

NORTH CAROLINA HOUSING PROGRAMS

As Directed by Session Law 2014-100 (Senate Bill 744)

February 2015



Prepared By:

Office of State Budget and Management

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EXECUTIVE SUMMARY

Section 14.3(a) of Session Law 2014-100 directed the Office of State Budget and Management (OSBM) to study housing-related programs conducted by state departments, agencies, and commissions, including the weatherization program of the Department of Environment and Natural Resources. Session Law directed the following objectives be included as part of the study:

- (1) Identify overlap or duplication between programs and potential cost-savings or other benefits from the merger of certain housing programs,
- (2) Detect unmet needs or gaps in the state's housing programs when compared to services or programs offered by other states, and
- (3) Develop recommendations for changes in housing program governance for programs that are outside, or only marginally within, the core mission of their governing department, agency, or commission.

As a result of this study, OSBM found that there is some overlap in programmatic and operational activities in each of the different types of North Carolina housing programs. The overlap, however, is minimal when considering the populations each program serves, the type of funding supporting the program, and the other activities the programs may provide.

The OSBM also reviewed housing programs across the United States for potential services not currently provided in North Carolina. This research found five programs not available, or administered differently, in our state. However, the citizens of North Carolina do have access to many of those same services through federal or private entities, and no unmet gaps were detected.

Core missions for each of the six agencies administering housing programs were analyzed to determine if the housing programs they administer are outside, or only marginally within, the core mission of the agency. The majority of programs fit within an agency's core mission but efficiencies could be found by aligning some programs within the same organization to leverage existing capabilities.

Based on the analysis and review of housing programs across the United States, the OSBM recommends transferring housing preservation programs with overlapping activities into a single agency to increase efficiencies related to accounting, monitoring, home inspections, reporting, and procurement. Three potential options are identified for changing the governance of housing programs. At a minimum, programs should consider improving coordination and sharing services in regards to fiscal monitoring and accounting. These functions are duplicative or do not take advantage of efficiencies across multiple programs. Costs could be reduced and process efficiencies could be gained by sharing these operational function.

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INTRODUCTION

Scope

Section 14.3(a) of Session Law 2014-100 directed OSBM to study housing-related programs conducted by state departments, agencies, and commissions, including the weatherization program of the Department of Environment and Natural Resources, and submit a report to the General Assembly by February 1, 2015. Session Law directed the evaluation to include the following objectives:

- (1) Identify overlap or duplication between programs and the possible cost-savings or other benefits from the merger of certain housing programs.
- (2) Detect unmet needs or gaps in the state's housing programs, when compared to services or programs offered by other states.
- (3) Develop recommendations for changes in housing program governance for programs that are outside, or only marginally within, the core mission of their governing department, agency, or commission.

Housing programs administered by federal or local agencies in North Carolina were not in the scope of this study.

Methodology

The OSBM studied the housing programs administered by North Carolina state agencies and housing programs across the United States. The programs are funded by state and federal grants, state appropriations, mortgage-backed securities sales, and federal and state tax credits. In order to conduct the study, the OSBM evaluation team conducted the following tasks:

- Identified housing programs administered by North Carolina state government agencies.
- Interviewed North Carolina state housing program administrators.
- Researched housing programs administered by state governments in all 50 states.
- Researched the governance models for housing preservation programs in nine southeastern states.
- Researched the governance model and reporting structure for Weatherization Assistance Programs in 50 states.
- Analyzed various other data pertinent to public housing programs.

BACKGROUND

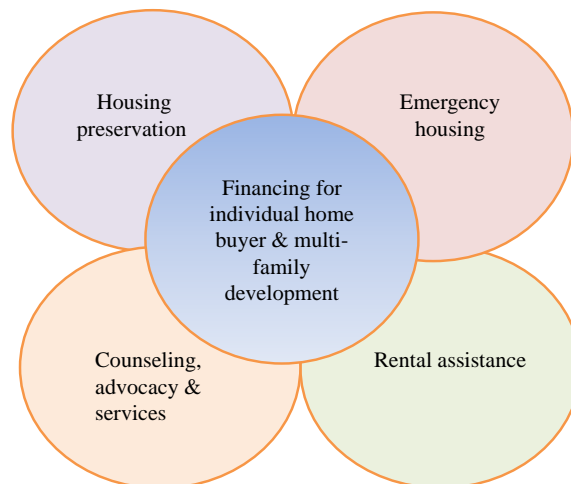
State housing programs address the housing needs of very low income, low income, and disadvantaged persons whose needs are not met by the market. Studies have shown that housing programs help provide a positive economic impact on the community¹,

¹ NCHFA data, using the RIMS II model from the U.S. Bureau of Economic Analysis to calculate economic impact. The study found NCHFA housing activities supported 8,300 jobs in North Carolina, generated \$301 million in wages, and generated \$44.3 million in local and state tax revenues

better family stability², improved health³, educational opportunity⁴, and the avoidance of costly institutional care^{5,6}. Every five years, the State of North Carolina submits to the United States Department of Housing and Urban Development (HUD) a consolidated plan that addresses housing, homelessness, and community development.

The North Carolina plan for 2011-2015 identified three basic goals: 1) provide decent and affordable housing, 2) provide a suitable living environment, and 3) expand economic opportunity. The plan also identified homelessness, persons with special needs, and persons with very low income as high priority populations. The plan includes proposed activities to be undertaken under certain community planning and development HUD formula programs such as Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Emergency Solutions Grant, and Housing Opportunities for Person with Aids. This plan helps the state determine what activities and organizations to fund.

Exhibit 1
State Housing Program Activities



There are 42 housing programs administered by six state agencies. In addition, there is a homeless council which is advisory in nature. As shown in Exhibit 1, North Carolina housing programs administered by state agencies provide home financing, rental assistance, housing preservation, emergency housing, targeted advocacy, and counseling services. Sub-grantees and subcontractors are typically utilized by state agencies to execute housing programs. They include non-profit organizations, for-profit developers, local governmental units, and community development authorities.

The six state agencies and the programs they administer are described below. For additional detail, Appendix A provides the state’s organizational structure for these programs and Appendix B provides a description of each of the state housing programs.

² National Housing Conference Center for Housing Policy, Washington, DC, “The Impacts of Affordable Housing on Health: A Research Summary, May 2011

³ Urban Land Institute, “Healthy Housing, Healthy Places,” May 2014

⁴ McArthur Foundation, “Poor Quality Housing Is Tied to Children’s Emotional and Behavioral Problems,” September 2013

⁵ AARP, “Across the states: Profiles of long-term services and supports,” 2012

⁶ AARP, “State Studies Find Home and Community-Based Services to Be Cost Effective”, 2013

North Carolina Housing Finance Agency

OSBM identified sixteen housing programs administered by the North Carolina Housing Finance Agency (NCHFA). The NCHFA was formed in 1973 and is authorized under N.C. General Statute 122A-4 for the purpose of providing financing for new or rehabilitated residential construction that is to be sold or rented. The NCHFA also provides a lead role in creating and executing the state's housing policies. It is governed by a board of thirteen directors who are appointed by the General Assembly and Governor. As such, it is considered a semi-independent agency. The NCHFA is self-supporting and its expertise is in the financing of home mortgages, down payment assistance, housing development, rent assistance, foreclosure prevention through the sale of mortgage-backed securities, management of state and federal tax credit programs, the federal HOME program, the State Housing Trust Fund, and other programs. The sixteen housing programs administered by the NCHFA are:

- Community Partners Loan Pools
- Comprehensive Housing Counseling Grant
- Construction Training
- Displacement Prevention Partnership
- Federal Low-Income Housing Tax Credit Development Program
- Foreclosure Prevention Fund Loans
- Foreclosure Prevention Project
- Home Advantage Mortgage
- Home Protection Program
- Mortgage Credit Certificates
- Self-help Loan Pool
- Single Family Rehabilitation Loan Pool
- Supportive Housing Development Program
- Urgent Repair Program
- Workforce Housing Loan
- Rental Production Program

North Carolina Department of Health and Human Services

The OSBM identified fourteen housing programs administered by the Department of Health and Human Services (DHHS). The DHHS provides person-centered, holistic planning, advocacy, and services for special populations. The agency addresses a broad continuum of needs associated with a particular population, such as older persons, persons with disabilities, persons with illnesses, etc. These targeted services are typically provided by the programs administered by DHHS in addition to housing services.

The DHHS shares the responsibility for some of its programs with NCHFA. For example, DHHS partners with NCHFA to administer the Key Program, a state program providing rent or other operating assistance for persons with disabilities. The DHHS utilizes its relationships with service providers to recommend eligible renters to this program and helps residents have access to community-based services. The NCHFA provides the fund's accounting, including the disbursement of funds to owners and builders of rental units. In this partnership, DHHS focuses on the individuals obtaining services to make sure the right individuals are assisted with the right services, while NCHFA focuses on the financial aspects of the program. The fourteen housing programs administered by DHHS are:

- Community Alternatives for Disabled Adults
- Community Services Block Grant Program
- DHHS/NCHFA Targeting Program
- Independent Living Program Services - Money Follows the Person
- NC Coalition to End Homelessness
- Oxford Houses

- Emergency Solutions Grant Program
- Home and Community Care Block Grant-Housing & Home Improvement
- Housing Opportunities for Persons with AIDS
- Independent Living Program Services
- Projects for Assistance in Transition from Homelessness
- State/County Special Assistance In-Home Program
- Transitions to Community Living Initiative
- Vocational Rehab Support Services

North Carolina Department of Commerce

OSBM identified two housing programs administered by the Division of Community Assistance (DCA) within the Department of Commerce. The DCA provides community development services and resources to local communities to promote economic prosperity and growth management. The two housing programs administered by DCA are:

- CDBG - Scattered Site Housing
- Neighborhood Stabilization Program

North Carolina Department of Environment and Natural Resources

OSBM identified three housing programs administered by the Department of Environment and Natural Resources (DENR). The Division of Energy, Mineral and Land Resources' Energy Section is dedicated to ensuring a sustainable energy future for the citizens of North Carolina. This section administers the Weatherization Assistance Program, which has the mission to improve energy efficiency, household safety, and educate the public about maintaining energy efficiency. The three housing programs administered by DENR are:

- CDBG - Infrastructure Hook-up
- Weatherization Assistance Program
- Heating Air Repair & Replacement Program

North Carolina Department of Administration

OSBM identified two housing programs administered by the Department of Administration (DOA). The DOA's Human Relations Commission provides advocacy and legal assistance associated with the North Carolina Fair Housing Act. DOA's Division of Veterans Affairs advises veterans of their benefits. These benefits are administered by the U.S. Department of Veterans Affairs (VA). The VA programs include the Home Loan Guarantee, Specially Adapted Housing, and Special Housing Adaptation. Therefore, DOA acts in an advocacy manner for citizens for these activities:

- Home Loan Guarantee
- Fair Housing

North Carolina Department of Public Safety

OSBM identified five housing programs administered by the Department of Public Safety (DPS) Division of Emergency Management. Emergency Management is the state's key point of contact for assessing the damage of a disaster and delivering all

Federal Emergency Management Agency (FEMA) recovery assistance, including emergency housing. The five housing programs administered by DPS are:

- Individual Assistance - Type 1 Disaster
- Individual Assistance - Type 2 Disaster
- Pre-Disaster Mitigation Program
- FEMA Hazard Mitigation Grant Program
- FEMA Flood Mitigation Assistance Program

North Carolina Governor's Council on Homelessness

The North Carolina Governor's Council on Homelessness was established in 2013 to advise the governor and the Secretary of Health and Human Services how to coordinate delivery of services to the homeless. The eighteen members are selected by the Governor.

OBJECTIVE 1: Identify overlap or duplication between programs and the possible cost-savings or other benefits from the merger of certain housing programs.

OSBM reviewed 42 housing programs in North Carolina. Some overlap in programmatic activities⁷ and operational functions was identified.

Overlap and Duplication of Program Activities:

OSBM found that there is some overlap in each of the different types of housing program activities administered by North Carolina agencies, but the overlap is minimal when considering the populations each program serves, the type of funding supporting the program, and the other activities the program may provide. For example, housing programs located in DHHS and DENR use community action agencies to provide programmatic activities in home restoration services. However, this overlap may not warrant an organizational change for the DHHS programs given the significance of the other supportive services the programs provide consistent with the DHHS mission.

Of all the program activity types, programs focused on housing preservation appear to have slightly more overlap in services compared to the other programmatic activity areas. We identified 23 of the 42 state housing programs that have a housing preservation component administered by the state. Of the 23, we identified eight programs that have housing preservation as an on-going primary activity. These eight programs are identified in Appendix C.

An example of programmatic overlap can be observed with the Single Family Rehabilitation Loan Pool (SFR) Program and the Urgent Repair Program. Both programs provide financing to local governments, regional agencies, or nonprofit organizations for housing preservation activities; however, the home preservation activity is the primary similarity. The SFR Program is for whole house renovations funded from the Federal HOME program to bring an entire home up to minimum property standards and cost in range from \$35,000-\$40,000; whereas, the Urgent Repair Program is funded by the NC Housing Trust Fund for critical repairs that are usually

⁷ See Exhibit 1 for Housing Program Activity Types

under \$4,000. Although both programs can fix or replace windows and HVAC units, the SFR program can do more comprehensive preservation projects and is funded differently than the Urgent Repair Program. Additionally, the waiting list for the SFR program is extensive and some citizens are able to be served by the Urgent Repair program to prevent homes from falling into sub-standard conditions while waiting for repairs through the SFR program.

Another example of duplication was found with the Heating Air Repair & Replacement program (HARRP). The HARRP program repairs or replaces inefficient heating and air systems in homes of low-income families, especially the elderly, individuals with disabilities, and families with children. Nineteen other housing preservation programs can repair or replace inefficient heating and air systems in addition to other preservation activities. Since the HARRP program activities are duplicated in other housing preservation programs, community service providers often use several housing preservation programs for the same home preservation project.

Overlap and Duplication of Program Operations

Duplication in administrative activities is likely among the programs despite having different activity purposes. OSBM found that state agencies have their own oversight, accounting, information, and reporting processes with regards to housing programs in addition to monitoring the same community action service vendors. For example, DENR has instituted a shared file system with their Weatherization Assistance Program (WAP) partners enabling electronic sharing of invoices. This collaboration saves time in the invoice handling and payment process. The DENR's Division of Water Infrastructure which administers the CDBG – Infrastructure Program handles invoices manually. Sharing the technology between the two divisions could lead to potential savings and process efficiency.

