



***Essential Single-Family Rehabilitation
Loan Pool – Disaster Recovery***

ESFRLP-DR

Administrator's Manual

January 2017

NORTH CAROLINA

**HOUSING
FINANCE
AGENCY**

Administrator's Manual

North Carolina Housing Finance Agency

Essential Single-Family Rehabilitation

Loan Pool – Disaster Recovery (ESFRLP-DR)

January 2017

North Carolina Housing Finance Agency

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NORTH CAROLINA HOUSING FINANCE AGENCY

**Essential Single-Family Rehabilitation
Loan Pool – Disaster Recovery (ESFRLP-DR)
ADMINISTRATOR'S MANUAL**

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Introduction and Background

INTRODUCTION AND BACKGROUND

INTRODUCTION

This Administrator's Manual contains the Essential Single-Family Housing Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR) Guidelines (the "Guidelines") along with many of the forms and documents needed to successfully operate your ESFRLP-DR project. In addition, a very useful alphabetical index is provided at the end of the Guidelines. Members are encouraged to call or write the [North Carolina Housing Finance Agency](#) (the "Agency") with any questions regarding interpretations of Program Guidelines, documents or forms. The Agency will assign a team member to serve as your "case manager", your primary contact person for matters relating to the Program. Generally, all correspondence should be directed to your case manager. Case managers are: Senior Housing Rehabilitation/Supportive Housing Officer Chuck Dopler (919-981-5008), Community Development Coordinator Donna Coleman (919-981-5006), Housing Rehabilitation Officer Dan McFarland, (919-875-3753), and Manager of Housing Rehabilitation Mike Handley (919-877-5627). Mike Handley serves as the Disaster Recovery Program Coordinator.

BACKGROUND

Hurricane Matthew was one of the strongest hurricanes to form in the Atlantic Ocean in a decade. Along with Tropical Storms Julia and Hermine, it caused widespread heavy rainfall, record flooding, and dozens of deaths in North Carolina. Additionally, the wildfires in the western part of the State burned tens of thousands of acres and destroyed hundreds of structures. Through the Disaster Recovery Act of 2016, the General Assembly has authorized an allocation of \$20 million to the Agency through the North Carolina Housing Trust Fund to help many of those in our state who have suffered from these disasters. The Agency proposes to make a total of \$15 million dollars available to eligible organizations for the rehabilitation of owner-occupied homes in disaster-affected counties under the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR).

Pool Members who find the ESFRLP-DR a valuable adjunct to their prime missions will want to educate their local elected representatives as to its value and the need for continued support for the [NC Housing Trust Fund](#).

Program Guidelines

NORTH CAROLINA HOUSING FINANCE AGENCY

Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

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1. GOALS, OBJECTIVES & FUNDING SOURCES

1.1 Goals

The goals of the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR) are:

- to enable organizations skilled in low-income housing rehabilitation to aid those victims of the floods that followed Hurricane Matthew, Tropical Storms Julia and Hermine for whom all available recovery resources were sought, but deemed insufficient, to adequately address rehabilitation needs; and,
- to alleviate housing conditions that pose an imminent threat to life or safety.

1.2 Objectives

The Objectives of the Program are:

- to promote recovery assistance to flood victims;
- to serve households at or below 100% of area median incomes;
- to assist homeowners in safely rehabilitating their flood-damaged homes; and,
- to create a responsive disaster recovery single-family housing rehabilitation program that complements other recovery assistance resources.

1.3 Funding Sources

Funding for the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR) cycle is from the State appropriated [North Carolina Housing Trust Fund](#) which does not have a CFDA number. Part B, Section 2 of your Funding Agreement details the specific source of funds used in funding your project, consistent with the required contract provisions outlined in [09 NCAC 03M.0703](#).

2. PROGRAM REQUIREMENTS

2.1 Eligible Activities and Uses of Funds

- 2.1.1. Members may use Program funds to affect the rehabilitation of owner-occupied site-built or modular dwelling units in accordance with the Member's approved Application for Funding and these Program Guidelines. New construction and replacement housing are not eligible.
- 2.1.2. Manufactured housing units that are real property are eligible for rehabilitation with assistance of \$25,000 or greater if they meet all other program requirements. Manufactured housing units that are not real property are eligible for rehabilitation with assistance of less than \$25,000 if they meet all other program requirements.
- 2.1.3. The maximum amount of Program assistance attributable to hard costs is \$40,000 per housing unit. Variances from this maximum will be considered on a case by-case basis where certain exceptional expenditures, such as water and/or sewer installations or excessive lead-based paint remediation costs are necessary.
- 2.1.4. The minimum amount of Program funds that can be spent on rehabilitation hard costs for any assisted dwelling unit is five thousand dollars (\$5,000).
- 2.1.5. Eligible repairs must meet the goals of section 1.1 above and rectify deficiencies to meet the Essential Property Standard or a local applicable minimum housing standard.
- 2.1.6. Hard costs are defined, in the case of an independent private contractor performing the repair work, as the contract price; or, in the case of Member work crews performing the repairs, as the direct costs associated with the repairs including labor, materials, mileage, and tool rental (see section 4.2.2.2 below).
- 2.1.7. Hard costs can also pay for reasonable, temporary relocation costs in accordance with an Agency-approved written relocation plan.
- 2.1.8. Program funds must be used either for hard costs or for program support associated with Program-eligible repairs or modifications.
- 2.1.9. Program support includes the salaries and benefits for staff (or consultants) directly involved in Program activities (e.g., generating work write-ups, cost estimates, inspections, qualifying applicants, monitoring and overseeing repair work, providing clerical support) and office supplies and materials consumed in carrying out the Program-eligible repairs.

2.1.10. Program soft costs are the reasonable and necessary support costs directly associated with the rehabilitation of eligible units. Soft costs are paid on a unit-by-unit basis in accordance with the ESFRLP-DR Member's Agency-approved ESFRLP-DR Budget for Soft Costs, as referenced in the Funding Agreement and cannot exceed \$10,000.

Potential eligible Soft Costs include:

- Outreach & Advertising
- Environmental Review Preparation
- Asbestos Testing/Clearance
- Radon Testing
- LBP Inspection/Risk Assessment
- LBP Clearance
- Loan Document Execution; recording & legal fees
- Pre-rehab Inspection including scope of work
- Work Write-ups
- Cost Estimate
- Project & Construction Management
- Flood Insurance (units in Flood Hazard Zones)
- Post-rehab Value Estimate

2.1.11. ESFRLP-DR funds may not be used to pay for administrative expenses.

2.1.12. Members may request reimbursement of soft cost expenses for assisted units that do not meet the Essential Property Standard due to no fault of the Member. A first-come, first-served "limited pool" of funds has been set aside for this purpose. Members may receive only partial reimbursement of their expenses or no reimbursement if the pool is exhausted.

2.2 Prohibited Activity

2.2.1. Program funds must not be used on any dwelling unit for which other sources of state or federal assistance (such as an SBA loan or FEMA grant) are available at the time to pay for similar repair work.

2.2.2. None of the funds provided under the Program shall be used for any partisan political activity or to further the elections or defeat of any candidate for public office.

- 2.2.3. There shall be no religious instruction conducted in connection with activities under the Program.
- 2.2.4. The Member will not discriminate against any person employed in the performance of the Program, or against any applicant for assistance under the Program because of race, sex, age, creed, color, physical handicap or national origin.
- 2.2.5. No employee, officer or agent of the Member shall participate in the selection, or in the award or administration of a contract funded by the Program if a conflict of interest, real or apparent, would be involved.
- 2.2.6. Before funds may be disbursed, each private, nonprofit Member must be in compliance with [GS 143C-6-23](#), which requires that the Member submit to the Agency a notarized copy of the Member's policy addressing conflicts of interest that may arise involving any member of the Member's management, board of directors or other governing body. The policy shall address situations where any of these individuals may directly or indirectly benefit, except in their official capacity, from the disbursement of State funds, and shall include actions to be taken to avoid conflicts of interest or the appearance of impropriety.

2.3 Form of Assistance

- 2.3.1. Program assistance provided to owner-occupants must be in the form of a loan covering the hard and soft costs of the ESFRLP-DR funds associated with the repair/modification of the unit. Homeowners will receive an unsecured deferred, interest-free loan. As long as the homeowner is not in default, the loan will be forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero.
- 2.3.2. Members must use the ESFRLP-DR loan documents provided by the Agency in the "[Forms](#)" section of this Manual.

2.4 Eligible Households

- 2.4.1. All units assisted under ESFRLP-DR must be owned and occupied as a primary residence by households affected by Hurricane Matthew, Tropical Storms Julia and/or Hermine.

- 2.4.2. The following are acceptable forms of homeownership: a) Fee simple; b) Inherited property with multiple owners¹; c) Life estate²; d) Inter vivos trust³, also known as a living trust; and e) Beneficiary deed⁴;
- 2.4.3. No household with a gross annual income exceeding one hundred percent (100%) of the area median, as determined by the [U.S. Department of Housing and Urban Development](#) (HUD) and provided by the Agency, with adjustments for family size, can occupy units assisted under ESFRLP-DR. The Income Limits Schedule (see the Income Limits section in this Manual) provides the applicable income limits with adjustments for household size.
- 2.4.4. The following guidelines must be used for income determination:
- 2.4.4.1. Documentation used to determine income eligibility must be current, that is, within 6 months of the date on which funds are committed to the unit.
- 2.4.4.2. Household income is defined as the gross annual income of all household members that is anticipated to be received during the upcoming twelve month period based on the twelve month period preceding the date of application, including recent or imminent changes such as promotion, raise or loss of employment. The income of household members, other than the applicant, who are under 18 years of age or are full time students, is excluded.

¹ *Inherited property.* Inherited property with multiple owners: Housing for which title has been passed to several individuals by inheritance, but not all heirs reside in the housing sharing ownership with other nonresident heirs. (The occupant of the housing has a divided ownership interest.) The Member may assist the owner-occupant if the occupant qualifies and occupies the housing as his or her principal residence, and pays all the costs associated with ownership and maintenance of the housing (e.g., mortgage, taxes, insurance, utilities).

² *Life estate.* The person who has the life estate has the right to live in the housing for the remainder of his or her life and does not pay rent. The Member may assist the person holding the life estate if the person qualifies and occupies the housing as his or her principal residence.

³ *Inter vivos trust, also known as a living trust.* A living trust is created during the lifetime of a person. A living trust is created when the owner of the trust holds legal title and the beneficiary holds equitable title. The person may name him or herself as the beneficiary. The trustee is under a fiduciary responsibility to hold and manage the trust assets for the beneficiary. The Member may assist if all beneficiaries of the trust qualify and occupy the property as their principal residence (except that contingent beneficiaries, who receive no benefit from the trust nor have any control over the trust assets until the beneficiary is deceased, need not be low-income). The trust must be valid and enforceable and ensure that each beneficiary has the legal right to occupy the property for the remainder of his or her life.

⁴ *Beneficiary deed.* A beneficiary deed conveys an interest in real property, including any debt secured by a lien on real property, to a grantee beneficiary designated by the owner and that expressly states that the deed is effective on the death of the owner. Upon the death of the owner, the grantee beneficiary receives ownership in the property, subject to all conveyances, assignments, contracts, mortgages, deeds of trust, liens, security pledges, and other encumbrances made by the owner or to which the owner was subject during the owner's lifetime. The Member may assist if the owner qualifies and the owner occupies the property as his or her principal residence.

- 2.4.4.3. Household income includes wages, salary, overtime pay, commissions, fees, tips, bonuses, interest, dividends, Social Security, annuities, pensions, retirement funds, insurance policy dividends, disability benefits, alimony, child support, regular contributions from persons not occupying the unit, and public assistance allowances.
- 2.4.4.4. Household income excludes casual or sporadic gifts, monies received as reimbursement for medical expenses, lump-sum payments such as inheritances, insurance settlements, capital gains, settlements for personal or property losses, educational scholarships, government benefits to a veteran for education, payments to volunteers under the [Domestic Volunteer Service Act of 1973](#), foster child care payments, food stamps and government relocation payments.
- 2.4.4.5. Household income for self-employed persons will be determined by averaging the reported net income on Federal tax returns for the previous two years. If the head of household is self-employed for less than two years, the applicant must submit the most recent year's personal income tax returns.
- 2.4.5. The Member is strongly encouraged to make appropriate referrals to human service agencies in the local area when, in the process of qualifying an applicant and repairing the home, a non-housing need becomes known to the Member's staff.

2.5 Repair Standards

Program funds may be used to affect urgently needed repairs or modifications on homes damaged by the floods that followed Hurricane Matthew, Tropical Storms Julia and/or Hermine to meet the Essential Property Standard or the local minimum housing standard. All work done using Program funds must meet the standards of the [North Carolina State Residential Code for One and Two Family Dwellings](#), and be done in compliance with all state or local permitting, inspections, licensing and insurance requirements including the new [Renovation, Repair and Painting rule](#). All work must be performed in a manner that does not endanger the life, health or safety of those doing the work or of the occupants of the dwelling unit.

3. PROGRAM FINANCIAL ADMINISTRATION

3.1 Funding Agreement

- 3.1.1. “Members” are those organizations which have access to the ESFRLP-DR “Pool” for which a funding allocation has been set aside under ESFRLP-DR. All Members must sign a Funding Agreement (the “Agreement”) with the Agency before funds will be released for disbursement. The Funding Agreement is a contract between the Agency and the Member. It will identify the amount of funding allocated to the Member and allow them access to the ESFRLP-DR Pool. It also specifies the proposed use of the funds, the effective date of the Agreement, and the required Date of Completion.
- 3.1.2. Before executing a Funding Agreement, the Member must adopt written policies and procedures meeting Program requirements. These policies and procedures must include:
 - 3.1.2.1. The Member’s financial management system;
 - 3.1.2.2. The Member’s Agency-approved Assistance Policy governing eligibility and priority for Program assistance (see Section 4.1.3); and,
 - 3.1.2.3. The Member’s rehabilitation management system, including its written procurement and disbursement policies, specific to ESFRLP-DR.
- 3.1.3. The Funding Agreement is subject to these ESFRLP-DR Program Guidelines which are incorporated into the Agreement by reference. These Guidelines may be revised by the Agency and the revisions will be forwarded to the Member and made part of the Agreement.
- 3.1.4. The Agency may terminate the Funding Agreement before the Date of Completion if it determines the Member has failed to comply with the conditions of the Agreement or has failed to implement its project consistent with the approved Application for Funding, Post Approval Documentation or Assistance Policy.
- 3.1.5. The Agency or the Member may terminate the Funding Agreement prior to the Date of Completion by mutual consent with 60 days’ notice to the other party, or as otherwise provided by law, when both parties agree that continuation would not produce beneficial results commensurate with the further expenditure of funds.

- 3.1.6. Members are not permitted to assign all or any part of their interest in Funding Agreement or delegate any duty or obligation under the Agreement without prior written approval of the Agency.
- 3.1.7. Members with multi-county service areas will be expected to adhere to an Agency approved selection process whereby funds are distributed within their service area per the schedule outlined in the Member's Post-Approval Documentation.
- 3.1.8. Changes to the Member's approved, written Assistance Policy and/or procurement and disbursement policies, staff assignments, and/or sources or amounts of other funds leveraged must be approved in advance by the Agency. Proposed changes must be submitted via the ESFRLP-DR Request for Project Amendment form with an explanation of the reasons for, and/or advantages of, the proposed change. Requests regarding a proposed change in staffing must be accompanied by resumes of any staff members (or consultants) proposed for ESFRLP-DR roles who were not identified in the Member's original approved Application for Funding.

3.2 Reservation and Disbursements

- 3.2.1. Once a Member has selected each unit to be assisted under ESFRLP-DR, the Member then submits a Reservation Request via the online ESFRLP-DR Partner Portal. The Agency then will approve the unit upon submittal of all required items and determination that the homeowner has not received an SBA loan.
- 3.2.2. Under the original set-aside of \$150,000, each Member may reserve funds, for at least three (3) units, by submitting the above-stated, required documents to the Agency. Members will have six (6) months from the date of the Funding Agreement to reserve funds under their original set-aside. Any funds not reserved by that date will be returned to the ESFRLP-DR Pool and made available to all Members. Funds for additional units may be reserved from the pool on a unit-by-unit, first-come, first-served basis after the Member has completed three (3) units under ESFRLP-DR. No funds may be reserved after December 31, 2018 and all units must be completed and closed out by June 30, 2019.
- 3.2.3. Prior to submitting the first requisition for funds, each Member must submit a completed Signatory Form and Certification card and Direct Deposit form to the Agency with its Post Approval Documentation packet.

- 3.2.4. Disbursements of ESFRLP-DR funds will be made to Members by electronic transfer, once a completed and authorized Requisition has been received and approved via the ESFRLP-DR Member Portal.
- 3.2.5. Failure of the Member to comply with any requirements of these Guidelines may result in suspension of disbursements, a reduction in the amount of Program monies available and/or other sanctions listed in Section 3.11.5.

3.3 Member Accounts

- 3.3.1. The Member shall establish a Federally-insured master account to hold all ESFRLP-DR funds. Once ESFRLP-DR funds are received, they MUST be expended for eligible costs within twelve (12) days. Any interest earned within the twelve-day period must be treated as program income per Section 3.4, below.
- 3.3.2. Any funds that are “drawn down” and not expended for eligible costs within twelve days MUST be returned to the Agency immediately. Any ESFRLP-DR funds held beyond the 12-day period will be subject to Agency-imputed interest charges.
- 3.3.3. ESFRLP-DR funds for soft costs may be paid from the Member’s account only after a written agreement (see [Written Agreement Member/Contractor](#)) has been entered into between the Member and the entity receiving payment. (e.g. If a consultant is to receive payment for a work write-up, or a lead inspector is to receive payment for a lead inspection, then there must be a written agreement between the Member and the entity providing the service, prior to the disbursement of funds to that entity.) Any such agreement must at a minimum contain a scope of work, an amount to be paid for the services and a schedule with a deadline for completing the tasks. (see Section 3.7.3, below)
- 3.3.4. Furthermore, hard costs for the actual rehabilitation of a unit may be paid from a Member’s account only after the following:
 - 3.3.4.1. A Note (in the full amount of hard and soft costs) and Legal Advice Disclosure has been properly executed (see Section 4.3, below); and
 - 3.3.4.2. A [Contract for Rehabilitation](#) has been executed between the Homeowner and the contractor undertaking the work.

3.4 Program Income

- 3.4.1. Program income is income from monies deposited in interest-bearing accounts and ESFRLP-DR loan payments received. Matching funds are not considered Program income.
- 3.4.2. All program income must be credited to the Member's ESFRLP-DR account and treated as part of its ESFRLP-DR allocation. Any net program income not used for eligible Program activities must be paid to the Agency, along with any unused ESFRLP-DR funds on hand, at the time of submitting a [Certification of Completion and Final Cost](#) form (CCFC). Also, any undisbursed balance of the Member's ESFRLP-DR award will be de-obligated after receipt by the Agency of the Member's CCFC.

3.5 Accounting System Requirements

- 3.5.1. Members must establish and maintain a system (consistent with financial information reported to the Agency) to account for ESFRLP-DR funds separately from funds received from other sources.
- 3.5.2. The accounting system must provide for:
 - 3.5.2.1. accurate, current and complete disclosure of the financial condition and financial results of the project in accordance with the reporting requirements;
 - 3.5.2.2. records that adequately identify the source and application of funds for activities supported by the Program. These records must contain information pertaining to Program awards and authorizations, obligations, unobligated balances, assets, liabilities, expenditures and income;
 - 3.5.2.3. effective internal control over, and accountability for, all funds under this agreement;
 - 3.5.2.4. comparison of actual expenditures with budgeted amounts for the project;
 - 3.5.2.5. accounting records that are supported by source documentation (e.g., invoice, receipts or contracts); and,
 - 3.5.2.6. systematic methods to ensure timely and appropriate resolution of audit findings and recommendations.

3.6 Record Keeping

- 3.6.1. The Member must maintain financial records, case files, statistical records and all other records pertinent to the project for three years from the date of the project closeout letter from the Agency. All records must be sufficient to determine compliance with the requirements and objectives of the Program.
- 3.6.2. The record retention period starts from the date of the project closeout letter. If any litigation, claim or audit, starts before the expiration of the three years, the records must be retained until all litigation, claims and audit findings involving the records have been resolved.
- 3.6.3. Financial records must be made available to the Agency immediately upon request for the purpose of making audits, examinations or reports. All invoices, vouchers, statements of cost and records pertaining to the disbursement of Program funds are subject to audit by the Agency. Failure to comply with this requirement will result in the Agency taking one or more of the actions identified in section 3.11.5.
- 3.6.4. Members performing repairs/modifications themselves or acting as general contractors on their own jobs must maintain an itemized summary account in each case file as per Program Guidelines 4.2.2.2 and 4.2.2.3.

