize dollars spent to improve efficiency, durability, health, & comfort in affordable housing
- Over **5,418** homes in NC
- Free Trainings Are Available
- 2 Options for New Homes: Slab & Closed Crawl
- 2 Options for Existing Homes: Standard & HVAC Replacement



Transforming the affordable housing market in North Carolina



SystemVision™ provides the training and technical support that leads to improved health, safety, durability, comfort and energy efficiency of affordable homes in North Carolina. It is based on finding practical solutions to aid affordable housing market players in the design, construction and certification of energy-efficient affordable homes.

Upcoming Events

[ALL EVENTS →](#)

The Envelope

[Advanced Energy at Home link](#)

SystemVision 10th Anniversary Celebration Honors Affordable Home Builders

The Envelope, our technical blog, is here!

Advanced Energy AmeriCorps National Members to Participate in Weeklong Blitz Build

[ALL NEWS →](#)

Participants

[Click Here](#)

We're making a difference.

Number of affordable homes guaranteed to date:

5418



Website: www.systemvision.org

Contact: Lisa Manuel, Program Specialist

Phone: 919-857-9053

Email: Lmanuel@advancedenergy.org

Trainings: <http://www.advancedenergy.org/portal/systemvision/>



SystemVision™ Certification Fees

Fees for New Homes *increased* January 2020

- Insulated Slab: **\$4,000** fee
- Closed Crawl: **\$5,000** fee
- Includes increase in Inspection Fee paid to Advanced Energy by SHLP Member (\$1,200)

Fees for Existing Homes stayed the same

- Standard: \$5,000 fee
- Standard + HVAC Replacement: \$6,000 fee

Home *must* **PASS** Final SystemVision Inspection *before* buyer occupies home

If Certification *not* received within **30** calendar days of closing/occupancy, member *forfeits* fee.

Updated
Standards for **NEW
HOMES** took effect
*** AUGUST 2019 ***

For
SystemVision™
Only loans,
NCHFA provides
the GFE & Loan
Documents.

SystemVision™ Inspections

Remote Inspections Allowed due to COVID-19

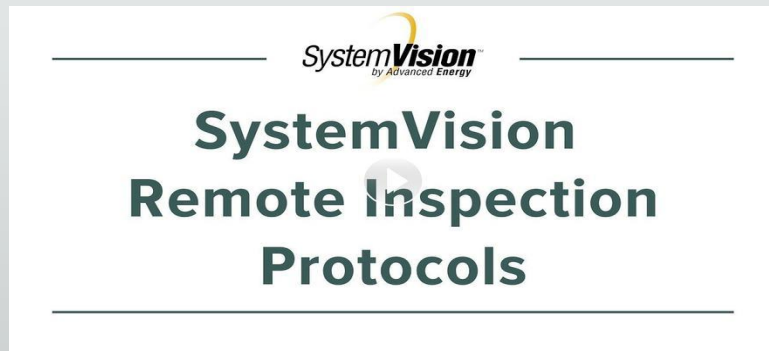
Effective **APRIL 1, 2020**, Advanced Energy (AE) will work with SHLP Members to remotely verify construction details needed to receive SystemVision™ (SV) certification as well as limit exposure of energy raters and inspectors.

Additionally, AE will not require a final performance test to receive certification or to issue the energy guarantee until social exposure restrictions are lifted.

SystemVision™ Inspections

Remote Inspections Allowed Due to COVID-19

As the situation improves, AE and the SHLP Member can coordinate efforts to complete the performance test (*duct blaster & blower door*). NCHFA will NOT require the performance test if AE has issued SV Certification based on their remote inspections.



Questions? Please reach out to the Advanced Energy Team:
systemvision@advancedenergy.org

Green Building Certification Fee

If building/rehabbing home to SystemVision™ standards, Member can also receive a **Green Building Certification fee** (**optional*) if home meets one these standards:

- Home Innovation Research Labs' National Green Building Standard (NGBS)
www.homeinnovation.com
- UGBC's LEED for Homes Program
<http://www.usgbc.org/cert-guide/homes#introduction>
- Enterprise Foundation's Green Communities Program
<http://www.greencommunitiesonline.org/>
- Green Built North Carolina
<http://www.wncgbc.org/programs/green-built>
- ENERGY STAR for New Homes (3.0) under EPA and the DOE
https://www.energystar.gov/index.cfm?c=new_homes.hm_index

Green Building Certification Fee

- **\$1,000** fee/home regardless of which Green Building Certification received
- Member **must** include Green Building fee along with appropriate SystemVision™ fee in Funding section when submitting SHLP Reservation
- Member **must** submit Green Building certification within **120** calendar days of closing/occupancy or fee will be **forfeited**
- After appropriate certification received, NCHFA will process a **single payment** for SystemVision™ and Green Building Certification fees

For questions about payment of SV or Green certification fees, contact:

Laura Altimare, NCHFA Program Documentation Specialist

919-981-2649 or lmaltimare@nchfa.com

Application Process

Selecting the Closing Date

Post-Closing & Partner Payments

Loan Pool in Five Steps

1. Submit **Reservation**
2. Submit **Underwriting Package**
3. Set **Closing Date**
4. Submit **Post-Closing Docs**
5. NCHFA **Disbursements**

STEP 1: Submit Reservation

Reservation simply holds funds for SHLP Borrower

What's Needed includes:

- Basic Borrower & Property Info
- Sales Price (Final or Estimate) & HFH Mortgage Info
- **Flood Map** of Property only attachment

NOTE: Homes > 10 yrs., more info will be needed for Underwriting submission

Submit **30 to 90 days** before anticipated closing (recommend **45** days if you are inexperienced).

Typically turn around time **1-2** business days

The Flood Disaster Protection Act of 1973

While you may access FEMA maps other ways if needed, we recommend using the North Carolina Flood Risk Information System by navigating to <http://fris.nc.gov/fris/Index.aspx>.

1. Open the North Carolina Flood Risk Information System by clicking the link above.
2. Check the map to verify your address was found and that the yellow marker is showing the correct location for the property. If not, either drag the map to show the correct property location OR navigate to <http://fris.nc.gov/fris/Home.aspx?ST=NC> and search within the county to find the correct address.
3. Once the marker shows the correct location, zoom in or out to show all of the immediate area.
4. On the right side of the web page, click to open up "Map Export". Leave.
5. Assuming your web browser allowed the popup window to open with the map, type the property address into the Map Title. Then click print. If your map did not open, you need to allow "fris.nc.gov" to open a popup window in your current browser. You may need to reopen the map by navigating <http://fris.nc.gov/fris/Home.aspx?ST=NC> if the popup window was blocked from opening initially.
6. Save the .PDF file of the color map to your computer in an easy location for you to find later as you will need to upload the map as part of the reservation under "Documents".

Click here to open
**Flood Risk Information System
(FRIS)**

<http://fris.nc.gov/fris/Home.aspx?ST=NC>

Is the property located in a special flood-hazard area designated on a current FEMA flood map? *

Select...