Financial monitoring is a second example of duplicative operational functions. For instance, the Community Services Block Grant program administered by DHHS and the WAP, administered by DENR, both use a majority of the same community action service providers which require financial monitoring. These programs currently monitor the service providers independently when financial monitoring responsibilities could be shared to improve efficiency.

Potential Cost Savings and Efficiencies

Sharing administrative processes could provide efficiencies in accounting, information processing, labor, and travel. These efficiencies are evident in the South Carolina Office of Economic Opportunity which reports into the governor's office. The office has two employees handling fiscal monitoring for WAP, Low Income Heating Energy Assistance Program⁸, Emergency Solutions Grant Program (ESG), and Community Services Block Grant (CSBG) programs. South Carolina will make a single monitoring trip to a sub-recipient to provide fiscal monitoring of multiple programs.

The sharing of the fiscal monitoring responsibilities among South Carolina housing programs appears to provide efficiencies in consolidated staffing and travel. In North Carolina, there is a WAP fiscal monitor, a CSBG fiscal monitor, and an ESG fiscal

⁸ Low Income Heating Energy Assistance Program is HARRP in North Carolina.

monitor, all making separate trips to a sub-recipient because these programs are administered separately. Other areas that may benefit from shared services include program monitoring, home inspections, reporting, and procurement.

OBJECTIVE 2: Identify unmet needs or gaps in the state's housing programs, when compared to services or programs offered by other states.

OSBM reviewed housing programs across the United States. This research found five programs not available, or administered differently, in North Carolina but no unmet needs in services were found. The program information for all southeastern states can be found in Appendix F.

Tennessee

TN Flexible Home Concepts Program is a voluntary certification program designed to encourage builders of new homes (both single family and multifamily with up to three units) to implement design features that make a home accessible and convenient. Tennessee recognizes flexible home concepts registered builders on their website.

North Carolina Program This program is not offered by a North Carolina governmental entity; however, a Universal Design Certification Program is offered through the Better Living Design Institute of Chapel Hill, North Carolina that encourages developers or homeowners to adopt universal design feature criteria in homes.

Virginia

VA Granting Freedom Program is a grant program for home modifications for disabled veterans or servicemen and women who sustained a line-of-duty injury resulting in a service-connected disability. A recommendation for the housing modification is required from a Veterans Affairs (VA) hospital rehabilitation officer, VA attending physician or a VA physical therapist.

North Carolina Program While this program is not offered to veterans by a North Carolina government entity, similar benefits are provided through the U.S. Department of Veterans Affairs' Home Improvements and Structural Modifications grant, NCHFA's Urgent Repair Program and Displacement Prevention Programs, Medicare or Medicaid, or private entities. The North Carolina Division of Veterans Affairs offers guidance to veterans on which program to utilize.

Georgia

GA Re-Entry Partnership Program (RPH) provides housing to convicted felons after they are authorized for release but remain in prison because they have no housing options. RPH provides stable housing and food for up to three months. RPH is funded through the State Criminal Alien Assistance Program which is a federal grant. The

Georgia Board of Pardons and Paroles is the lead agency and the Department of Community Affairs administers payments to landlords.

North Carolina Program While this program is not offered in North Carolina, NCHFA has financed re-entry housing for ex-offenders through its Supportive Housing Development Program. The program focuses on preparing the resident to live independently and on reducing recidivism. North Carolina does not require inmates to secure housing before their release date.

South Carolina

SC Extended Lock Program with Float Down provides first-time homeowner mortgages allowing homeowners building homes to “lock in” the mortgage interest rate when they contract with their builder. This float down option protects homeowners against interest rate fluctuations during the construction period. The lock period is for 120 days with an option of extending the loan for an additional 30 days for no additional fee. In the event the SC Housing rate drops during the 120 days, the float down option allows the borrower, on request, to change to the current mortgage interest rate one time during the construction period.

North Carolina Program NCHFA sells mortgage-backed securities to fund loans. The value of the securities change daily and cannot be sold until the loan has closed, more than 120 days after the rate is set. As a result, providing the Extended Lock Program with Float Down in North Carolina would carry higher risk than if the funding of loans was through tax-exempt bonds, as in South Carolina.

OBJECTIVE 3: Develop recommendations for changes in housing program governance for programs that are outside, or only marginally within, the core mission of their governing department, agency, or commission.

OSBM reviewed the core mission for the six agencies administering housing programs and analyzed whether the housing programs are outside, or only marginally within, the core mission of the agency. The majority of programs fit within an agency’s core mission but efficiencies could be found by aligning some programs within the same organization.

Agency Core Missions

Department of Administration

Mission: The North Carolina Department of Administration shall provide high quality services effectively, efficiently and economically for customers who are the citizens, agencies and communities of our state. We are committed to: quality, service, excellence, integrity.

The Division of Administration administers two programs which are advocacy in nature. It appears these programs are within the core mission of the agency.

Department of Environment and Natural Resources

Mission: The Department of Environment and Natural Resources' primary mission is to protect North Carolina's environment and natural resources.

It appears the purposes of WAP, HARRP, and CDBG - Infrastructure Hook-up Programs are marginal to the core mission of the agency. These three programs are housing preservation type programs providing repair and renovation to homes and water/sewer hook-up to homes. Two of the three programs are specifically for home and community improvements, while the main purpose for WAP is to provide repairs/renovations that lead to energy efficiencies.

Department of Commerce

Mission: The mission of the North Carolina Department of Commerce is to be the state's lead agency for economic, community and workforce development. The Department works with local, regional, national and international organizations to fulfill its mission to improve the economic well-being and quality of life for all North Carolinians.

The Department of Commerce administers two programs that are housing preservation type programs which improve communities and the quality of life for North Carolinians living these homes. It appears these housing programs are within the core mission of the agency.

North Carolina Housing Finance Agency

Mission: NCHFA's mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market.

The NCHFA administers 16 housing programs which are financial, preservation or advocacy type housing programs and appears to fit within the core mission of the agency except for one program, the Construction Training. This program appears to be marginal to the core mission of the agency.

The Construction Training Program partners with the N.C. Homebuilders Association and several local governments to provide construction training to homeless or unemployed individuals. The purpose of the program is to increase the supply of workers who are trained in making basic repairs.

Department of Health and Human Services

Mission: In collaboration with their partners, DHHS protects the health and safety of all North Carolinians and provides essential human services.

The Department of Health and Human Services administers 14 housing related programs. These programs provide an array of activities including advocacy, consulting, emergency housing, preservation, and rental voucher. Many of the programs work with individuals with physical or mental disabilities and with children and older adults; some of these programs include a case management aspect which incorporates housing. It appears these programs fit within the core mission of the agency since the program provide protect the health and safety of individuals.

Department of Public Safety

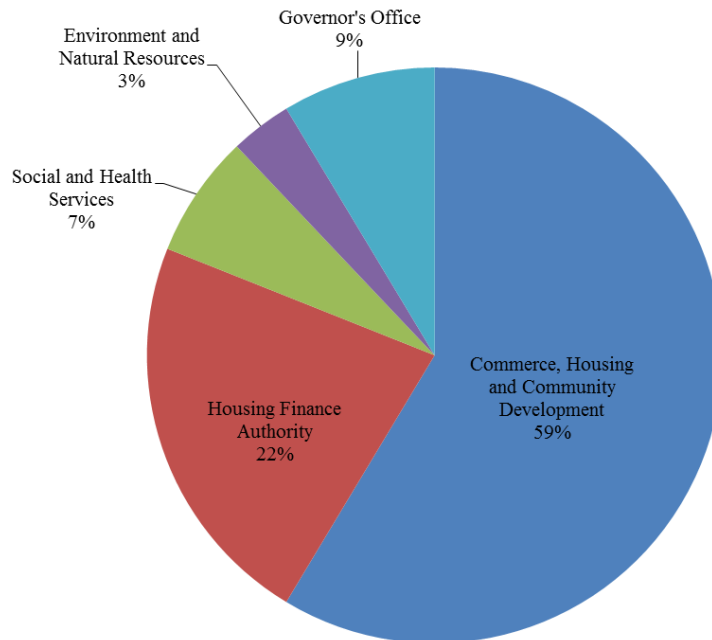
Mission: The overall mission of the Department of Public Safety is to improve the quality of life for North Carolinians by reducing crime and enhancing public safety.

The Department of Public Safety administers five programs related to emergency disasters. These programs are temporary in nature and appear to be within the core mission of the agency since the programs are used in preparation of, or during, a disaster to improve the quality of life for individuals.

Housing Preservation Program Governance

OSBM analyzed the program governance for housing preservation programs across nine southeastern states to determine which agencies oversee these programs outside of North Carolina. Housing preservation programs were selected as the focus for the research due to the higher level of overlap in services as compared to other program activity types based on the analysis in objective one.

Exhibit 2
Southeast States¹
Housing Preservation Program Locations



1. Alabama, Florida, Georgia, Kentucky, Mississippi, South Carolina, West Virginia, Virginia, and Tennessee

Exhibit 2 displays the agencies in which the housing preservation programs reside across the southeast. Eighty-one percent of housing preservation programs reside in a Department of Commerce, Housing, or Community Development type agency or a Housing Finance Authority type agency. North Carolina has eight programs with an ongoing primary focus on housing preservation administered by three state agencies. Alabama and Virginia house these same programs in one state agency and four other southeastern states have two agencies administering these same programs as seen in

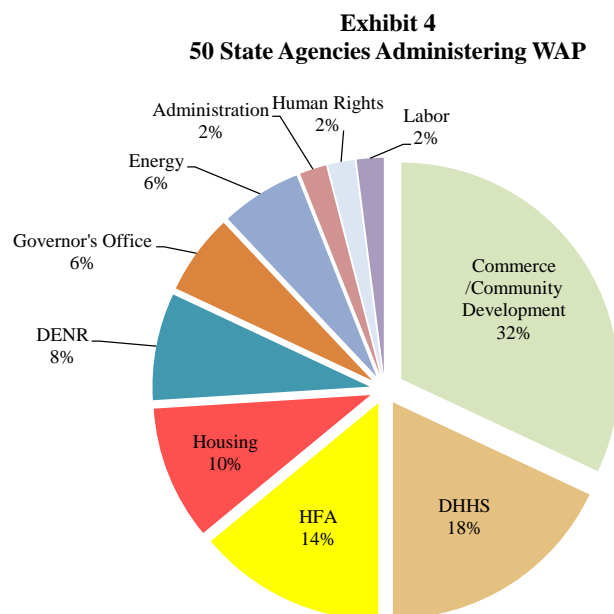
Exhibit 3 below. Additional detail about which programs are administered within each state is outlined in Appendix C.

Exhibit 3 Number of Housing Preservation Programs Housed by State Agency in Southeast					
State	Commerce, Housing and Community	Housing Finance Authority	Social and Health Services	Environment and Natural Resources	Governor's Office
Alabama	5				
Florida	5	2			
Georgia	4			2	
Kentucky		2	2		3
Mississippi	3	1	2		
North Carolina	2	3		3	
South Carolina	2	2			2
Tennessee	2	5			
Virginia	7				
West Virginia	6	1			

Twelve states house the majority of their housing programs in one cabinet agency. Five of these 12 states also include the Housing Finance Authority within that same cabinet housing agency. Appendix D identifies 42 states with an independent state housing authority and 12 states with a cabinet housing agency.

Weatherization Assistance Program Governance

The WAP can provide services to low-income residential and multifamily housing units to improve energy efficiency and household safety within homes. The program also educates residences about maintaining energy efficiency and household safety. The WAP has aspects of an energy program, housing preservation program, and social service program. A review of governance for this program across the 50 states supports the multi-purpose concept as reflected in Exhibit 4. The WAP resides in commerce, health and human services, independent finance authority, or housing agencies in 74% of the states depending upon the state's rationale of the program. The specific breakdown by state can be found in Appendix E.



RECOMMENDATIONS

Recommendation 1

Based on the analysis and review of housing programs across the United States, we recommend transferring housing preservation programs with overlapping activities into a single agency to increase efficiencies related to accounting, monitoring, home inspections, reporting, and procurement.

Option 1

Transfer six programs with a primary focus in housing preservation to the Department of Commerce. These programs fit with the Department of Commerce's community development mission and complement the existing programs currently administered by the Department of Commerce. The focus of Option 1 is to leverage the common activities and sub-grantees of the programs while improving administrative efficiency.

Exhibit 5 Option 1 Recommended Governance Changes		
Housing Program	Current Agency	Proposed Agency
Single Family Rehabilitation Loan Pool	Housing Finance Agency	Department of Commerce
Urgent Repair Program		
Construction Training		
Weatherization Assistance Program	Department of Environment and Natural Resources	
Heating Air Repair & Replacement Program		
CDBG - Infrastructure Hook-up		

In addition, the Construction Training program should be transferred to the Department of Commerce, Division of Workforce Solutions. The Construction Training program provides training to unemployed or low-income individuals seeking to gain jobs in the construction industry. This program aligns well with the Division of Workforce Solutions mission to assist unemployed citizens to re-enter the workforce.

Option 2

Transfer the five financial assistance, rental assistance, and housing preservation programs specified in Exhibit 6 to the North Carolina Housing Finance Agency. The focus of Option 2 is to leverage the NCHFA's ability to accommodate changes in the housing and financing markets in an expedient manner due to its semi-independent status.

Exhibit 6 Option 2 Recommended Governance Changes		
Program	Current agency	Proposed agency
CDBG - Scattered Site Housing	Department of Commerce	Housing Finance Agency
Neighborhood Stabilization Program (NSP)		
Weatherization Assistance Program	Department of Environment and Natural Resources	
Heating Air Repair & Replacement Program		
CDBG - Infrastructure Hook-up		

Although DHHS and DPS administer some programs with activities in financial assistance, rental assistance, or housing preservation, OSBM recommends to keep these

programs within the respective agencies due to the holistic approach centered around the individual in need (DHHS) or the large focus on emergency housing (DPS) versus financing.

One thing to note regarding Option 2 is the potential risk to the independence of the NCHFA if more housing programs are added or if NCHFA is placed in, or changed to, a cabinet agency due to its increased size. The South Carolina State Housing Finance and Development Authority stated in its fiscal year 2014 accountability report that being a (non-independent) state agency limits its reaction capability to market changes and the uncertainty of bond cap limitations. A majority of states delegate the financing of housing programs to an independent finance agency similar to NCHFA⁹.

Option 3

Create a new housing community development agency and place all housing programs within this new agency. This option incites the biggest change in governance while potentially providing the greatest efficiencies. The benefits include a single, centralized organization with shared business processes. These shared processes have the potential for creating efficiencies within state government as well as within community action agencies and other sub-grantees and contractors.