3.7 Procurement

- 3.7.1. To the maximum practical extent Members must promote fair and open competition in the procurement of all goods and services under the Program consistent with [24 CFR 85.36](#) (for units of government), or [24 CFR 84.4](#) (for nonprofit organizations).
- 3.7.2. Members may not incur any Program cost until a Funding Agreement between the Member and the Agency has been executed.
- 3.7.3. Members must establish written ESFRLP-DR specific procedures, consistent with Section 4.2 which provides that proposed procurement and contracting action will be properly managed.
- 3.7.4. Member must use and retain written contracts with all firms providing services for work under the Program.
- 3.7.5. Materials and supplies purchased with funds received under the Program will be accounted for separately from all other material and supplies obtained from any other source.

- 3.7.6. Members should conduct all Project activities fairly, openly (transparently) and competitively so as to eliminate any conflicts of interest and even the appearance of impropriety. In addition, Members that are cities and counties must also comply with state laws applicable to the procurement of supplies, construction and services included G.S. 14-234 (Conflict of Interest) and G.S. 44A-25 through 33 (Model Payment and Performance Bond).

3.8 Financial Audit Requirements

- 3.8.1. Members of ESFRLP-DR must comply with the financial audit provisions provided for by GS 159-34 (for units of local government that are subject to audit and other reporting requirements of the Local Government Commission) or 143C-6-22 (for non-governmental organizations). Because these statutes are subject to change from time to time, please refer to the following websites for the applicable audit requirements: www.treasurer.state.nc.us (units of local government), or <http://www.ncauditor.net/> (non-governmental organizations).
- 3.8.2. Copies of current requirements, GS 159-34, “Annual Independent Audit: Rules and Regulations” and GS 143C-6-22 (“Report on State Funds by Non-State Entities”) and applicable forms are found in the appendices section behind the Program Guidelines.
- 3.8.3. When an auditor’s report or auditor’s statement discloses material noncompliance with the Agreement or material weakness in internal controls, the Member must submit to the Agency, within 60 days of the date of the auditor’s opinion letter or statement, a written response to the auditor’s findings and a plan for corrective action.
- 3.8.4. Non-state entities receiving ESFRLP-DR funds are required to submit compliance reports, as required by 143C-6-22, to the Agency within six (6) months of the end of their fiscal year if they receive, use or expend less than \$500,000 in state or federal pass-through grant funds (from all sources). If they receive, use or expend \$500,000 or more (from all sources) of state or federal pass-through funds then the audit report and required forms should be filed with the State Auditor and the respective state funding agencies within 30 days after the issuance by the auditor, but no later than nine (9) months after the entity’s fiscal year end. Early completion and filing of the audit report is strongly encouraged.

3.9 Monitoring by Member

- 3.9.1. The Agency expects the Member to be active in the project and to adequately train and supervise its staff in the operation of the project.
- 3.9.2. The Member's approved application includes information on its plan for staffing and administering the project. The Member must notify the Agency of any material changes in its work plan or any events that may have a significant impact on the project.
- 3.9.3. When the Agency monitors the Member, and if a lack of proper financial or project controls is observed, the Agency may withhold all Program funds not already disbursed to the Member and require that unused funds be returned promptly to the Agency.
- 3.9.4. Members must monitor and approve the performance of contractors undertaking construction work funded by the Program to ensure that work specification, permits, licensing requirements and insurance requirements are complied with and schedules are met.

3.10 Reporting by Member

- 3.10.1. Members will be provided access and use of an online reporting system for ESFRLP-DR in addition to the Certification of Completion and Final Cost Form (hard copy) which must be submitted manually.
- 3.10.2. The Certification of Completion and Final Cost form must be submitted to the Agency by the project close-out date (within 6 months following the Completion Date specified in the Funding Agreement). The project completion date for ESFRLP-DR projects is December 31, 2018, and the project closeout date is June 30, 2019.

3.11 Monitoring Agency

- 3.11.1. The following criteria will be used in reviewing the Member's performance:
 - 3.11.1.1. conformance with the Member's approved application for Program funds;
 - 3.11.1.2. compliance with the requirements of the Program as stated in the Funding Agreement and Program Guidelines.
- 3.11.2. The Agency will conduct desk audits and site visits to review the performance of Members and to provide technical assistance. The Agency will review the progress made by the Member on its project work plan and will review the Member's financial

management, application processing procedures, construction management system and other control systems.

- 3.11.3. Members will be required to provide the Agency with adequate opportunity to review, remotely or on-site, hard copies of all data, records, and such other information needed for the Agency to conduct the review including, but not limited to the Member's;
 - 3.11.3.1. assistance policy, brochures and records, etc.;
 - 3.11.3.2. construction procedures and contract documents; and,
 - 3.11.3.3. financial records.
- 3.11.4. The Agency will also inspect some of the construction work performed with Program funds to determine if the work is being properly performed.
- 3.11.5. If the Agency determines, based on its review of the Member's performance, that the Member is *not* in compliance with the requirements of the Program, the Agency may:
 - 3.11.5.1. require the Member to submit additional information to determine the reason for the noncompliance, describe actions being taken to correct the problem or document what activities were undertaken;
 - 3.11.5.2. issue a letter of warning advising the Member of the deficiency and identifying possible sanctions if deficiency is not corrected;
 - 3.11.5.3. require the Member to suspend, discontinue or not incur costs for the affected activity;
 - 3.11.5.4. require the Member to reimburse the Agency for any funds improperly expended; or,
 - 3.11.5.5. withhold funds or terminate the Agreement.

3.12 Program Close-out

- 3.12.1. The Member must initiate close-out procedures when the completion date identified in the Funding Agreement is reached.
- 3.12.2. No new rehabilitation contracts obligating any ESFRLP-DR funds may be executed after the date of completion. Loans executed prior to the date of completion may be amended after that date by no more than 10% of the original amount to accommodate necessary changes to the scope of work (change orders).
- 3.12.3. Members must submit the Certification of Completion and Final Cost with a final Project Management Report to the Agency no later than six (6) months following the

date of completion or termination of the Funding Agreement. The Member must also submit revisions and updates of the Certification of Completion and Final Cost that may be necessary because of audits or reporting error.

- 3.12.4. All Program funds not disbursed for eligible construction or program support costs associated with loans executed prior to the date of completion, including all net Program income/interest earned, must be remitted to the Agency with the final Project Management Report and Certification of Completion and Final Cost.

4. PROGRAM ASSISTANCE PROCEDURES

4.1 Selection of Applicants

- 4.1.1. Members must establish an expeditious system for inviting households to participate in the ESFRLP-DR project who were affected by the disaster. Members may draw from existing, or establish new, waiting lists to select eligible applicants, but a system of internal controls must be in place to ensure fair play. Members are required to publicly advertise ESFRLP-DR, so that both those on existing waiting lists and those responding to the public advertisement have equal access to the available assistance.
- 4.1.2. The Member may publicize its participation in the Program and the conduct of activities under the Program without prior review by the Agency, provided that all communications contain the following language: “This program was sponsored by _____, with funds provided by the Disaster Recovery Act of 2016”. Copies of publications or news releases shall be furnished to the Agency.
- 4.1.3. Any policy for screening applications must be contained in a written standard (“Assistance Policy”) adopted by the Member, available to the general public, distributed to every applicant selected for assistance, and applied uniformly. This standard should be consistent with the Member’s approved application and should identify the method of prioritizing applicants. Members may not deny Program assistance on the basis of illegal discrimination.
- 4.1.4. Assisted households must occupy the home affected by Hurricane Matthew, Tropical Storms Julia and/or Hermine (per Section 2.4.1) and must possess an ownership interest in that property or a life estate (per Section 2.4.2).
- 4.1.5. Assisted households must meet the income standards for the Program that are listed in section 2.4.3.
- 4.1.6. The following property characteristics are requirements of the Program:
 - 4.1.6.1. the property must be located in North Carolina;
 - 4.1.6.2. the property must be owner-occupied; and,
 - 4.1.6.3. the property cannot use more than 50% of the total space for an office or business (e.g., day care). Program funds may only be used to improve the residential portion of mixed-use buildings.

- 4.1.7. Members must review and document per section 4.3.1 households' qualifications utilizing the standard [Application & Eligibility Certification form](#) developed by the Agency and provided in the [Forms](#) section of this Manual. The Member must verify:
 - 4.1.7.1. name, address and phone numbers of the owners(s);
 - 4.1.7.2. size of household;
 - 4.1.7.3. sex, race/ethnicity, date of birth, Social Security Number (last four digits), and relationship to the owner of each household member;
 - 4.1.7.4. household income; and,
 - 4.1.7.5. that the home received \$5,000 or more of damage from followed Hurricane Matthew, Tropical Storms Julia and/or Hermine.
- 4.1.8. Members must obtain and retain written third-party verification of household's principal source(s) and amounts(s) of income (see section 2.4.4).
- 4.1.9. Members must inspect applicants' homes to identify and verify the eligibility of requested repairs or modifications (see sections 1.1 and 2.5 above).

4.2 Repair Procedures

- 4.2.1. Members must prepare a work write-up detailing necessary improvements to the property to meet the Essential Property Standard or the local minimum housing standard and an itemized estimate of the cost of the proposed improvements.
 - 4.2.1.1. Members are encouraged to maintain on file the notes and calculations used in developing the cost estimate.
 - 4.2.1.2. If competitive bidding is used, work write-ups should provide all information necessary to ensure that all contractors are bidding on the same high quality end-product. That information might include, for a given work item:
 - 4.2.1.2.1. the scope of work;
 - 4.2.1.2.2. the construction method;
 - 4.2.1.2.3. the quantity of materials;
 - 4.2.1.2.4. the quality standard;
 - 4.2.1.2.5. the location;
 - 4.2.1.2.6. reference to the Member's "performance manual" or "general specification manual"; and/or,

4.2.1.2.7. installation and performance standards.

4.2.2. Members must secure competitive bids from contractors for the eligible improvements or follow written, Agency-approved “Procurement Standards” for work performed by the Member (consistent with Section 3.7).

4.2.2.1. Members proposing to perform repairs/modifications themselves or to act as general contractors on their own jobs must not disburse any Program funds until the Agency has reviewed and approved their written procurement standards. Said standards must detail the Member’s proposed methods of: 1) maximizing free and open competition in materials procurement; 2) exerting internal controls against impropriety and the appearance of impropriety; and 3) cost accounting and verification.

4.2.2.2. If the Member is approved to perform repairs/modifications, each case file must contain an itemized summary account of all costs paid for with Program funds, with each work write-up item broken down by labor (hours worked times pay rate, plus taxes and benefits) and materials (each item, by quantity times unit price). Any other job costs charged to the Program must also be detailed in the summary account. Necessary transportation costs directly associated with Program-funded repairs/modifications may be charged at a rate not to exceed the lesser of \$0.53 per mile or one percent (1%) of total materials and labor costs. No other repair/modification costs can be charged to the Program without the expressed written consent of the Agency. All repair/modification expenses listed in the itemized summary account must be supported by original source documentation such as itemized materials invoices, payroll records, indirect cost plans, etc.

4.2.2.3. If the Member is approved to perform as a general contractor, each case file must contain an itemized summary account of all costs paid for with Program funds, with each subcontract itemized by work write-up item. No Program funds may be used for the Member’s overhead, profit or administrative expense.

4.2.2.4. Members shall hold a preconstruction conference prior to commencement of construction to discuss the repairs/modifications with the property owner and the contractor. Case files shall contain a signed record, signed by all those in attendance (sponsoring agency representative, home owner and

contractor) detailing the date, time and attendance of the preconstruction conference. A required Preconstruction Conference Form is included in the “Forms” section of this Manual.

- 4.2.2.5. Members must have written procedures, pursuant to section 4.5 for the disbursement of funds.

4.3 Program Documents

4.3.1. Members must use, and retain in individual case files, the following documents in completing loans under the Program:

- 4.3.1.1. Application and Eligibility Certification (required form in the “[Forms](#)” section of this Manual);
- 4.3.1.2. Verification of ownership;
- 4.3.1.3. Verification of occupant income;
- 4.3.1.4. Work write-up and cost estimate;
- 4.3.1.5. Construction proposals (bids received) if applicable, or itemized summary account (if applicable);
- 4.3.1.6. Preconstruction conference record (required form in the “[Forms](#)” section of this Manual);
- 4.3.1.7. Construction contract, and/or other written agreements with specialty services providers (See Construction Contract models);
- 4.3.1.8. Contractor’s release(s) of liens (See model);
- 4.3.1.9. ESFRLP-DR legal documents (i.e., Legal Advice Disclosure, Promissory Note, Modification, and Estoppel - Required forms in the “[Forms](#)” section of this Manual);
- 4.3.1.10. Essential Property Standards Checklist (Required if applicable);
- 4.3.1.11. Certification of Final Inspection (Required form in the “[Forms](#)” section of this Manual); and,
- 4.3.1.12. Owner Certificate of Satisfaction (Required form in the “[Forms](#)” section of this Manual).
- 4.3.1.13. Duplication of Benefits Affidavit (Required form in the “[Forms](#)” section of this Manual).

- 4.3.2. Members are responsible for the proper completion of all documents including, as applicable, having signatures notarized. No correction fluid (“white-out”) or scratch outs on Program legal documents are allowed unless each such change/correction is initialed and dated, in ink, by all parties to the transaction.
- 4.3.3. Where applicable, it is recommended that Members also maintain, in the individual case files, the following documentation:
 - 4.3.3.1. Before and after photographs;
 - 4.3.3.2. Record of contracts/correspondence;
 - 4.3.3.3. Construction drawings/plans (existing and proposed, if relevant);
 - 4.3.3.4. Project financial log, (including change orders);
 - 4.3.3.5. Bid invitation;
 - 4.3.3.6. Bid opening record/tally;
 - 4.3.3.7. Record of interim inspections;
 - 4.3.3.8. Certification of compliance from Building Inspector; and/or,
 - 4.3.3.9. Contractor’s invoices and receipts.
- 4.3.4. It is highly recommended that Members furnish case files with an index or checklist to identify and track required documentation.

4.4 General Loan Procedures

- 4.4.1. Assistance provided to owner-occupants under ESFRLP-DR shall be in the form of a loan from Member as the lender (or “Holder”) covering the hard and soft costs of the ESFRLP-DR funds associated with the repair/modification of the unit. Homeowners will receive an unsecured deferred, interest-free loan. As long as the homeowner is not in default, the loan will be forgiven at a rate of \$5,000 per year, until the principal balance is reduced to zero. Members must use the loan documents provided by the Agency. Members will be expected to have adequate project procedures to ensure that Program documents are properly processed.
- 4.4.2. Members must have the following documents properly prepared prior to executing a loan with a homeowner:
 - 4.4.2.1. Application and Eligibility Certification;
 - 4.4.2.2. Work write-up and Cost Estimate; and,
 - 4.4.2.3. Documentation of a competitive bid per 4.2.2.

- 4.4.3. Members must ensure that the borrower has an ownership interest in the property. This information must be retained in the files of Member. The owner can provide informal evidence of ownership (e.g. deed, estate documents, or legal life estate documentation).
- 4.4.4. The borrower must keep the property and all improvements constantly insured for the benefit of the Beneficiary against loss by fire, windstorm and such other casualties and contingencies, in the manner and with companies as may be satisfactory to the Member or the Agency. The amount of the insurance required by this provision is one hundred percent (100%) of the amount of the ESFRLP-DR loan. If the property is located in a 100-year flood hazard zone, the Borrower must maintain flood insurance on the Property in a minimum amount of one hundred percent (100%) of the amount of the ESFRLP-DR loan.

4.5 Loan Disbursements Procedures

- 4.5.1. Members must have written procedures for the disbursement of funds for work completed, including:
 - 4.5.1.1. inspecting work prior to contractor payments;
 - 4.5.1.2. paying only for satisfactorily completed work;
 - 4.5.1.3. ensuring that adequate funds are always available to complete the work; and,
 - 4.5.1.4. ensuring that any changes in the work write-up are agreed to in writing by all parties and approved by two Member representatives.
- 4.5.2. Members must ensure that the contractor, whether independent, or the Member itself, provides lien waivers for funds received and work completed. Lien waivers must be signed by all subcontractors and materials suppliers prior to final payment (See the General Release of Liens model in the [Forms](#) section of this Manual).

4.6 Case Close-out Procedures

- 4.6.1. Members must have procedures for closing-out the work under the loan including:
 - 4.6.1.1. making a final inspection prior to the final contractor payment;
 - 4.6.1.2. certifying, on the Certificate of Final Inspection form provided, that all items in the work write-up have been satisfactorily completed;
 - 4.6.1.3. ensuring that completed lien waivers have been provided by the contractor for final payment; and,

- 4.6.1.4. ensuring that unspent funds committed to the repair or the dwelling unit are either used for eligible work items through the addendum to the work write-up or the loan balance is reduced to reflect the actual amount of assistance.

- 4.6.2. Members must have systematic, fair and uniform written policies for resolving disputes between contractors and homeowners, for responding to complaints from homeowners, contractors and/or unsuccessful applicants for Program assistance, and for addressing appeals of decisions by the Member. Resolution of disputes between contractors and homeowners may be addressed in the rehabilitation contract, directly or by reference. Complaints and appeals from homeowners or applicants must be covered in the Member's Assistance Policy. The Member's Complaint Policy must, at a minimum:
 - 4.6.2.1. be readily available to the public;
 - 4.6.2.2. describe the form in which appeals and/or complaints must be submitted;
 - 4.6.2.3. list the name, address and telephone number of the person charged with receiving the appeal or complaint;
 - 4.6.2.4. Describe the time limits within which appeals or complaints will be accepted;
 - 4.6.2.5. describe the time limits within which the Member's written response may be expected;
 - 4.6.2.6. describe the process by which the response may be appealed to a higher local authority;
 - 4.6.2.7. describe the time limits for the secondary appeal and for the response;
 - 4.6.2.8. allow for a final mediated or arbitrated settlement in the event that the dispute cannot be settled by the previous steps;
 - 4.6.2.9. describe the time limits for the mediation or arbitration of the final appeal;
 - 4.6.2.10. ensure a written response to the homeowner stating the Member's final ruling on the appeal or complaint; and,
 - 4.6.2.11. provide a form to be signed by the homeowner accepting resolution of the appeal or complaint.

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Audit Requirements

Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

Annual Compliance Reporting Information

Please forward this to the financial person who coordinates your organization’s annual audit.

The ESFRLP-DR is funded with State funds from the Housing Trust Fund. The North Carolina Housing Finance Agency is the pass-through for these funds.

Federal and State Regulations may change at any time. Refer to the applicable websites for any updates. Your organization will be responsible for complying with any new regulations or statutes as they occur.

For Non-Profit Organizations only:

N.C. State General Statute 143C-6-22 – “*Use of State Funds by Non-State Entities*” (State funds include federal funds that flow through the State). The reports required by this Statute are provided by and submitted directly to NCHFA at subreport.rehabteam@nchfa.com.

For Local Government Organizations:

www.treasurer.state.nc.us – NC State General statute 159-34 – Audit Requirements of “*The Local Government Budget and Fiscal Control Act*”

Instruct your auditor to send audit confirmations to:

Sandy Giordano

NCHFA

PO Box 28066

Raleigh, NC 27611-8066

919-877-5699

919-877-5703 – fax

Acknowledgement of Audit Compliance Reporting Responsibilities

Please X applicable section(s) and return this form with your PAD

_____ We are a non-profit organization and will comply with North Carolina General Statute 143C-6-22 which requires us to submit reports are provided by and submitted directly to NCHFA at subreport.rehabteam@nchfa.com. Our organization will submit these reports by the required deadline.

If your organization received less than \$500,000 as a subMember of state and/or federal funds in the reporting fiscal year, your reports are due six (6) months after your fiscal year-end date.

If your organization received \$500,000 or more as a subMember of state and/or federal funds in the reporting fiscal year, your reports are due nine (9) months after your fiscal year-end date.

_____ We are a local governmental organization will comply with North Carolina General Statute 159-34, "Audit Requirement of the Loan Budget and Fiscal Control Act".

X We will submit our annual Financial Statements electronically via a .pdf file within thirty (30) days of publication. **Submit to caxtell@nchfa.com**

I acknowledge receipt of the information regarding compliance reporting. I am the person responsible for coordinating the submission of reports that comply with state and federal regulations pertaining to this funding. Our reports will be submitted prior to all compliance deadlines.