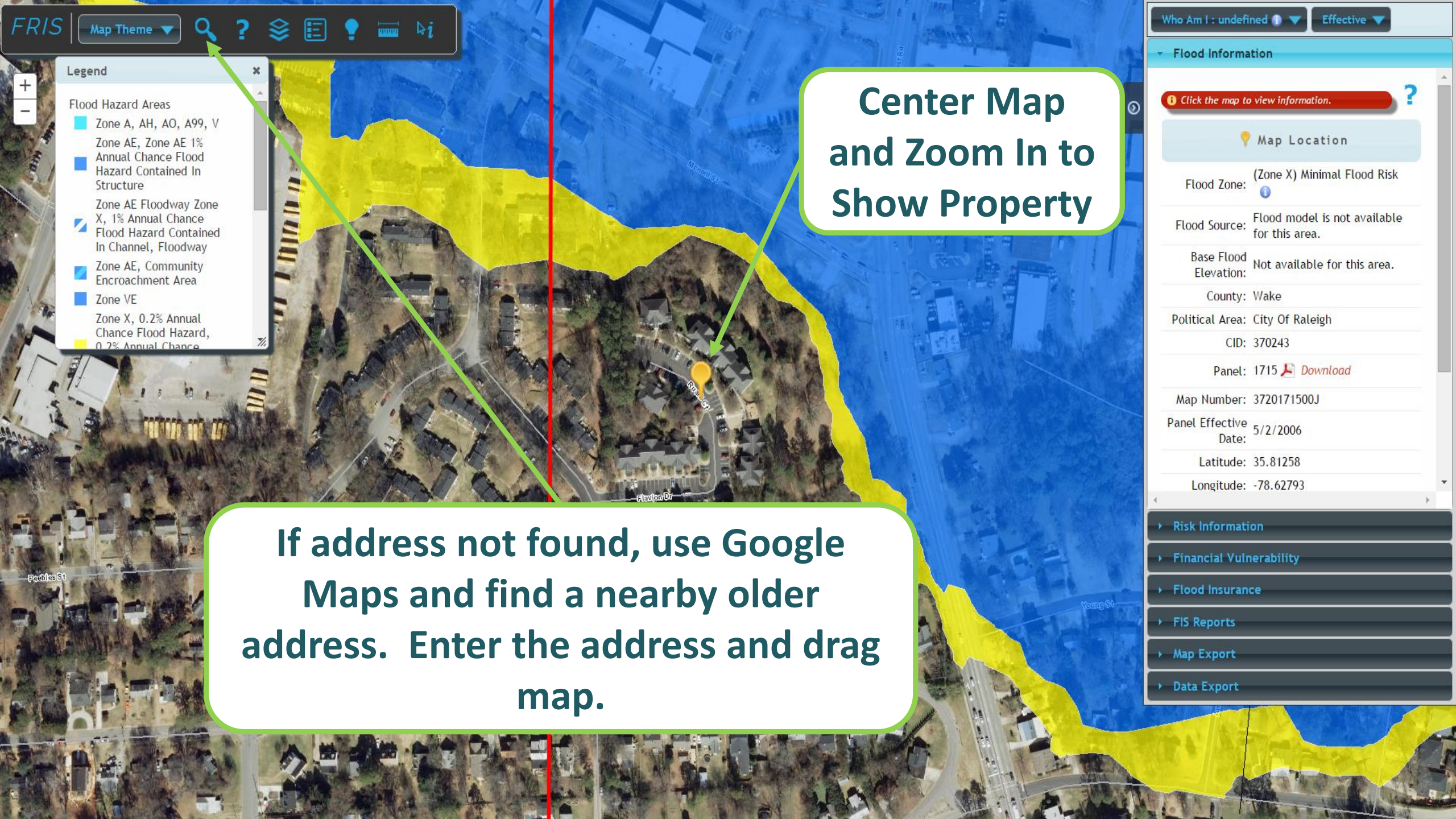
Coastal Barriers Resources Act

Please Navigate to <https://www.hudexchange.info/environmental-review/coastal-barrier-resources/> to read HUD's guidance on recognizing coastal barrier resources.

Then navigate to <http://www.fws.gov/CBRA/Maps/Mapper.html> to verify if the property is in a coastal barrier unit if the property is in a county with coastal barriers.

Is the property located in a 'coastal barrier resource' designated on a FEMA or US Fish and Wildlife Services Map? *

Select...



Legend

Flood Hazard Areas

- Zone A, AH, AO, A99, V
- Zone AE, Zone AE 1% Annual Chance Flood Hazard Contained In Structure
- Zone AE Floodway Zone X, 1% Annual Chance Flood Hazard Contained In Channel, Floodway
- Zone AE, Community Encroachment Area
- Zone VE
- Zone X, 0.2% Annual Chance Flood Hazard, 0.2% Annual Chance

**Center Map
and Zoom In to
Show Property**

**If address not found, use Google
Maps and find a nearby older
address. Enter the address and drag
map.**

Who Am I : undefined ⓘ Effective ▼

Flood Information

Click the map to view information. ?

Map Location

Flood Zone: (Zone X) Minimal Flood Risk ⓘ

Flood Source: Flood model is not available for this area.

Base Flood Elevation: Not available for this area.

County: Wake

Political Area: City Of Raleigh

CID: 370243

Panel: 1715 📄 Download

Map Number: 3720171500J

Panel Effective Date: 5/2/2006

Latitude: 35.81258

Longitude: -78.62793

▶ Risk Information

▶ Financial Vulnerability

▶ Flood Insurance

▶ FIS Reports

▶ Map Export

▶ Data Export

Legend

Flood Hazard Areas

- Zone A, AH, AO, A99, V
- Zone AE, Zone AE 1%
- Annual Chance Flood Hazard Contained In Structure
- Zone AE Floodway Zone X, 1% Annual Chance Flood Hazard Contained In Channel, Floodway
- Zone AE, Community Encroachment Area
- Zone VE
- Zone X, 0.2% Annual Chance Flood Hazard, 0.2% Annual Chance