States such as Indiana and Virginia devote an entire agency for housing and community development. The Virginia Department of Housing and Community Development and the Indiana Housing Community Development Authority both house financing programs within their agencies as well as other program activities such as counseling and advocacy services.

Similar to Option 2, the autonomy of the North Carolina Housing Finance Agency would need to be considered as part of a new housing community development agency. Flexibility as a semi-independent agency is critical to the NCHFA programs involved in raising funds and providing loans such as the Home Advantage Mortgage, Mortgage Credit Certificates, and Foreclosure Prevention Loans.

Recommendation 2

For programs not transferred to a single agency, we recommend programs improve coordination and sharing services in regards to fiscal monitoring and accounting. These functions are duplicated across multiple programs and costs could be reduced and process efficiencies could be gained by sharing these functions.

Recommendation 3

The purpose of this study was to identify potential opportunities and associated benefits. A feasibility analysis should be conducted to understand the full extent of the costs associated with the transfer of housing programs and the actual savings related to such transfers.

⁹ A 2012 study conducted by the National Council of State Housing Agencies indicated 74% (40 of 54) of the states and other U.S. jurisdictions' finance agencies were independent authorities.

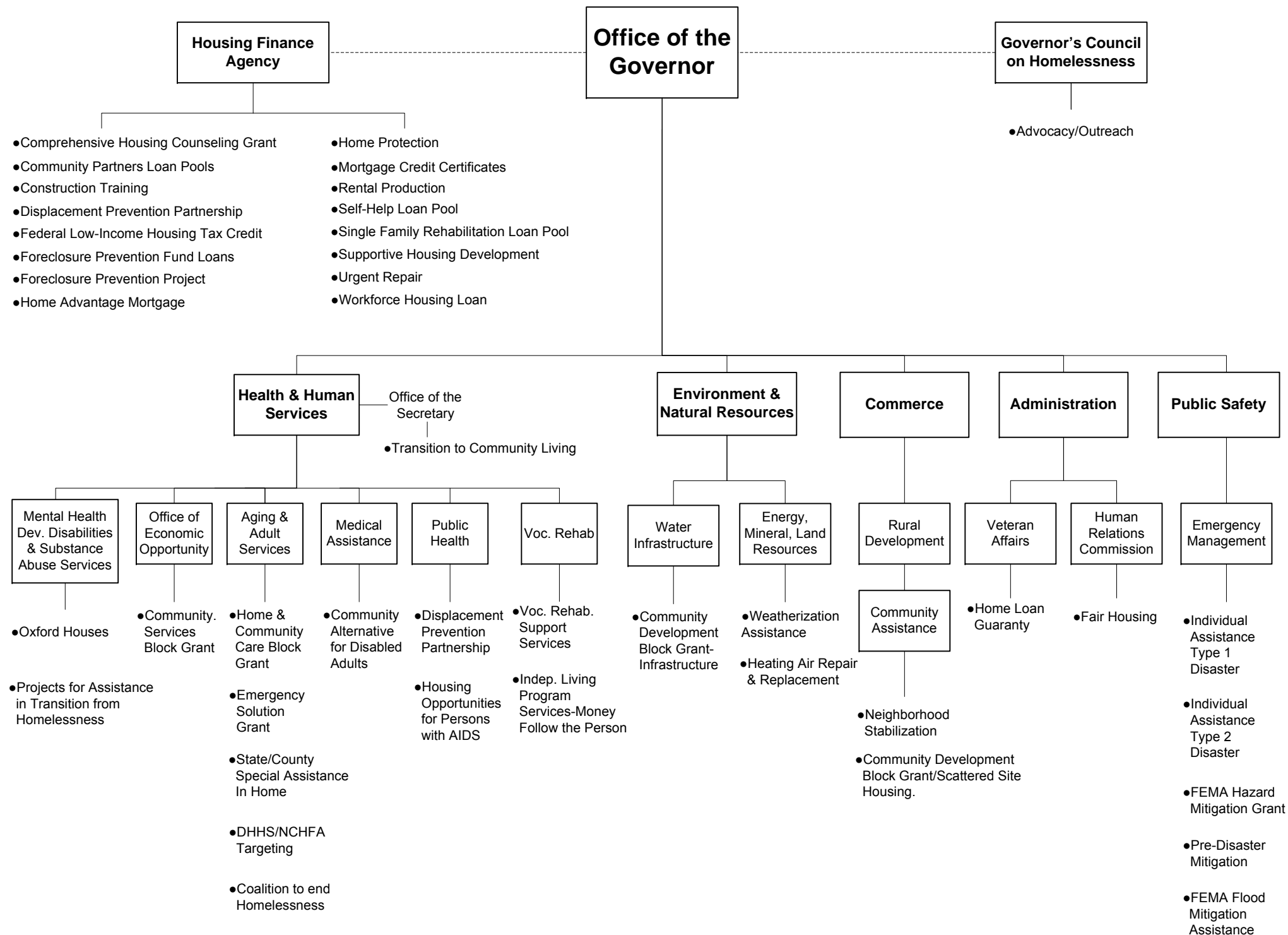
ACKNOWLEDGEMENT

The OSBM wishes to express its appreciation to the management and the staff of the Housing Finance Authority, Department of Health and Human Services, Department of Commerce, Department of Administration, Department of Environment and Natural Resources, Department of Public Safety and the United States Department of Agriculture for their cooperation during the performance of this study.

APPENDIX A

NORTH CAROLINA HOUSING ORGANIZATIONAL CHART

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APPENDIX B

NORTH CAROLINA HOUSING PROGRAMS AND DESCRIPTIONS

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Appendix B
North Carolina Housing Programs and Descriptions

Department	State Administrative Entity	Program Name	Program Activity	Program Description
Department of Administration	Division of Veterans Affairs	Home Loan Guaranty	Counseling, Advocacy & Services	Guarantees loans for veterans buying a home as a primary residence or refinancing an existing home. The United States Department of Veterans Affairs administers this program
	Human Relations Commission	Fair Housing	Counseling, Advocacy & Services	Resolves housing discrimination complaints through counseling and legal assistance.
Department of Commerce	Division of Community Assistance	Community Development Block Grant - Scattered Site Housing	Housing Preservation	Provides housing relocation/clearance and reconstruction.
		Neighborhood Stabilization Program	Housing Preservation	Purchases foreclosed homes at a discount to rehabilitate or redevelop in order to respond to rising foreclosures and falling home values.
Department of Environment and Natural Resources	Division of Energy, Mineral & Land Resources	Heating Air Repair and Replacement Program	Housing Preservation	Repairs and/or replaces non-functioning heating and air systems in homes.
		Weatherization Assistance Program	Housing Preservation	Improves energy efficiency, household safety, and educate the public about maintaining energy efficiency. Improvements may include such items as insulation installation, furnace, water heater replacements, etc.
	Division of Water Infrastructure	Community Development Block Grant - Infrastructure Hook-up	Housing Preservation	Provides construction or rehabilitation of water or sewer infrastructure to benefit low to moderate income residents.
Department of Health and Human Services	Office of the Secretary, Division of Mental Health, Division of Medical Assistance, and Division of Aging and Adult Services	Transitions to Community Living Initiative	Rental Assistance Counseling, Advocacy & Services	Provides rent vouchers and transitional assistance for people with mental illness who must be allowed to reside in the least restrictive setting in their community of choice.
	Division of Aging & Adult Services	Department of Health and Human Services/North Carolina Housing Finance Agency Targeting Program	Rental Assistance Counseling, Advocacy & Services	Provides rental assistance to people who have extremely low income, who have disabilities and who may be homeless to gain access to and maintain permanent independent housing in apartment communities
		Emergency Solutions Grant Program	Emergency Housing Rental Assistance Counseling, Advocacy & Services Housing Preservation	Provides for homeless outreach, emergency shelter operations and services, rapid re-housing services, and homelessness prevention services.
		Home and Community Care Block Grant - Housing and Home Improvement Service	Counseling, Advocacy & Services Housing Preservation	Provides in-home and community based services in support of older adults and their unpaid primary caregivers. One of the services provided includes housing and home improvement which assists older adults with obtaining or retaining adequate housing and basic furnishings. Types of housing assistance may include: providing information regarding housing/housing with services options available; methods of financing alternative housing/housing with services options; helping to improve landlord-tenant relations; identifying substandard housing; securing correction of housing code violations; assisting with finding and relocating to alternative housing; and providing labor and/or materials for minor renovations and/or repair of dwellings to remedy conditions which create a risk to the personal health and safety of older adults.
		NC Coalition to End Homelessness	Counseling, Advocacy & Services	Works with communities to address root causes of homelessness by developing and implementing strategies that are focused on permanent housing and appropriate services. Build provider capacity through training, education, and technical assistance. Supports local communities in planning and implementing Ten-Year Plans to End Homelessness. Provides and analyzes research and data in partnership with the Carolina Homeless Information Network.
		State/County Special Assistance In-Home Program	Rental Assistance Counseling, Advocacy & Services	Provides a cash supplement to help low-income individuals who are at risk of entering a residential facility such as an adult care home or supervised living group home, and would like to remain at home. Program provides an alternative to placement in this type of residential setting for individuals who could live at home safely with additional support services and income.
	Division of Medical Assistance	Community Alternatives Program for Disabled Adults	Counseling, Advocacy & Services Housing Preservation	Under this waiver, beneficiaries are permitted to use funds for home modifications or minor renovations to the recipient's home that are required to meet their needs under an approved plan of care.
	Division of Mental Health, Developmental Disabilities, and Substance Abuse Services	Oxford Houses	Emergency Housing Financing Rental Assistance	Temporary housing for substance abuse persons in recovery with loan to cover costs such as first month's rent, rental deposits, and utility hookups.
		Projects for Assistance in Transition from Homelessness	Counseling, Advocacy & Services	Provides assertive outreach and time-limited case management primarily for individuals who are diagnosed with serious mental illness or serious mental illness and/or substance abuse and who are considered chronically homeless and not connected to mental health services. The program may also serve those living in long term shelters, other homeless situations or at imminent risk of becoming homeless. Activities include: assertive outreach; screening and diagnostic treatment; case management; referrals for primary health services, benefits, and any other needed community services; and a prescribed set of housing services.
	Division of Public Health	Housing Opportunities for Persons with AIDS	Counseling, Advocacy & Services Rental Assistance Housing Preservation Financing	Provides funds for acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. Funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.
	Division of Social Services' Office of Economic Opportunity	Community Services Block Grant Program	Counseling, Advocacy & Services Rental Assistance Emergency Housing	Provides services to meet individual needs such as employment, housing and crisis prevention.

Appendix B
North Carolina Housing Programs and Descriptions

Department	State Administrative Entity	Program Name	Program Activity	Program Description
Department of Health and Human Services	Division of Vocational Rehabilitation	Independent Living Program Services	Counseling, Advocacy & Services Housing Preservation	Services include guidance and counseling, rehabilitation engineering, home and vehicle modifications, independent living skills training, certain equipment purchases, assistance with leisure services, personal assistance services, and registering service animals.
		Independent Living Program Services - Money Follows the Person	Counseling, Advocacy & Services Housing Preservation Rental Assistance	Assists Medicaid-eligible North Carolinians who live in inpatient facilities to move into their own homes and communities with supports. Each participant may be eligible for up to \$3,000 in order to secure items and services needed to transition. These include: security deposits, utility start up expenses, furniture, accessibility modifications or other one-time items and services that may be required to transition.
		Vocational Rehabilitation Support Services	Counseling, Advocacy & Services	Services designed to help individuals with disabilities prepare for and engage in gainful employment. The employment plan may include: vocational evaluation; diagnostic services; physical and mental restoration; assistive technology; transportation; modifications to vehicle, home, job and worksite; personal assistance; college or vocational training; and on-the-job training.
Department of Public Safety	Division of Emergency Management	FEMA Hazard Mitigation Grant Program	Emergency Housing Housing Preservation	Mitigation measures to protect life and property from future disasters such as floods by acquisition and demolition or relocation of hazard-prone properties, retrofitting of existing building and facilities, elevation of certain flood-prone properties, and other mitigation projects
		FEMA Flood Mitigation Assistance Program	Emergency Housing Housing Preservation	Reduces or eliminates risk of flood damage to buildings that are insured under the National Flood Insurance Program
		Pre-Disaster Mitigation Program	Emergency Housing Housing Preservation	Funds competitive grants to state and local governments for projects designed to reduce the future impacts of natural hazards.
		Type 1 Disaster - Individual Assistance	Emergency Housing Preservation Financing	Provides state and local grants for small disasters to help individuals, businesses or local governments make repairs and recover from the disaster. Individuals having uninsured or underinsured losses as a result of a disaster, may be able to receive a low-interest loan or state grant. Must be turned down by SBA first.
		Type 2 Disaster - Individual Assistance	Emergency Housing Housing Preservation	Provides funds for larger disasters impacting several counties or regions, federal and state funds are used to help individuals, businesses or local governments make repairs and recover from the disaster.
Housing Finance Agency	Housing Finance Agency	Community Partners Loan Pool	Financing Housing Preservation	Provides interest-free, deferred-payment second mortgage loans for the purchase of primarily newly constructed homes. Some homes are rehabilitated under this program.
		Comprehensive Housing Counseling Grant	Counseling, Advocacy & Services	Helps home buyers and homeowners evaluate their readiness for a home purchase and understand their financing and down payment options
		Construction Training	Counseling, Advocacy & Services	Provides housing construction training to assist unemployed workers re-enter the workforce.
		Displacement Prevention Partnership	Counseling, Advocacy & Services Housing Preservation	Provides home accessibility modifications enabling very low-income homeowners with severe mobility impairments to live at home.
		Federal Low-Income Housing Tax Credit Development Program	Financing, Housing Preservation	Encourages the production of rental housing for low-income households by allowing a 10-year federal tax credit. In exchange for the financing provided through the tax credit, owners agree to keep rents affordable for a period between 15 and 30 years for families and individuals with incomes at or below 60% of the local median income.
		Foreclosure Prevention Fund Loans	Financing	Provides deferred loans to pay your mortgage while you seek or retrain for new employment or are facing a temporary financial setback, such as a divorce, serious illness or death of a co-signor.
		Foreclosure Prevention Project	Counseling, Advocacy & Services	Offers free help, including counseling, access to legal services and assistance working with servicers. The program is available to homeowners who have received a 45-day, pre-foreclosure notice.
		Home Advantage Mortgage	Financing	Offers mortgages with competitive interest rates along with down payment assistance up to 5% of the mortgage loan amount – fully forgiven after 15 years – for first-time and move-up buyers.
		Home Protection Program	Financing	Provides loans to help workers who have lost their jobs because of changing economic conditions and need assistance to avoid losing their home to foreclosure.
		Mortgage Credit Certificates	Financing	Provides tax credits that reduce the buyers' tax liability by 20 percent -- up to \$2,000 -- of the mortgage interest they pay each year for the life of the loan.
		Rental Production Program	Financing	Provides loans of up to \$1 million per development for the construction of rental housing for households below 50 percent of area median income.
		Single Family Rehabilitation Loan Pool	Housing Preservation	Provides up to \$400,000 to local governments, regional agencies and nonprofit organizations for forgivable, deferred-payment loans to rehabilitate single-family, owner-occupied homes.
		Supportive Housing Development Program	Financing Emergency Housing, Housing Preservation	Provides interest-free loans of up to \$500,000 per development for the production of emergency, transitional and permanent housing for homeless families and individuals and persons with special housing needs.
		Urgent Repair Program	Housing Preservation	Provides housing repairs to correct housing conditions that pose an imminent threat to life or safety or that cause the displacement of households
		Workforce Housing Loan	Financing	Provides loans to developers to build housing developments for low-income residents.
		Self-help Loan Pool	Financing Housing Preservation	Provides interest-free mortgage loans of up to \$25,000 per home for permanent financing of primarily newly built homes using home buyer sweat equity. Some homes are rehabilitated under this program.