Signed: _____

Name _____

Title _____

Organization _____

Federal Tax ID Number _____

Address _____

Address _____

Email _____

Phone _____ Fax _____

Fiscal Year-End Date _____ Award: _____

Income Limits

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Alamance	\$52,900	30%	\$ 11,100	\$ 12,700	\$ 14,300	\$ 15,850	\$ 17,150	\$ 18,400	\$ 19,700	\$ 20,950
		50%	\$ 18,550	\$ 21,200	\$ 23,850	\$ 26,450	\$ 28,600	\$ 30,700	\$ 32,800	\$ 34,950
		60%	\$ 22,260	\$ 25,440	\$ 28,620	\$ 31,740	\$ 34,320	\$ 36,840	\$ 39,360	\$ 41,940
		80%	\$ 29,650	\$ 33,850	\$ 38,100	\$ 42,300	\$ 45,700	\$ 49,100	\$ 52,500	\$ 55,850
		100%	\$ 37,100	\$ 42,400	\$ 47,700	\$ 52,900	\$ 57,200	\$ 61,400	\$ 65,600	\$ 69,900
Alexander	\$52,000	30%	\$ 10,950	\$ 12,500	\$ 14,050	\$ 15,600	\$ 16,850	\$ 18,100	\$ 19,350	\$ 20,600
		50%	\$ 18,200	\$ 20,800	\$ 23,400	\$ 26,000	\$ 28,100	\$ 30,200	\$ 32,250	\$ 34,350
		60%	\$ 21,840	\$ 24,960	\$ 28,080	\$ 31,200	\$ 33,720	\$ 36,240	\$ 38,700	\$ 41,220
		80%	\$ 29,150	\$ 33,300	\$ 37,450	\$ 41,600	\$ 44,950	\$ 48,300	\$ 51,600	\$ 54,950
		100%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,400	\$ 64,500	\$ 68,700
Alleghany	\$42,700	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Anson	\$40,500	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Ashe	\$47,200	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Avery	\$47,300	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Beaufort	\$52,400	30%	\$ 11,000	\$ 12,600	\$ 14,150	\$ 15,700	\$ 17,000	\$ 18,250	\$ 19,500	\$ 20,750
		50%	\$ 18,350	\$ 21,000	\$ 23,600	\$ 26,200	\$ 28,300	\$ 30,400	\$ 32,500	\$ 34,600
		60%	\$ 22,020	\$ 25,200	\$ 28,320	\$ 31,440	\$ 33,960	\$ 36,480	\$ 39,000	\$ 41,520
		80%	\$ 29,350	\$ 33,550	\$ 37,750	\$ 41,900	\$ 45,300	\$ 48,650	\$ 52,000	\$ 55,350
		100%	\$ 36,700	\$ 42,000	\$ 47,200	\$ 52,400	\$ 56,600	\$ 60,800	\$ 65,000	\$ 69,200
Bertie	\$39,800	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Bladen	\$43,900	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Brunswick	\$57,400	30%	\$ 12,050	\$ 13,800	\$ 15,500	\$ 17,200	\$ 18,600	\$ 20,000	\$ 21,350	\$ 22,750
		50%	\$ 20,100	\$ 23,000	\$ 25,850	\$ 28,700	\$ 31,000	\$ 33,300	\$ 35,600	\$ 37,900
		60%	\$ 24,120	\$ 27,600	\$ 31,020	\$ 34,440	\$ 37,200	\$ 39,960	\$ 42,720	\$ 45,480
		80%	\$ 32,150	\$ 36,750	\$ 41,350	\$ 45,900	\$ 49,600	\$ 53,250	\$ 56,950	\$ 60,600
		100%	\$ 40,200	\$ 46,000	\$ 51,700	\$ 57,400	\$ 62,000	\$ 66,600	\$ 71,200	\$ 75,800
Buncombe	\$61,300	30%	\$ 12,900	\$ 14,750	\$ 16,600	\$ 18,400	\$ 19,900	\$ 21,350	\$ 22,850	\$ 24,300
		50%	\$ 21,500	\$ 24,550	\$ 27,600	\$ 30,650	\$ 33,150	\$ 35,600	\$ 38,050	\$ 40,500
		60%	\$ 25,800	\$ 29,460	\$ 33,120	\$ 36,780	\$ 39,780	\$ 42,720	\$ 45,660	\$ 48,600
		80%	\$ 34,350	\$ 39,250	\$ 44,150	\$ 49,050	\$ 53,000	\$ 56,900	\$ 60,850	\$ 64,750
		100%	\$ 43,000	\$ 49,100	\$ 55,200	\$ 61,300	\$ 66,300	\$ 71,200	\$ 76,100	\$ 81,000

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Burke	\$52,000	30%	\$ 10,950	\$ 12,500	\$ 14,050	\$ 15,600	\$ 16,850	\$ 18,100	\$ 19,350	\$ 20,600
		50%	\$ 18,200	\$ 20,800	\$ 23,400	\$ 26,000	\$ 28,100	\$ 30,200	\$ 32,250	\$ 34,350
		60%	\$ 21,840	\$ 24,960	\$ 28,080	\$ 31,200	\$ 33,720	\$ 36,240	\$ 38,700	\$ 41,220
		80%	\$ 29,150	\$ 33,300	\$ 37,450	\$ 41,600	\$ 44,950	\$ 48,300	\$ 51,600	\$ 54,950
		100%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,400	\$ 64,500	\$ 68,700
Cabarrus	\$70,700	30%	\$ 14,850	\$ 17,000	\$ 19,100	\$ 21,200	\$ 22,900	\$ 24,600	\$ 26,300	\$ 28,000
		50%	\$ 24,750	\$ 28,300	\$ 31,850	\$ 35,350	\$ 38,200	\$ 41,050	\$ 43,850	\$ 46,700
		60%	\$ 29,700	\$ 33,960	\$ 38,220	\$ 42,420	\$ 45,840	\$ 49,260	\$ 52,620	\$ 56,040
		80%	\$ 39,600	\$ 45,250	\$ 50,900	\$ 56,550	\$ 61,100	\$ 65,600	\$ 70,150	\$ 74,650
		100%	\$ 49,500	\$ 56,600	\$ 63,700	\$ 70,700	\$ 76,400	\$ 82,100	\$ 87,700	\$ 93,400
Caldwell	\$52,000	30%	\$ 10,950	\$ 12,500	\$ 14,050	\$ 15,600	\$ 16,850	\$ 18,100	\$ 19,350	\$ 20,600
		50%	\$ 18,200	\$ 20,800	\$ 23,400	\$ 26,000	\$ 28,100	\$ 30,200	\$ 32,250	\$ 34,350
		60%	\$ 21,840	\$ 24,960	\$ 28,080	\$ 31,200	\$ 33,720	\$ 36,240	\$ 38,700	\$ 41,220
		80%	\$ 29,150	\$ 33,300	\$ 37,450	\$ 41,600	\$ 44,950	\$ 48,300	\$ 51,600	\$ 54,950
		100%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,400	\$ 64,500	\$ 68,700
Camden	\$73,300	30%	\$ 15,400	\$ 17,600	\$ 19,800	\$ 22,000	\$ 23,800	\$ 25,550	\$ 27,300	\$ 29,050
		50%	\$ 25,700	\$ 29,350	\$ 33,000	\$ 36,650	\$ 39,600	\$ 42,550	\$ 45,450	\$ 48,400
		60%	\$ 30,840	\$ 35,220	\$ 39,600	\$ 43,980	\$ 47,520	\$ 51,060	\$ 54,540	\$ 58,080
		80%	\$ 41,100	\$ 46,950	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,450
		100%	\$ 51,400	\$ 58,700	\$ 66,000	\$ 73,300	\$ 79,200	\$ 85,100	\$ 90,900	\$ 96,800
Carteret	\$65,100	30%	\$ 13,200	\$ 15,050	\$ 16,950	\$ 18,800	\$ 20,350	\$ 21,850	\$ 23,350	\$ 24,850
		50%	\$ 21,950	\$ 25,100	\$ 28,250	\$ 31,350	\$ 33,900	\$ 36,400	\$ 38,900	\$ 41,400
		60%	\$ 26,340	\$ 30,120	\$ 33,900	\$ 37,620	\$ 40,680	\$ 43,680	\$ 46,680	\$ 49,680
		80%	\$ 35,150	\$ 40,150	\$ 45,150	\$ 50,150	\$ 54,200	\$ 58,200	\$ 62,200	\$ 66,200
		100%	\$ 43,900	\$ 50,200	\$ 56,500	\$ 62,700	\$ 67,800	\$ 72,800	\$ 77,800	\$ 82,800
Caswell	\$50,200	30%	\$ 10,550	\$ 12,050	\$ 13,550	\$ 15,050	\$ 16,300	\$ 17,500	\$ 18,700	\$ 19,900
		50%	\$ 17,600	\$ 20,100	\$ 22,600	\$ 25,100	\$ 27,150	\$ 29,150	\$ 31,150	\$ 33,150
		60%	\$ 21,120	\$ 24,120	\$ 27,120	\$ 30,120	\$ 32,580	\$ 34,980	\$ 37,380	\$ 39,780
		80%	\$ 28,150	\$ 32,150	\$ 36,150	\$ 40,150	\$ 43,400	\$ 46,600	\$ 49,800	\$ 53,000
		100%	\$ 35,200	\$ 40,200	\$ 45,200	\$ 50,200	\$ 54,300	\$ 58,300	\$ 62,300	\$ 66,300
Catawba	\$52,000	30%	\$ 10,950	\$ 12,500	\$ 14,050	\$ 15,600	\$ 16,850	\$ 18,100	\$ 19,350	\$ 20,600
		50%	\$ 18,200	\$ 20,800	\$ 23,400	\$ 26,000	\$ 28,100	\$ 30,200	\$ 32,250	\$ 34,350
		60%	\$ 21,840	\$ 24,960	\$ 28,080	\$ 31,200	\$ 33,720	\$ 36,240	\$ 38,700	\$ 41,220
		80%	\$ 29,150	\$ 33,300	\$ 37,450	\$ 41,600	\$ 44,950	\$ 48,300	\$ 51,600	\$ 54,950
		100%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,400	\$ 64,500	\$ 68,700
Chatham	\$73,300	30%	\$ 15,400	\$ 17,600	\$ 19,800	\$ 22,000	\$ 23,800	\$ 25,550	\$ 27,300	\$ 29,050
		50%	\$ 25,700	\$ 29,350	\$ 33,000	\$ 36,650	\$ 39,600	\$ 42,550	\$ 45,450	\$ 48,400
		60%	\$ 30,840	\$ 35,220	\$ 39,600	\$ 43,980	\$ 47,520	\$ 51,060	\$ 54,540	\$ 58,080
		80%	\$ 41,100	\$ 46,950	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,450
		100%	\$ 51,400	\$ 58,700	\$ 66,000	\$ 73,300	\$ 79,200	\$ 85,100	\$ 90,900	\$ 96,800
Cherokee	\$44,700	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Chowan	\$46,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Clay	\$45,200	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Cleveland	\$49,500	30%	\$ 10,400	\$ 11,900	\$ 13,400	\$ 14,850	\$ 16,050	\$ 17,250	\$ 18,450	\$ 19,650
		50%	\$ 17,350	\$ 19,800	\$ 22,300	\$ 24,750	\$ 26,750	\$ 28,750	\$ 30,700	\$ 32,700
		60%	\$ 20,820	\$ 23,760	\$ 26,760	\$ 29,700	\$ 32,100	\$ 34,500	\$ 36,840	\$ 39,240
		80%	\$ 27,750	\$ 31,700	\$ 35,650	\$ 39,600	\$ 42,800	\$ 45,950	\$ 49,150	\$ 52,300
		100%	\$ 34,700	\$ 39,600	\$ 44,600	\$ 49,500	\$ 53,500	\$ 57,500	\$ 61,400	\$ 65,400
Columbus	\$46,400	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Craven	\$51,000	30%	\$ 11,350	\$ 13,000	\$ 14,600	\$ 16,200	\$ 17,500	\$ 18,800	\$ 20,100	\$ 21,400
		50%	\$ 18,900	\$ 21,600	\$ 24,300	\$ 27,000	\$ 29,200	\$ 31,350	\$ 33,500	\$ 35,650
		60%	\$ 22,680	\$ 25,920	\$ 29,160	\$ 32,400	\$ 35,040	\$ 37,620	\$ 40,200	\$ 42,780
		80%	\$ 30,250	\$ 34,600	\$ 38,900	\$ 43,200	\$ 46,700	\$ 50,150	\$ 53,600	\$ 57,050
		100%	\$ 37,800	\$ 43,200	\$ 48,600	\$ 54,000	\$ 58,400	\$ 62,700	\$ 67,000	\$ 71,300
Cumberland	\$52,300	30%	\$ 11,000	\$ 12,600	\$ 14,150	\$ 15,700	\$ 17,000	\$ 18,250	\$ 19,500	\$ 20,750
		50%	\$ 18,350	\$ 20,950	\$ 23,550	\$ 26,150	\$ 28,250	\$ 30,350	\$ 32,450	\$ 34,550
		60%	\$ 22,020	\$ 25,140	\$ 28,260	\$ 31,380	\$ 33,900	\$ 36,420	\$ 38,940	\$ 41,460
		80%	\$ 29,300	\$ 33,500	\$ 37,700	\$ 41,850	\$ 45,200	\$ 48,550	\$ 51,900	\$ 55,250
		100%	\$ 36,700	\$ 41,900	\$ 47,100	\$ 52,300	\$ 56,500	\$ 60,700	\$ 64,900	\$ 69,100
Currituck	\$73,000	30%	\$ 15,350	\$ 17,550	\$ 19,750	\$ 21,900	\$ 23,700	\$ 25,450	\$ 27,200	\$ 28,950
		50%	\$ 25,550	\$ 29,200	\$ 32,850	\$ 36,500	\$ 39,450	\$ 42,350	\$ 45,300	\$ 48,200
		60%	\$ 30,660	\$ 35,040	\$ 39,420	\$ 43,800	\$ 47,340	\$ 50,820	\$ 54,360	\$ 57,840
		80%	\$ 40,900	\$ 46,750	\$ 52,600	\$ 58,400	\$ 63,100	\$ 67,750	\$ 72,450	\$ 77,100
		100%	\$ 51,100	\$ 58,400	\$ 65,700	\$ 73,000	\$ 78,900	\$ 84,700	\$ 90,600	\$ 96,400
Dare	\$65,600	30%	\$ 13,800	\$ 15,800	\$ 17,750	\$ 19,700	\$ 21,300	\$ 22,900	\$ 24,450	\$ 26,050
		50%	\$ 23,000	\$ 26,250	\$ 29,550	\$ 32,800	\$ 35,450	\$ 38,050	\$ 40,700	\$ 43,300
		60%	\$ 27,600	\$ 31,500	\$ 35,460	\$ 39,360	\$ 42,540	\$ 45,660	\$ 48,840	\$ 51,960
		80%	\$ 36,750	\$ 42,000	\$ 47,250	\$ 52,500	\$ 56,700	\$ 60,900	\$ 65,100	\$ 69,300
		100%	\$ 46,000	\$ 52,500	\$ 59,100	\$ 65,600	\$ 70,900	\$ 76,100	\$ 81,400	\$ 86,600
Davidson	\$56,100	30%	\$ 11,750	\$ 13,400	\$ 15,100	\$ 16,750	\$ 18,100	\$ 19,450	\$ 20,800	\$ 22,150
		50%	\$ 19,600	\$ 22,400	\$ 25,200	\$ 27,950	\$ 30,200	\$ 32,450	\$ 34,700	\$ 36,900
		60%	\$ 23,520	\$ 26,880	\$ 30,240	\$ 33,540	\$ 36,240	\$ 38,940	\$ 41,640	\$ 44,280
		80%	\$ 31,300	\$ 35,800	\$ 40,250	\$ 44,700	\$ 48,300	\$ 51,900	\$ 55,450	\$ 59,050
		100%	\$ 39,200	\$ 44,800	\$ 50,400	\$ 55,900	\$ 60,400	\$ 64,900	\$ 69,400	\$ 73,800
Davie	\$56,900	30%	\$ 11,950	\$ 13,650	\$ 15,350	\$ 17,050	\$ 18,450	\$ 19,800	\$ 21,150	\$ 22,550
		50%	\$ 19,950	\$ 22,800	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,050	\$ 35,300	\$ 37,600
		60%	\$ 23,940	\$ 27,360	\$ 30,780	\$ 34,140	\$ 36,900	\$ 39,660	\$ 42,360	\$ 45,120
		80%	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,450	\$ 60,100
		100%	\$ 39,900	\$ 45,600	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,100	\$ 70,600	\$ 75,200
Duplin	\$44,400	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Durham	\$73,300	30%	\$ 15,400	\$ 17,600	\$ 19,800	\$ 22,000	\$ 23,800	\$ 25,550	\$ 27,300	\$ 29,050
		50%	\$ 25,700	\$ 29,350	\$ 33,000	\$ 36,650	\$ 39,600	\$ 42,550	\$ 45,450	\$ 48,400
		60%	\$ 30,840	\$ 35,220	\$ 39,600	\$ 43,980	\$ 47,520	\$ 51,060	\$ 54,540	\$ 58,080
		80%	\$ 41,100	\$ 46,950	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,450
		100%	\$ 51,400	\$ 58,700	\$ 66,000	\$ 73,300	\$ 79,200	\$ 85,100	\$ 90,900	\$ 96,800
Edgecombe	\$49,100	30%	\$ 10,350	\$ 11,800	\$ 13,300	\$ 14,750	\$ 15,950	\$ 17,150	\$ 18,300	\$ 19,500
		50%	\$ 17,200	\$ 19,650	\$ 22,100	\$ 24,550	\$ 26,550	\$ 28,500	\$ 30,450	\$ 32,450
		60%	\$ 20,640	\$ 23,580	\$ 26,520	\$ 29,460	\$ 31,860	\$ 34,200	\$ 36,540	\$ 38,940
		80%	\$ 27,550	\$ 31,450	\$ 35,400	\$ 39,300	\$ 42,450	\$ 45,600	\$ 48,750	\$ 51,900
		100%	\$ 34,400	\$ 39,300	\$ 44,200	\$ 49,100	\$ 53,100	\$ 57,000	\$ 60,900	\$ 64,900