**Click Map
Export and
Print**

**Check that your “Pop Up” blocker is off.
Otherwise, you may
not be able to
generate the required
flood map PDF.**

Who Am I : undefined

Effective

Flood Information

Risk Information

Financial Vulnerability

Flood Insurance

FIS Reports

Map Export

Select a map template

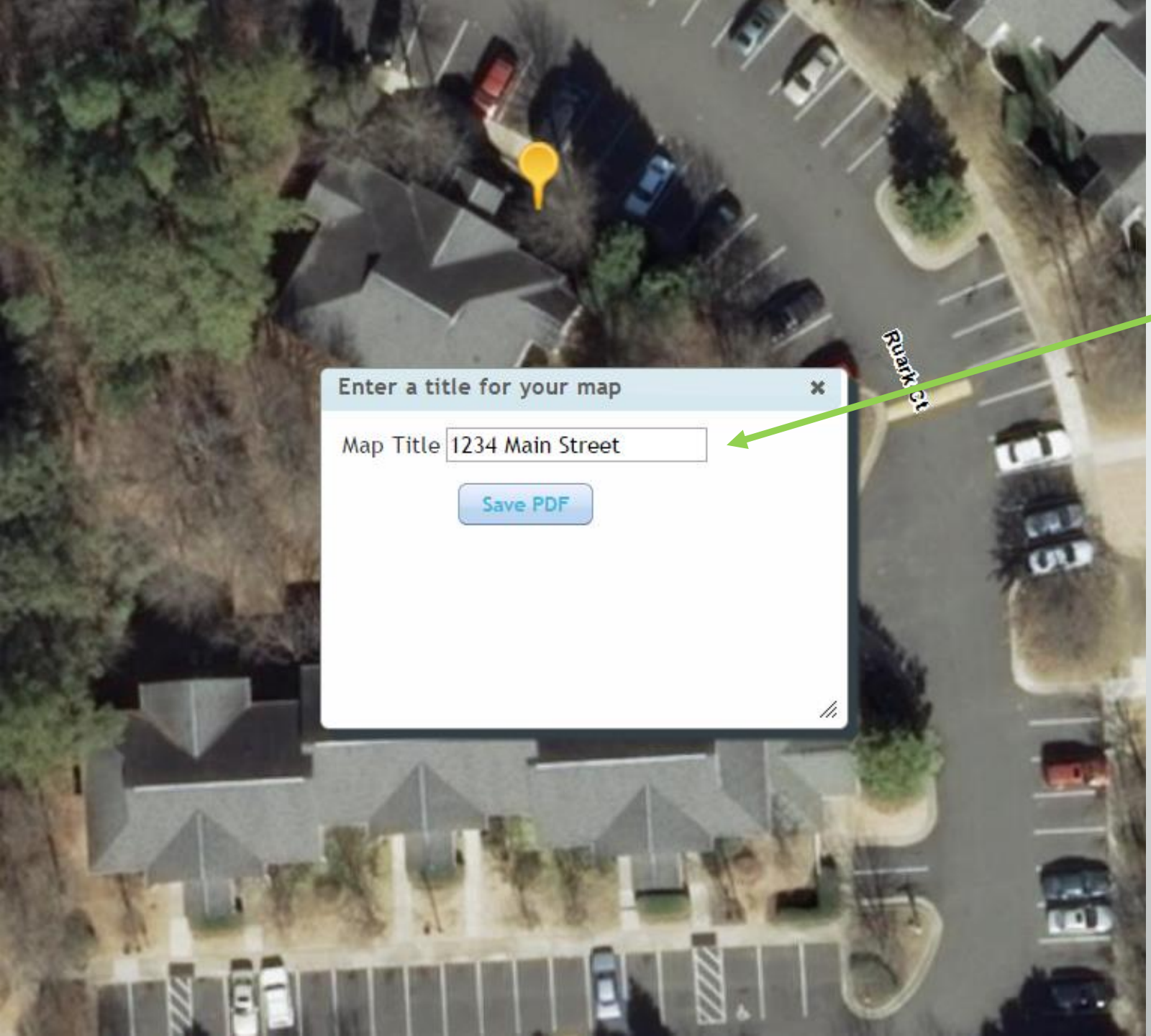
- ☒ Current View
- ☐ Regulatory

Select PDF paper size

- ☒ 8.5 x 11
- ☐ 11 x 17

Print

Data Export



**Name The Map After
the Address**



Apr 25, 2016



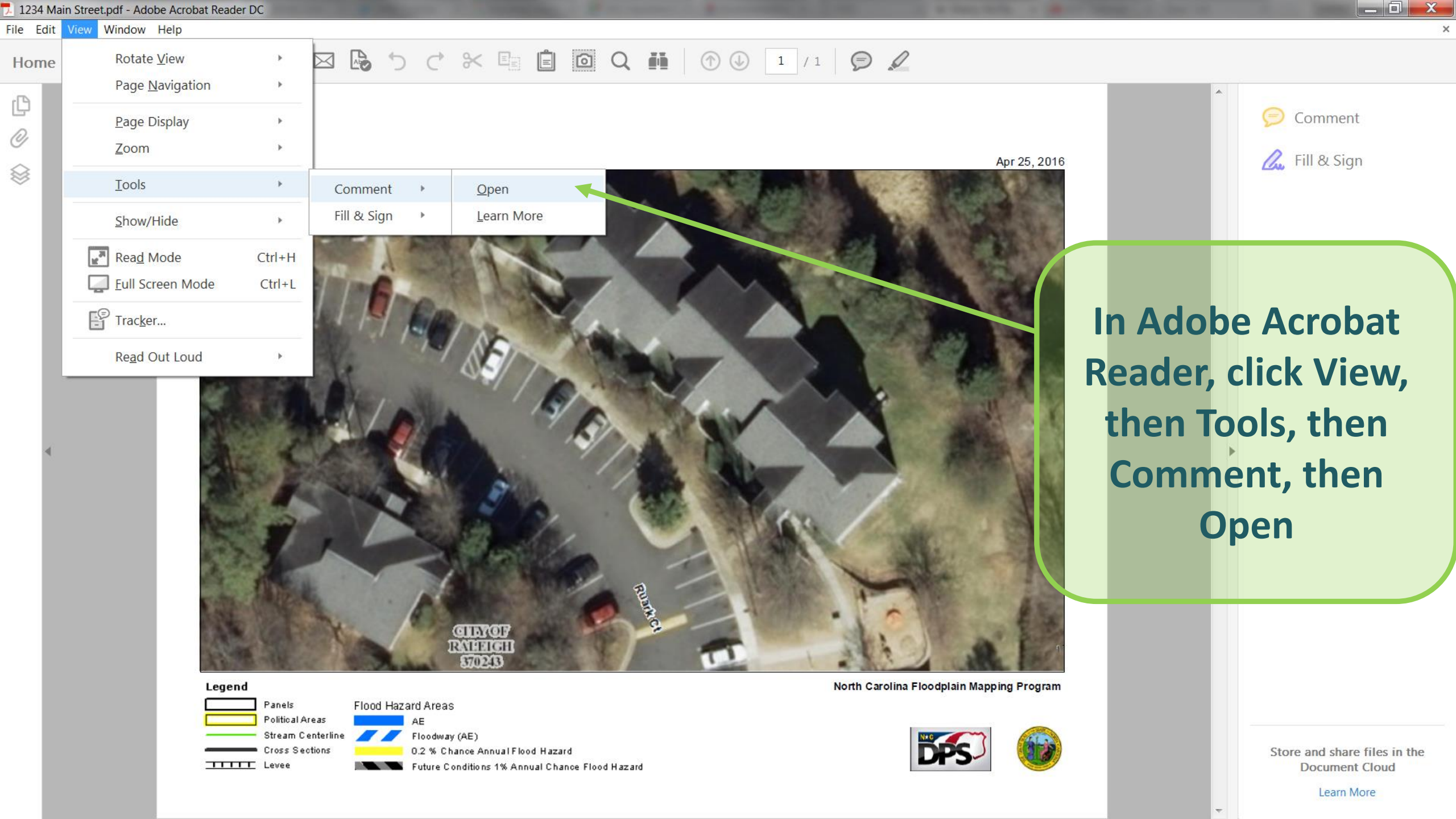
Save the Map
where you can find
it later. Close the
browser map and
re-open it from
where you saved
the file.