APPENDIX C

Governance for Southeastern Housing Preservation Programs

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Appendix C

Governance for Southeastern Housing Preservation Programs

State	Commerce, Housing and Community Development	Housing Finance Authority	Social and Health Services	Environment and Natural Resources	Governor's Office
Alabama	CDBG-Scattered Site Housing CDBG Infrastructure LIHEAP-Rehabilitation Neighborhood Stabilization Weatherization Assistance				
Florida	CDBG-Scattered Site Housing CDBG Infrastructure LIHEAP-Rehabilitation Neighborhood Stabilization Weatherization Assistance	Single Family Rehabilitation Urgent Repair			
Georgia	CDBG-Scattered Site Housing CDBG-Infrastructure Neighborhood Stabilization Single Family Rehabilitation			LIHEAP-Rehabilitation Weatherization Assistance	
Kentucky		Single Family Rehabilitation Urgent Repair	LIHEAP-Rehabilitation Weatherization Assistance		CDBG-Scattered Site Housing CDBG-Infrastructure Neighborhood Stabilization
Mississippi	CDBG-Scattered Site Housing CDBG-Infrastructure, Neighborhood Stabilization	Single Family Rehabilitation	LIHEAP-Rehabilitation Weatherization Assistance		
North Carolina	CDBG-Scattered Site Housing Neighborhood Stabilization	Construction Training Single Family Rehabilitation Urgent Repair		CDBG Infrastructure LIHEAP-Rehabilitation ¹ Weatherization Assistance	
South Carolina	CDBG-Scattered Site Housing CDBG - Infrastructure	Urgent Repair Neighborhood Stabilization			LIHEAP-Rehabilitation Weatherization Assistance
Tennessee	CDBG-Scattered Site Housing CDBG - Infrastructure	LIHEAP-Rehabilitation Neighborhood Stabilization Single Family Rehabilitation Urgent Repair Weatherization Assistance			

State	Commerce, Housing and Community Development	Housing Finance Authority	Social and Health Services	Environment and Natural Resources	Governor's Office
Virginia	CDBG-Scattered Site Housing CDBG-Infrastructure LIHEAP-Rehabilitation Neighborhood Stabilization Single Family Rehabilitation Urgent Repair Weatherization Assistance				
West Virginia	CDBG-Scattered Site Housing CDBG-Infrastructure LIHEAP-Rehabilitation Neighborhood Stabilization Urgent Repair Weatherization Assistance	Single Family Rehabilitation			

1. Heating Air Repair & Replacement Program

APPENDIX D

Cabinet and/or Independent Housing Agencies by State

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Appendix D

Cabinet and/or Independent Housing Agencies by State

State	Independent Housing Finance Authority	Cabinet Housing Agency	Combined	State	Independent Housing Finance Authority	Cabinet Housing Agency	Combined
Alabama	Yes	No		Montana	No	No	
Alaska	Yes	No		Nebraska	Yes	No	
Arizona	Yes	Yes	Yes	Nevada	No	No	
Arkansas	Yes	No		New Hampshire	Yes	No	
California	Yes	Yes	Yes	New Jersey	Yes	Yes	No
Colorado	Yes	No		New Mexico	Yes	No	
Connecticut	Yes	Yes	No	New York	Yes	Yes	Yes
Delaware	No	Yes		North Carolina	Yes	No	
Florida	Yes	No		North Dakota	No	No	
Georgia	Yes	Yes	Yes	Ohio	Yes	No	
Hawaii	Yes	No		Oklahoma	Yes	No	
Idaho	Yes	No		Oregon	No	Yes	
Illinois	Yes	No		Pennsylvania	Yes	No	
Indiana	Yes	No		Rhode Island	Yes	No	
Iowa	Yes	No		South Carolina	No	No	
Kansas	Yes	No		South Dakota	Yes	No	
Kentucky	Yes	No		Tennessee	Yes	No	
Louisiana	Yes	No		Texas	Yes	Yes	Yes
Maine	Yes	No		Utah	No	No	
Maryland	No	Yes		Vermont	Yes	No	
Massachusetts	Yes	Yes	No	Virginia	Yes	Yes	No
Michigan	Yes	No		Washington	Yes	No	
Minnesota	Yes	No		West Virginia	Yes	No	
Mississippi	Yes	No		Wisconsin	Yes	No	
Missouri	Yes	No		Wyoming	Yes	No	

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APPENDIX E

State Weatherization Assistance Program's Governing Agency

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Appendix E

State Weatherization Assistance Program's Governing Agency

No.	State	Governing Agency	Commerce/ Community Development	DHHS	Housing Finance Authority	Housing	DENR	Governor's Office	Energy	Administration	Human Rights	Labor
1	Alabama	Department of Economic and Community Affairs	Y									
2	Arkansas	Economic Development Commission	Y									
3	Florida	Department of Economic Opportunity	Y									
4	Illinois	Department of Commerce and Economic Opportunity	Y									
5	Massachusetts	Executive Office of Housing and Economic Development	Y									
6	Minnesota	Department of Commerce	Y									
7	Missouri	Department of Economic Development	Y									
8	Nevada	Department of Business and Industry	Y									
9	North Dakota	Department of Commerce	Y									
10	Ohio	Development Services Agency	Y									
11	Oklahoma	Department of Commerce	Y									
12	Pennsylvania	Department of Community and Economic Development	Y									
13	Utah	Department of Housing and Community	Y									
14	Virginia	Department of Housing and Community Development	Y									
15	Washington	Department of Commerce	Y									
16	West Virginia	Office of Economic Opportunity	Y									
17	California	Department of Community Services and Development		Y								
18	Idaho	Department of Health and Welfare		Y								
19	Kentucky	Cabinet for Health and Family Services		Y								
20	Michigan	Department of Human Services		Y								
21	Mississippi	Department of Human Services		Y								
22	Montana	Department of Public Health and Human Services		Y								
23	South Dakota	Department of Social Services		Y								
24	Vermont	Department of Child & Families		Y								
25	Wyoming	Department of Family Services		Y								
26	Alaska	Housing Finance Corporation			Y							
27	Kansas	Kansas Development Finance Authority			Y							
28	Louisiana	Louisiana Housing Corporation			Y							
29	Maine	State Housing Authority			Y							
30	New Mexico	New Mexico Mortgage Finance Authority			Y							
31	Tennessee	Tennessee Housing Development Agency			Y							
32	Texas	Department of Housing and Community Development			Y							
33	Indiana	Department of Housing and Community Development Authority				Y						
34	Maryland	Department of Housing and Community Development				Y						
35	New Jersey	Department of Community Affairs				Y						
36	New York	Department of Homes and Community Renewal				Y						
37	Oregon	Oregon Housing and Community Services				Y						
38	Connecticut	Department of Energy and Environmental Protection					Y					
39	Delaware	Department of Natural Resources and Environmental Control					Y					
40	Georgia	Environmental Finance Authority					Y					

Appendix E

State Weatherization Assistance Program's Governing Agency

No.	State	Governing Agency	Commerce/ Community Development	DHHS	Housing Finance Authority	Housing	DENR	Governor's Office	Energy	Administration	Human Rights	Labor
41	North Carolina	Department of Environment and Natural Resources					Y					
42	Arizona	Governor's Office of Energy Policy						Y				
43	Colorado	Governor's Office, Energy Office						Y				
44	South Carolina	Governor's Office of Executive Policy and Programs						Y				
45	Nebraska	Energy Office							Y			
46	New Hampshire	Office of Energy and Planning							Y			
47	Rhode Island	Office of Energy Resources							Y			
48	Wisconsin	Department of Administration								Y		
49	Iowa	Department of Human Rights									Y	
50	Hawaii	Department of Labor and Industrial Relations										Y
Total			16	9	7	5	4	3	3	1	1	1
Percent			32%	18%	14%	10%	8%	6%	6%	2%	2%	2%

APPENDIX F

Southeast State Housing Programs and Descriptions

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Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Alabama	Department of Economic and Community Affairs	Community Development Block Grant	Four programs: 1) Water and sewer extensions and rehabilitation, housing rehabilitation neighborhood and downtown revitalization street and drainage improvement; 2) Projects that address quality of life issues i.e. fire protection, senior citizens centers, community centers, boys and girls clubs, recreational facilities, etc.; 3) Conduct planning activities to promote orderly growth, regional development and revitalization efforts; and 4) Economic development assistance should have a commitment from the business to create or retain 15 or more jobs.
Alabama	Department of Economic and Community Affairs	Community Development Block Grant-Disaster Recovery	Funds are allocated after some federally declared disasters. Grant funds can generally be used in Federally declared disaster areas for CDBG eligible activities including the replacement or repair of infrastructure and housing damaged during, or as a result of, the declared disaster.
Alabama	Department of Economic and Community Affairs	Community Services Block Grant	The goal of the program is to provide services to eligible low-income individuals and families to improve the communities in which they live. Allowable services range from "safety net" emergency services through job development, adult education, and self-sufficiency programs.
Alabama	Department of Economic and Community Affairs	Emergency Shelter Grant Program	Grant funding is used to upgrade existing homeless facilities and domestic abuse shelters, to help meet the operating costs of such facilities, to provide essential services (such as health and mental health services) to both sheltered and unsheltered homeless persons, to help prevent homelessness, to rapidly re-house homeless persons and to assist in the costs of administering the Homeless Management Information System.
Alabama	Department of Economic and Community Affairs	Fair Housing Outreach	Educational outreach efforts to help managers of apartments and rental housing units and prospective renters to understand the basic provisions of the Fair Housing Act.
Alabama	Department of Economic and Community Affairs	Housing Opportunities for Persons With AIDS Program	A federal initiative that provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. Money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
Alabama	Department of Economic and Community Affairs	Low-Income Home Energy Assistance Program	Help low-income families meet the costs of home energy, defined as heating and cooling of residences, and to increase their energy self-sufficiency and reduce their vulnerability resulting from energy needs.
Alabama	Department of Economic and Community Affairs	Neighborhood Stabilization Program	Purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized.

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Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Alabama	Department of Economic and Community Affairs	Weatherization Assistance Program/Low-Income Home Energy Assistance-Housing Rehabilitation	Typically includes mitigating outside air infiltration into the conditioned space of the home, installing attic, wall and floor insulation, sealing duct work, performing HVAC system tune-ups and repairs, repairing leaky and/or faulty windows and doors and replacing incandescent light bulbs with highly efficient compact fluorescent light bulbs. Health and safety checks are also performed on the home.
Alabama	Emergency Management Agency	Hazard Mitigation Program	Provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
Alabama	Emergency Management Agency	Public Assistance Program	A federal grant program designed to fund the repair, restoration, reconstruction or replacement of eligible public facilities and infrastructure damaged or destroyed in a disaster.
Alabama	Housing Finance Authority	Become an AHFA Lender Program	The Alabama Housing Finance Authority works with lenders throughout the state to provide more opportunities for low- to moderate-income homebuyers.
Alabama	Housing Finance Authority	Habitat Loan Purchase Program	To be accepted for participation as an eligible builder under the Habitat Loan Purchase Program, the affiliate must have adopted the national organization of Habitat for Humanity's bylaws and articles, been approved by the national organization's Board of Directors, and be functioning as an active affiliate by providing safe, decent and affordable housing to low-income Alabamians. A letter from the national organization evidencing that the local affiliate has been authorized to act under the national Habitat for Humanity is required by AHFA.
Alabama	Housing Finance Authority	HOME Investment Partnerships Program	Provides annual allocations that may be used by developers to buy land and build affordable housing. AHFA directs an application cycle on a competitive basis. In addition, AHFA's compliance staff is responsible for monitoring HOME-assisted developments and conducting on-site visits. They check rental property annually for compliance with HUD tenant incomes, rent levels and Housing Quality Standards.
Alabama	Housing Finance Authority	Housing Tax Credits Program	Helps developers build or rehabilitate housing to be rented to low-income families at affordable rates. This financial incentive encourages developers to increase the supply of rental housing for economically disadvantaged families. Housing Credits provide a dollar-for-dollar reduction to an developer's federal tax liability. In turn, the developer must reserve a percentage of the units for the area's lower-income residents, based upon the area's median income.
Alabama	Housing Finance Authority	Mortgage Credit Certificate Program	Provides a tax credit to reduce the amount of federal taxes owed, by a percentage of the annual mortgage interest paid each year. May be paired with AHFA's Step Up program or any other 30-year, fixed-rate, amortizing mortgage offered by a participating lender.