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Forsyth	\$56,900	30%	\$ 11,950	\$ 13,650	\$ 15,350	\$ 17,050	\$ 18,450	\$ 19,800	\$ 21,150	\$ 22,550
		50%	\$ 19,950	\$ 22,800	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,050	\$ 35,300	\$ 37,600
		60%	\$ 23,940	\$ 27,360	\$ 30,780	\$ 34,140	\$ 36,900	\$ 39,660	\$ 42,360	\$ 45,120
		80%	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,450	\$ 60,100
		100%	\$ 39,900	\$ 45,600	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,100	\$ 70,600	\$ 75,200
Franklin	\$80,200	30%	\$ 16,850	\$ 19,250	\$ 21,650	\$ 24,050	\$ 26,000	\$ 27,900	\$ 29,850	\$ 31,750
		50%	\$ 28,100	\$ 32,100	\$ 36,100	\$ 40,100	\$ 43,350	\$ 46,550	\$ 49,750	\$ 52,950
		60%	\$ 33,720	\$ 38,520	\$ 43,320	\$ 48,120	\$ 52,020	\$ 55,860	\$ 59,700	\$ 63,540
		80%	\$ 44,950	\$ 51,350	\$ 57,750	\$ 64,150	\$ 69,300	\$ 74,450	\$ 79,550	\$ 84,700
		100%	\$ 56,200	\$ 64,200	\$ 72,200	\$ 80,200	\$ 86,700	\$ 93,100	\$ 99,500	\$ 105,900
Gaston	\$70,700	30%	\$ 14,850	\$ 17,000	\$ 19,100	\$ 21,200	\$ 22,900	\$ 24,600	\$ 26,300	\$ 28,000
		50%	\$ 24,750	\$ 28,300	\$ 31,850	\$ 35,350	\$ 38,200	\$ 41,050	\$ 43,850	\$ 46,700
		60%	\$ 29,700	\$ 33,960	\$ 38,220	\$ 42,420	\$ 45,840	\$ 49,260	\$ 52,620	\$ 56,040
		80%	\$ 39,600	\$ 45,250	\$ 50,900	\$ 56,550	\$ 61,100	\$ 65,600	\$ 70,150	\$ 74,650
		100%	\$ 49,500	\$ 56,600	\$ 63,700	\$ 70,700	\$ 76,400	\$ 82,100	\$ 87,700	\$ 93,400
Gates	\$56,700	30%	\$ 11,900	\$ 13,600	\$ 15,300	\$ 17,000	\$ 18,400	\$ 19,750	\$ 21,100	\$ 22,450
		50%	\$ 19,850	\$ 22,700	\$ 25,550	\$ 28,350	\$ 30,650	\$ 32,900	\$ 35,200	\$ 37,450
		60%	\$ 23,820	\$ 27,240	\$ 30,660	\$ 34,020	\$ 36,780	\$ 39,480	\$ 42,240	\$ 44,940
		80%	\$ 31,750	\$ 36,300	\$ 40,850	\$ 45,350	\$ 49,000	\$ 52,650	\$ 56,250	\$ 59,900
		100%	\$ 39,700	\$ 45,400	\$ 51,100	\$ 56,700	\$ 61,300	\$ 65,800	\$ 70,400	\$ 74,900
Graham	\$44,400	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Granville	\$57,000	30%	\$ 12,000	\$ 13,700	\$ 15,400	\$ 17,100	\$ 18,500	\$ 19,850	\$ 21,250	\$ 22,600
		50%	\$ 19,950	\$ 22,800	\$ 25,650	\$ 28,500	\$ 30,800	\$ 33,100	\$ 35,350	\$ 37,650
		60%	\$ 23,940	\$ 27,360	\$ 30,780	\$ 34,200	\$ 36,960	\$ 39,720	\$ 42,420	\$ 45,180
		80%	\$ 31,950	\$ 36,500	\$ 41,050	\$ 45,600	\$ 49,250	\$ 52,900	\$ 56,550	\$ 60,200
		100%	\$ 39,900	\$ 45,600	\$ 51,300	\$ 57,000	\$ 61,600	\$ 66,200	\$ 70,700	\$ 75,300
Greene	\$51,400	30%	\$ 10,800	\$ 12,350	\$ 13,900	\$ 15,400	\$ 16,650	\$ 17,900	\$ 19,100	\$ 20,350
		50%	\$ 18,000	\$ 20,600	\$ 23,150	\$ 25,700	\$ 27,800	\$ 29,850	\$ 31,900	\$ 33,950
		60%	\$ 21,600	\$ 24,720	\$ 27,780	\$ 30,840	\$ 33,360	\$ 35,820	\$ 38,280	\$ 40,740
		80%	\$ 28,800	\$ 32,900	\$ 37,000	\$ 41,100	\$ 44,400	\$ 47,700	\$ 51,000	\$ 54,300
		100%	\$ 36,000	\$ 41,200	\$ 46,300	\$ 51,400	\$ 55,600	\$ 59,700	\$ 63,800	\$ 67,900
Guilford	\$57,200	30%	\$ 12,050	\$ 13,750	\$ 15,450	\$ 17,150	\$ 18,550	\$ 19,900	\$ 21,300	\$ 22,650
		50%	\$ 20,050	\$ 22,900	\$ 25,750	\$ 28,600	\$ 30,900	\$ 33,200	\$ 35,500	\$ 37,800
		60%	\$ 24,060	\$ 27,480	\$ 30,900	\$ 34,320	\$ 37,080	\$ 39,840	\$ 42,600	\$ 45,360
		80%	\$ 32,050	\$ 36,600	\$ 41,200	\$ 45,750	\$ 49,450	\$ 53,100	\$ 56,750	\$ 60,400
		100%	\$ 40,100	\$ 45,800	\$ 51,500	\$ 57,200	\$ 61,800	\$ 66,400	\$ 71,000	\$ 75,600
Halifax	\$43,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Harnett	\$51,200	30%	\$ 11,000	\$ 12,600	\$ 14,150	\$ 15,700	\$ 17,000	\$ 18,250	\$ 19,500	\$ 20,750
		50%	\$ 18,350	\$ 21,000	\$ 23,600	\$ 26,200	\$ 28,300	\$ 30,400	\$ 32,500	\$ 34,600
		60%	\$ 22,020	\$ 25,200	\$ 28,320	\$ 31,440	\$ 33,960	\$ 36,480	\$ 39,000	\$ 41,520
		80%	\$ 29,350	\$ 33,550	\$ 37,750	\$ 41,900	\$ 45,300	\$ 48,650	\$ 52,000	\$ 55,350
		100%	\$ 36,700	\$ 42,000	\$ 47,200	\$ 52,400	\$ 56,600	\$ 60,800	\$ 65,000	\$ 69,200
Haywood	\$53,300	30%	\$ 11,200	\$ 12,800	\$ 14,400	\$ 16,000	\$ 17,300	\$ 18,600	\$ 19,850	\$ 21,150
		50%	\$ 18,700	\$ 21,350	\$ 24,000	\$ 26,650	\$ 28,800	\$ 30,950	\$ 33,050	\$ 35,200
		60%	\$ 22,440	\$ 25,620	\$ 28,800	\$ 31,980	\$ 34,560	\$ 37,140	\$ 39,660	\$ 42,240
		80%	\$ 29,900	\$ 34,150	\$ 38,400	\$ 42,650	\$ 46,100	\$ 49,500	\$ 52,900	\$ 56,300
		100%	\$ 37,400	\$ 42,700	\$ 48,000	\$ 53,300	\$ 57,600	\$ 61,900	\$ 66,100	\$ 70,400

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Henderson	\$61,300	30%	\$ 12,900	\$ 14,750	\$ 16,600	\$ 18,400	\$ 19,900	\$ 21,350	\$ 22,850	\$ 24,300
		50%	\$ 21,500	\$ 24,550	\$ 27,600	\$ 30,650	\$ 33,150	\$ 35,600	\$ 38,050	\$ 40,500
		60%	\$ 25,800	\$ 29,460	\$ 33,120	\$ 36,780	\$ 39,780	\$ 42,720	\$ 45,660	\$ 48,600
		80%	\$ 34,350	\$ 39,250	\$ 44,150	\$ 49,050	\$ 53,000	\$ 56,900	\$ 60,850	\$ 64,750
		100%	\$ 43,000	\$ 49,100	\$ 55,200	\$ 61,300	\$ 66,300	\$ 71,200	\$ 76,100	\$ 81,000
Hertford	\$42,000	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Hoke	\$54,800	30%	\$ 11,550	\$ 13,200	\$ 14,850	\$ 16,450	\$ 17,800	\$ 19,100	\$ 20,400	\$ 21,750
		50%	\$ 19,200	\$ 21,950	\$ 24,700	\$ 27,400	\$ 29,600	\$ 31,800	\$ 34,000	\$ 36,200
		60%	\$ 23,040	\$ 26,340	\$ 29,640	\$ 32,880	\$ 35,520	\$ 38,160	\$ 40,800	\$ 43,440
		80%	\$ 30,700	\$ 35,100	\$ 39,500	\$ 43,850	\$ 47,400	\$ 50,900	\$ 54,400	\$ 57,900
		100%	\$ 38,400	\$ 43,900	\$ 49,400	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,400
Hyde	\$49,800	30%	\$ 10,650	\$ 12,200	\$ 13,700	\$ 15,200	\$ 16,450	\$ 17,650	\$ 18,850	\$ 20,100
		50%	\$ 17,750	\$ 20,300	\$ 22,850	\$ 25,350	\$ 27,400	\$ 29,450	\$ 31,450	\$ 33,500
		60%	\$ 21,300	\$ 24,360	\$ 27,420	\$ 30,420	\$ 32,880	\$ 35,340	\$ 37,740	\$ 40,200
		80%	\$ 28,400	\$ 32,450	\$ 36,500	\$ 40,550	\$ 43,800	\$ 47,050	\$ 50,300	\$ 53,550
		100%	\$ 35,500	\$ 40,600	\$ 45,700	\$ 50,700	\$ 54,800	\$ 58,900	\$ 62,900	\$ 67,000
Iredell	\$65,500	30%	\$ 13,800	\$ 15,750	\$ 17,700	\$ 19,650	\$ 21,250	\$ 22,800	\$ 24,400	\$ 25,950
		50%	\$ 22,950	\$ 26,200	\$ 29,500	\$ 32,750	\$ 35,400	\$ 38,000	\$ 40,650	\$ 43,250
		60%	\$ 27,540	\$ 31,440	\$ 35,400	\$ 39,300	\$ 42,480	\$ 45,600	\$ 48,780	\$ 51,900
		80%	\$ 36,700	\$ 41,950	\$ 47,200	\$ 52,400	\$ 56,600	\$ 60,800	\$ 65,000	\$ 69,200
		100%	\$ 45,900	\$ 52,400	\$ 59,000	\$ 65,500	\$ 70,800	\$ 76,000	\$ 81,300	\$ 86,500
Jackson	\$51,200	30%	\$ 10,750	\$ 12,300	\$ 13,850	\$ 15,350	\$ 16,600	\$ 17,850	\$ 19,050	\$ 20,300
		50%	\$ 17,950	\$ 20,500	\$ 23,050	\$ 25,600	\$ 27,650	\$ 29,700	\$ 31,750	\$ 33,800
		60%	\$ 21,540	\$ 24,600	\$ 27,660	\$ 30,720	\$ 33,180	\$ 35,640	\$ 38,100	\$ 40,560
		80%	\$ 28,700	\$ 32,800	\$ 36,900	\$ 40,950	\$ 44,250	\$ 47,550	\$ 50,800	\$ 54,100
		100%	\$ 35,900	\$ 41,000	\$ 46,100	\$ 51,200	\$ 55,300	\$ 59,400	\$ 63,500	\$ 67,600
Johnston	\$80,200	30%	\$ 16,850	\$ 19,250	\$ 21,650	\$ 24,050	\$ 26,000	\$ 27,900	\$ 29,850	\$ 31,750
		50%	\$ 28,100	\$ 32,100	\$ 36,100	\$ 40,100	\$ 43,350	\$ 46,550	\$ 49,750	\$ 52,950
		60%	\$ 33,720	\$ 38,520	\$ 43,320	\$ 48,120	\$ 52,020	\$ 55,860	\$ 59,700	\$ 63,540
		80%	\$ 44,950	\$ 51,350	\$ 57,750	\$ 64,150	\$ 69,300	\$ 74,450	\$ 79,550	\$ 84,700
		100%	\$ 56,200	\$ 64,200	\$ 72,200	\$ 80,200	\$ 86,700	\$ 93,100	\$ 99,500	\$ 105,900
Jones	\$49,200	30%	\$ 10,350	\$ 11,800	\$ 13,300	\$ 14,750	\$ 15,950	\$ 17,150	\$ 18,300	\$ 19,500
		50%	\$ 17,250	\$ 19,700	\$ 22,150	\$ 24,600	\$ 26,600	\$ 28,550	\$ 30,550	\$ 32,500
		60%	\$ 20,700	\$ 23,640	\$ 26,580	\$ 29,520	\$ 31,920	\$ 34,260	\$ 36,660	\$ 39,000
		80%	\$ 27,550	\$ 31,500	\$ 35,450	\$ 39,350	\$ 42,500	\$ 45,650	\$ 48,800	\$ 51,950
		100%	\$ 34,500	\$ 39,400	\$ 44,300	\$ 49,200	\$ 53,200	\$ 57,100	\$ 61,100	\$ 65,000
Lee	\$58,100	30%	\$ 12,250	\$ 14,000	\$ 15,750	\$ 17,450	\$ 18,850	\$ 20,250	\$ 21,650	\$ 23,050
		50%	\$ 20,350	\$ 23,250	\$ 26,150	\$ 29,050	\$ 31,400	\$ 33,700	\$ 36,050	\$ 38,350
		60%	\$ 24,420	\$ 27,900	\$ 31,380	\$ 34,860	\$ 37,680	\$ 40,440	\$ 43,260	\$ 46,020
		80%	\$ 32,550	\$ 37,200	\$ 41,850	\$ 46,500	\$ 50,250	\$ 53,950	\$ 57,700	\$ 61,400
		100%	\$ 40,700	\$ 46,500	\$ 52,300	\$ 58,100	\$ 62,800	\$ 67,400	\$ 72,100	\$ 76,700
Lenoir	\$46,600	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Lincoln	\$53,600	30%	\$ 11,900	\$ 13,600	\$ 15,300	\$ 17,000	\$ 18,400	\$ 19,750	\$ 21,100	\$ 22,450
		50%	\$ 19,850	\$ 22,650	\$ 25,500	\$ 28,300	\$ 30,600	\$ 32,850	\$ 35,100	\$ 37,400
		60%	\$ 23,820	\$ 27,180	\$ 30,600	\$ 33,960	\$ 36,720	\$ 39,420	\$ 42,120	\$ 44,880
		80%	\$ 31,750	\$ 36,250	\$ 40,800	\$ 45,300	\$ 48,950	\$ 52,550	\$ 56,200	\$ 59,800
		100%	\$ 39,700	\$ 45,300	\$ 51,000	\$ 56,600	\$ 61,200	\$ 65,700	\$ 70,200	\$ 74,800

