



3508 Bush Street
Raleigh, NC 27609
919-877-5700
www.HousingBuildsNC.com

MEMORANDUM

TO: Interested Parties

FROM: Sonia B. Joyner, Director of Home Ownership Programs

DATE: November 17, 2025

SUBJECT: Notice of Funds Available under the Urgent Repair Program

I am pleased to announce that the North Carolina Housing Finance Agency (the Agency) proposes to make funds available for the 2026-2027 Urgent Repair Program (URP27). Program funding enables recipient organizations to provide deferred, forgiven loans of up to \$15,000 for emergency home repairs and modifications to very low-income owner-occupied homes. Eligible households are those with one or more fulltime household members with special needs (e.g., elderly, disabled, and/or Veteran fulltime household members or a child 6 years of age or under living in the home with lead hazards). Household incomes cannot exceed 50% of area median income.

Nonprofit organizations, local governments and regional councils of government with the technical capacity to manage residential construction projects are eligible to apply. Eligible applicants must cover service areas with a population of 5,000 or greater.

The maximum funding amount is \$330,000 for projects serving two or more counties in their entirety, and \$165,000 for projects serving a single county. The minimum funding allocation is \$99,000.

Potential applicants are encouraged to register for the URP27 Application Guideline Webinar, which will be presented on Tuesday, December 16, 2025 at 10:00 AM. You can register for the URP27 Application Guideline Webinar by clicking the following link: [URP 2026-2027 \(URP27\) Application Webinar](#). Please register for the Webinar no later than 3:00 PM, December 15, 2025.

Application forms and guidelines will be available on the Agency's website at <https://www.housingbuildsnc.com/home-ownership-partners/community-partners/community-programs/urgent-repair-program/forms-and-resources> after November 17, 2025. Completed applications must be received at the Agency by 5:00 p.m., January 14, 2026. For more information, please call Mike Handley, 919-877-5627, or Sarah Zinn, 919-578-3580.

Sonia B. Joyner

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Director of Home Ownership Programs