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Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Alabama	Housing Finance Authority	Multifamily Bonds Program	Provides financing for multifamily housing through Multifamily Bonds, which offer developers lower-than-market interest rates in exchange for reserving a portion of their units for tenants earning less than the area's median income. Multifamily bonds are issued on a project-specific basis. Because most of these bonds are tax-exempt, developers receive more favorable interest rates, reducing their interest expense and allowing them to set lower rents.
Alabama	Housing Finance Authority	Step Up with No PMI Program	A homeownership program designed specifically for moderate-income home buyers who can afford a mortgage, but need help with the down payment. The down payment funds are secured by a 10-year second mortgage and are combined with a 30-year, fixed-rate first mortgage. Since the loans are serviced by ServiSolutions, a department of AHFA, homeowners have only one check to write each month. Program participants must complete a homebuyer education course to qualify. Participants may earn up to \$97,300 and remain eligible for the Step Up program, regardless of household size or location.
Alabama	Public Health	Disabled American Veterans Charitable Service Trust Grants	The Trust is dedicated to one, single purpose: empowering veterans to lead high-quality lives with respect and dignity. Our mission of service is accomplished by: <ul style="list-style-type: none"> •making sure sick and injured veterans have transportation to VA medical facilities for treatment; •providing food and shelter and medical aid to homeless and needy veterans; •meeting the special needs of veterans faced with profound injuries including paralysis, amputation, post-traumatic stress disorder, and brain injuries; •supporting physical and psychological rehabilitation projects aimed at some of America's most severely injured veterans; and •bringing hope to the forgotten and suffering families of veterans.
Florida	Commission on Human Relations	Fair Housing	The Commission investigates complaints of discrimination in the areas of areas of employment, housing, public accommodations and state employee whistle-blower retaliation.
Florida	Department of Children and Families	Challenge Grant	Must be used to assist the local homeless lead agencies and local providers to implement a written plan for addressing the needs of the homeless populations. The lead agencies may allocate the grant funds to programs, services, or housing providers that support the implementation of the local plan. The overall goal of the grant is to use the Challenge Grant to partner with local agencies to reduce homelessness in Florida.
Florida	Department of Children and Families	Council on Homelessness	Develop and coordinate policy to reduce the prevalence and duration of homelessness, and work toward ending homelessness in Florida.

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Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Florida	Department of Children and Families	Emergency Solutions Grant	Helps to improve the quality and quantity of emergency shelters for homeless persons, to help cover the costs of operating emergency shelters, and to fund essential supportive services to homeless individuals so they may have access to safe and sanitary shelter and the services and assistance they need to improve their situations. In addition, short-term rental assistance is provided to prevent homelessness, as well as to help move homeless persons back into permanent rental housing. Finally, the program can assist street outreach programs to connect unsheltered homeless persons with local housing and supportive services.
Florida	Department of Children and Families	Homelessness Prevention Grant	Provides emergency financial assistance to families with children facing the loss of their housing due to a financial or other crisis
Florida	Department of Children and Families	Independent Living Program	Aids youth with transitional living expense.
Florida	Department of Economic Opportunity	Community Development Block Grant Program - Florida Small Cities	Provides funding for housing and community development. Popular examples of community projects include: Rehabilitation and Preservation of Housing; Water and Sewer Improvements; Street Improvements; Economic Development Activities; Creating Jobs for Low and Moderate Income People; Downtown Revitalization; Parks and Recreation Projects; and Drainage Improvements.
Florida	Department of Economic Opportunity	Community Services Block Grant Program	Assists eligible low-income households in attaining the skills, knowledge and motivation necessary to achieve self sufficiency. The agencies may provide a variety of antipoverty services such as emergency health, food, housing, day care, transportation assistance; housing counseling; financial management assistance; nutrition programs including federal surplus food distribution, community gardening projects, food banks, job counseling, placement and training services, and homeless prevention programs.
Florida	Department of Economic Opportunity	Disaster Recovery Initiative	Communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery program. Examples are: Rehabilitation and Preservation of Housing; Water and Sewer Improvements; Street Improvements; Economic Development Activities; Downtown Revitalization, Parks & Recreation Projects; and Drainage Improvements
Florida	Department of Economic Opportunity	Low-Income Home Energy Assistance Program	Provides financial assistance to low-income families with home heating and cooling costs
Florida	Department of Economic Opportunity	Neighborhood Stabilization Program	Provides funds to states and local governments to purchase and redevelop abandoned or foreclosed properties.
Florida	Department of Economic Opportunity	Weatherization Assistance Program/Low-Income Home Energy Assistance-Housing Rehabilitation	Grant funds to community action agencies, local governments, Indian tribes and non-profit agencies to provide services for low-income families to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home.

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Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Florida	Department of Elder Affairs	Emergency Home Energy Assistance for the Elderly Program	Assists low-income households, with at least one person age 60 and older, when the households are experiencing a home energy emergency. Payments are for home heating or cooling and other emergency energy-related costs during the heating (October-March) and cooling (April-September) seasons.
Florida	Department of Health	Housing Opportunities for Persons with AIDS	Program provides the following services to qualified individuals: Short-Term Rent, Mortgage, and Utility assistance; Tenant-Based Rental Assistance – Monroe County only; Resource identification services; Permanent Housing Placement; Housing case management; and Other supportive services including, but not limited to, nutritional services, mental health, drug and alcohol treatment, and assistance in gaining access to local, state, and federal government benefits and services.
Florida	Department of Health	Special Needs Shelter	Shelters may be activated during an emergency event to provide mass care for people who cannot safely remain in their home. Special needs shelters are designed to meet the needs of persons who require assistance that exceeds services provided at a general population shelter. Special needs shelters are intended to provide, to the extent possible under emergency conditions, an environment that can sustain an individual's level of health.
Florida	Division of Emergency Management	Disaster Temporary Housing	Include temporary housing, home repairs, and home replacement
Florida	Division of Emergency Management	FEMA Public Assistance Grant Program	Reimburse eligible expenses to remove debris, protect life, health and safety as well as rebuild damaged infrastructure.
Florida	Division of Emergency Management	Individuals and Households Program	Provides money and services to individuals in the disaster area when losses are not covered by their insurance and property has been damaged or destroyed.
Florida	Division of Emergency Management-Recovery for Community	Flood Mitigation Grant Program	Reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program
Florida	Division of Emergency Management-Recovery for Community	Hazard Mitigation Grant Program	Partnership that is designed to assist states, local governments, private non-profit organizations and Indian Tribes in implementing long-term hazard mitigation measures following a major disaster declaration.
Florida	Division of Emergency Management-Recovery for Community	National Flood Insurance Program	Pre-disaster flood mitigation and insurance protection program designed to reduce the exalting cost of disasters.
Florida	Division of Emergency Management-Recovery for Community	Residential Construction Mitigation Program	Building Safer, Stronger Homes in Florida.
Florida	Division of Emergency Management-Recovery for Public & Business	Disaster Assistance Improvement Program	Provides disaster survivors with information, support, services and a mechanism to access and apply for disaster assistance through collaborative, data-sharing efforts between federal, tribal, state, local and private sector partners.

Appendix F

Southeast States Housing Programs and Descriptions

State	Agency	Program Name	Program Description
Florida	Division of Emergency Management-Recovery for Public & Business	Fire Management Assistance Grant Program	Intended to aid States and their communities with the mitigation, management, and control of fires burning on publicly or privately owned forests or grasslands.
Florida	Division of Emergency Management-Recovery for Public & Business	Public Assistance Program	Provides assistance to state, tribal, local governments and certain types of private non-profit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the president. The State of Florida manages this program as the grantee from FEMA (grantor) for all sub-grants awarded to local eligible jurisdictions and agencies within the State of Florida.
Florida	Housing Finance Corporation	Affordable Housing Catalyst Program	Provides community based organizations and state and local governments with technical assistance to meet affordable housing needs. This assistance includes training on the development of affordable housing programs, public/private partnerships, local housing assistance plans and regulatory reforms. The program also provides training on project financing, leveraging, achieving state and federal compliance and project completion.
Florida	Housing Finance Corporation	Community Workforce Housing Innovation Pilot Program	Promotes the creation of public-private partnerships to finance, build and manage workforce housing and requires the coordinated efforts of all levels of government as well as private sector developers, financiers, business interests and service providers.
Florida	Housing Finance Corporation	Down Payment Assistance	Borrowers who qualify for this first mortgage program are automatically qualified for one of Florida Housing's down payment assistance programs.
Florida	Housing Finance Corporation	First Time Homebuyer Program	Offers fixed, low-interest rate mortgage loans. In addition, Florida Housing also offers down payment and closing costs assistance to eligible borrowers, which can greatly reduce the out of pocket expense to the buyer.
Florida	Housing Finance Corporation	Florida Affordable Housing Guarantee Program	The program provided credit enhancement (i.e., repayment guarantees) on tax-exempt and taxable bond developments to lower overall borrowing costs and improve the economic viability of affordable housing. The program partners with HUD's Risk Sharing program, with HUD assuming 50 percent of the default risk on about two-thirds of the mortgages in the portfolio.
Florida	Housing Finance Corporation	Florida Coalition for the Homeless	Mission of eliminating homelessness by empowering, leading, and supporting people who are homeless or at-risk, local coalitions, service providers, and other interested individuals and groups. FCH works to accomplish its mission through education, advocacy, organizing, and networking.
Florida	Housing Finance Corporation	Florida Hardest-Hit Fund Program-Unemployment Mortgage Assistance Program	Will provide up to 12 months of payments (with a cap of \$24,000, whichever comes first) paid directly to the mortgage lender to assist unemployed or underemployed borrowers with their first mortgage. In addition, up to \$18,000 can be paid to help satisfy all or some of any past due amounts owed to the mortgage lender; this assistance will be paid prior to the UMAP payments beginning and cannot exceed \$18,000 total. Total assistance available is up to \$42,000.

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State	Agency	Program Name	Program Description
Florida	Housing Finance Corporation	Florida Hardest-Hit--Mortgage Loan Reinstatement Payment Program	Will be used as a one-time payment to the mortgage lender to help satisfy all or some of any past due amounts owed on the first mortgage, only. This assistance cannot exceed \$25,000 total, and any past due amounts over and above the \$25,000 cannot be paid by the MLRP program and are the responsibility of the homeowner.
Florida	Housing Finance Corporation	Florida Supportive Housing Coalition	A nonprofit, membership, statewide organization dedicated to promoting long-term housing solutions for people with special needs in Florida. The coalition is committed to creating long-term housing for people requiring short or long-term support to obtain or maintain housing – particularly the homeless, developmentally disabled, released inmates, mentally ill, those with substance abuse and co-occurring disorders, elderly, youth exiting the foster care system and person living with HIV/ AIDS, veterans, and survivors of domestic violence.
Florida	Housing Finance Corporation	Foreclosure Counseling Program	Florida Housing has \$10 million designated for foreclosure counseling from the National Mortgage Settlement. This funding will be allocated to: • Help prevent homeowners from going into foreclosure; and • Provide at-risk homeowners with good financial management education to help them better manage their money and assist them with credit problems to become financially stable.
Florida	Housing Finance Corporation	HOME Investment Partnerships Program	Provides non-amortized, low interest loans to developers for acquisition and/or new construction or rehabilitation of affordable rental housing to low income families. Loans are offered for the financing of first or subordinate mortgages with a simple interest rate of zero percent to nonprofit applicants and 1.5% per annum interest rate to for-profit applicants. Loan terms are generally for 15 years for rehabilitation and 20 years for new construction.
Florida	Housing Finance Corporation	Homeownership Pool Program	Enhances the ability and process of Developers to match qualified homebuyers with purchase assistance. It is designed to be a noncompetitive and on going program in which developers have the ability to reserve funds for eligible homebuyers.
Florida	Housing Finance Corporation	Low Income Housing Tax Credits	Provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition and substantial rehabilitation, substantial rehabilitation, or new construction of low and very low income rental housing units. Eligible development types and corresponding credit rates include: new construction, nine percent (9%); substantial rehabilitation, nine percent (9%); acquisition, four percent (4%); and federally subsidized, four percent (4%). A Housing Credit allocation to a development can be used for 10 consecutive years once the development is placed in service.

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State	Agency	Program Name	Program Description
Florida	Housing Finance Corporation	Multifamily Energy Retrofit Program	Reduces energy use and cost at rental properties by updating and replacing old, inefficient building components with energy efficient components. Loans will finance energy efficient improvements identified in an energy audit on each eligible property. The energy audit must show a projected energy savings for the property of at least 15%. Additionally the collective Savings to Investment Ratio (SIR) of the retrofit must be 1.0 or greater, meaning that the full cost of the retrofit will be paid back via energy savings over the life of the installed measures.
Florida	Housing Finance Corporation	Multifamily Mortgage Revenue Bond Program	Uses both taxable and tax-exempt bonds to provide below market-rate loans to non-profit and for-profit developers who set aside a certain percentage of their apartment units for low income families. These bonds are sold through either a competitive or negotiated method of sale or private placement. The program requires that at least 20 percent of the units be set aside for households earning at or below 50 percent of the area median income (AMI). The developer may also opt to set aside 40 percent of the units for households earning at or below 60 percent of the AMI.
Florida	Housing Finance Corporation	Predevelopment Loan Program	Through individualized technical assistance and flexible below market interest financing for predevelopment activities, the program helps nonprofit and community based organizations, local governments, and public housing authorities plan, finance, and develop affordable housing. Eligible organizations may apply for a loan of up to \$750,000. The loan carries a non-amortizing one to three percent interest rate, with principal and interest deferred until maturity.
Florida	Housing Finance Corporation	State Apartment Incentive Loan	Provides low-interest loans on a competitive basis to affordable housing developers each year. This money often serves to bridge the gap between the development's primary financing and the total cost of the development. SAIL dollars are available to individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low income individuals and families.
Florida	Housing Finance Corporation	State Housing Initiatives Partnership Program	Provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families.
Georgia	Commission on Equal Opportunity	Fair Housing	The purpose of the program is to: To promote broader housing choices in Georgia; To promote understanding of the Georgia Fair Housing Act and the Federal Fair Housing Act; To encourage integrated communities and/or neighborhood; To secure compliance with state and federal fair housing laws; To eliminate discrimination in housing because race, color, religion, national origin, gender, disability, and familial status.