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
McDowell	\$46,400	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Macon	\$48,500	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Madison	\$61,300	30%	\$ 12,900	\$ 14,750	\$ 16,600	\$ 18,400	\$ 19,900	\$ 21,350	\$ 22,850	\$ 24,300
		50%	\$ 21,500	\$ 24,550	\$ 27,600	\$ 30,650	\$ 33,150	\$ 35,600	\$ 38,050	\$ 40,500
		60%	\$ 25,800	\$ 29,460	\$ 33,120	\$ 36,780	\$ 39,780	\$ 42,720	\$ 45,660	\$ 48,600
		80%	\$ 34,350	\$ 39,250	\$ 44,150	\$ 49,050	\$ 53,000	\$ 56,900	\$ 60,850	\$ 64,750
		100%	\$ 43,000	\$ 49,100	\$ 55,200	\$ 61,300	\$ 66,300	\$ 71,200	\$ 76,100	\$ 81,000
Martin	\$50,400	30%	\$ 10,600	\$ 12,100	\$ 13,600	\$ 15,100	\$ 16,350	\$ 17,550	\$ 18,750	\$ 19,950
		50%	\$ 17,650	\$ 20,200	\$ 22,700	\$ 25,200	\$ 27,250	\$ 29,250	\$ 31,250	\$ 33,300
		60%	\$ 21,180	\$ 24,240	\$ 27,240	\$ 30,240	\$ 32,700	\$ 35,100	\$ 37,500	\$ 39,960
		80%	\$ 28,250	\$ 32,250	\$ 36,300	\$ 40,300	\$ 43,550	\$ 46,750	\$ 50,000	\$ 53,200
		100%	\$ 35,300	\$ 40,400	\$ 45,400	\$ 50,400	\$ 54,500	\$ 58,500	\$ 62,500	\$ 66,600
Mecklenburg	\$70,700	30%	\$ 14,850	\$ 17,000	\$ 19,100	\$ 21,200	\$ 22,900	\$ 24,600	\$ 26,300	\$ 28,000
		50%	\$ 24,750	\$ 28,300	\$ 31,850	\$ 35,350	\$ 38,200	\$ 41,050	\$ 43,850	\$ 46,700
		60%	\$ 29,700	\$ 33,960	\$ 38,220	\$ 42,420	\$ 45,840	\$ 49,260	\$ 52,620	\$ 56,040
		80%	\$ 39,600	\$ 45,250	\$ 50,900	\$ 56,550	\$ 61,100	\$ 65,600	\$ 70,150	\$ 74,650
		100%	\$ 49,500	\$ 56,600	\$ 63,700	\$ 70,700	\$ 76,400	\$ 82,100	\$ 87,700	\$ 93,400
Mitchell	\$49,200	30%	\$ 10,350	\$ 11,800	\$ 13,300	\$ 14,750	\$ 15,950	\$ 17,150	\$ 18,300	\$ 19,500
		50%	\$ 17,250	\$ 19,700	\$ 22,150	\$ 24,600	\$ 26,600	\$ 28,550	\$ 30,550	\$ 32,500
		60%	\$ 20,700	\$ 23,640	\$ 26,580	\$ 29,520	\$ 31,920	\$ 34,260	\$ 36,660	\$ 39,000
		80%	\$ 27,550	\$ 31,500	\$ 35,450	\$ 39,350	\$ 42,500	\$ 45,650	\$ 48,800	\$ 51,950
		100%	\$ 34,500	\$ 39,400	\$ 44,300	\$ 49,200	\$ 53,200	\$ 57,100	\$ 61,100	\$ 65,000
Montgomery	\$48,400	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Moore	\$65,600	30%	\$ 13,650	\$ 15,600	\$ 17,550	\$ 19,500	\$ 21,100	\$ 22,650	\$ 24,200	\$ 25,750
		50%	\$ 22,750	\$ 26,000	\$ 29,250	\$ 32,500	\$ 35,100	\$ 37,700	\$ 40,300	\$ 42,900
		60%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 39,000	\$ 42,120	\$ 45,240	\$ 48,360	\$ 51,480
		80%	\$ 36,400	\$ 41,600	\$ 46,800	\$ 52,000	\$ 56,200	\$ 60,350	\$ 64,500	\$ 68,650
		100%	\$ 45,500	\$ 52,000	\$ 58,500	\$ 65,000	\$ 70,200	\$ 75,400	\$ 80,600	\$ 85,800
Nash	\$49,100	30%	\$ 10,350	\$ 11,800	\$ 13,300	\$ 14,750	\$ 15,950	\$ 17,150	\$ 18,300	\$ 19,500
		50%	\$ 17,200	\$ 19,650	\$ 22,100	\$ 24,550	\$ 26,550	\$ 28,500	\$ 30,450	\$ 32,450
		60%	\$ 20,640	\$ 23,580	\$ 26,520	\$ 29,460	\$ 31,860	\$ 34,200	\$ 36,540	\$ 38,940
		80%	\$ 27,550	\$ 31,450	\$ 35,400	\$ 39,300	\$ 42,450	\$ 45,600	\$ 48,750	\$ 51,900
		100%	\$ 34,400	\$ 39,300	\$ 44,200	\$ 49,100	\$ 53,100	\$ 57,000	\$ 60,900	\$ 64,900
New Hanover	\$68,200	30%	\$ 14,350	\$ 16,400	\$ 18,450	\$ 20,450	\$ 22,100	\$ 23,750	\$ 25,400	\$ 27,000
		50%	\$ 23,900	\$ 27,300	\$ 30,700	\$ 34,100	\$ 36,850	\$ 39,600	\$ 42,300	\$ 45,050
		60%	\$ 28,680	\$ 32,760	\$ 36,840	\$ 40,920	\$ 44,220	\$ 47,520	\$ 50,760	\$ 54,060
		80%	\$ 38,200	\$ 43,650	\$ 49,100	\$ 54,550	\$ 58,950	\$ 63,300	\$ 67,650	\$ 72,050
		100%	\$ 47,800	\$ 54,600	\$ 61,400	\$ 68,200	\$ 73,700	\$ 79,200	\$ 84,600	\$ 90,100
Northampton	\$39,600	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Onslow	\$55,500	30%	\$ 11,500	\$ 13,150	\$ 14,800	\$ 16,400	\$ 17,750	\$ 19,050	\$ 20,350	\$ 21,650
		50%	\$ 19,150	\$ 21,900	\$ 24,650	\$ 27,350	\$ 29,550	\$ 31,750	\$ 33,950	\$ 36,150
		60%	\$ 22,980	\$ 26,280	\$ 29,580	\$ 32,820	\$ 35,460	\$ 38,100	\$ 40,740	\$ 43,380
		80%	\$ 30,650	\$ 35,000	\$ 39,400	\$ 43,750	\$ 47,250	\$ 50,750	\$ 54,250	\$ 57,750
		100%	\$ 38,300	\$ 43,800	\$ 49,300	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,900	\$ 72,300
Orange	\$73,300	30%	\$ 15,400	\$ 17,600	\$ 19,800	\$ 22,000	\$ 23,800	\$ 25,550	\$ 27,300	\$ 29,050
		50%	\$ 25,700	\$ 29,350	\$ 33,000	\$ 36,650	\$ 39,600	\$ 42,550	\$ 45,450	\$ 48,400
		60%	\$ 30,840	\$ 35,220	\$ 39,600	\$ 43,980	\$ 47,520	\$ 51,060	\$ 54,540	\$ 58,080
		80%	\$ 41,100	\$ 46,950	\$ 52,800	\$ 58,650	\$ 63,350	\$ 68,050	\$ 72,750	\$ 77,450
		100%	\$ 51,400	\$ 58,700	\$ 66,000	\$ 73,300	\$ 79,200	\$ 85,100	\$ 90,900	\$ 96,800
Pamlico	\$59,300	30%	\$ 12,500	\$ 14,250	\$ 16,050	\$ 17,800	\$ 19,250	\$ 20,650	\$ 22,100	\$ 23,500
		50%	\$ 20,800	\$ 23,750	\$ 26,700	\$ 29,650	\$ 32,050	\$ 34,400	\$ 36,800	\$ 39,150
		60%	\$ 24,960	\$ 28,500	\$ 32,040	\$ 35,580	\$ 38,460	\$ 41,280	\$ 44,160	\$ 46,980
		80%	\$ 33,250	\$ 38,000	\$ 42,750	\$ 47,450	\$ 51,250	\$ 55,050	\$ 58,850	\$ 62,650
		100%	\$ 41,600	\$ 47,500	\$ 53,400	\$ 59,300	\$ 64,100	\$ 68,800	\$ 73,600	\$ 78,300
Pasquotank	\$55,600	30%	\$ 11,700	\$ 13,400	\$ 15,050	\$ 16,700	\$ 18,050	\$ 19,400	\$ 20,750	\$ 22,050
		50%	\$ 19,500	\$ 22,250	\$ 25,050	\$ 27,800	\$ 30,050	\$ 32,250	\$ 34,500	\$ 36,700
		60%	\$ 23,400	\$ 26,700	\$ 30,060	\$ 33,360	\$ 36,060	\$ 38,700	\$ 41,400	\$ 44,040
		80%	\$ 31,150	\$ 35,600	\$ 40,050	\$ 44,500	\$ 48,100	\$ 51,650	\$ 55,200	\$ 58,750
		100%	\$ 39,000	\$ 44,500	\$ 50,100	\$ 55,600	\$ 60,100	\$ 64,500	\$ 69,000	\$ 73,400
Pender	\$57,100	30%	\$ 12,050	\$ 13,750	\$ 15,450	\$ 17,150	\$ 18,550	\$ 19,900	\$ 21,300	\$ 22,650
		50%	\$ 20,000	\$ 22,850	\$ 25,700	\$ 28,550	\$ 30,850	\$ 33,150	\$ 35,450	\$ 37,700
		60%	\$ 24,000	\$ 27,420	\$ 30,840	\$ 34,260	\$ 37,020	\$ 39,780	\$ 42,540	\$ 45,240
		80%	\$ 32,000	\$ 36,600	\$ 41,150	\$ 45,700	\$ 49,400	\$ 53,050	\$ 56,700	\$ 60,350
		100%	\$ 40,000	\$ 45,700	\$ 51,400	\$ 57,100	\$ 61,700	\$ 66,300	\$ 70,900	\$ 75,400
Perquimans	\$53,600	30%	\$ 11,300	\$ 12,900	\$ 14,500	\$ 16,100	\$ 17,400	\$ 18,700	\$ 20,000	\$ 21,300
		50%	\$ 18,800	\$ 21,450	\$ 24,150	\$ 26,800	\$ 28,950	\$ 31,100	\$ 33,250	\$ 35,400
		60%	\$ 22,560	\$ 25,740	\$ 28,980	\$ 32,160	\$ 34,740	\$ 37,320	\$ 39,900	\$ 42,480
		80%	\$ 30,050	\$ 34,350	\$ 38,650	\$ 42,900	\$ 46,350	\$ 49,800	\$ 53,200	\$ 56,650
		100%	\$ 37,600	\$ 42,900	\$ 48,300	\$ 53,600	\$ 57,900	\$ 62,200	\$ 66,500	\$ 70,800
Person	\$52,300	30%	\$ 11,000	\$ 12,600	\$ 14,150	\$ 15,700	\$ 17,000	\$ 18,250	\$ 19,500	\$ 20,750
		50%	\$ 18,350	\$ 20,950	\$ 23,550	\$ 26,150	\$ 28,250	\$ 30,350	\$ 32,450	\$ 34,550
		60%	\$ 22,020	\$ 25,140	\$ 28,260	\$ 31,380	\$ 33,900	\$ 36,420	\$ 38,940	\$ 41,460
		80%	\$ 29,300	\$ 33,500	\$ 37,700	\$ 41,850	\$ 45,200	\$ 48,550	\$ 51,900	\$ 55,250
		100%	\$ 36,700	\$ 41,900	\$ 47,100	\$ 52,300	\$ 56,500	\$ 60,700	\$ 64,900	\$ 69,100
Pitt	\$54,200	30%	\$ 11,400	\$ 13,000	\$ 14,650	\$ 16,250	\$ 17,550	\$ 18,850	\$ 20,150	\$ 21,450
		50%	\$ 19,000	\$ 21,700	\$ 24,400	\$ 27,100	\$ 29,300	\$ 31,450	\$ 33,650	\$ 35,800
		60%	\$ 22,800	\$ 26,040	\$ 29,280	\$ 32,520	\$ 35,160	\$ 37,740	\$ 40,380	\$ 42,960
		80%	\$ 30,350	\$ 34,700	\$ 39,050	\$ 43,350	\$ 46,850	\$ 50,300	\$ 53,800	\$ 57,250
		100%	\$ 38,000	\$ 43,400	\$ 48,800	\$ 54,200	\$ 58,600	\$ 62,900	\$ 67,300	\$ 71,600
Polk	\$58,500	30%	\$ 12,300	\$ 14,050	\$ 15,800	\$ 17,550	\$ 19,000	\$ 20,400	\$ 21,800	\$ 23,200
		50%	\$ 20,500	\$ 23,400	\$ 26,350	\$ 29,250	\$ 31,600	\$ 33,950	\$ 36,300	\$ 38,650
		60%	\$ 24,600	\$ 28,080	\$ 31,620	\$ 35,100	\$ 37,920	\$ 40,740	\$ 43,560	\$ 46,380
		80%	\$ 32,800	\$ 37,450	\$ 42,150	\$ 46,800	\$ 50,550	\$ 54,300	\$ 58,050	\$ 61,800
		100%	\$ 41,000	\$ 46,800	\$ 52,700	\$ 58,500	\$ 63,200	\$ 67,900	\$ 72,600	\$ 77,300
Randolph	\$57,200	30%	\$ 12,050	\$ 13,750	\$ 15,450	\$ 17,150	\$ 18,550	\$ 19,900	\$ 21,300	\$ 22,650
		50%	\$ 20,050	\$ 22,900	\$ 25,750	\$ 28,600	\$ 30,900	\$ 33,200	\$ 35,500	\$ 37,800
		60%	\$ 24,060	\$ 27,480	\$ 30,900	\$ 34,320	\$ 37,080	\$ 39,840	\$ 42,600	\$ 45,360
		80%	\$ 32,050	\$ 36,600	\$ 41,200	\$ 45,750	\$ 49,450	\$ 53,100	\$ 56,750	\$ 60,400
		100%	\$ 40,100	\$ 45,800	\$ 51,500	\$ 57,200	\$ 61,800	\$ 66,400	\$ 71,000	\$ 75,600
Richmond	\$43,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Robeson	\$35,800	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Rockingham	\$48,500	30%	\$ 10,450	\$ 11,950	\$ 13,450	\$ 14,900	\$ 16,100	\$ 17,300	\$ 18,500	\$ 19,700
		50%	\$ 17,400	\$ 19,900	\$ 22,400	\$ 24,850	\$ 26,850	\$ 28,850	\$ 30,850	\$ 32,850
		60%	\$ 20,880	\$ 23,880	\$ 26,880	\$ 29,820	\$ 32,220	\$ 34,620	\$ 37,020	\$ 39,420
		80%	\$ 27,900	\$ 31,850	\$ 35,850	\$ 39,800	\$ 43,000	\$ 46,200	\$ 49,400	\$ 52,550
		100%	\$ 34,800	\$ 39,800	\$ 44,800	\$ 49,700	\$ 53,700	\$ 57,700	\$ 61,700	\$ 65,700
Rowan	\$56,300	30%	\$ 11,850	\$ 13,550	\$ 15,250	\$ 16,900	\$ 18,300	\$ 19,650	\$ 21,000	\$ 22,350
		50%	\$ 19,750	\$ 22,550	\$ 25,350	\$ 28,150	\$ 30,450	\$ 32,700	\$ 34,950	\$ 37,200
		60%	\$ 23,700	\$ 27,060	\$ 30,420	\$ 33,780	\$ 36,540	\$ 39,240	\$ 41,940	\$ 44,640
		80%	\$ 31,550	\$ 36,050	\$ 40,550	\$ 45,050	\$ 48,700	\$ 52,300	\$ 55,900	\$ 59,500
		100%	\$ 39,500	\$ 45,100	\$ 50,700	\$ 56,300	\$ 60,900	\$ 65,400	\$ 69,900	\$ 74,400
Rutherford	\$45,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Sampson	\$44,300	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Scotland	\$38,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Stanly	\$55,500	30%	\$ 11,700	\$ 13,350	\$ 15,000	\$ 16,650	\$ 18,000	\$ 19,350	\$ 20,650	\$ 22,000
		50%	\$ 19,450	\$ 22,200	\$ 25,000	\$ 27,750	\$ 30,000	\$ 32,200	\$ 34,450	\$ 36,650
		60%	\$ 23,340	\$ 26,640	\$ 30,000	\$ 33,300	\$ 36,000	\$ 38,640	\$ 41,340	\$ 43,980
		80%	\$ 31,100	\$ 35,550	\$ 40,000	\$ 44,400	\$ 48,000	\$ 51,550	\$ 55,100	\$ 58,650
		100%	\$ 38,900	\$ 44,400	\$ 50,000	\$ 55,500	\$ 60,000	\$ 64,400	\$ 68,900	\$ 73,300
Stokes	\$56,900	30%	\$ 11,950	\$ 13,650	\$ 15,350	\$ 17,050	\$ 18,450	\$ 19,800	\$ 21,150	\$ 22,550
		50%	\$ 19,950	\$ 22,800	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,050	\$ 35,300	\$ 37,600
		60%	\$ 23,940	\$ 27,360	\$ 30,780	\$ 34,140	\$ 36,900	\$ 39,660	\$ 42,360	\$ 45,120
		80%	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,450	\$ 60,100
		100%	\$ 39,900	\$ 45,600	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,100	\$ 70,600	\$ 75,200
Surry	\$46,600	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Swain	\$46,600	30%	\$ 10,650	\$ 12,200	\$ 13,700	\$ 15,200	\$ 16,450	\$ 17,650	\$ 18,850	\$ 20,100
		50%	\$ 17,750	\$ 20,250	\$ 22,800	\$ 25,300	\$ 27,350	\$ 29,350	\$ 31,400	\$ 33,400
		60%	\$ 21,300	\$ 24,300	\$ 27,360	\$ 30,360	\$ 32,820	\$ 35,220	\$ 37,680	\$ 40,080
		80%	\$ 28,350	\$ 32,400	\$ 36,450	\$ 40,500	\$ 43,750	\$ 47,000	\$ 50,250	\$ 53,500
		100%	\$ 35,500	\$ 40,500	\$ 45,600	\$ 50,600	\$ 54,700	\$ 58,700	\$ 62,800	\$ 66,800
Transylvania	\$53,900	30%	\$ 11,350	\$ 12,950	\$ 14,550	\$ 16,150	\$ 17,450	\$ 18,750	\$ 20,050	\$ 21,350
		50%	\$ 18,900	\$ 21,600	\$ 24,300	\$ 26,950	\$ 29,150	\$ 31,300	\$ 33,450	\$ 35,600
		60%	\$ 22,680	\$ 25,920	\$ 29,160	\$ 32,340	\$ 34,980	\$ 37,560	\$ 40,140	\$ 42,720
		80%	\$ 30,200	\$ 34,500	\$ 38,800	\$ 43,100	\$ 46,550	\$ 50,000	\$ 53,450	\$ 56,900
		100%	\$ 37,800	\$ 43,200	\$ 48,600	\$ 53,900	\$ 58,300	\$ 62,600	\$ 66,900	\$ 71,200

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Tyrrell	\$39,900	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Union	\$70,700	30%	\$ 14,850	\$ 17,000	\$ 19,100	\$ 21,200	\$ 22,900	\$ 24,600	\$ 26,300	\$ 28,000
		50%	\$ 24,750	\$ 28,300	\$ 31,850	\$ 35,350	\$ 38,200	\$ 41,050	\$ 43,850	\$ 46,700
		60%	\$ 29,700	\$ 33,960	\$ 38,220	\$ 42,420	\$ 45,840	\$ 49,260	\$ 52,620	\$ 56,040
		80%	\$ 39,600	\$ 45,250	\$ 50,900	\$ 56,550	\$ 61,100	\$ 65,600	\$ 70,150	\$ 74,650
		100%	\$ 49,500	\$ 56,600	\$ 63,700	\$ 70,700	\$ 76,400	\$ 82,100	\$ 87,700	\$ 93,400
Vance	\$45,200	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Wake	\$80,200	30%	\$ 16,850	\$ 19,250	\$ 21,650	\$ 24,050	\$ 26,000	\$ 27,900	\$ 29,850	\$ 31,750
		50%	\$ 28,100	\$ 32,100	\$ 36,100	\$ 40,100	\$ 43,350	\$ 46,550	\$ 49,750	\$ 52,950
		60%	\$ 33,720	\$ 38,520	\$ 43,320	\$ 48,120	\$ 52,020	\$ 55,860	\$ 59,700	\$ 63,540
		80%	\$ 44,950	\$ 51,350	\$ 57,750	\$ 64,150	\$ 69,300	\$ 74,450	\$ 79,550	\$ 84,700
		100%	\$ 56,200	\$ 64,200	\$ 72,200	\$ 80,200	\$ 86,700	\$ 93,100	\$ 99,500	\$ 105,900
Warren	\$46,300	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Washington	\$42,100	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Watauga	\$61,900	30%	\$ 13,000	\$ 14,850	\$ 16,700	\$ 18,550	\$ 20,050	\$ 21,550	\$ 23,050	\$ 24,500
		50%	\$ 21,700	\$ 24,800	\$ 27,900	\$ 30,950	\$ 33,450	\$ 35,950	\$ 38,400	\$ 40,900
		60%	\$ 26,040	\$ 29,760	\$ 33,480	\$ 37,140	\$ 40,140	\$ 43,140	\$ 46,080	\$ 49,080
		80%	\$ 34,650	\$ 39,600	\$ 44,550	\$ 49,500	\$ 53,500	\$ 57,450	\$ 61,400	\$ 65,350
		100%	\$ 43,400	\$ 49,600	\$ 55,800	\$ 61,900	\$ 66,900	\$ 71,900	\$ 76,800	\$ 81,800
Wayne	\$45,000	30%	\$ 10,650	\$ 12,200	\$ 13,700	\$ 15,200	\$ 16,450	\$ 17,650	\$ 18,850	\$ 20,100
		50%	\$ 17,750	\$ 20,250	\$ 22,800	\$ 25,300	\$ 27,350	\$ 29,350	\$ 31,400	\$ 33,400
		60%	\$ 21,300	\$ 24,300	\$ 27,360	\$ 30,360	\$ 32,820	\$ 35,220	\$ 37,680	\$ 40,080
		80%	\$ 28,350	\$ 32,400	\$ 36,450	\$ 40,500	\$ 43,750	\$ 47,000	\$ 50,250	\$ 53,500
		100%	\$ 35,500	\$ 40,500	\$ 45,600	\$ 50,600	\$ 54,700	\$ 58,700	\$ 62,800	\$ 66,800
Wilkes	\$45,000	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Wilson	\$46,500	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300
Yadkin	\$56,900	30%	\$ 11,950	\$ 13,650	\$ 15,350	\$ 17,050	\$ 18,450	\$ 19,800	\$ 21,150	\$ 22,550
		50%	\$ 19,950	\$ 22,800	\$ 25,650	\$ 28,450	\$ 30,750	\$ 33,050	\$ 35,300	\$ 37,600
		60%	\$ 23,940	\$ 27,360	\$ 30,780	\$ 34,140	\$ 36,900	\$ 39,660	\$ 42,360	\$ 45,120
		80%	\$ 31,850	\$ 36,400	\$ 40,950	\$ 45,500	\$ 49,150	\$ 52,800	\$ 56,450	\$ 60,100
		100%	\$ 39,900	\$ 45,600	\$ 51,300	\$ 56,900	\$ 61,500	\$ 66,100	\$ 70,600	\$ 75,200

2017 HOME Income Limits by County, by Household Size*

Effective June 15, 2017

County	Median Income	Percent Median Income	Household Size (Number of Household Members)							
			One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
Yancey	\$48,700	30%	\$ 10,250	\$ 11,700	\$ 13,150	\$ 14,600	\$ 15,800	\$ 16,950	\$ 18,150	\$ 19,300
		50%	\$ 17,050	\$ 19,500	\$ 21,950	\$ 24,350	\$ 26,300	\$ 28,250	\$ 30,200	\$ 32,150
		60%	\$ 20,460	\$ 23,400	\$ 26,340	\$ 29,220	\$ 31,560	\$ 33,900	\$ 36,240	\$ 38,580
		80%	\$ 27,300	\$ 31,200	\$ 35,100	\$ 38,950	\$ 42,100	\$ 45,200	\$ 48,300	\$ 51,450
		100%	\$ 34,100	\$ 39,000	\$ 43,900	\$ 48,700	\$ 52,600	\$ 56,500	\$ 60,400	\$ 64,300

Essential Property Standard

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool – Disaster Recover

Essential Property Standard

1. **SITE HEALTH AND SAFETY**

Site. The site components, such as fencing and retaining walls, grounds, lighting, mailboxes/project signs, parking lots/driveways, play areas and equipment, refuse disposal, roads, storm drainage and walkways must be free of health and safety hazards and be in good repair. The site must not be subject to material adverse conditions, such as abandoned vehicles, dangerous walks or steps, poor drainage, septic tank back-ups, sewer hazards, excess accumulations of trash, vermin or rodent infestation or fire hazards.

A. Property Access and Egress

1. Exterior platforms and/or steps shall be provided to serve exits and shall be maintained in a safe condition.
 - a. Every porch, terrace or entrance platform located at more than thirty (30) inches above the adjacent finished grade shall be equipped with guardrails not less than thirty-six (36) inches high.
 - b. Exterior stairs, handrails and railings shall be constructed with moisture resistant materials or protected with paint or other approved covering or material to prevent moisture penetration.

B. Infrastructure: Utilities & Storm/Site Drainage

1. *Water Supply.* Every dwelling unit shall be connected to an approved public or private water supply and sewage disposal system that is sanitary and free from contamination.
2. *Drainage.* Every yard shall be properly graded so as to obtain positive drainage and so as to prevent the accumulation of stagnant water in the yard or under the structure. Gutter and downspouts, if installed, shall be provided to properly collect, conduct and discharge the water from the roof and away from the structure.

C. Fire Safety.

1. *Site Address:* Address numbers. Buildings shall have approved address numbers, building numbers or approved building identification placed in a position that it is plainly legible and visible from the street or road fronting the property.

D. Sanitary Conditions

1. *Infestations:* The dwelling unit and its equipment must be in sanitary condition: free of vermin and rodent infestation(s).

E. Hazardous Site Conditions

1. *Site Hazards.* The site may not be subject to serious adverse natural or manmade environmental conditions, such as dangerous walks or steps, soil/geologic instability, flooding, poor drainage, septic tank back-ups or sewer hazards, mudslides, excessive accumulations of trash, or fire hazards.

2. **BUILDING HEALTH AND SAFETY**

Dwelling. All areas and components of the housing must be free of health and safety hazards. These include, but are not limited to, air quality, electrical hazards, emergency/ fire exits, flammable materials, garbage and debris, handrail hazards, infestation, and lead-based paint. For example, the buildings must have fire exits that are not blocked and have hand rails that are undamaged and have no other observable deficiencies. The housing must have no evidence of infestation by rats, mice, or other vermin, or of garbage and debris. The housing must have no evidence of electrical hazards, natural hazards, or fire hazards. The dwelling must have proper ventilation and be free of mold, odor (e.g., propane, natural gas, methane gas), or other observable deficiencies. The housing must comply with all requirements related to the evaluation and reduction of lead-based paint hazards and have available proper certifications of such.

A. Dwelling Access, Egress and Security

1. *Access.* The dwelling unit must be able to be used and maintained without unauthorized use of other private properties. The building must provide an alternate means of exit in case of fire (such as fire stairs or egress through windows). Access shall be provided to all rooms within a dwelling unit without passing through a public space. Access to toilet and bathing facilities shall be through a weather-tight area without going outside the building.
2. *Egress.* Each dwelling unit must provide two (2) remote exits or if only one (1) exit door is provided, every sleeping room must have at least one (1) operable window approved for emergency egress. The window must be operable from the inside without use of a key or tool. It is preferable that the window sill height does not exceed forty-four (44) inches above the floor and provides a minimum clear opening width of twenty (20) inches and a minimum clear opening height of twenty-two (22) inches. The total net clear opening shall not be less than four (4) square feet. Bars, grills or other obstructions placed over these windows must be releasable or removed from the inside with the use of reasonable force/dexterity and without the use of a key or tool.
 - a. Each sleeping room must have at least one operable window in proper working order.
 - b. Stairwells and flights of stairs, attached to or within a dwelling unit, that contain four (4) or more risers shall have handrails. Every rail shall be firmly fastened and maintained in good condition
 - c. Every stair riser on the path of egress from the home's sleeping rooms shall be reasonably uniform and shall not exceed eight and one-fourth (8 ¼) inches in height and shall be securely fastened in position.
3. *Security.* The dwelling unit must provide adequate security for the family.
 - a. The exterior doors of the dwelling unit must be lockable. Exterior doors are doors by which someone can enter or exit the dwelling unit.
 - b. Unit windows located on the first floor, at the basement level, on a fire escape, porch, or other outside space that can be reached from the ground and that are designed to be opened must have a locking device. (Windows with sills less than six feet off the ground are considered accessible.) Traditional window locks, those provided by storm/screen combination windows, window pins, and nails are acceptable. Windows leading to a fire escape or required to meet egress or ventilation requirements may not be permanently nailed shut.