Legend

	Panels		Flood Hazard Areas
	Political Areas		AE
	Stream Centerline		Floodway (AE)
	Cross Sections		0.2 % Chance Annual Flood Hazard
	Levee		Future Conditions 1% Annual Chance Flood Hazard

North Carolina Floodplain Mapping Program





In Adobe Acrobat Reader, click View, then Tools, then Comment, then Open

Open...
Ctrl+O

Save
Ctrl+S

Save As...
Shift+Ctrl+S

Save as Other

Attach to Email...

Revert

Close
Ctrl+W

Properties...
Ctrl+D

Print...
Ctrl+P

1 C:\Users\jdburton\...\1234 Main Street.pdf

2 W:\...\ml2014 08 lender ...final template.pdf

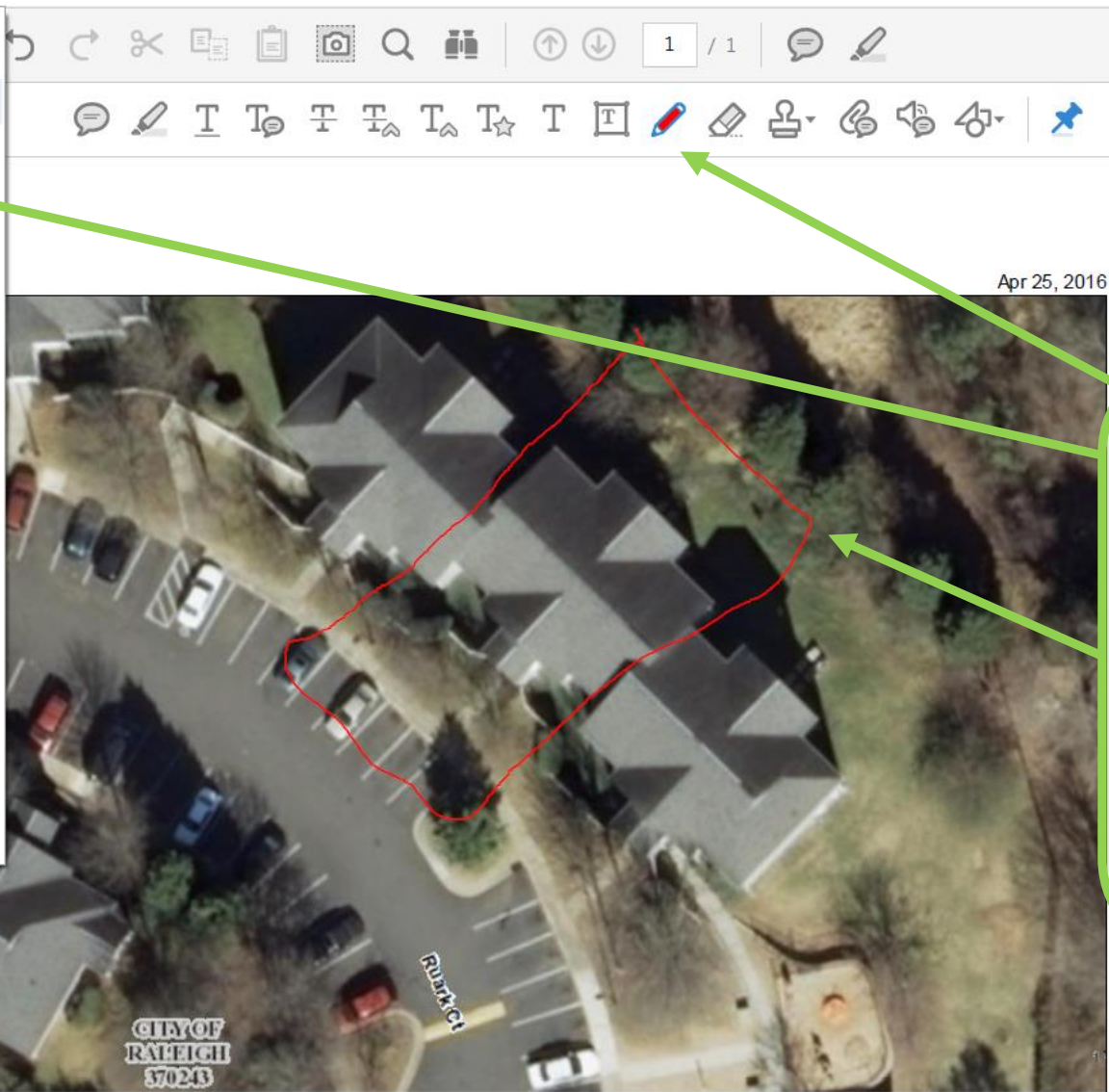
3 C:\...\Product Informati...Guild for CPLP.pdf

4 W:\HOPD\AHOP\...\CPLP-DeedOfTrust.pdf

5 W:\HOPD\AHOP\...\CPLP-PromissoryNote.pdf

View All Recent Files...

Exit
Ctrl+Q



Click the Red Pencil, Draw the Property Boundaries, and then Save. It's now ready to upload as your flood map.

Legend

Panel

Political Areas

Stream Centerline

Cross Sections

Levee

Flood Hazard Areas

AE

Floodway (AE)

0.2 % Chance Annual Flood Hazard

Future Conditions 1% Annual Chance Flood Hazard

North Carolina Floodplain Mapping Program

STEP 2: Submit Underwriting Package

Information needed to make loan decision & commit funds

What's Needed:

- Documentation for Household Income & Home Inspection(s)
- Documentation for Home buyer Education & Counseling
- **Three (3) Documents To Be Signed by Borrower**
- Other documentation

Submit **21 to 30** days prior to anticipated closing

Typical turn around time: **2-3** business days

HOME Buyer Written Agreement

Discloses affordability provisions and period:

- Home must be **Principle Place of Occupancy** or **RECAPTURE** will be triggered (*i.e. All outstanding SHLP \$ Must be Repaid by Borrower*)
- Home may not be rented or used for business during affordability period (DEFAULT)
- Does not restrict who can purchase home if sold

Amount of Assistance:	Affordability Period:
More than \$40,000	15 years
More than \$15,000	10 years
Less than \$15,000	5 years

Borrower Affidavit

«Program.ProgramName» Borrower Affidavit

I, «Borrower.FullName» and I, «CoBorrower.FullName», “the Applicant(s)”, have applied for homebuyer assistance offered by the North Carolina Housing Finance Agency, “NCHFA”, for the purchase of the property located at:

«Property.FullAddress»

I attest that the following statements will be true about my household as of the date of closing:

Homebuyer Education & Housing Counseling

The Applicant(s) have completed «LPUnit.EducationHoursFormatted» hours of formal homebuyer education within the past 12 months.

