AHAC Homework -- Home Repair Programs

If you are able to research one of these programs, put your name under the Program Name, thanks!

Program Name	Eligible Activities	Eligibility Demographics	Total Project Cap	Lien Cap	Repayment	Total Annual available funds	Other
COA CDBG	Home repair	At or below 80% AMI	Not outlined in policy which is for repair/rehab.	$25,000	Due upon sale, unless transferred to a CDBG qualified household	Varies year to year. $1 M or less for all approved programs combined.	Policy: CDBG Policy Updated Oct…
Renew NC single-family R&R	Home repair for storm related damage, and other repairs to bring unit into code compliance	120% AMI and below. Funding prioritized to 60% AMI and vulnerability factors (over 62, child in the home, disability/accessibility need)	$50,000 for repairs/rehab $450,000 for home replacement.		3 year unsecured, forgiveable promissory note.	$800 M for a 29 county region.	https://renewnc.org/single-family-housing-program/ When the estimate of repairs exceed $50,000, home replacement is mandated. eligible homeowners who are awarded the grant are expected to remain in the house for 3 years
COA post-Helene bond allocation *Sasha will complete*	Storm related home repairs that qualify for capital expenditures.	HH must be at or below 80% AMI		$50,000		$1,465,000	
Buncombe County AHSP	• May include repairs for life safety issues; and • May be used for retrofitting units for needs of individuals with disabilities.	HH at or below 80% AMI	• $25K non-Helene repairs • $50K Helene related	• $15K for both storm and non-storm	Tiered re-payment After 3 years forgiven.	Varies year to year based on considerations of other	

	• May be used for Helene related repairs			repairs		applications, and overall availability.	
Buncombe County - CDBG-NR				$5000		Program had $400,000 available at the time.	
DOE Weatherization Grants Jane C.	• Home improvements that result in safer and more energy efficient homes. (e.g., air sealing walls, floors and ceiling; insulating attics, walls, floors, heating ducts, pipes & water heaters; etc.) • Repair or replace faulty, non-functioning heating and air systems	• HH at or below 200% of federal income guidelines • Families receiving SSI, TANF, SNAP; are eligible • Priority is given to elderly, disabled, homes with young children and high energy burden • Serves residents in Buncombe	Project dependent (not listed on website)	N/A	N/A	$1.5 million budget	• Renters can receive services • Community Action Opportunities (CAO) receives Department of Energy and Department of Health and Human Services funds administered by NC Department of Environmental Quality-Weatherization Assistance Program.
NCHFA - ESFRL (*additional info*) Jane C.	• Major Single-Family home repairs (SF Rehab)	NC elderly or disabled homeowners w/ incomes ≤ 80% AMI	• Rehab hard cost budget of up to $70,000 per unit, *and* • Soft cost budget up to $14,000 per unit		Secured but ***interest-free, deferred and forgiven loan***, to pay for necessary repairs focused on health and safety • annual forgiveness amnt = $14k/yr	2027: $4.27M **$182,000 annual allocation per group** (number of organizations serving a given county to two); *with potential for additional allocation - see "Other" table*	Assistance is provided through local governments or nonprofit agencies that partner with NCHFA (***none currently listed as representing Buncombe County - Land of Sky Regional now participating***) Groups with the capacity to use their $182,000 allocations immediately will be able, with reasonable limitations, to keep

					(i.e., max loan length is 5 years for a $70k loan)	*section*	rehabilitating additional homes until the increased pool funds ($4.266 million in the 2027 cycle) are all committed Proposed action: contact NCHFA representatives *Mike Handley, 919-877-5627, Sarah Zinn 919-578-3580, or Donna Coleman, 919-981-5006*
NCHFA - URP Scott A.							
Healthy Opportunities Pilot PAUSED as of July David	• Support for finding stable, long-term housing. • One-time security deposit and first month's rent. • Move-in support, such as arranging for a moving company. • Help setting up utilities and getting furniture. • Healthy home goods, such as an air purifier or a new mattress. • Home inspection to ensure safety and quality. • Help with home issues	The Healthy Opportunities Pilot (HOP) program services are available to eligible NC Medicaid members living in a pilot region with at least one qualifying health condition and one social risk factor. To learn more, see Am I Eligible.	10k		foregiven		

	like mold. • Home accessibility and safety modifications. • Short-term post-hospitalization housing.						

Notes:

Eligible Activities - What activities are allowed under the program guidelines?

Eligibility Demographics - What populations are eligible for home repair? This could include income caps, age groups(e.g., programs for seniors), or other target populations.

Total Project Cap - Total amount per home repair project allowed

Lien Cap - What amount is allowed to be spent before a lien is put on the property? This is important because some families do not want liens placed on their properties, which can limit their participation in the program.

Repayment - Is repayment required by the homeowner? Is there forgiveness after a specific period of time?

Total Annual available funds - Some programs make funds available on an annual basis.

Other -