B. Hazardous Interior Conditions

1. *Egress.* Safe, continuous and unobstructed exits shall be provided from the interior of the structure to the exterior at street or grade level.
 - a. There shall be no loose flooring or floor covering.
 - b. There shall be no dirt floors or wood floors on the ground.
 - c. No flight of stairs settled more than one (1) inch out of its intended position or pulled away from supporting or adjacent structures shall be allowed.
2. *Interior Air Health Threats.* The dwelling unit must be free of air pollutant levels that threaten the occupants' health, including carbon monoxide, sewer gas, fuel gas, dust, and other harmful pollutants.

C. Fire Safety

1. *Alarms and Detectors:* The dwelling unit must include at least one battery-operated or hard-wired smoke detector, in proper operating condition and less than 10 years old, on each level of the unit, including basements, but excluding crawl spaces and unfinished attics.
2. *Combustibles and Combustible Materials.* The dwelling units must have proper ventilation and be free of odor (e.g., propane, natural gas, methane gas), or other observable combustion deficiencies.
 - a. Liquid fuel stored on the premises shall be stored in accordance with the provisions of the North Carolina State Building Code and any other applicable codes.
 - b. Hearths shall be of noncombustible material and shall extend at least twelve (12) inches beyond the face and six (6) inches beyond each side of the fireplace opening. No combustible materials shall be permitted within seven (7) inches of the top and seven (7) inches on either side of the fireplace opening.
 - c. No holes shall be permitted in the flue/vent of any fuel-burning equipment or waste pipe except for necessary vent connections and clean-out doors.
 - d. Existing chimneys shall be tight, safe and capable of maintaining proper draft of combustion by-products to outside air. Thimbles shall be grouted tightly and shall be located high enough to provide proper draft for the heating appliance served thereby.
 - e. No combustible material shall be located within six (6) inches of the thimble.
 - f. There shall be no cardboard, newspaper, or other similar highly combustible wall finish.

D. Sanitary Facilities

1. *General:* The dwelling unit must have hot and cold running water, including an adequate source of potable water.
 - a. Every dwelling unit shall be connected to an approved water supply and sewage disposal system.
 - b. Every dwelling unit used or intended for use as human habitation shall have an enclosed bathroom and toilet facilities complete with water closet, tub or shower and lavatory; and shall also have a kitchen sink, all of which shall be connected to approved water and sewer systems with unimpeded flow to each inlet or outlet.

- c. Water-heating facilities shall be provided which are properly installed, are maintained in safe and good working condition, are properly connected with the hot water line to each tub, shower, lavatory, kitchen sink, washing machine, and/or any other supplied plumbing fixture and are capable of supplying water at a temperature of not less than one hundred twenty (120) degrees Fahrenheit. Such supplied water-heated facilities shall be capable of operating independently of the space-heating equipment.
 2. Human Hygiene. The dwelling unit's sanitary facility must be in proper operating condition, usable in privacy, and adequate for personal hygiene and the disposal of human waste.
 3. Food Preparation. The dwelling unit must have suitable space and equipment to store, prepare, and serve food in a sanitary manner. All required equipment must be in proper operating condition.
 - E. Light, Heat and Ventilation
 1. Light. Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. Every habitable room in a dwelling or dwelling unit shall contain a window or windows facing outside.
 2. Heat. The dwelling unit must be able to provide a thermal environment that is healthy for the human body.
 3. Ventilation. There must be adequate air circulation in the dwelling unit.
 - a. Bathroom areas must have one openable window or other adequate passive or mechanical ventilation.
 - b. Attics shall be properly ventilated.
 - c. Clothes dryers shall be exhausted in accordance with the manufacturer's instructions. Dryer exhaust systems shall be independent of all other systems and shall convey the moisture and any products of combustion to the outside of the building.
 - d. The home must have at least one exhaust fan in any bedroom, living room, bathroom or kitchen vented to the outside for every 1800 SF. The exhaust fan must be capable of continuous operation to provide fresh air from a clean source. Additionally, the home shall have an exhaust fan vented to the outside in at least one of the following locations: bathroom or kitchen. If this fan meets the minimum criteria for an exhaust fan (see Section 4) and the home is less than 1800 SF, then a single exhaust fan in the home is acceptable.
 - e. A filtered and protected passive or mechanical fresh air intake system is required if the home or occupants meet any of the following criteria: inoperable or no windows in any habitable room; an open fireplace is present; known indoor contaminants are present (for example: lead, asbestos, radon, carbon monoxide, mold, cigarette smoke) and/or a home occupant has a respiratory illness.
 - F. Lead, Asbestos, Radon and Other Toxins
 1. The dwelling unit must be free of lead, asbestos, radon and other toxin hazards that threaten occupants' health.

3. **BUILDING SPACE AND STRUCTURE STANDARDS**

Dwelling Unit. The dwelling unit must be structurally sound, habitable, and in good repair. All areas and aspects of the dwelling unit (for example, the unit's bathroom, ceiling, doors, floors, kitchen, patio/porch/balcony, stairs, walls, and windows) must be free of health and safety hazards, functionally adequate, operable, and in good repair.

A. Minimum Space Requirements

1. ***General.*** The dwelling unit must provide adequate space for the family.
2. ***Habitable Rooms.*** At a minimum, the dwelling unit must have a living room, a kitchen and a bathroom and at least one sleeping area.
 - a. No cellar shall be considered a habitable area.
 - b. No basement shall be used as a habitable room or housing unit unless: the floors and walls are impervious to leakage of underground and surface runoff water and insulated against dampness and condensation and there is at least one means of egress that meets building exit standards.
3. ***Sanitary Facilities.*** The dwelling unit must include sanitary facilities within the unit. The sanitary facilities must be in proper operating condition and adequate for personal cleanliness and disposal of human waste. The sanitary facilities must be usable in privacy.
 - a. The bathroom must be located in a separate room and have a flush toilet in proper operating condition.
 - b. The unit must have a fixed basin (lavatory) with a sink trap as well as a shower or tub both with hot and cold running water in proper operating condition.
 - c. All sanitary facilities must utilize an approved public or private sanitary waste disposal system.
4. ***Food Preparation.*** The dwelling unit must have suitable space and equipment to store, prepare, and serve food in a sanitary manner.
 - a. The dwelling unit must have a kitchen sink in proper operating condition, with a sink trap and hot and cold running water. The sink must drain into an approved public or private system.
5. ***Sleeping Areas.*** The dwelling unit must have at least one sleeping area (bedroom or living/sleeping room) for every two persons.

B. Exterior Surfaces

1. ***General.*** Each building on the site must be structurally sound, secure, habitable, and in good repair. Each building's doors, fire escapes, foundations, lighting, roofs, walls, and windows, where applicable, must be free of health and safety hazards, operable, and in good repair. All exterior surfaces shall be structurally sound.
 - a. All exterior surface shall be protected with paint or other approved protective covering to prevent deterioration and the entrance or penetration of moisture.
2. ***Foundation.***
 - a. The foundation shall be on firm, reasonably dry ground, and there shall be no water standing or running under the building.
 - b. Homes with a crawl space have unobstructed foundation vents.

3. Walls.
 - a. The exterior wall surface must not have any serious defects such as leaning, buckling, sagging, large holes, or defects that may result in water infiltration or vermin infestation
 - b. There shall be proper flashing at walls and chimney, windows, doors or any other wall penetration. For hidden/non-visible flashing, the presence of no damage assumes proper flashing.
 4. Roof.
 - a. Roofing shall prevent the entrance of moisture into the dwelling unit.
 - a. There shall be a minimum of Class C roof covering.
 - b. There shall be no roof with more than two (2) roof coverings.
- C. Interior Surfaces
1. General: Interior finish materials/finish substrates shall be free of serious defects.
 2. Floors: Floors shall be in sound condition and good repair and shall be safe to use and capable of supporting the load which normal use may cause to be placed thereon.
 - a. After removal of any non-affixed treatment or object including all furniture, floors shall be reasonably smooth, not rotten or worn through, and without visible or excessive cracks/deterioration which permit rodents to penetrate rooms.
 - b. Floors shall be reasonably level.
 - c. All bathroom, toilet room, laundry and kitchen floors shall be constructed reasonably impervious to water so as to permit such floor to be readily kept in a clean and sanitary condition
 3. Walls: Walls shall be in sound condition, not seriously out of plumb and structurally sound.
 - a. After removal of any non-affixed treatment or object including all furniture, there shall be no visible loose plaster, loose boards or other loose wall materials susceptible to falling.
 - b. There shall be no exposed/evident/visible seriously rotted, termite-damaged, fire-damaged or broken studs.
 4. Ceiling:
 - a. The ceiling shall be substantially vermin and rodent-proof. After removal of any non-affixed treatment(s) or object(s), there shall be no visible loose plaster, boards, sheetrock or other ceiling finish susceptible to falling.
- D. Doors
- a. General: Doors shall be provided at all doorways leading to bedrooms, toilet rooms, and bathrooms and all rooms adjoining a public space. Toilet and bath doors shall have an operable privacy lock.
 - b. Exterior doors shall be water and rodent-proof and lockable from inside and outside.
 - c. Doors shall be in sound working condition and good repair.
- E. Windows
1. General. There must be at least one window in both the living room and each sleeping room.
 2. Function. Window frames and glass shall have no missing, cracked or broken glass.
 - a. All operable windows shall be provided with suitable hardware to include operable locks and shall be made to open freely.

- b. All operable and openable windows shall be adequately screened. Screens shall not be permanently fixed to the window frame or sash. The screens on windows and doors may be omitted for dwelling units containing a permanently installed heating and air conditioning system providing the dwelling unit with year round mechanical ventilation. Screens shall be installed in dwellings with window air conditioning units which are not permanently installed.

F. Structural Support

- 1. General. The dwelling unit must be structurally sound. The structure must not present any threat to the health and safety of the occupants and must protect the occupants from the environment. Any structural issue uncovered during the execution of the scope of work must be addressed for the health, safety and protection from the environment of the occupants.
- 2. Foundation. The foundation and exterior wall structure and surface must not have any serious defects such as serious leaning, buckling, sagging, large holes, or defects that may result in air infiltration or vermin infestation.
 - a. The foundation shall be on firm, reasonably dry ground, and there shall be no water standing or running under the building.
 - b. Broken, overloaded, decayed or excessively sagging sills, beams, girders and joists shall be prohibited.
 - c. All elements of the foundation including piers, underpinning and masonry, shall be in good repair. Piers shall be sound.
 - i. There shall be no wood stiff knees piers or other improper piers.
 - ii. No isolated masonry pier shall exceed (10) times the least dimension.
 - d. Underpinned units shall use an approved material so as to be substantially weatherproof and rodent-proof.
 - e. Units with a crawl space will have a crawl space access, with cover. Adequate ventilation shall be provided to the foundation area by approved methods.
- 3. Roofs, Ceilings & Floors. Roofs shall be in sound condition and capable of supporting the load intended. Floors, attic floors and ceilings shall be in sound condition and good repair and shall be safe to use and capable of supporting the load which normal use may cause to be placed thereon.
 - a. The roof must be structurally sound and weather-proof.
 - b. There shall be no exposed/evident/visible rotten, broken, sagging, or fire-damaged joists or improperly supported ends.
 - c. Joists and supporting members shall provide sufficient support.
 - d. Rafters shall be adequately braced.
 - e. Broken, overloaded, decayed or excessively sagging sills, beams, girders and joists shall be prohibited.
 - f. There shall be no loose, or visibly rotted or fire-damaged sheathing or roof covering.
 - g. All existing hanging masonry chimneys shall be removed or reattached.
 - h. There shall be no chimneys or parts thereof which are defective, deteriorated or in danger of falling, or in such condition or locations as to constitute a fire hazard.

4. Walls. All load-bearing walls, exterior or interior, shall not be substantially bowed or out-of-plumb and shall be structurally sound.
 - a. Walls must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.
 - b. The foundation and exterior wall structure must not have any serious defects such as serious leaning, buckling, sagging, or defects that may result in unsafe conditions or vermin infestation.
 - c. Studs shall provide sufficient support for sheathing or exterior finish and shall not be visibly rotten or termite damaged.
 - d. There shall be no visibly rotted, termite [-damaged], fire-damaged or broken studs.
5. Other.
 - a. **Porches:** Foundation, floor, ceiling and roof shall be equal to standards as set forth above, except sills and joists need not be level if providing drainage of floors; floors need not be weather-tight. Posts and railings shall not be visibly rotted or termite-damaged.
 - b. **Stairs:** They shall be safe to use and capable of supporting the load that normal use may cause to be placed thereon. Every rail shall be firmly fastened and maintained in good condition. No rotting, sagging or deteriorated supports shall be allowed.

4. **BUILDING SYSTEM STANDARDS**

Building Systems. Each dwelling unit's domestic water, electrical system, HVAC, and sanitary system must be free of health and safety hazards, functionally adequate, and operable. Any electrical, plumbing, heating or other utilities furnished to an accessory structure shall be free of health and safety hazards. Major building systems (e.g. structural support, roofing, cladding and weatherproofing, plumbing, electrical & HVAC) must have a remaining useful life of a minimum of five years.

A. Plumbing

1. Supply. Hot and cold water must be available at the kitchen sink, tub, shower, and lavatory taps. The definition of hot water (temperature) required at the lavatory, tub, or shower should be determined from local health standards or applicable local code. All water piping shall be protected from freezing by approved methods.
2. Waste. The kitchen sink, tub/shower, toilet, and basin/lavatory must have a proper sewer trap, drain, and vents to prevent the escape of sewer gases or severe leakage of water. Drains must not be clogged and the toilet must flush.
 - a. All existing and necessary plumbing vents shall be properly sized and functioning.
 - b. Sewer and water lines shall be properly supported with no broken or leaking lines.
3. Fixtures. All fixtures shall be in proper working condition with no leaks existing.
 - a. The unit must have these minimum fixtures in proper operating condition: a fixed basin (lavatory) with a sink trap and hot and cold running water; a shower or tub with hot and cold running water and a kitchen sink, with a sink trap and hot and cold running water.

- b. No fixtures shall be cracked, broken or badly chipped.
 - c. Water closets shall be properly connected to a cold water line; water closets without traps are prohibited.
- B. Heating, Cooling and Ventilation**
1. *General.* The dwelling unit must be able to provide a thermal environment that is healthy for the human body.
 - a. There must be a safe system in proper operating condition for heating (and cooling in US Department of Energy climate zones 3 & 4) the dwelling unit, such as electric baseboard, radiator, or forced air systems. In order to ensure a healthy living environment appropriate for the climate, the system must be able to adequately provide or reduce adequate heat either directly or indirectly to each habitable room.
 - b. The dwelling unit must not contain unvented room heaters or other non-sealed combustion equipment. Electric heaters are acceptable. Existing wood-burning open fireplaces which are supplemental heating are exempt from this requirement but any combustion equipment installed in an open fireplace is not exempt.
 - c. One carbon monoxide (CO) detector shall be installed outside each bedroom area and to manufacturer specifications in homes that have a combustion appliance(s) or an attached garage (minimum one per floor).
 2. *Heating/Cooling Equipment.* Every central or electric heating system including any ductwork, controls, return/delivery grills, etc. shall be properly installed and capable of safely and adequately heating all habitable rooms, bathrooms, and water closet compartments to a temperature of at least sixty-eight (68) degrees Fahrenheit with an outside temperature of 20 degrees Fahrenheit.
 - a. All gas and oil burning equipment existing on the premises shall be of a type approved and installed in accordance with the provisions of the North Carolina State Building Code and any other applicable codes.
 - b. Fireplace(s) shall be used only for supplemental heat and not for primary heating, and shall have no loose mortar or damaged firebrick.
 3. *Ventilation and Fresh Air.* There must be adequate air circulation in the dwelling unit.
 - a. *Exhaust fan:* A mechanical exhaust fan is one that is rated to exhaust 80 CFM minimum and capable of exhausting at a rate of 50 CFM minimum. Additionally, the fan should be capable of continuous, quiet (by homeowner preference) operation in conjunction with either a passive or mechanical filtered air intake system to provide fresh air. Existing fans in a home meeting this criteria are acceptable.
 - b. *Vented to the outside:* All ventilation/exhaust ducts shall terminate at or beyond the exterior skin of the building. No exhaust air can be delivered to/terminated in the attic, crawl, enclosed/screened porch or other semi-enclosed space.
 - c. *Fresh Air:* Mechanical and gravity outdoor air intake openings shall be located not less than 10 feet (3048 mm) horizontally from any hazardous or noxious contaminant source, such as vents, chimneys, plumbing vents, sanitary sewer vent, streets, alleys, parking lots and loading docks, except as specified in the current NC Residential Codes. Intakes shall be located

not less than 3 feet (914 mm) below contaminant sources where such sources are allowed by the NC Residential Code to be located within 10 feet of the opening. Intake openings on structures in flood hazard areas shall be at or above the 100 year flood plain. No intake air can be sourced from the attic, crawl, enclosed/screened porch or other semi-enclosed space.

- d. *Filters*: The washable or throwaway filter for passive fresh air intake shall be designed to keep insects, pollens and dust mites out of the home but allow maximum infiltration (this is equivalent to a MERV rating of 3-4).
- e. *Protection*: Fresh air intake openings in residential occupancies shall meet the following minimum and maximum opening sizes in louvers, grilles and screens, measured in any direction: not $<1/4$ " and not $>1/2$ inch.

C. Electrical

- 1. *General*: The dwelling unit must have sufficient electrical sources so occupants can use essential electrical appliances. The dwelling unit shall be safely wired for existing or required electrical lights, convenience receptacles, central heating (and cooling when present) equipment, the major appliances/equipment and water pumps/septic systems when applicable.
 - a. Electrical fixtures and wiring must not pose a fire hazard. All electric wiring, devices, appliances and fixtures shall be installed in accordance with the North Carolina State Building Code and none shall be dangerous or hazardous.
 - b. Hanging light fixtures or outlets from electric wiring, missing cover plates on switches and outlets, badly cracked outlets or cover plates, exposed fuse box connections and, overloaded circuits are unacceptable.
 - c. All receptacles, ceiling fixtures or other fixtures shall be securely attached. No flexible cords shall be used as a substitute for the fixed wiring of a structure, nor run through holes in walls, ceiling or floors; through doorways, windows or similar openings; attached to building surfaces, or concealed behind building walls, ceilings or floors.
- 2. *Electrical Supply*:
 - a. Fuses and branch circuits shall be sized and installed properly.
 - b. The living room and each sleeping space must have at least two electrical outlets in proper operating condition. The kitchen must have at least one electrical outlet in proper operating condition. This outlet must be GFCI if located within 6' of a water supply outlet/faucet.
 - c. Outlet(s) that exist in the bathroom must be GFCI.
- 3. *Electrical Appliances*:
 - a. The dwelling unit must have an oven and a stove or range. A microwave oven may be substituted for an oven and stove or range.
 - b. The dwelling unit must have a refrigerator. The refrigerator must be capable of maintaining a temperature low enough to keep food from spoiling. A counter-top or under-counter type refrigerator is not acceptable as the only refrigerator. The freezer space must be present and working, and the equipment must not present an electrical hazard.

4. Lighting Fixtures: At least one (1) fixed in place ceiling or wall type electric light fixture shall be provided in every bedroom, laundry room, furnace room, hall, basement or any other area in which artificial light is required for the safety and welfare of the occupants. A switched wall receptacle shall be acceptable in a bedroom, living room or den. The kitchen area and the bathroom must have a permanent ceiling or wall-mounted fixture in proper operating condition. Permanent overhead or wall-mounted light fixtures may count as one of the required electrical outlets in the living room and sleeping areas.
 - a. All switches and fixtures shall be safely operable or sealed off and disconnected.
 - b. Lights at entrances and exits are required.

5. ENERGY EFFICIENCY STANDARDS

- A. Air Tightness. The dwelling unit shall be weatherproof and capable of being adequately heated. Existing insulation, light/fan fixtures, coverplates, HVAC grills/panels, cabinets, plumbing fixtures are all considered affixed.
 1. Attics/Ceilings: After removal of any non-affixed treatment(s) or object(s), there shall be no visible holes, loose plaster, boards, sheetrock or other ceiling finish susceptible to air infiltration.
 2. Floors: After removal of any non-affixed treatment or object including all furniture, floors shall be without visible holes or excessive cracks which permit air to penetrate the dwelling unit.
 3. Walls: After removal of any non-affixed treatment or object from interior walls including all furniture, there shall be no visible holes, loose plaster, visible cracks that would permit air to penetrate the dwelling unit. All exterior wall surfaces and the foundation shall be waterproof, weatherproof and rodent proof with no visible holes, cracks or rotted boards.
 4. Doors and Windows: Exterior doors shall be substantially weather-tight with no visible light at the header, jambs or threshold. Window frames and glass shall be reasonably weather-tight.
- B. Insulation. Insulation shall be installed in ceilings to the insulation manufacturer's specifications with no gaps, voids, compression or wind intrusion. Insulation and the air barrier shall be installed in physical contact with each other. Accessible attics shall be insulated to R-38 or greater.
- C. Crawlspaces: All crawlspaces shall have a 100 percent ground cover of 6 mil thickness or greater.