Homebuyer Education Provider: «LPUnit.EducationProvider»

Completed On: «LPUnit.DateEducationComplete»

In addition, the Applicant(s) completed «LPUnit.CounselingHoursFormatted» hours of one-on-one counseling provided by: «LPUnit.HousingCounselorName»

Select which below is applicable **if** it applies to your situation:

- ☐ I have already paid \$ _____ to _____ and/or
- ☐ I will pay at closing \$ _____ to _____ or
- ☐ I have **not** paid fees|

for homebuyer education, housing counseling services, and/or credit review as needed for application for financing.

Verification of
Homebuyer
Education &
Counseling
completed

FEES! If not
disclosed, they
cannot be
charged.

Borrower Affidavit

- Child Support must be accurate to what is received & show **correct # of children** (from **INCOME** section of portal)
- Marital Status (**Must be Accurate**)
 - Property that is acquired during marriage by one or both spouses, and owned on the date of separation, may be defined as marital property subject to the equitable distribution law of North Carolina.

Child Support

The Applicant(s) have «LPUnit.ChildSupportCount» Child(ren) and receive «LPUnit.ChildSupportAmount» per year.

Marital Status

I, «Borrower.FullName», am currently «Borrower.MaritalStatusDesc».

I, «CoBorrower.FullName», am currently «CoBorrower.MaritalStatusDesc».



Addendum to Sales Contract

The primary protections granted in the document are for the **benefit of the seller**:

- The seller has a right to know the **fair market value** (appraised value) for any home being purchased with federal funds.
- Both parties acknowledge that the transaction is **voluntary** and both parties are aware of the value.
- **NO** requirements that the sales price be adjusted based on the fair market value.
- The seller, upon being informed of the value, may choose to terminate the contract.
- Because the transaction is voluntary for both parties, **no** relocation protections are granted.

Buyer's Certification:

I, (the Buyer), am using federal funds through the HOME program to assist me in acquiring your property.

Please be informed of the following:

1. I do not have the right of eminent domain and, therefore, will not acquire the property that you (the Seller) have offered for sale if negotiations fail to result in an amicable agreement; and,
2. The property you (as Seller) have for sale is estimated to have a fair market value of [REDACTED] and,
3. Even though federal funds will be used in the acquisition of your property, you (the Seller) WILL NOT be entitled to any relocation benefits.

STEP 3: Scheduling Closing Date

Once loan conditionally approved, Member needs to **review all loan info** and update in portal as needed.

Then Member selects closing date based on availability on the **Portal Closing Calendar**. NCHFA requires *at least 6 agency business days* notice to process closing documents

**NOTE: Please be aware of holidays & black out periods at the end of the fiscal and calendar years.*

After date selected, NCHFA paralegal will send **Pre-closing Instructions** to Closing Attorney.

1. Attorney and member supply loan documents and building certifications
2. No more than 30 days after closing

Unit Financing Summary


Sales Contract Date:		04/04/2016	
LTV Calculation		Expense	Amount
Total Loans	\$138,000.00	Sales Price	\$140,000.00
Appraised Value	\$160,000.00	Plus Closing Costs	\$2,000.00
LTV	86.25 %	Plus Prepaid Items	\$2,000.00
		Total Cost To Buyer:	\$144,000.00

Name	Type	Lien Position	Amount
Bank of Metropolis (NCHFA NC Home Advantage)	Loan	1	\$100,000.00
CPLP Loan	Loan	2	\$20,000.00
City of Raleigh (HOME First Time Home Buyer)	Loan	3	\$18,000.00
Xmen Homebuyer Grant	Other Funding		\$4,000.00
Total Funding:			\$142,000.00
Funds Needed at Closing:			\$2,000.00

Make certain that all unit financing details listed above are accurate. If changes need to be made, click Update Underwriting and make any corrections. These amounts will be verified against the closing documents, and errors may cause unnecessary delays.

If accurate, enter in the Confirmed Closing Date. Days that are greyed out in the calendar are unavailable to request as a closing date.

By clicking Submit, you are acknowledging that the unit financing has been reviewed and is accurate.

 Update Underwriting

Confirmed Closing Date *

06/01/2016

 Submit

After underwriting approval, Member can select closing date.

VERIFY unit financing is **CORRECT**. If not, click **“Update Underwriting”** & resubmit PRIOR to scheduling closing.

Unavailable dates will appear gray on the calendar.

Actions

 Submit Closing Date

May 2016

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

05/03/2016

 Submit

STEP 4: Submitting Post Closing Docs

- Confirm loan has closed within **24 hours** of closing with assigned paralegal.
- Return copies of loan documents to NCHFA **within 5 business days of closing.**
- All loan documents, including recorded documents must be received and approved prior to receiving Member fee.

- **RETURN OF DOCUMENTS:** The following documents **MUST** be returned to NCHFA within **five (5) business days** of closing:

1. Copy of Executed Promissory Note
2. Copy of Recorded Deed of Trust
3. **Recorded** Declaration of Restrictive Covenants (original or copy)
4. Evidence of Hazard Insurance with acknowledgement of Lender's Loan interest(s). Minimum amount of policy: sufficient to cover total replace costs of dwelling
5. Copy of Executed Loan Closing Disclosure for Closing

All loan documents should be sent to:

North Carolina Housing Finance Agency or selewis@nchfa.com
Attn.: Stacy Lewis
3508 Bush Street
Raleigh, North Carolina 27609-7509

STEP 5: NCHFA Disbursements

Payments usually processed within 2 weeks of receipt of appropriate docs:

- **SHLP Loan Amount** processed after post-closing docs received (5 business days)
- **Member Fee w/o energy efficiency certification fees** processed after post-closing docs received (5 business days)
- **Member Fee w/ energy efficiency fee(s)** processed once proof of certification received (30 to 120 calendar days)

Working In the NCHFA Online Portal

<https://www.nchfa.org/LPPortal>

How do I get a LP Portal Login?

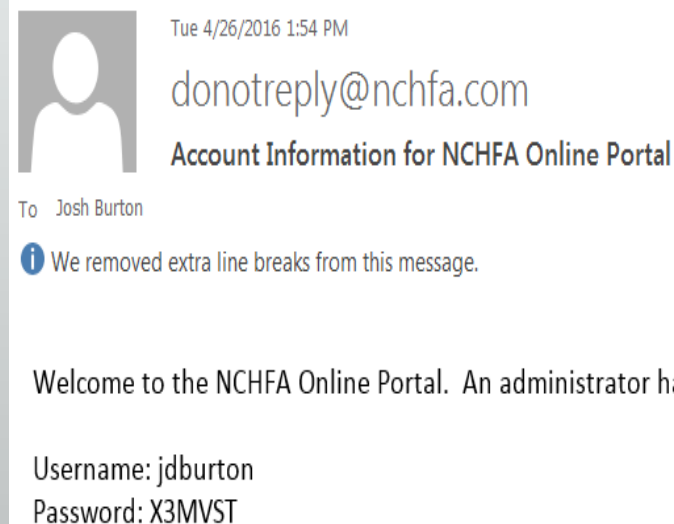
- Partner must be an **ACTIVE** loan pool member (*i.e. renewed CPLP Membership for current year & submitted any required compliance docs*).
- User must complete training provided by **NCHFA staff** OR by **someone at your agency** who completed portal training & is an **active** portal user.
- For more information contact:

Rich Lee → rylee@nchfa.com or

Josh Burton → jdburton@nchfa.com

Who Should Be Logging In?