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State	Agency	Program Name	Program Description
Georgia	Department of Community Affairs	Community Development Block Grant	Provides funding to assist a wide range of eligible activities, including housing improvement projects, public facilities such as water and sewer lines, buildings such as local health centers or head start centers, and economic development projects. All projects must substantially benefit low and moderate income persons.
Georgia	Department of Community Affairs	Community Development Block Grant-Employment Incentive Program	A financing program that may be used in conjunction with traditional private financing to carry out economic development projects which will result in employment of low and moderate income persons. Many types of projects can be financed with EIP funding. However, projects creating opportunities for low and moderate income persons to advance themselves by obtaining employment, greater job security, better working conditions, job training, enhancement of workplace skills and advancement opportunities receive the greatest consideration.
Georgia	Department of Community Affairs	Community Development Block Grant-Redevelopment Fund Program	Gives local governments access to flexible financial assistance to help them implement projects that cannot be undertaken with the usual public sector grant and loan programs. The Redevelopment Fund finances locally initiated public/private partnerships to leverage investments in commercial, downtown and industrial redevelopment and revitalization projects that wouldn't proceed otherwise. In other DCA CDBG programs, funded projects that create jobs must meet applicable low- and moderate-income criteria.
Georgia	Department of Community Affairs	Community HOME Investment Program	Provide down payment assistance or homeowner rehabilitation funding to eligible low-income and moderate-income households.
Georgia	Department of Community Affairs	Emergency Solutions Grants	Provides outreach, shelter, rapid re-housing, homelessness prevention and related services to persons experiencing homelessness, or for persons in danger of becoming homeless, throughout the state.
Georgia	Department of Community Affairs	Georgia Initiative for Community Housing	Offers communities a three-year program of collaboration and technical assistance related to housing and community development. The objective of the Initiative is to help communities create and launch a locally based plan to meet their housing needs.
Georgia	Department of Community Affairs	Georgia's Balance of State Continuum of Care	Promotes a community-wide commitment to the goal of ending homelessness; provides funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness.

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State	Agency	Program Name	Program Description
Georgia	Department of Community Affairs	Home Access Program	Provides funding from the Brain and Spinal Injury Trust Fund Commission for persons that have traumatic brain injury or spinal cord injuries. These funds are awarded from the Brain and Spinal Injury Trust Fund Commission for accessibility improvements at owner-occupied homes in which individuals with disabilities reside and utilize as their primary residence. These Brain and Spinal Injury Trust Funds may be used to complete any of the following activities: widening of interior and exterior doorways, construction of wheelchair ramps, bathroom retrofitting, installations of stair or porch lifts, accessibility improvements to kitchens, lowering of closet shelves and installation of visual aids and/or audible alarms.
Georgia	Department of Community Affairs	Home Buyer Education Program	Homebuyer counseling is required for ALL Georgia Dream Loans. Borrowers must attend and complete either a homebuyer education workshop, OR, individual housing counseling sessions, OR an online homebuyer education course through E-Home America. Workshops and counseling sessions must be completed with a DCA or HUD approved housing counseling agency.
Georgia	Department of Community Affairs	HOME Investment Partnership Program	A program designed to assist local governments to purchase abandoned and foreclosed properties.
Georgia	Department of Community Affairs	HOME Rental Housing Loan Program	Provides funding through the HOME Program to respond to the affordable housing needs throughout the state of Georgia. These funds are used for eligible HOME activities to provide decent, safe and affordable housing for Georgia's low and moderate income families.
Georgia	Department of Community Affairs	Housing Choice Voucher Program	This is a tenant-based assistance program that assists low income individuals and families rent safe, decent, and sanitary dwelling units in the private rental market.
Georgia	Department of Community Affairs	Housing Opportunities for Persons With AIDS	Provides housing assistance (emergency, shelter, transitional and/or permanent) for lower income persons with HIV/AIDS.
Georgia	Department of Community Affairs	Housing Tax Credits Program	Allocates federal and state tax credits to owners of qualified rental properties who reserve all or a portion of their units for occupancy for low income tenants.
Georgia	Department of Community Affairs	Multifamily Housing Finance and Development Programs	Funding to for-profit and non-profit developers for the construction and/or renovation of affordable multifamily rental housing in communities across Georgia.
Georgia	Department of Community Affairs	Neighborhood Stabilization Program	A program designed to assist local governments to purchase abandoned and foreclosed properties.
Georgia	Department of Community Affairs	Permanent Supportive Housing Program	Provides funding for the production of affordable rental housing with accompanying supportive services for eligible Homeless Tenants as set forth in the Program Description through the allocation of federal HOME and State Housing Trust Fund assistance.

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State	Agency	Program Name	Program Description
Georgia	Department of Community Affairs	Re-Entry Partnership Housing Program	A means to provide housing to convicted felons who remain in prison after the Parole Board has authorized their release due solely to having no residential options. Note that individuals seeking housing assistance are not eligible to apply through this program. Re-entry housing partners must provide (directly or through written agreement with third parties) released offenders stable housing and food (room and board). The goal of the RPH program is to provide short term financial assistance to help stabilize an individual's re-entry process to enhance his or her ability to remain crime free.
Georgia	Department of Community Affairs	Shelter Plus Care Program	Provides permanent housing in connection with supportive services to homeless people with disabilities and their families. The program provides rental assistance for a variety of housing choices, accompanied by a range of supportive services funded by other sources. The program is designed to serve a population that has been traditionally hard to reach - homeless persons with disabilities such as (but not limited to) serious mental illness, chronic substance abuse, and/or AIDS and related diseases.
Georgia	Department of Human Services	Community Services Block Grant	Supports activities that help eligible low-income Georgians remove obstacles and solve problems that block self-sufficiency. A range of services are made available to assist participants with obtaining education, training, employment, transportation, proper nutrition, sufficient housing and referrals to partner agencies.
Georgia	Department of Human Services	Independent Living Program	Aids youth with transitional living expense.
Georgia	Department of Human Services	Low-Income Home Energy Assistance Program	Pays for some home heating and cooling costs for low-income eligible families including crisis.
Georgia	Emergency Management Agency	Flood Mitigation Assistance	The program's goal is to reduce or eliminate claims under the National Flood Insurance Program. Funding assist States and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program.
Georgia	Emergency Management Agency	Hazard Mitigation Grant Program	The purpose of the program is to provide funds to State agencies and local governments in the aftermath of a disaster for projects that reduce or eliminate the long-term risk to human life and property from the effects of natural hazards. The program enables mitigation measures identified in state and local plans mitigation plans to be implemented during the recovery from a disaster. HMGP funding is allocated based on a formula percentage of the Stafford Act Assistance received. Georgia's Enhanced Plan approval allows for the State to receive 20% of the estimated aggregate amounts of disaster assistance. This is one-third more than States without Enhanced Plan status.
Georgia	Emergency Management Agency	Individuals and Households Program	Has two components: Housing Assistance, which provides for repairs to damaged homes, and Other Needs Assistance, which provides for replacement of essential goods and services such as vehicles, essential appliances, and child care.

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State	Agency	Program Name	Program Description
Georgia	Emergency Management Agency	Pre-Disaster Mitigation Program	Assists States and local governments (to include Indian Tribal governments) in implementing cost-effective hazard mitigation activities that complement a comprehensive mitigation program. The PDM program provides funds to states, territories, Indian tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.
Georgia	Environmental finance Authority	Weatherization Assistance Program	Energy-efficiency measures performed through the program include: Air sealing; Wall, floor and attic insulation; Energy efficiency improvements in lighting; and Hot water tank and pipe insulation.
Kentucky	Cabinet for Health and Family Services	Low Income Home Energy Assistance Program	A federally-funded program to help eligible low income households meet their home heating and/or cooling needs.
Kentucky	Department of Military Affairs	Hazard Mitigation Grant Program	Oversees grants to state and local governments for sustained mitigation measures that will reduce or permanently eliminate the long-term risk to people and property from natural hazards and their effects. Funds are made available following a major presidential disaster declaration, allowing mitigation measures to be implemented during the recovery period.
Kentucky	Department of Military Affairs	Hazardous Materials Program	Provides Hazardous Materials training in different levels such as Awareness and Operations for a variety of disciplines such as fire, public works, clean up, emergency operation's center, and emergency support functions.
Kentucky	Department of Military Affairs	Individuals and Households Assistance Program	Ensures that individuals and families affected by disasters have access to all available federal and state resources in a timely manner. The Recovery Branch coordinates the recovery needs of citizens with its FEMA counterparts.
Kentucky	Department of Military Affairs	Public Assistance Program	Coordinates Federal Emergency Management Agency (FEMA) grants awarded to state and local governmental entities and certain private nonprofits for response to and recovery from disasters. The Public Assistance Program provides assistance for debris removal, emergency protective measures, and permanent restoration of damaged infrastructure. Typically, FEMA will provide at least 75% of the eligible repair costs.
Kentucky	Department of Military Affairs	Volunteer Coordination Program	Provides organization of assistance to local communities before and after disaster events. Program staff mentors local communities in the formation of Voluntary Organizations Active in Disaster and Long Term Recovery Committees so that future disaster needs are effectively managed. Immediately after disaster events, program staff manages recovery requests, identifies available volunteer resources, and coordinates the delivery of materials and work efforts.
Kentucky	Health and Family Services	Heating & Air Repair & Replacement Program	Provides for the performance of energy conservation measures on primary heating systems for low and moderate income homeowners across the nation. Participants in the program are typically also served under the federal Weatherization program.

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State	Agency	Program Name	Program Description
Kentucky	Housing Corporation	Emergency Solutions Grant Program	Designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
Kentucky	Housing Corporation	Family Self Sufficiency Program	Provides rental assistance and supportive services to income-qualified participants. Program participants must be willing to commit to reaching the goal of self-sufficiency (free of government assistance) within a five-year period. In addition to rental assistance, participants receive employment skills training, budget and credit counseling, money management tips and homeownership education. Special savings account are established for participants.
Kentucky	Housing Corporation	Home Buyer Tax Credit Program	Available through Mortgage Credit Certificates (MCC), which reduce the amount of federal income tax you pay, giving you more available income to qualify for a mortgage loan. MCCs are NOT mortgages. They are tax credits that put extra cash in your pocket each month, so you can more easily afford a house payment. That means fewer tax dollars will be withheld from your regular paycheck, increasing your take-home pay.
Kentucky	Housing Corporation	HOME Investment Partnerships Program	The largest federal block grant program designed exclusively to create affordable housing for low-income households. HOME funds may be used as low-interest rate loans to provide housing assistance. The program's flexibility empowers people and communities to design and implement programs tailored to their own needs and priorities.
Kentucky	Housing Corporation	HouseWorks Repair Program	A forgivable loan for home repair. Applicants are required to match at least 50 percent of the requested HouseWorks Assistance Program funds with cash, Weatherization funds, labor, donated materials, or in-kind administrative or support services.
Kentucky	Housing Corporation	Housing Counseling and Education Program	Kentucky Housing Corporation (KHC) partners with non-profit housing counseling agencies across the state to provide housing counseling and education services. The agency's fees for these services are often covered with grants. Housing counseling agencies can accommodate clients with a variety of delivery methods including group classes and individual counseling offered face-to-face, by telephone, and online. See the lists of programs.
Kentucky	Housing Corporation	Housing Opportunities for Persons With AIDS Program	Provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. HOPWA money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
Kentucky	Housing Corporation	Multi-family Assistance	HOME funds may be used for acquisition and rehabilitation or new construction of affordable rental housing. For rental new construction, this includes land acquisition, site preparation, and construction. Benefiting households may have incomes up to 60 percent of the area median.

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State	Agency	Program Name	Program Description
Kentucky	Housing Corporation	Project-Based Contract Administration Program	Provides rental assistance for extremely low- to moderate-income residents living in certain apartment complexes throughout Kentucky. The subsidy is tied to specific complexes and paid directly to the owner on behalf of the resident. The rental subsidy does not follow the resident from property to property. As the contract administrator for HUD, KHC works to ensure property owners, management agencies, and residents adhere to the requirements of the program.
Kentucky	Housing Corporation	Recovery Kentucky Program	New FHA Single Family Annual Mortgage Insurance Premium
Kentucky	Housing Corporation	Scholar House Program	A housing and education initiative that enables the head-of-household to reach self-sufficiency. The housing and education components are operated as one unit, with housing depending on the client's successful participation in the affiliated educational institution. Participants must be at least 18 years of age, be eligible for a Housing Choice Voucher, and be full-time students in a degree or specialty institution of higher learning. Single parents are given first priority.
Kentucky	Housing Corporation	Single Family Homebuyer Assistance	This may include acquisition of an existing home, new construction, or lease-purchase arrangements. Up to \$25,000 of HOME funds per house may be used for construction, principal reduction, down payment assistance, closing costs, and for the required 3 percent down payment if there is an FHA-insured first mortgage. Eligible households may have incomes up to 80 percent of the area median.
Kentucky	Housing Corporation	Single Family Homeowner Rehabilitation	HOME funds may be used to bring a family's primary residence up to current building code or, if the house is too dilapidated, to demolish the existing structure and build a new home. To be eligible, households may have incomes up to 80 percent of the area median. Up to \$60,000 of HOME funds per unit may be used for needed repairs.
Kentucky	Housing Corporation	Supplemental Security Income and/or Social Security Disability Insurance Outreach, Access, and Recovery Program	Provide training to case managers and other social service workers as they assist their clients in applying for disability benefits through the Social Security Administration. Persons receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) are also eligible for Medicaid and/or Medicare health insurance.
Kentucky	Housing Corporation	Tenant-based Rental Assistance	HOME funds may be used for rent and utility assistance (similar to the Section 8 Housing Choice Voucher Program), as well as security and utility deposits. Eligible households must be in one of KHC's special needs populations and may have incomes up to 60 percent of the area median.
Kentucky	Housing Corporation	Weatherization Assistance Program	Enables low-income families the opportunity to lower their energy bills by making their homes more energy efficient.
Kentucky	Office of the Governor Department for Local Government	Community Development Block Grant	Funds are used to promote economic and community development in small cities across the state. The projects must align with one of three national objectives: 1) Principally benefit low and/or moderate income people 2) Eliminate or prevent slums and/or blight and 3) Address imminent health and/or safety problems.

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State	Agency	Program Name	Program Description
Kentucky	Office of the Governor Department for Local Government	Neighborhood Stabilization Program	Provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.
Mississippi	Department of Health	Housing Opportunities for Persons With AIDS Program	Provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. HOPWA money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
Mississippi	Department of Human Services	Heating & Air Repair & Replacement Program	The goal of the Heating & Air Repair & Replacement Program (HARRP) can provide for the performance of energy conservation measures on primary heating systems for low and moderate income homeowners across the nation. Participants in the HARRP program are typically also served under the federal government Weatherization program. Applicants must qualify for assistance by meeting an income requirement of no more than 150% of the federal poverty guidelines.
Mississippi	Department of Human Services	Low-Income Heating Energy Assistance Program	Provides financial assistance to eligible households to help pay the cost of home energy bills and other energy related services. Households may qualify for regular assistance and/or the Energy Crisis Intervention Program for natural gas, wood, electricity, liquid petroleum propane/butane gas and other energy related services.
Mississippi	Department of Human Services	Weatherization Assistance Program	Designed to reduce energy costs for eligible families by making their homes more energy efficient. The program, which serves the elderly, disabled and low-income families with young children, improves the energy performance of dwellings to decrease monthly energy expenditures. Weatherization crews provide the most cost-effective, energy efficient measures to address health and safety concerns, improve comfort and air quality.
Mississippi	Development Authority	Community Development Block Grant	Makes funds available to local units of government for water/sewer, public buildings, or other infrastructures that will benefit low and moderate income persons.
Mississippi	Development Authority	Emergency Solutions Grants Program	Provides assistance for the state's homeless population through grants to local units of government and non-profit organizations for operations/maintenance and essential services of existing emergency shelter and rapid re-housing assistance.
Mississippi	Development Authority	Home Investment Partnerships Program	Provides funding to local units of government and Community Housing Development Organizations to assist low and very-low income families with safe decent affordable housing.
Mississippi	Development Authority	Neighborhood Stabilization Program	Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.