Request for Waiver of Essential Property Standard Requirement

Date: _____

Agency: _____

Contact: _____

Phone: _____

Owner: _____

Phone: _____

Project Address: _____

City/State/Zip: _____

County: _____

By signing this document, the undersigned acknowledges NCHFA's Minimum Requirements of the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR) are for the benefit of meeting and/or exceeding building codes and the design standard is intended to promote minimum housing code construction for this project address.

I, _____, affirm I am the authorized representative of the funded entity for this project and do hereby request a waiver of the following Minimum Requirement for my project:

[Enter Essential Property Standard Section Reference Number/s]

Please state how this waiver will meet or exceed the above Essential Minimum Property Standard requirement for this project:

I hereby acknowledge that by requesting this waiver, I will hold harmless any party providing funding, administration, or construction, due to omission of this provision of the North Carolina Housing Finance Agency's Essential Property Standard and that implementation of this request will not violate any state or local codes or ordinances.

Homeowner: _____

Rehabilitation Specialist: _____

NCHFA Partner Contact: _____

Date: _____

For NCHFA use only below this line:

NCHFA Case Manager Comments:

Case Manager: _____ Date reviewed: _____

NCHFA Manager of Housing Rehab Comments:

NCHFA Manager of Housing Rehab: _____ Review Date: _____

Date of: Approval _____

Denial _____

Forms

Table of Contents

<u>Form/Document</u>	<u>Required/Model</u>
Application/Eligibility	Required
Legal Advice Disclosure	Required
ESFRLP-DR Program Promissory Note	Required
ESFRLP-DR Program Modification Agreement	Required (as needed)
Estoppel	Required (as needed)
Pre-Construction Conference Record	Required
Contractor's Release of Liens	Model
Certificate of Final Inspection	Required
Owner Certificate of Satisfaction	Required
Certification of Completion and Final Cost Form	Required
Model Contract (Bid Process)	Model
Model Contract (Self-Contracting)	Model
Duplication of Benefits Affidavit	Required

Required Form

Application & Eligibility Certification

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery
Application & Eligibility Certification

Applicant Data:

Name of Homeowner(s) (First, MI, Last): _____

Street Address: _____

City: _____ County: _____ Zip Code: _____

Home Phone: _____ Work Phone: _____

If the Applicant was referred by someone other than self, complete the following:

Contact Name: _____ Phone: _____

Relationship to Owner: _____

Notes: _____

Household Membership:

Name (First, MI, Last)	Sex	Birth Date	SS# (last 4 digits)	Race Code*	Hispanic**	Relation to Homeowner
a.						
b.						
c.						
d.						
e.						
f.						
g.						

Gross Income Work Table:	Monthly Income Dollars / Household Member							
Source	a	b	c	d	e	f	g	Total
1. Wages								
2. Retirement/Pension								
3. Social Security								
4. Supplemental Security Income								
5. Public Assistance								
6. Child Support								
7. Interest								
8.								
9.								
10.								
Monthly Sub-Total (sum rows 1-10)								
Annual Sub-Total (12 x row above)								
Annual Gross Household Income (sum Annual Sub-Total for columns a-g):								

Applicant Certifications:

I hereby certify that:

- 1) I own and occupy the home described above as my primary residence;
- 2) The above information is complete and true to the best of my knowledge;
- 3) This information is provided to qualify me for the Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery (ESFRLP-DR) Program, which is intended to assist homeowners who were victims of the floods that followed Hurricane Matthew, Tropical Storms Julia and/or Hermine.
- 4) I give permission for _____, NCHFA, Emergency Management, FEMA and SBA to share information to verify the contents of this application and to facilitate the repair of my home.
- 5) I understand that this loan may not rectify all deficiencies in my home but will make the home conform to either the Essential Single-Family Rehabilitation standard or local minimum housing code, if applicable.
- 6) I have been advised that my gender, race and ethnicity will be determined based upon observation and/or surname if I do not self disclose the information.
- 7) I have not been approved for an SBA home repair loan resulting from a 2016 disaster.
- 8) I will work with _____ to properly document any FEMA assistance resulting from a 2016 disaster.

Applicant Signature	Date	Co-Applicant Signature	Date
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NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery
Application & Eligibility Certification

(page 2 of 2)

Applicant Data:								
Name of Homeowner(s) (First, MI, Last): _____								
Street Address: _____								
Qualifying Income Table (for reference) Maximum Gross Household Income:								
Household Size	1	2	3	4	5	6	7	8
100% Area Median Income								
Qualifying Questions								
Does the applicant own this home? YES <input type="checkbox"/> NO <input type="checkbox"/>								
Has the home sustained a minimum of \$5,000 flood damage from Hurricane Matthew, Tropical Storms Julia and/or Hermine? YES <input type="checkbox"/> NO <input type="checkbox"/>								
Does the applicant's household qualify based on the income criteria? YES <input type="checkbox"/> NO <input type="checkbox"/>								
Mark all Special Need(s) which apply to the Applicant:								
<input type="checkbox"/> Member Disabled <input type="checkbox"/> Owner 62+ <input type="checkbox"/> EBLL Child <input type="checkbox"/> Veteran*** <input type="checkbox"/> Single-Parent Household <input type="checkbox"/> Household Size 5+								
Eligibility Certification:								
I hereby certify that:								
1) All of the above information has been reviewed or documented in accordance with the Program Guidelines, and								
2) The Applicant is eligible for assistance under the ESFRLP-DR Program.								
_____ Authorized Officer			_____ Organization			_____ Date		
Eligible Repair Needs:								

Case Notes (for office use only) Name of interviewer: _____								
Non-housing problems: _____								

Action taken for referrals? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, specify: _____								

Other: _____								

* Race Code: White (11); Black/African American (12); Asian (13); American Indian/Alaska Native (14); Native Hawaiian/Other Pacific Islander (15); American Indian/Alaskan Native & White (16); Asian & White (17); Black/African American & White (18); American Indian/Alaska Native & Black/African American (19); Other Multi-Racial (20); and, Asian/Pacific Islander (21).

** Hispanic: Yes or No.

*** Veteran: A person who served in the active military, and who was discharged or released therefrom under conditions other than dishonorable.

Required Form

Legal Advice Disclosure Form

Legal Advice Disclosure

**ESSENTIAL SINGLE-FAMILY REHABILITATION PROGRAM
DISASTER RECOVERY
LOAN PROGRAM**

You are receiving a LOAN under the Essential Single-Family Rehabilitation Program – Disaster Recovery. This is a loan and NOT a grant. North Carolina State laws provide that certain aspects of real estate transactions involve the need for legal analysis and judgment of a duly licensed attorney. It is the policy of _____ to refer you to your own attorney if you require legal advice or other assistance to understand your legal rights associated with the execution of these documents. This policy complies with North Carolina State law, which prohibits us from answering questions in reference to your legal rights. If you need legal advice, please consult your attorney.

I acknowledge receipt of this Legal Advice Disclosure.

(BORROWER'S SIGNATURE)

Date

(CO-BORROWER'S SIGNATURE)

Date

Required Form

Promissory Note

**NORTH CAROLINA HOUSING FINANCE AGENCY
 ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN PROGRAM
 DISASTER RECOVERY**

Promissory Note

Property Address: _____

Date: _____

FOR VALUE RECEIVED, the undersigned (the "Borrower") jointly and severally promise(s) to pay to the order of _____, (the "Holder"), the amount up to _____ Dollars (_____), or so much thereof as may have been disbursed from time to time, according to the following terms, at the office of _____, or at such place as the Holder of this Note may designate in writing.

- 1. Loan.** This Note evidences a loan (the "Loan") made by Holder to Borrower under the North Carolina Housing Finance Agency's Essential Single-Family Rehabilitation Loan Program – Disaster Recovery ("ESFRLP-DR"). **THIS IS NOT A GRANT.**
- 2. Term.** The term of the Loan shall be up to _____ (_____) years from the date of this Note (the "Maturity Date.").
- 3. Payment.** During the term of this Note, Borrower shall make no payment of principal or interest, unless the Borrower is in default under any of the terms of this Note. So long as Borrower is not in default, the balance due under this Note shall automatically be reduced by five thousand dollars (\$5,000.00) on each anniversary date of this Note such that on the Maturity Date the outstanding principal balance due will be zero (\$0.00).

For example, if this Note were for \$15,000.00, and the date of this Note were November 1, 2016, then:

<u>Date of Reduction</u>	<u>Amount of Total Principal Reduction</u>	<u>Principal Amount Remaining Due as of Date of Reduction</u>
<u>November 1, 2017</u>	<u>\$5,000.00</u>	<u>\$10,000.00</u>
<u>November 1, 2018</u>	<u>\$5,000.00</u>	<u>\$5,000.00</u>
<u>November 1, 2019</u>	<u>\$5,000.00</u>	<u>\$0.00</u>

If any default by the Borrower under this Note or any other document executed in connection with the Loan occurs during the term of this Note, then, at Holder's option, the entire outstanding balance of this Note shall become immediately due and payable, as herein provided.

4. **Modification Agreement.** If there is an increase in the amount of the Loan, a modification agreement must be completed to account for changes in the original loan and will become part of this Note. Said agreement must be attached to the Note and copies sent to Holder of the Note.
5. **Assumption.** The Loan may be assumed only upon the prior written approval of the Holder. The Holder shall not deny requests for assumptions by (1) an heir, or (2) buyers certified by the Holder as meeting Program eligibility requirements. Any and all terms and conditions of this Note shall remain in effect for any successors to Borrower and any successor shall assume all duties and obligations of the Borrower.
6. **Default.** The note shall be deemed in default and the amount owed under this Note shall become immediately due and payable on the occurrence of any of the following events:

- (a) The Property is sold, transferred or otherwise alienated by Borrower whether voluntary or involuntary, or by operation of law, or without Lender's prior written consent, unless otherwise prohibited by applicable federal law;
- (b) The Property ceases to be occupied by Borrower, as Borrower's principle residence.

Upon default, Holder may employ an attorney to enforce Holder's rights and remedies, and the Borrower hereby agrees to pay to Holder all reasonable attorney's fees, plus all other reasonable expenses incurred by Holder in exercising any of Holder's rights and remedies upon default. The rights and remedies of Holder as provided by law, by this Note shall be cumulative and may be pursued singly, successively, or together in the sole discretion of Holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time.

7. **Governing Law.** This Note is to be governed and construed in accordance with the laws of the State of North Carolina.

IN TESTIMONY WHEREOF, Borrower has executed this instrument under seal on the date first above written.

BORROWER(S):

_____ (SEAL)

_____ Printed Name

_____ (SEAL)

_____ Printed Name

Required Form (as needed)

Modification Agreement

NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN PROGRAM
DISASTER RECOVERY

Modification Agreement

Property Address: _____ Date: _____

THIS MODIFICATION AGREEMENT (the "Agreement"), is made and entered into by and between _____ (hereinafter referred to as "Borrower") and _____ (hereinafter referred to as "Lender");

WITNESSETH:

WHEREAS, Borrower has executed a Promissory Note (the "Note") dated _____ and payable to Lender in the original principal amount of _____ Dollars (_____) evidencing a loan from Lender to Borrower (the "Loan");

WHEREAS, Borrower and Lender desire to modify the Note to change the principal amount of the Loan to _____ Dollars (_____), and change the Maturity Date to _____;

NOW THEREFORE, for and in consideration of \$1.00 cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

1. **Definition of Terms.** All capitalized items contained herein and not otherwise defined shall be defined as provided in the Note.
2. **Amount of Loan.** The maximum principal amount of the Loan evidenced by the Note, including present and future advances, is changed to _____ Dollars (_____).
3. **Maturity Date.** The Maturity Date as stated on the Note is changed to _____ (____) years from the Note date.
4. **Agreement of Borrower.** Borrower hereby acknowledges (i) the continued existence of the indebtedness evidenced by the Note; (ii) that this document is a modification of the terms of an existing contractual relationship between the parties in order to increase the principle loan amount and is not intended as a cancellation of the original debt or the creation of a new debt; (iii) that the acceptance by the Lender of this Agreement is not a waiver by Lender of any rights Lender may possess under the Note or any other documents or instruments evidencing the Loan (collectively, the "Loan Documents"); and (iv) that the failure by Borrower to fully and promptly perform under the Note or any other Loan Document shall entitle Lender to exercise any and all rights granted to Lender under the Note or any Loan Document, or otherwise as provided under applicable law.

5. **Waiver of Defenses.** Borrower represents and warrants to Lender that there are no defenses against the enforcement of the Note or any other Loan Document as provided in the Note.

6. **Headings.** The paragraph headings provided herein are for convenience only and are not intended to define or limit the content of the paragraphs.

7. **Further Assurances.** Each party hereto shall cooperate, and take such further actions and execute and deliver such documents as may be reasonably requested by the other party in order to effectuate the provisions hereof.

8. **Severability.** In the event any term, covenant or condition of this Agreement shall to any extent be invalid or unenforceable, the remainder shall not be affected thereby and each term, covenant or condition shall be valid and enforceable to the full extent permitted by law.

9. **Successors and Assigns.** This Agreement shall apply to, insure to the benefit of, and be binding upon the parties hereto and upon their respective heirs, legal representatives, successors and permitted assigns, except as otherwise provided herein.

10. **Full Force and Effect.** Except as modified hereby, the Note remain unmodified and in full force and effect.

11. **Effective Date.** The provisions of this Agreement shall be and become effective as of the date hereof.

12. **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of North Carolina.

IN WITNESS WHEREOF, the parties hereto have hereunto executed this Agreement under seal as of the day and year first above written.

LENDER:

BORROWER(S):

(SEAL)

(SEAL)

Printed Name

Printed Name

Title

(SEAL)

Printed Name

Required Form (as needed)

Certification and Estoppel

**NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN PROGRAM
DISASTER RECOVERY**

STATEMENT OF ESTOPPEL

This document is to establish the final loan amount of that certain Promissory Note executed by _____ (the "Borrower"), dated _____ in the original principal amount up to _____ Dollars (\$_____).

The total outstanding balance of the loan, after all disbursements have been made on Borrower's behalf, is _____ Dollars (\$_____).

As stated in the Promissory Note, if the Borrower is not in default, the balance due under the Promissory Note shall automatically be reduced by five thousand dollars (\$5,000.00) on each anniversary date of the Promissory Note such that on or before _____ the loan will be fully forgiven.

No future advances will be made under the aforesaid instrument, except such expense as it may become necessary to advance to preserve the security now held.

This _____ day of _____, 20____.

By: _____

Print Name: _____

Title: _____

Completed by: _____

Required Form

Pre-Construction Conference Record

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

Preconstruction Conference Record

Recipient Organization/Coordinating Agency: _____

Date: _____ Time: _____ Place: _____

Homeowner: _____

Street Address: _____

City: _____ Zip code: _____

Representatives present for (list all persons attending):

Recipient Organization: _____

Contractor(s): _____

Homeowner: _____

Comments: _____

Recorded by: _____

Homeowner Acknowledgement

I have received a written copy of the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery (ESFRLP-DR) “Assistance Policy”, and a Recipient Organization representative has described the terms, conditions, limitations, and provisions of the ESFRLP-DR Program. In addition, a Member Organization representative has described the repair process and reviewed with me the repair Contract, the work write-up, and related documents. Therefore, with full understanding of the assistance being offered, I acknowledge execution of the ESFRLP-DR Contract, and agree that the work will begin on or about _____, 20

Homeowner’s Signature: _____

Model Form

Contractor's Release of Liens

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery
Contractor's Release of Liens

A. Sub-contractor's and Supplier's Certification

WHEREAS we, the undersigned sub-contractor(s) and/or supplier(s), have furnished the materials and work for the repair of the dwelling unit described below:

HOME OWNER: _____

ADDRESS: _____

PRIME/GENERAL CONTRACTOR: _____

CONTRACT DATE: _____

WHEREAS we, the undersigned sub-contractors and suppliers, have agreed to release all liens which we, or any of us, have, or might have on the said buildings for work or materials contracted for or furnished in, for, or about the repairing or modification of the said building.

WITNESSETH, that we, the undersigned sub-contractors and suppliers, do hereby certify that all work required to be done by us in association with the above-referenced contract has been done in good and workmanlike manner in accordance with the terms thereof, and that we have been paid or definite arrangements have been made for us to be paid by the prime/general contractor;

WITNESSETH, that we, the undersigned sub-contractors and suppliers, do hereby release any and all claims for damages, loss or amounts owed or claimed to be owed by either the Contractor or Homeowner as a result of the above contract and work done thereunder.

IN WITNESS WHEREOF, we hereunto set our hands and seals, on the date written opposite our respective signatures:

(1) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(2) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(3) _____
Date Sub-contractor/Supplier

_____ By: _____
Witness Authorized Signature

(4) _____
Date Sub-contractor/Supplier

Witness By: Authorized Signature

(5) _____
Date Sub-contractor/Supplier

Witness By: Authorized Signature

B. Prime/General Contractor's Certification and Request for Payment:

I do hereby certify to the Owner of the above property that the signatures signed to this Release of Leins comprise a true and complete list of all corporations and persons who have contracted for or furnished any and all repairs or improvements of the said building(s) or premises, or who are, or have been, sub-contractors upon said building(s) or any part thereof or for any furnishing and any and all fixtures or improvements to said real estate under any contract or agreement with the undersigned.

Upon receipt of payment of the balance due under the contract this document shall become effective to release all liens which I, the undersigned, have or might have on the said buildings for work or materials contracted for or furnished in, for, or about the repairing or modification of the said building. Payment shall be considered received when the related payment check has been properly endorsed and has been paid by the bank upon which it is drawn.

I hereby request payment of the balance due under the contract.

Contractor

Date

Authorized Signature

Title

Witness

Required Form

Certificate of Final Inspection

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

Certificate of Final Inspection

Owner: _____

Address: _____

Prime/General Contractor: _____

Date of Contract: _____

CERTIFICATIONS:

On behalf of the Member Organization/Coordinating Agency, I have inspected the work performed on the above-listed property through financial assistance from the North Carolina Housing Finance Agency's Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery. The construction work has been satisfactorily completed in accordance with the contract. The contractor named above is eligible for payment of any balance due under the contract.

Signature

Date of Inspection

Title

Member Organization/Coordinating Agency

Required Form

Owner Certificate of Satisfaction

NORTH CAROLINA HOUSING FINANCE AGENCY
Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery

Owner Certificate of Satisfaction

Owner(s): _____

Address: _____

Prime/General Contractor: _____

Date of Contract: _____

CERTIFICATIONS:

I hereby certify that I have inspected the repairs or modifications made to my home and that the construction work has been satisfactorily completed in accordance with the construction contract.

I understand that the disaster assistance that I have received under the Essential Single-Family Rehabilitation Loan Pool - Disaster Recovery was intended to alleviate housing conditions which pose an imminent threat to life or safety and to achieve those essential and necessary repairs to bring my house up to either the local minimum housing standard or the Essential Property Standard.

Owner's Signature Date

Co-owner's Signature Date

Required Form

**Certification of Completion
and Final Cost Form**

NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN POOL – DISASTER RECOVERY
CERTIFICATION OF COMPLETION AND FINAL COST

Please attach the final Activity Report

Recipient Organization:	Date of Report:
Funding Agreement Number	Program Completion Date:
Report Prepared by:	Phone Number:

A. ACCOUNT BALANCES

1. Receipts:

a. Amount of total ESFRLP-DR Program funding allocation.	
b. Total ESFRLP-DR funds received as disbursements from NCHFA.	
c. Sum of interest earned on Program funds.	
d. TOTAL Program receipts (b+c).	

2. Disbursements by Recipient:

b. Repairs/modifications (hard costs for all ESFRLP-DR-eligible repairs).	
c. Program support.	
d. TOTAL disbursements (a+b+c).	

3. Balance of ESFRLP-DR funds in account to be returned to NCHFA (1.d - 2.d).....

B. CUMULATIVE PRODUCTION

1. Dwelling Units repaired/modified, by county:

	County served	Number of units complete	ESFRLP-DR hard costs disbursed	ESFRLP-DR soft costs disbursed	Other funds leveraged	Total funds used ESFRLP-DR + Other
1						
2						
3						
4						
5						
6						
7						
8						
a. Totals.....						
b. Averages per dwelling unit.....						

NCHFA USE ONLY								
Date Received	Payment Received	Activity Report Rec'd	CCFC signed	Data entered	Data checked	Entered/checked by	DU's entered	Monitor response
	\$	yes no	yes no					

NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN POOL – DISASTER RECOVERY
CERTIFICATION OF COMPLETION AND FINAL COST

Recipient:	
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C. CERTIFICATIONS: (Please check the box beside each applicable statement)

- 1. All Program-funded repairs were inspected, as required by Program guidelines and meet State Building Code.

- 2. All required project documents have been properly executed and retained in the client case files.