- The Portal is the **ONLY** way to request loan pool funding
- Messages come to each user with a login by default. You can unsubscribe, or subscribe per loan or per year.
- NCHFA LP Portal website: <https://www.nchfa.org/LPPortal>
- Username & Password emailed to you once NCHFA sets up your portal account.
- We can't see your password, but we can reset it.



What tools do you need to use the portal?

- An internet-connected computer with an up-to-date internet browser.
- A multiple page or high speed scanner
- Adobe Acrobat Reader (or another PDF reader that will allow you to mark a PDF) – This is the free PDF reader loaded on many computers by default.
- An email address to receive notifications.
- Key Websites Used:
 - <https://www.nchfa.org/LPPortal>
 - <http://fris.nc.gov/fris/Home.aspx?ST=NC>
 - <https://www.google.com/maps>

Three Portal Submissions

Reservation Request

No more than 90 days but at least 18 business days before expected closing

Underwriting Package

At least 15 business days prior to expected closing

Scheduling the Closing Date

At least 6 business days notice needed

SIGN IN

Username:

Password:

☐ Keep me logged in

[Forgot Password?](#)

[Forgot Username?](#)

Log In

Login with Your Username & Password

NCHFA Online provides partners and individuals access to programs offered by the North Carolina Housing Finance Agency, including the N.C. Foreclosure Prevention Fund and various Loan Pool Programs.

You must have a valid login to access these services.

If you are a homeowner interested in the N.C. Foreclosure Prevention Fund, please visit the [N.C. Foreclosure Prevention Fund](#) website for information on how to apply.

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

NC
*Foreclosure
Prevention*
FUND

Program *

Program Cycle *

Borrower First Name *

Borrower Middle Name

Borrower Last Name *

Borrower Name Suffix

Property Address *

Property Address 2

Property City *

Property State *

Property Zip *

Property County *

Funding Package *

Complete every field
with a **RED** asterisk

Program Cycle Matters
ONLY Select **CURRENT** Program Year

Notice the dropdown boxes

Select **CORRECT** Funding Package:

STANDARD = Shared 1ST + Optional SV/Green

2nd Amortizing = Shared 2ND + Optional SV/ Green

SystemVision™ Only = SV + Green

IDA Match Only = Matching \$ Only

Click Next

Starting a Reservation

New Community Partners Loan Pool Reservation

Site Name *

Loan Amount *

Site Name =
Neighborhood,
Community or
Project Name

**Enter NCHFA Loan Amount
Up to \$35,000**
**NCHFA will adjust to \$50K
if home is in an
Underserved County*

Some fields reference a list of
previous entries. Please use the
existing entry and don't create
duplicate entries.

CPLP
Marty McFly


CPLP1817
1234 Cool Valley Drive
Hill Valley, NC 27609 - Wake County


9235490-003


Unit Settings 


Pending Setup


Menu


 Dashboard


 Borrower 11


 Co-Borrower ?


 Property 8


 Household 10


 Environmental Review 1


 Funding 2


 Income ?

 Analysis ?


 Education ?

 Closing Attorney ?

 Documents 1

 Messages

Actions

 Submit Reservation

 Cancel Reservation Setup

Dashboard

Loan Status

Pending Setup

General

Loan Amount\$30,000

Assigned ContactMary Moore

Important Dates

Date Reserved--

Date Approved--

Anticipated Closing Date--

Dashboard Updates as File Progresses Forward

of REQUIRED Remaining Questions to Answer

Work from Top Down Answering All the Questions You Can

NCHFA Online Portal: Available Resources

On-site or Remote Portal Training w/ NCHFA Staff

- Typically combined with New Member Training

Upcoming Portal Training Webinar:

- **Thursday, APRIL 30, 2020 from 10 AM - Noon**

Recorded 2018 webinar available on Using the LP Portal:

- <https://register.gotowebinar.com/recording/8960710096731691021>

NCHFA staff can also review your 1st Loan Pool Reservation and Underwriting Package for completeness ***before*** you submit them.

SHLP Closing Tips

Scheduling Closing

- Once the loan is approved a closing date can be scheduled in the portal with at least **6 AGENCY** business days notice.
- **DO NOT SCHEDULE CLOSING UNTIL ALL FINANCING IS APPROVED**
- **REVIEW & UPDATE** the Unit Financing Summary before you select a closing date.
- If the Unit Financing Summary is incorrect you **MUST** update underwriting before you select a closing date.
- If you schedule the closing and the Unit Financing Summary is incorrect, it may **DELAY THE CLOSING**.

Menu

Dashboard

Borrower

Co-Borrower

Property

Household

Environmental Review

Funding

Income

Analysis

Education

Closing Attorney

Documents

Messages

Actions

Submit Closing Date

Review and Submit

Unit Financing Summary

Sales Contract Date:

LTV Calculation

Total Loans

Appraised Value

LTV

\$110,900.00

\$0.00

0.00 %

Expense

Sales Price

Plus Closing Costs

Plus Prepaid Items

Total Cost To Buyer:

Amount

\$110,900.00

\$0.00

\$0.00

\$110,900.00

Name

Type

Lien Position

Amount

vipykis vov wakisute us hywa jy (Habitat for Humanity)

Loan

1

\$80,900.00

SHLP Loan

Loan

1

\$30,000.00

Total Funding:

\$110,900.00

Funds Needed at Closing:

\$0.00

Make certain that all unit financing details listed above are accurate. If changes need to be made, click Update Underwriting and make any corrections. These amounts will be verified against the closing documents, and errors may cause unnecessary delays.

If accurate, enter in the Confirmed Closing Date. Days that are greyed out in the calendar are unavailable to request as a closing date.

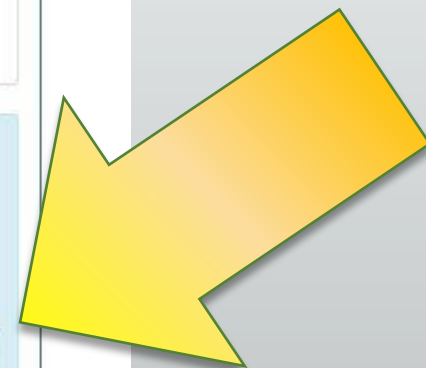
By clicking Submit, you are acknowledging that the unit financing has been reviewed and is accurate.

Update Underwriting

Confirmed Closing Date *

04/15/2016

Submit



Scheduling Closing

- The scheduling calendar will only show available dates for closing. Dates shown in **GREY** are **not available**.
- Once you have selected a date, the screen will change to show that your closing has been scheduled. You will not receive any further confirmation of closing.
- If the closing date changes **after** it has been scheduled in the portal, please send a portal message requesting the new date.
- Closing dates **cannot** be scheduled through portal messages or e-mail.

Make certain that all unit financing details are correct. Underwriting and make any corrections. This step is critical to avoid cause unnecessary delays.

If accurate, enter in the Confirmed Closing date.