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State	Agency	Program Name	Program Description
Mississippi	Emergency Management Agency	Hazard Mitigation	Grant programs include the post-disaster Hazard Mitigation Grant Program, the Flood Mitigation Assistance Program, the Pre-Disaster Mitigation Program and the Severe Repetitive Loss Grant Program, which funds the mitigation of high loss insured properties through the National Flood Insurance Program.
Mississippi	Emergency Management Agency	Individual Assistance	During a Presidential Disaster Declaration, Individual Assistance programs can aid homeowners and renters with housing needs and necessary assistance.
Mississippi	Emergency Management Agency	Public Assistance	During a Presidential Disaster Declaration, Public Assistance programs can help provide federal grants to local and state governments, as well as non-profit organizations and other political subdivisions, for the repair, replacement or restoration of disaster-damaged, publicly owned facilities.
Mississippi	Emergency Management Agency	State Temporary Housing Program	Include temporary housing, home repairs, and home replacement
Mississippi	Home Corporation	Down Payment Purchase Program	Used in conjunction with any FHA mortgage loan to assist the borrower by providing 3% down payment (second mortgage) funds available to purchase a home. Sensitive to the need for a program to ease the initial financial burden of home ownership, the Mississippi Home Corporation developed a Down Payment Assistance Program for low to moderate income first-time homebuyers. The program is available statewide and must be originated through a MHC participating lender.
Mississippi	Home Corporation	Habitat Loan Purchase Program	Provides a funding source for the Mississippi based affiliates of Habitat for Humanity. The program is funded with Corporate Reserves and is designed as a revolving loan fund. The program involves local affiliates of Habitat and MHC working together for low income Mississippians. Habitat is responsible for constructing and financing the home for eligible families, and MHC provides the permanent funding by purchasing the loans from the Habitat Affiliate.
Mississippi	Home Corporation	HB530 Construction Loan Fund	Provides financing for the construction of low-to-moderate income Single-Family Eligible Residential Housing Units within the state of Mississippi. Eligible Borrowers: Nonprofit Corporations, Partnerships, For-Profit Corporations, Public Housing Authorities, Planning and Development Districts, and Limited Equity Cooperatives. Individuals are not eligible. Use of Funds: Construction of single-family residential housing units to be owner-occupied.
Mississippi	Home Corporation	Home Buyer Education Program	Available to anyone interested in buying a home, regardless of income or credit history. Lenders statewide will recognize the certificate you'll receive after attending four sessions of the Home Buyer Education program.
Mississippi	Home Corporation	Housing Assistance for Teachers	In rural Mississippi there exists a critical shortage of qualified teachers. In order to move Mississippi forward, our children must have the benefits of a quality education. Provides up to \$6000 in down payment assistance for Mississippi teachers towards the purchase of a home in select areas of the state. In response to this need, the Mississippi Legislature passed the "Mississippi Critical Teacher Shortage Act of 1998", which offers attractive incentives for qualified teachers

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State	Agency	Program Name	Program Description
Mississippi	Home Corporation	Housing Tax Credit Program	A federal income tax credit incentive available to owners of residential rental properties that are rented to low to moderate income tenants at below market rents. The Housing Tax Credit (HTC) is a credit or reduction in tax liability each year for 10 years for owners and investors in affordable-income rental housing that is based on the costs of development and the number of qualified affordable-income units.
Mississippi	Home Corporation	Mississippi Affordable Housing Development Fund	A revolving loan fund providing development, construction and rehabilitation loans for the creation and improvement of affordable housing. Nonprofit Corporations, Partnerships, For-Profit Corporations, Public Housing Authorities, Planning and Development Districts, and Limited Equity Cooperatives. Individuals are not eligible. Use of Funds are: Construction loans for new owner-occupied or rental housing; Pre-development, site control, site development; and Rehabilitation loans for owner-occupied and rental properties.
Mississippi	Home Corporation	Mississippi Home of Your Own Program	The goal of the project is to assist persons with disabilities and their families in locating counseling, supports, and financial assistance which may allow them to purchase and maintain their own homes. Home ownership is the American dream—and this dream is no different for people with disabilities. Since 1997, Mississippi Home of Your Own (HOYO) has assisted almost 500 individuals with disabilities and their families in 61 Mississippi counties in realizing their dream of <u>home ownership</u> .
Mississippi	Home Corporation	Mortgage Credit Certificate Program	Reduces the amount of federal income tax the borrower must pay, which in turn, frees up income to qualify for a mortgage. Homebuyers must not exceed household income and home purchase price limits set according to federal tax law and MHC guidelines. Provides for a reduction in the amount of Federal Income Tax to be paid by a borrower. Therefore, improving the borrower's qualifying ratios.
Mississippi	Home Corporation	Mortgage Revenue Bond Program	Proceeds from the sale of Mortgage Revenue Bonds, is able to reduce homeownership costs. The interest on the bonds is exempt from federal taxes which allows MHC to offer borrowers a competitive mortgage loan rate and a 2nd mortgage to assist with allowable closing costs and down payment. The program is available statewide and must be originated through a MHC participating lender.
Mississippi	Home Corporation	Smart Solution	Give you the funds you need to purchase your first home or move up to your next one. Our new program offers competitive interest rates with down payment assistance up to 3% of the loan amount at the same rate as the first mortgage for 10 years. Smart Solution is offered through our participating lenders at a 30 year fixed rate.

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State	Agency	Program Name	Program Description
South Carolina	Adjutant General's Office	Flood Mitigation Assistance	Program goal of reducing or eliminating claims under the National Flood Insurance Program. Assit states and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes and other structures insurable under the National Flood Insurance Program. This grant program is operated in South Carolina by the Department of Natural Resources.
South Carolina	Adjutant General's Office	Hazard Mitigation Grant Program	Provides grants to state and local governments, Indian tribes or other tribal organizations, and certain private non-profits to implement long-term hazard mitigation measures after Presidential disaster declaration.
South Carolina	Adjutant General's Office	Pre-Disaster Mitigation	Provides funds to states, territories, Indian tribal governments, communities and universities for hazard mitigation planning and the implementation of all hazard mitigation projects prior to a disaster event. These plans and projects reduce the overall risk to the population and structures, while also reducing reliance on funding from actual disaster declarations. PDM grants are awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds. The intent of this program is to reduce overall risk to people and property, while also minimizing the cost of disaster recovery.
South Carolina	Adjutant General's Office	Public Assistance Program	FEMA provides supplemental federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain private non-profit organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.
South Carolina	Department of Commerce	Community Development Block Grant	Provides grants to units of local government in areas of the state that do not directly receive their own funding from HUD. CDBG grants can fund a wide variety of projects from revitalizing neighborhoods to improving community infrastructure, providing public facilities and creating or retaining jobs.
South Carolina	Department of Insurance	Safe Home Program	Provides grant money to individual homeowners to make their property more resistant to hurricane and high-wind damage. The funds provided by this program are for the sole purpose of retrofitting owner-occupied, single-family homes. SC Safe Home funds may not to be used for remodeling, home repair, or new construction.
South Carolina	Department of Natural Resources	Repetitive Flood Claims	Up to \$10 million is available annually for FEMA to assist states and communities reduce flood damages to insured properties that have had one or more claims to the National Flood Insurance Program.
South Carolina	Department of Natural Resources	Severe Repetitive Loss	Reduces or eliminates the long-term risk of flood damage to severe repetitive loss structures insured under the National Flood Insurance Program. This grant program is operated in South Carolina by the Department of Natural Resources.

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State	Agency	Program Name	Program Description
South Carolina	Governor's Office	Community Service Block Grant	Provides an array of funding for local community initiatives, including assistance for program-eligible households in areas such as education, employment, emergencies, housing, nutrition and health care. Community programs are intended to encourage families toward self-sufficiency. CSBG programs are administered during the year by fifteen community action agencies located throughout South Carolina with satellite offices in all of the state's 46 counties.
South Carolina	Governor's Office	Emergency Shelter Grant Program	A competitive grant issued each year to community-based shelters and traditional housing facilities; non-profit organizations that provide housing and counseling assistance to the state's homeless population and to those at-risk of becoming homeless.
South Carolina	Governor's Office	Heating & Air Repair & Replacement Program	Provides for the performance of energy conservation measures on primary heating systems for low and moderate income homeowners across the nation. Participants in the HARRP program are typically also served under the federal government Weatherization program. Applicants must qualify for assistance by meeting an income requirement of no more than 150% of the federal poverty guidelines.
South Carolina	Governor's Office	Local Initiative Projects	Provides services and activities which include projects pertaining to employment, education, youth leadership, income management, energy, health, emergency, housing, nutrition and other areas in which there may be obstacles that impede the attainment of social and economic self-sufficiency by low-income persons. Specific anti-poverty goals and program strategies for a given service area are determined by the local community action agency through an annual community needs assessment, a community's own analysis of poverty-related problems.
South Carolina	Governor's Office	Low-Income Home Energy Assistance Program	Assistance to help eligible low-income households meet their home heating and/or cooling needs.
South Carolina	Governor's Office	Weatherization Assistance Program	Provides home weatherization assistance to improve the quality of life for low-income families, particularly for the elderly, people with disabilities and children by improving the energy efficiency of their homes while ensuring their health and safety.
South Carolina	Health and Environmental Control	Housing Opportunities for Persons With AIDS Program	A federal initiative that provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. Money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
South Carolina	Housing and Development Authority	First-Time Home Buyers in Non-Targeted Counties Program	The definition of a first-time home buyer in a non-targeted county is a borrower who has not owned a home in the last (3) three years. If you are a first-time home buyer according to our definition the next step is to check for income qualifications and house price limits. SC Housing has two options for income, house prices and down payment assistance.

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State	Agency	Program Name	Program Description
South Carolina	Housing and Development Authority	First-Time Home Buyers-Extended Lock Program with Rate Float Down Option for New Construction	The Extended Lock Program is for first-time home buyers needing to secure a fixed-rate loan on a home that is being constructed. This is not a construction loan or a perm-construction loan, but a takeout loan for a construction loan. See Category I and II charts for income requirements and home price limits.
South Carolina	Housing and Development Authority	First-Time Home Buyers-Individual or Family Disability Program	The first-time home buyer requirement is waived for all individuals or families with disabilities. The applicant cannot own a principal residence at the time of closing on their new home.
South Carolina	Housing and Development Authority	First-Time Home Buyers-Single Parent or Veteran Program	The first-time home buyer requirement is waived for all single parent and veteran applicants. The applicant cannot own a principal residence at the time of closing on their new home.
South Carolina	Housing and Development Authority	Housing Choice Voucher Program	This is a tenant-based assistance program that assists low income individuals and families rent safe, decent, and sanitary dwelling units in the private rental market.
South Carolina	Housing and Development Authority	Housing Trust Fund-Emergency Repair and Owner-Occupied Rehabilitation Program	The Emergency Repair and Owner-Occupied Rehabilitation activities are available to make repairs for lower income homeowners.
South Carolina	Housing and Development Authority	Housing Trust Fund-Group Homes and Supportive Housing Program	The Group Home and Supportive Housing activities are used to provide housing for special needs populations, including group housing for handicapped citizens, shelters for the homeless, and transitional housing. Please click on the appropriate manual and application below for more information.
South Carolina	Housing and Development Authority	Housing Trust Fund-Home Investment Partnerships Program	The HOME Investment Partnerships Program is designed to promote partnerships between the U.S. Department of Housing and Urban Development , state and local governments, and those in the nonprofit and for-profit sectors who build, own, manage, finance, and support low income housing initiatives. HOME provides the flexibility needed to fund a wide range of low income housing initiatives through creative and unique housing partnerships.
South Carolina	Housing and Development Authority	Lending Partners Program	To become an SC Housing Certified Real Estate Professional you must complete a two hour training class designed for Real Estate Agents and Loan Officers. By becoming a Certified Real Estate Professional, you will know what opportunities are available for your client through the SC State Housing Finance and Development Authority and your contact information will be placed on our website as an SC Housing Certified Real Estate Professional.
South Carolina	Housing and Development Authority	Low Income Housing Tax Credits Program	The Low Income Housing Tax Credit Program is designed to provide an incentive to owners developing multifamily rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private and other funds in order to keep rents to tenants affordable.

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State	Agency	Program Name	Program Description
South Carolina	Housing and Development Authority	Multifamily Tax Exempt Bond Financing	Provides permanent real estate financing for property being developed for multifamily rental use. The development team should have sufficient experience in multifamily rental housing designed for use by low to moderate income tenants to assure the successful completion and operation of the development.
South Carolina	Housing and Development Authority	Neighborhood Initiative Program	The goal is to stabilize property values through the removal of blighted properties in strategically targeted areas, in an effort to prevent future foreclosures for existing property owners. NIP will assist communities by stemming the decline of home values and acting as a catalyst to initiate redevelopment and revitalization in areas suffering from blight and decline. Demolition of blighted properties will have a positive effect on preserving existing neighborhoods. NIP is a joint venture of the South Carolina State Housing Finance and Development Authority and the SC Housing Corp., a not-for-profit corporation.
South Carolina	Housing and Development Authority	Neighborhood Stabilization Program	The purpose is to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The NSP provides grants to purchase foreclosed or abandoned properties and to rehabilitate, resell, or redevelop these properties in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.
Tennessee	Department of Economic and Community Development	Community Development Block Grant Program	Funds are used to promote economic and community development in small cities across the state. The projects must align with one of three national objectives: 1) Principally benefit low and/or moderate income people 2) Eliminate or prevent slums and/or blight and 3) Address imminent health and/or safety problems.
Tennessee	Department of Economic and Community Development	Foreclosure Prevention Counseling	Trains organizations across the state to provide free and confidential counseling to homeowners facing foreclosure.
Tennessee	Department of Health	Housing Opportunities for Persons With AIDS Program	A federal initiative that provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. Money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
Tennessee	Department of Human Services	Community Services Block Grant	The goal of the program is to provide services to eligible low-income individuals and families to improve the communities in which they live. Allowable services range from "safety net" emergency services through job development, adult education, and self-sufficiency programs.
Tennessee	Department of Human Services	Independent Living Services	Provides comprehensive services to individuals whose disabilities are so significant that they do not presently have the potential for employment, but may benefit from Vocational Rehabilitation services which will enable them to live and function independently.
Tennessee	Emergency Management Agency	Flood Mitigation Assistance Program	Provides funds for projects to reduce or eliminate risk of flood damage to buildings that are insured under the National Flood Insurance Program on an annual basis.