- 3. All concerns stemming from monitoring of the Recipient's ESFRLP-DR, and as stated in the Agency's monitoring report, have been resolved.

- 4. (Please check a. or b.)
 - a. Audit reports have been submitted to the Agency covering each fiscal year in which Program funds were on hand; or,
 - b. All required audit reports have been submitted to the Agency except the current fiscal year. Said current year report will be submitted as soon as it is made available to the Recipient. (Estimated date available:)

- 5. The figure entered at line A. 3 of this Certification of Completion and Final Cost is greater than zero (0), and a check in the amount shown there is made out to the North Carolina Housing Finance Agency and accompanies this document.

As chief operating officer of the Recipient I certify that the information contained in this report is complete and accurate.	<hr style="border: 0; border-top: 1px solid black;"/> <div style="display: flex; justify-content: space-between;">Authorized signatureDate</div>
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Model Form

Model Contract (Bid Process)

Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

STATE OF NORTH CAROLINA)
)
COUNTY OF _____)

**CONTRACT FOR HOME
REPAIRS/MODIFICATIONS**

THIS AGREEMENT, made and entered into this _____ day of _____
20____, by and between _____(hereinafter
referred to as “the Contractor”) and _____(hereinafter
referred to as “Owner”), with _____ (the
Coordinating Agency”) acting as an interested third party.

WITNESSETH

THAT wherein the Contractor and the Owner by mutual agreement for the consideration hereinafter set forth, do hereby agree as follows:

ARTICLE I: Scope of Work

THAT the contractor shall furnish all labor, materials, equipment, supervision and services required to perform all the work described in the Work Write-up dated _____, 20____, and consisting of _____ pages.

THAT the parties agree that there shall be no change in the Contract or in the Work Write-up/Specifications unless reduced to writing as a Change Order and duly executed as an addendum to this Contract by the parties hereto.

ARTICLE II: Contract Documents

THAT the Contract consists of this document as well as the “Non-Collusive Affidavit of Prime Bidder (the bid),” the “Work Write-up” and attendant drawings, the “Notice to Proceed,” and the “General Specifications” of the Coordinating Agency which, together with this Agreement, form the entire contract between the parties hereto, and are hereby incorporated in this Agreement by reference.

ARTICLE III: Contract Sum

THAT for the services rendered under the terms and conditions of this Contract by the Contractor, the Owner or its representative shall pay the Contractor, subject to any additions and deductions, as provided in Article I of this Contract, the sum of _____
_____ DOLLARS AND _____ CENTS
(\$_____) upon the completion of the work described in this contract.

ARTICLE IV: Payment Schedule

THAT the contractor shall not be entitled to any progress (partial) payment.

THAT upon completion of all (100%) of contracted work and the execution of the Coordinating Agency’s “Certificate of Final Inspection” and the “Owner Certificate of Satisfaction,” payment will be issued on the Owner’s behalf. Prior to payment the Contractor shall execute a “Contractor’s Release of Liens.”

ARTICLE V: Time of Commencement and Completion of Work

THAT the Contractor agrees to begin work under this contract within five calendar days of the date stipulated in the written “Notice to Proceed” which shall be issued by the Coordinating Agency on the Owner’s behalf after all project funding has been encumbered and/or the pre-audit statement signed by the Finance Director of the Coordinating Agent.

THAT work shall be satisfactorily completed by the Contractor within _____
(_____) working days of the stipulated date of commencement.

ARTICLE VI: Contract Time Extensions

THAT it is expressly understood and agreed that the time for completion of the work described herein is a reasonable time, taking into consideration the prevailing climatic and economic conditions. Time extensions shall be granted to the Contractor only for the following reasons:

- A. Unforeseeable causes beyond the control and without fault or negligence of the Contractor, including but not limited to, acts of God, acts of the Owner or fires, floods, epidemics, quarantine restrictions, strikes, freight embargoes and abnormal and unforeseeable weather;

B. Any delays of Subcontractors occasioned by any of the causes specified in paragraph A, above; and/or,

C. Delays caused by the addition of work to the contract through Change Orders.

THAT the Coordinating Agency shall determine a reasonable length for the contract extension time.

ARTICLE VII: Liquidated Damages

THAT if the Contractor shall fail to complete the work within the contract time, or an extension of the time granted per Article VI, above, then the Contract price shall be reduced in the amount of \$50.00 per each working day from the stipulated completion date until the work shall be satisfactorily completed. In the event that such reduction in the Contract price should equal or exceed the encumbered balance, the Contractor shall be found in default and the Contract shall be terminated.

ARTICLE VIII: Guarantee of Materials and Workmanship

THAT all work performed under this agreement shall be done in a good and workmanlike manner using quality materials.

THAT the Contractor does hereby guarantee all materials and workmanship supplied under this contract to be a quality meeting the standards current in the N.C. Uniform Residential Building Code and shall correct any defect or deficiency that may occur or become evident during the period of twelve (12) months from and after the date of execution of the Certificate of Final Inspection.

THAT any damage to the building, ground or appurtenances that is the result of the construction work performed by the Contractor will also be corrected by the Contractor at no cost to the Owner or the Coordinating Agency. The Contractor shall furnish the Owner with all manufacturers' and suppliers' written guarantees and warranties covering materials and equipment under this contract.

ARTICLE IX: Protection of Persons and Property

THAT the Contractor shall exercise proper precaution at all times for the protection of persons and property, on or off the site, which occur as a result of performance of the work.

THAT the Contractor shall keep the premises reasonably clean and orderly during the course of the construction and, if the house is occupied, the Contractor shall make every effort to minimize disruption of the occupants' daily routine.

THAT the Contractor shall remove debris as it is generated so as to reduce the risk of accidents, infestation and/or damage to plants/lawns. All debris shall be removed from the site prior to final payment. (Unless otherwise agreed, all materials and equipment that have been removed and/or replaced as a part of the work herein described shall belong to and be the responsibility of the Contractor).

THAT the contractor shall take or have taken any and all necessary precautions to prevent undue exposure of workmen and/or occupants to occupational health hazards such as solvents, asbestos, dust, fumigants, etc. No lead-based paint shall be used.

ARTICLE X: Owner Responsibilities

THAT the Owner shall permit the Contractor to use, at no cost, existing utilities such as light, heat, power and water necessary to carry out and complete the work. If the subject building is vacant it shall be the Owner's responsibility (unless otherwise agreed) to provide electrical service for the Contractor's use prior to the stipulated date of commencement.

THAT the Owner shall cooperate with the Contractor to facilitate the performance of the work, including the removal and replacement of rugs, coverings, pictures, keepsakes, furniture, etc., as necessary.

THAT the Owner shall allow the Contractor to work at the site during the contract period between 8:00 a.m. and 6:00 p.m., Monday through Friday (excluding legal Holidays).

THAT the Owner shall permit the Coordinating Agency, or its designee, or other funding source assisting in the financing of the Contract to examine and inspect the rehabilitation work.

ARTICLE XI: Resolution of Disputes

THAT in the event that there is any question or dispute with respect to the interpretation or the manner of implementation of this Contract or related documents or relating to the

execution, progress and completion of, or payment for, the work, the Owner and the Contractor agree that the Coordinating Agency shall resolve any such dispute in accordance with the General Conditions hereto and such resolution shall be final and binding upon the parties. If formal resolution becomes necessary, the Coordinating Agency shall provide a written Finding to each party within ten (10) calendar days.

ARTICLE XII: Acceptance and Final Payment

THAT upon receipt of notice that the work is ready for final inspection and acceptance, the Owner and the Coordinating Agency shall promptly make such inspection. When the work is found acceptable under the Contract and the Contract fully performed, the Owner shall sign a Certificate of Satisfaction, the Coordinating Agency shall execute a Certificate of Final Inspection, and payment to the Contractor shall be authorized in an amount sufficient to cover the Contract amount.

THAT prior to payment, the Contractor shall submit written certification that all payrolls, materials bills and other indebtedness connected with the Contracted work have been paid and that the Contractor will hold the Owner harmless from all claims of liens for labor or materials furnished or used in the performance of the work, whether by the Contractor or by any subcontractor.

ARTICLE XIII: Insurance and Licensing

THAT the Contractor shall furnish the Coordinating Agency evidence of comprehensive liability insurance protecting the Owner for not less than ONE HUNDRED THOUSAND DOLLARS (\$100,000) and THREE HUNDRED THOUSAND DOLLARS (\$300,000) in the event of bodily injury, including death, and FIFTY THOUSAND DOLLARS (\$50,000) in the event of property damage arising out of the work performed under the Contract; and evidence of Workmen's Compensation on all employees of himself and any subcontractor.

THAT the contractor shall obtain all permits and licenses necessary for the completion and execution of the work and labor performed. The Contractor shall perform all work in conformance with applicable local codes and requirements whether or not so indicated in the Work Write-up.

ARTICLE XV: Non-Assignment of Contract

THAT the Contractor shall not assign this Contract without the prior written consent of the Owner and the Coordinating Agency. The request for assignment must be addressed to

(Coordinating Agency)

IN WITNESS WHEREOF, by signature affixed below, said Contractor and Owner do hereby approve and accept all terms and conditions of this Contract as herein stated.

Owner(s)

Contractor

Signature

Signature

Signature

By Title

Street

Street

City State Zip

City State Zip

Witness

Witness

Coordinating Agency

Signature

Date

By

Title

Model Form

Model Contract (Self-Contracting)

Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery

STATE OF NORTH CAROLINA)
)
COUNTY OF _____)

**CONTRACT FOR HOME
REPAIRS/MODIFICATIONS**

THIS AGREEMENT, made and entered into this _____ day of _____
20____, by and between _____
(hereinafter referred to as “the Grantor/Contractor”) and _____
_____ (hereinafter referred to as “the Grantee/Owner”), whose property is located at _____
_____, City, Town of _____, County of _____,
State North Carolina.

W I T N E S S E T H

THAT WHEREAS, the Grantor/Contractor is a nonprofit agency with a commitment to improving the lives of lower-income households within its service area; and

WHEREAS, the Grantor/Contractor has received funding from The North Carolina Housing Finance Agency under the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery cycle toward certain State housing goals and objectives; and

WHEREAS, the Grantor/Contractor employs persons qualified by training and experience to perform professional residential repairs/modifications and weatherization work; and

WHEREAS, the Grantee/Owner desires to receive home repair and/or modification assistance to the property identified above, and desires that the Grantor/Contractor carry out the needed rehabilitation by the use of its own staff and/or qualified subcontractors; and

WHEREAS, providing said assistance is deemed to promote the goals of the Grantor/Contractor and the objectives of the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery and the North Carolina Housing Finance Agency; and

WHEREAS, the Grantee/Owner acknowledges being informed that the purpose of the Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery Program is to assist very low-income homeowners with special housing needs in correcting conditions which pose an imminent threat to their life or safety or in performing accessibility modifications or other repairs

necessary to prevent imminent displacement of the household; and

WHEREAS, the Grantee/Owner understands that the repairs/modifications made under this contract are not intended, necessarily, to provide for the complete repair of all deficiencies which might exist in the home and the Grantor/Contractor is not obligated to make the home conform to any local, state or federal housing quality standard;

NOW THEREFORE, the Grantor/Contractor and the Grantee/Owner for the consideration hereinafter set forth, do hereby agree as follows:

ARTICLE I. Scope of Work

THAT the Grantor/Contractor has determined the scope of work necessary to meet the program requirements of the Urgent Repair Program and produced an itemized written description of the necessary work (the “Work Write-up”) dated _____, 20 ____.

THAT the Grantee/Owner has reviewed the work write-up with the Grantor/Contractor and approves of the scope of work as written;

THAT the parties agree that there shall be no changes in the Contract for Home Repair/Modification or the Work Write-up unless reduced to writing and duly executed by the parties hereto.

ARTICLE II. Amount of Assistance

THAT the Grantor/Contractor has prepared, and reviewed with the Grantee/Owner, a detailed estimate of the costs of the work proposed in the Work Write-up; and

THAT the total of estimated costs is _____ (\$_____) which amount has been encumbered by the Grantor/Contractor in the name of the Grantee/Owner to pay for the work to be done under this contract agreement.

THAT the actual amount of Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery Program-funded work will be known only after repairs/modifications under this Contract have been completed, and that that amount may not be equal to the estimated amount.

ARTICLE III. Quality Control

THAT the Grantor/Contractor will take all reasonable steps to ensure that the work performed under this Contract meets the Essential Single-Family Rehabilitation standard;

THAT said steps shall include:

- 1) compliance with any and all local permit, inspection, licensing and insurance requirements;
- 2) full supervision and inspections of work in progress by the Grantor/Contractor where feasible;
- 3) timely response by the Grantor/Contractor to any suggestions or complaints of the Grantee/Owner;
- 4) subcontracting to qualified private-sector contractors, through a competitive bid process, any electrical, plumbing, mechanical or other work requiring special licenses and/or expertise beyond that of the Grantor/Contractor’s staff;
- 5) execution by the Grantor/Contractor of a certificate of final inspection assuring the Grantee/Owner that all items listed in the Work Write-up, as amended have been successfully completed, and that the work meets North Carolina State Residential Building Code (Vol. VII) Standards; and
- 6) withholding final close-out of the project until the Grantee/Owner has signed a “Certificate of Satisfaction” and the Grantor/Contractor has presented the Grantee/Owner with an executed release of liens document.

ARTICLE IV. Time of Commencement and Completion of Work

THAT the Grantor/Contractor agrees to begin work under this contract within five (5) calendar days of the date stipulated.

THAT the Grantor/Contractor will endeavor in good faith to ensure that the work shall be satisfactorily completed by the Grantor/Contractor within _____(_____) working days of the date of this Contract.

ARTICLE V. Contract Time Extensions

THAT it is expressly understood and agreed that the targeted time for completion of the work described herein is a reasonable time, taking into consideration the prevailing climatic and economic conditions. Time extensions, however may be occasioned by any of the following conditions:

- A. Unforeseeable causes beyond the control and without fault or negligence of the Grantor/Contractor, including but not limited to, acts of God, acts of the Owner, fire, floods, epidemics, quarantine restrictions, strikes, freight embargoes and abnormal and unforeseeable weather;
- B. Any delays of Subcontractors occasioned by any of the causes specified in paragraph A, above; and/or,
- C. Delays caused by the addition of work to the contract.

ARTICLE VI. Guarantee of Materials and Workmanship

THAT all work performed under this Contract shall be done in a good and workmanlike manner, using quality materials.

THAT THE Grantor/Contractor does hereby guarantee all materials and workmanship supplied under this contract to be of a quality meeting the standards current in the N.C. Uniform Residential Building Code and shall correct any defect or deficiency in the work done under the contract that may occur or become evident during the period of twelve (12) months from and after the date of execution of the "Certificate of Final Inspection."

THAT any damage to the building, ground or appurtenances that is the result of the construction work performed by the Contractor will also be corrected by the Grantor/Contractor at no cost to the Grantee/Owner or the North Carolina Housing Finance Agency. The Contractor shall furnish the Owner with all manufacturers' and suppliers' written guarantees and warranties covering materials and equipment under this contract.

ARTICLE VII. Protection of Persons and Property

THAT the Grantor/Contractor shall exercise proper precaution at all times for the protection of persons and property, either on or off the site, which occur as a result of performance of the work.

THAT the Grantor/Contractor shall keep the premises reasonably clean and orderly during the course of the construction and, if the house is occupied, the Grantor/Contractor shall make every effort to minimize disruption of the occupants' daily routine.

THAT the Grantor/Contractor shall remove debris as it is generated so as to reduce the risk of accidents, infestation and/or damage to plants/lawns. All debris shall be removed from the site prior to final the execution of the Certificate of Final Inspection. (Unless otherwise agreed, all materials and equipment that have been removed and/or replaced as a part of the work herein described shall belong to and be the responsibility of the Grantor/Contractor.)

THAT the Grantor/Contractor shall take or have taken any and all necessary precautions to prevent undue exposure of workmen and/or occupants to occupational health hazards such as solvents, asbestos, dust, fumigants, etc. No lead-based paint shall be used.

ARTICLE VIII: Owner Responsibilities

THAT the Grantee/Owner shall permit the Grantor/Contractor to use, at no cost, existing utilities such as light, heat, power and water necessary to carry out and complete the work.

THAT the Grantee/Owner shall cooperate with the Grantor/Contractor to facilitate the performance of the work, including the removal and replacement of rugs, coverings, pictures, keepsakes, furniture, etc., as necessary.

THAT the Grantee/Owner shall allow the Grantor/Contractor to work at the site during the contract period between the hours of 8:00 a.m. and 6:00 p.m., Monday through Friday (excluding legal Holidays).

THAT the Grantee/Owner shall permit the North Carolina Housing Finance Agency to examine and inspect the repair/modification work upon reasonable notice.

ARTICLE IX: Resolution of Disputes

THAT in the event that there is any question or dispute with respect to the interpretation or the manner of implementation of this Contract or related documents or relating to the execution, progress and completion of, or payment for, the work, the Grantee/Owner and the Grantor/Contractor agree that such question or dispute shall be submitted to an impartial third party to resolution. Should the dispute remain unresolved to the satisfaction of either party, said aggrieved party may submit its complaint to the North Carolina Housing Finance Agency (NCHFA) in writing with a request for mediation. NCHFA shall endeavor to research any such dispute and issue in good faith a written resolution to both parties, and such resolution shall be final and binding upon the parties.

ARTICLE X: Acceptance and Close-out

THAT upon receipt of notice that the work is ready for final inspection and acceptable, the Grantee/Owner shall promptly make such inspection. When the work is found acceptable under the Contract and the Contract fully performed, the Owner shall sign a Certificate of Satisfaction, the Grantor/Contractor shall execute a Certificate of Final Inspection, and the repair/modification project will be considered closed-out.

THAT prior to close-out, the Grantor/Contractor shall submit written certification that all payrolls, materials bills and other indebtedness connected with the Contracted work have been paid and that the Grantor/Contractor will hold the Grantee/Owner and NCHFA harmless from all claims of liens for labor or materials furnished or used in the performance of the work, whether by the Grantor/Contractor or by any subcontractor or supplier.

ARTICLE XI: Insurance and Licensing

THAT the Grantor/Contractor assured the owner that it holds, and will continue to hold through the time of construction, comprehensive liability insurance protecting the Grantee/Owner for not less than ONE HUNDRED THOUSAND DOLLARS (\$100,000) AND THREE HUNDRED THOUSAND DOLLARS (\$300,000) in the event of bodily injury, including death, and FIFTY THOUSAND DOLLARS (\$50,000) in the event of property damage arising out of the work performed under the Contract; and evidence of Workmen's Compensation on all employees of himself and any subcontractor.

THAT the Grantor/Contractor shall obtain all permits and licenses necessary for the completion and execution of the work and labor performed. The Grantor/Contractor shall perform all work in conformance with the applicable local codes and requirements whether or not so indicated in the Work Write-up.

IN WITNESS WHEREOF, by signature affixed below, said Grantor/Contractor and Grantee/Owner do hereby approve and accept all terms and conditions of this Contract as herein stated.

Grantee/Owner

Grantor/Contractor

Grantee/Owner

Signature

Signature

Signature

By Title

Street

Street

City State Zip

City State Zip

Witness

Witness

Required Form

Duplication of Benefits Affidavit

**NORTH CAROLINA HOUSING FINANCE AGENCY
ESSENTIAL SINGLE-FAMILY REHABILITATION LOAN PROGRAM
DISASTER RECOVERY**

Duplication of Benefits Affidavit

I/We, _____, do firmly affirm and certify, under penalty of perjury, that the information and statements made below are true, correct, and complete.

I/We are the owner(s) of the property known as: _____,
located in _____, _____ County, North Carolina
("Property").

I/We reside/resided at the Property as my/our primary residence, which is defined as the property that will be/has been occupied by me/us for the majority of the calendar year.

That as a result of Hurricane Matthew, the Property sustained damage.

If I/we have been displaced from the Property due to damage from Hurricane Matthew, I/we will be residing in the Property as my/our primary residence upon completion of the necessary repairs.

I/We hereby affirm and verify to _____ ("Housing Partner") and to North Carolina Housing Finance Agency that I/we have received a Federal Emergency Management Agency ("FEMA") Home Repair Grant in the amount of \$ _____ as a result of the damage caused by Hurricane Matthew.

I/We will use my/our best efforts to provide Housing Partner and North Carolina Housing Finance Agency with paid receipts showing the use of funds from the FEMA Home Repair Grant previously received.

I/We have or will use any financial assistance from Housing Partner to repair the Property or to replace personal property lost or damaged as a result of Hurricane Matthew.

I/We understand that should FEMA or the North Carolina Housing Finance Agency determine that I/we have received a duplication of benefits, I/we may have to repay a portion or all the assistance provided by FEMA or Housing Partner.

Dated this the _____ day of _____, 20__.

Applicant (Affiant) Signature Print

Applicant name (Affiant)

Joint Applicant (Affiant) Signature Print

Joint Applicant name (Affiant)