By clicking Submit, you are acknowledging

May 2016						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Confirmed Closing Date *

05/03/2016

Submit

Closing Date Scheduled

Your closing date has been scheduled for 4/29/2016.

Pre-Closing Instructions

- Once closing is scheduled Pre-Closing Instructions are sent to **closing attorney** and partner.
- Pre-Closing Instructions will list all documents that need to be submitted prior to closing (1st page).
- All required documents should be submitted for review to NCHFA's assigned paralegal **at least 3 Agency business days** prior to closing.

***Closing will be *re-scheduled* if this deadline is not met.**

Note and Deed of Trust Requirements

- Participation Agreement Instructions are located on the last page of the Attorney Closing Instructions.
- These instructions include specific language that NCHFA requires in the Note and Deed of Trust.
- These requirements should only be added to the participation loan Promissory Note and Deed of Trust.

Loan Estimates and Loan Closing Disclosures

- In compliance with the Consumer Financial Protection Bureau's (CFPB) rules and regulations, the Agency requires all applicants receiving a participation first mortgage loan to receive a Loan Estimate Disclosure (LE) and a Loan Closing Disclosure (CD).
- The Agency reviews the LE and CD prior to closing to make sure we are comfortable with the disclosure and transaction. **We do not review for CFPB compliance.**
- CFPB has a great resource for answering questions concerning LEs and CDs at: <https://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/tila-respa-disclosure-rule/>

Loan Estimate Disclosure

- For “Loan Type” Seller Financed cannot be used as the Agency is a participating lender and is not an owner of the property being sold.
- Be careful to make sure the information disclosed is correct and not under-estimated. The Agency will look to the Partner to pay closing costs on behalf of the borrower if certain costs are greater than what was disclosed.
- The Loan Estimate for the Participation loan should not include any fees for subordinate mortgages.
- **An Loan Estimate is NOT a commitment to make the loan, nor is it a loan approval!**

Loan Closing Disclosure

- The Agency requires that the borrower be in receipt of the final, fully-completed Loan Closing Disclosure at least three business day prior to closing.
- Do not delay sending the CD to the borrower if you are waiting on the Agency to review closing documents.
- The Agency will be verifying that the loan amount on the CD matches figures on the Unit Financing Summary.

Loan Closing Disclosure

- If you have any subordinate mortgage, including Habitat loans, those loan must be a on separate CD or HUD. **No fees for subordinate mortgages can be collected on the participation CD unless they are seller paid.**
- Consult your attorney as to which document is appropriate for your subordinate loan (i.e. HUD-1/HUD-1A or Loan Closing Disclosure)

Loan Documents and Authorization to close

- Once all documents are received and approved, Deed Restrictions and authorization to close will be sent to closing attorney.
- If any changes are made to the documents submitted for review, including closing date, the documents must be re-submitted to NCHFA for review and a new authorization to close.
- If closing does not close as scheduled the assigned paralegal must be notified immediately.

SystemVision™

- Pre-Closing Instructions will list all documents that need to be submitted prior to closing (1st page).
- For SystemVision™ only, the documents NCHFA requires before closing are a copy of the title commitment & the HUD-1/HUD-1A.
- All required documents, should be submitted for review to NCHFA's assigned paralegal **at least 3 Agency business days** prior to closing.
- Once the title commitment and HUD-1/HUD-1A are received & approved the assigned paralegal will send the Promissory Note, Deed of Trust, Declaration of Restrictive Covenants and W-9 to closing attorney.
- NCHFA provides the documents for SystemVision™ Only loans. The \$1,000.00 loan should **NOT** be included with HFH's 1st mortgage.

Post Closing

- Confirm loan has closed within **24 hours** of closing with assigned paralegal.
- Return copies of loan documents to **Laura Altimare, Program Documentation Specialist** within **5** business days of closing.
- All loan documents, including recorded documents must be received and approved prior to receiving member fee.

- **RETURN OF DOCUMENTS:** The following documents **MUST** be returned to NCHFA within **five (5)** **business days** of closing:

1. Copy of Executed Promissory Note
2. Copy of Recorded Deed of Trust
3. **Recorded** Declaration of Restrictive Covenants (original or copy)
4. Evidence of Hazard Insurance with acknowledgement of Lender's Loan interest(s). Minimum amount of policy: sufficient to cover total replace costs of dwelling
5. Copy of Executed Loan Closing Disclosure for Closing

All loan documents should be sent to:

North Carolina Housing Finance Agency or selewis@nchfa.com
Attn.: Stacy Lewis
3508 Bush Street
Raleigh, North Carolina 27609-7509

What Documents Are Required Post-Closing?

- Deed of Trust (Copy - Recorded)
- Hazard Insurance
- Loan Closing Disclosure (Copy of Final)
- Promissory Note (Copy - Signed)
- Restrictive Covenants (Recorded)
- Green Building Certification (only for Green Building Certified Properties)
- System Vision Certification (only for SystemVision Certified Properties)

Closing related documents should be provided by attorney & are clearly detailed in closing instructions.

Resource Info & SHLP Program Contacts

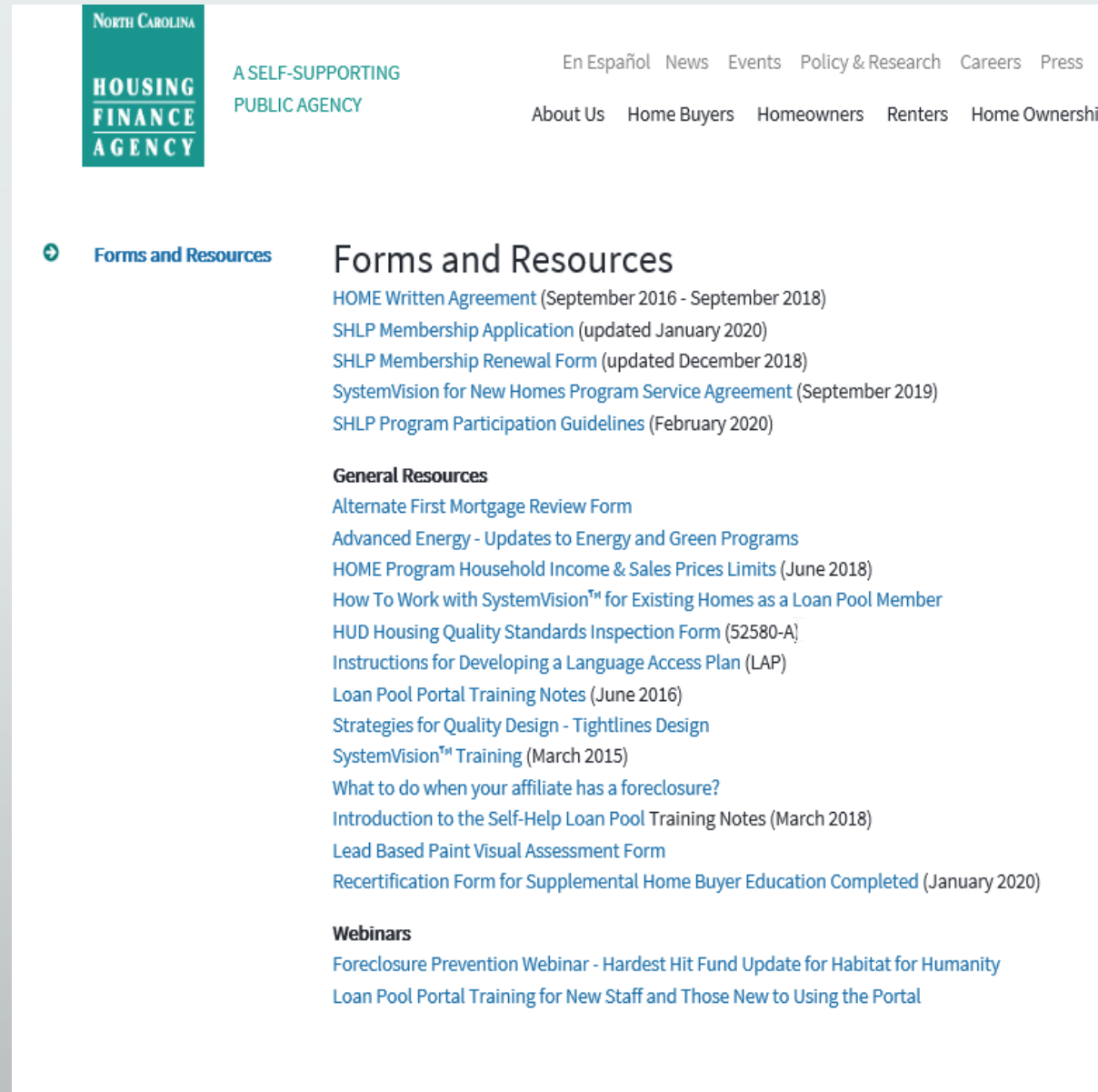
SHLP Resource Information

For more information, please refer to the current **SHLP Participation Guidelines**. Can download from the **SHLP Forms & Resources** section of NCHFA website:

<https://www.nchfa.com/homeownership-partners/community-partners/community-programs/self-help-loan-pool/forms-and-resources>



Other SHLP Resources:



The screenshot shows the North Carolina Housing Finance Agency website. The header includes the agency logo, the text 'A SELF-SUPPORTING PUBLIC AGENCY', and navigation links for 'En Español', 'News', 'Events', 'Policy & Research', 'Careers', 'Press', 'About Us', 'Home Buyers', 'Homeowners', 'Renters', and 'Home Ownershi'. The main content area is titled 'Forms and Resources' and lists several documents: 'HOME Written Agreement (September 2016 - September 2018)', 'SHLP Membership Application (updated January 2020)', 'SHLP Membership Renewal Form (updated December 2018)', 'SystemVision for New Homes Program Service Agreement (September 2019)', and 'SHLP Program Participation Guidelines (February 2020)'. Below this is a 'General Resources' section with links to 'Alternate First Mortgage Review Form', 'Advanced Energy - Updates to Energy and Green Programs', 'HOME Program Household Income & Sales Prices Limits (June 2018)', 'How To Work with SystemVision™ for Existing Homes as a Loan Pool Member', 'HUD Housing Quality Standards Inspection Form (52580-A)', 'Instructions for Developing a Language Access Plan (LAP)', 'Loan Pool Portal Training Notes (June 2016)', 'Strategies for Quality Design - Tightlines Design', 'SystemVision™ Training (March 2015)', 'What to do when your affiliate has a foreclosure?', 'Introduction to the Self-Help Loan Pool Training Notes (March 2018)', 'Lead Based Paint Visual Assessment Form', and 'Recertification Form for Supplemental Home Buyer Education Completed (January 2020)'. A 'Webinars' section at the bottom lists 'Foreclosure Prevention Webinar - Hardest Hit Fund Update for Habitat for Humanity' and 'Loan Pool Portal Training for New Staff and Those New to Using the Portal'.

Forms and Resources

- [HOME Written Agreement](#) (September 2016 - September 2018)
- [SHLP Membership Application](#) (updated January 2020)
- [SHLP Membership Renewal Form](#) (updated December 2018)
- [SystemVision for New Homes Program Service Agreement](#) (September 2019)
- [SHLP Program Participation Guidelines](#) (February 2020)

General Resources

- [Alternate First Mortgage Review Form](#)
- [Advanced Energy - Updates to Energy and Green Programs](#)
- [HOME Program Household Income & Sales Prices Limits](#) (June 2018)
- [How To Work with SystemVision™ for Existing Homes as a Loan Pool Member](#)
- [HUD Housing Quality Standards Inspection Form](#) (52580-A)
- [Instructions for Developing a Language Access Plan \(LAP\)](#)
- [Loan Pool Portal Training Notes](#) (June 2016)
- [Strategies for Quality Design - Tightlines Design](#)
- [SystemVision™ Training](#) (March 2015)
- [What to do when your affiliate has a foreclosure?](#)
- [Introduction to the Self-Help Loan Pool Training Notes](#) (March 2018)
- [Lead Based Paint Visual Assessment Form](#)
- [Recertification Form for Supplemental Home Buyer Education Completed](#) (January 2020)

Webinars

- [Foreclosure Prevention Webinar - Hardest Hit Fund Update for Habitat for Humanity](#)
- [Loan Pool Portal Training for New Staff and Those New to Using the Portal](#)

Additional resources on the **SHLP Forms & Resources** page include:

- HOME Program HH Income & Sales Price Limits
- HQS Inspection Form
- Recertification Form for Supplemental HB Education Completed

NCHFA Loan Pool Program Contacts

Program Questions & Emergencies

- Josh Burton, HOC Team Leader @ 919-877-5678 or jdburton@nchfa.com
- Rich Lee, Sr. Community Partner Coord. @ 919-877-5688 or rylee@nchfa.com

IF you cannot reach Josh or Rich:

- Kim Hargrove, Team Leader – Documentation & Compliance @ 919-877-5682 or kchargrove@nchfa.com

Underwriting Questions

- Mark Lindquist, Sr. Compliance Coordinator @ 919-501-4263 or mwlindquist@nchfa.com
- **Vedera Mimms**, Program Compliance Underwriter @ 919-877-5655 or vcmimms@nchfa.com

NCHFA Loan Pool Program Contacts:

Reservation & Payments

- Deborah Hamilton, Sr. Program Documentation Specialist @ 919-877-5709 or dmhamilton@nchfa.com

Closing Documents

- Liz Hair, NCHFA Paralegal @ 919-877-5712 or echair@nchfa.com

Review of Post Closing Docs & Energy Certifications

- **Laura Altimare**, Program Documentation Specialist @ 919-981-2649 or lmaltimare@nchfa.com

NCHFA Loan Pool Program Contacts

SHLP Loan Payoff Questions

- Mary Moss, Servicing Analyst – Reporting & Special Projects @ 919-877-5697 or mgmoss@nchfa.com

Potential Foreclosures & Servicing

- Hal Wright, Sr. Servicing Analyst – Collections & Special Projects @ 919-877-5690 or hewright@nchfa.com

Thank You

We appreciate your partnership

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