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State	Agency	Program Name	Program Description
Tennessee	Emergency Management Agency	Emergency Management Performance Grants Program	This grant supports a full-time emergency manager or additional staff. This funding program supports all areas of non-disaster objectives such as planning, preparedness, and response ability. This grant greatly enhances the jurisdiction's ability to provide emergency response and recovery at all levels. This program has a cost share of 50% federal and 50% state or local. The funding also supports the operation of the 24-hour State Emergency Operations Center.
Tennessee	Emergency Management Agency	Federal Emergency Management Agency Grants	If a person has applied for IA and SBA and still has serious needs, the victim may apply for a FEMA grant to offset losses. These grants are an option that FEMA may provide and are for necessities only or essential repairs. Such grants cannot be used to pay deductibles.
Tennessee	Emergency Management Agency	Hazard Mitigation Grant Program,	Assists in implementing long-term hazard mitigation measures following a major disaster.
Tennessee	Emergency Management Agency	Homeland Security Grant Program	Tennessee Emergency Management Agency's Homeland Security Grant Programs office is responsible, in conjunction with the Tennessee Office of Homeland Security in the Department of Safety, for administering the various grant programs made available to Tennessee by the U.S. Department of Homeland Security. These programs include the Homeland Security Grant Program, the Buffer Zone Protection Program, and others. These grants provide funds to equip and train first responders to prevent, protect against, respond to and recover from terrorist acts and other disasters.
Tennessee	Emergency Management Agency	Individual Assistance Program	Individual legal assistance is provided to persons who have incurred uninsured losses up to a cap of \$31,900 (also includes any grants provided). Persons who have incurred losses due to the cause of the emergency and who live in the jurisdiction where the emergency has been declared are eligible for consideration.
Tennessee	Emergency Management Agency	Interoperable Emergency Communications Grant Program	This program provides the formal grant guidance and application materials needed to apply for funding, including funding allocations, eligibility criteria, and detailed application requirements.
Tennessee	Emergency Management Agency	Pre-Disaster Mitigation Program	Provides funds for hazard mitigation planning and projects on an annual basis.
Tennessee	Emergency Management Agency	Public Assistance Program	FEMA grants to assist state and local governments and certain Private Nonprofit entities with the response to and recovery from disasters. TEMA administers the state portion of the program by implementing and monitoring grants awarded by FEMA. Eligible projects include debris removal, emergency protective measures, and permanent restoration of infrastructure. The federal cost-share is typically 75 percent of eligible costs. The program also encourages protection from future damage by providing assistance for hazard mitigation measures during the recovery process.

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State	Agency	Program Name	Program Description
Tennessee	Housing Development Agency	BUILD Loan Program	Provides low interest short term loans available to eligible nonprofit organizations that help meet the housing needs of low and very low income households by engaging in eligible low income housing activities. The loans may be secured or unsecured depending on the proposed activity.
Tennessee	Housing Development Agency	Community Investment Tax Credit	Financial institutions may obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants or contributions are extended to eligible housing entities for engaging in eligible low income housing activities. The program is administered in cooperation with The Tennessee Department of Revenue. THDA will certify the housing entity and activity as eligible to receive the tax credits. TDoR will award the tax credits to the financial institutions.
Tennessee	Housing Development Agency	Emergency Repair Program	The program provides grants to low income, elderly homeowners who are 60 years or older to correct, repair, or replace an essential system and/or a critical structural problem.
Tennessee	Housing Development Agency	Emergency Solutions Grant Program	Increase the number and quality of emergency shelters and transitional housing facilities for homeless individuals and families; to operate these facilities; to provide essential social services; to provide street outreach services; to provide rapid rehousing assistance; and to provide Homeless Management Information Systems.
Tennessee	Housing Development Agency	Flexible Home Concepts Program	A voluntary certification program designed to encourage builders of new homes – whether single family or any multi-family building with up to three living units- to voluntarily implement design features which make a home accessible, visitable and convenient.
Tennessee	Housing Development Agency	Great Choice Mortgage Loan Program-First Timers	Provides first-time, qualified homebuyers up to 4% down payment assistance to be used with FHA, VA, USDA-Rural Development and uninsured conventional loans. Offers 30-year, fixed rate mortgages and an option for down payment assistance to qualified first-time homebuyers in Tennessee.
Tennessee	Housing Development Agency	Great Choice Mortgage Loan Program-Military	Provides a ½% rate reduction on the current interest rate for Great Choice loans to veterans. In addition to the rate reduction, applicants are eligible for optional down payment and closing cost assistance through the Great Choice Plus second mortgage loan at a 0% interest rate.
Tennessee	Housing Development Agency	Great Choice Mortgage Loan Program-Repeats	Individuals and families that are currently homeowners may qualify for the Great Choice Loan Program in certain areas of the state. For repeat homebuyers, especially those needing assistance with down payment and closing cost.
Tennessee	Housing Development Agency	Home Program	Competitive grants for housing rehabilitation and second mortgages awarded to cities, counties and non-profit organizations.
Tennessee	Housing Development Agency	Homebuyer Education Initiative Program	Provides required homebuyer education for all buyers that receive down payment assistance and encourages it for all buyers.
Tennessee	Housing Development Agency	Housing Modification and Ramp Program	Working with local communities and non-profit agencies, provide housing modifications and ramp program for all residents of the State, including the disabled.

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State	Agency	Program Name	Program Description
Tennessee	Housing Development Agency	Housing Trust Fund Competitive Grant Program	Competitive grants offered to cities, counties, development districts, public housing authorities, other Departments within State Government, and private, non-profit organizations twice each fiscal year for rental housing for low income residents and housing for disadvantaged and elderly.
Tennessee	Housing Development Agency	Low-Income Home Energy Assistance Program	The program aims to assist low income households, primarily those who pay a high proportion of household income on home energy, in meeting their immediate energy needs.
Tennessee	Housing Development Agency	Low-Income Housing Tax Credits	A credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. The amount of tax credits is based on reasonable costs of development, as determined by THDA, and the number of qualified low-income units.
Tennessee	Housing Development Agency	Manufactured Housing Replacement Pilot Program	Housing Trust Fund money to replace substandard, dilapidated mobile and manufactured homes with new HUD-certified Energy Star Qualified manufactured homes.
Tennessee	Housing Development Agency	Multi-Family Tax Exempt Bonds	Multifamily Tax-Exempt Bond Authority is available for developments which will close permanent financing by the date specified in the Commitment Letter.
Tennessee	Housing Development Agency	Neighborhood Stabilization Program	Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.
Tennessee	Housing Development Agency	New Start Loan Program	The construction of single family housing for low and very low income households delivered through non-profit organizations.
Tennessee	Housing Development Agency	Rebuild & Recover	Helps communities that have been hit by a natural disaster, but do not qualify for Federal Emergency Management Agency funds. Grants are made to the city or county and the Trust Fund 50% match applies.
Tennessee	Housing Development Agency	Rental Assistance Housing Choice Voucher Program	A federal rental assistance program funded through the Department of Housing and Urban Development where very low-income families, the elderly and the disabled receive assistance to afford decent, safe and sanitary housing in the private market. As a state housing agency, THDA administers the Housing Choice Voucher program in 72 Tennessee counties, between 4 regional offices.
Tennessee	Housing Development Agency	Rental Housing Compliance Program	The Program Compliance Division conducts internal and external monitoring on rental housing programs administered by THDA. The Division also supplies technical assistance to program participants to ensure long-term compliance and affordability.
Tennessee	Housing Development Agency	Urgent Repair	Program to make essential repairs to the homes of elderly homeowners.
Tennessee	Housing Development Agency	Weatherization Assistance Program	Measures provided will reduce heat loss and energy costs by improving the thermal efficiency of dwelling units occupied by low-income households.
Tennessee	Housing Development Agency/ Department of Revenue	Community Investment Tax Credit	Financial institutions may obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants or contributions are extended to eligible housing entities for engaging in eligible low income housing activities.

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State	Agency	Program Name	Program Description
Virginia	Department of Emergency Management	Federal Emergency Management Agency Grants	If a person has applied for IA and SBA and still has serious needs, the victim may apply for a FEMA grant to offset losses. These grants are an option that FEMA may provide and are for necessities only or essential repairs. Such grants cannot be used to pay deductibles.
Virginia	Department of Emergency Management	Housing Assistance – FEMA Housing Unit	When there are not enough rental properties available in an area, FEMA may provide a housing unit. Although housing units are most often made available to homeowners, renters may also receive units. Housing units may be placed on a homeowner's land, provided certain conditions are met. In large disasters, group sites may have to be developed.
Virginia	Department of Emergency Management	Housing Assistance - Rental	Homeowners or renters may qualify for this aid, which provides an alternate living arrangement if a primary residence is uninhabitable and insurance does not cover this expense. Approved applicants are certified for an initial time period and then must present justification to FEMA for additional periods of rental assistance.
Virginia	Department of Housing and Community Development	Affordable Housing and Special Needs Housing Program	Fills gaps in financing the development of new and rehabilitated affordable and special needs housing for low-income Virginians. While these programs are statewide, the program gives priority to projects outside those areas receiving a direct federal HOME allocation through a local participating jurisdictions or HOME consortium. Assistance is most often provided as permanent financing.
Virginia	Department of Housing and Community Development	Communities of Opportunity Tax Credit Program	Provides Virginia income tax credits to landlords with property in less- impoverished areas within the Greater Richmond/Petersburg area who participate in the Housing Choice Voucher program
Virginia	Department of Housing and Community Development	Community Development Block Grant Program	Provides funding to eligible units of local government for planning and implementing projects that address critical community development needs, including housing, infrastructure and economic development.
Virginia	Department of Housing and Community Development	Community Development Block Grant Program - Self Help	The goal of the program is to utilize neighborhood talent, manpower and creativity to provide water and sewer services in areas where those services are difficult to provide through conventional means. In the process, the program stretches limited financial resources to assist more communities than would be otherwise possible.
Virginia	Department of Housing and Community Development	Community Development Block Grant Program Urgent Needs	To enable prompt response to serious and immediate threats to local health and safety. A current declaration of an emergency by the governor of Virginia in relation to a natural disaster or a current declaration of an immediate and severe health threat by the state commissioner of health is required
Virginia	Department of Housing and Community Development	Down Payment Assistance	Eligible costs associated with purchasing a home may include down payment of up to 10 percent of the purchase price, based on need, (and may be up to 20 percent in certain high cost or economically-depressed communities) and up to \$2,500 closing costs in certain circumstances. The buyer must agree to complete a homebuyer education counseling course.

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State	Agency	Program Name	Program Description
Virginia	Department of Housing and Community Development	Emergency Home and Accessibility Repair Program	Provides funds to remove urgent, emergency health and safety hazards. It also addresses physical accessibility barriers for low-income Virginians. The program provides funding to local administrators to undertake physical repairs that improve housing conditions. Eligible repairs can include plumbing, structural, electrical, roofing, as well as installation of wheelchair ramps and other accessibility modifications.
Virginia	Department of Housing and Community Development	Homeless Solutions Program	A state- and federally-funded program funded by the State General Fund and the federal Emergency Solutions Grant to support Continuum of Care strategies and homeless service and prevention programs that align with the following goals: to reduce the number of individuals/households who become homeless; to shorten the length of time an individual or household is homeless; and to reduce the number of individuals/households that return to homelessness.
Virginia	Department of Housing and Community Development	Housing Opportunities for Persons With AIDS Program	A federal initiative that provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. Money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
Virginia	Department of Housing and Community Development	Individual Development Accounts	For individuals saving for a down payment on a home, business equipment and inventory or post-secondary education tuition payments. Eligible participants receive training, support and \$2 in match funds for every \$1 the participant saves, up to \$4,000 in match.
Virginia	Department of Housing and Community Development	Indoor Plumbing Rehabilitation program	Provides zero percent interest, subsidized loans in eligible localities for the installation of indoor plumbing to owners of substandard housing where indoor plumbing does not exist or where the existing waste water disposal systems have failed. Loan repayments are determined by the homeowner's ability to make payments
Virginia	Department of Housing and Community Development	Neighborhood Stabilization Program	Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.
Virginia	Department of Housing and Community Development	Permanent Supportive Housing	Funds may be used for acquisition, construction (new construction, rehabilitation or adaptive reuse) and essential on-site improvements required for the permanent supportive housing. Funds are structured as a forgivable loan. As long as the project is used for permanent supportive housing for a period of 20 years, there will be no repayment.
Virginia	Department of Housing and Community Development	Virginia Livable Home Tax Credit	Designed to improve accessibility and universal visitability in Virginia's residential units by providing state tax credits for the purchase of new units or the retrofitting of existing housing units.
Virginia	Department of Housing and Community Development	Weatherization Assistance Program	Provides funds to install measures that reduce residential heating and cooling costs for low-income families and enhance the health and safety of residents. The program provides repairs and improvements to home heating and cooling systems and provides for the installation of energy-saving measures in the house, such as insulation and air sealing.

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State	Agency	Program Name	Program Description
Virginia	Department of Social Services	Low-Income Home Energy Assistance Program	Pays for some home heating and cooling costs for low-income eligible families including crisis.
Virginia	Housing Development Authority	Housing Choice Voucher Package Program	Provides decent, affordable housing to very low- to low-income individuals and families, including people with disabilities and senior citizens.
Virginia	Housing Development Authority	Low-Income Housing Tax Credits	A credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. The amount of tax credits is based on reasonable costs of development, as determined by VHDA, and the number of qualified low-income units.
Virginia	Housing Development Authority	Multifamily Financing Program	Loans for construction, acquisition/rehabilitation, refinance of rental properties and mixed-use properties, including Tax-exempt Bond Financing, Taxable Bond Financing, Mixed-income, Mixed-use with Mixed-income and SPARC Multifamily.
Virginia	Housing Development Authority	Resources Enabling Affordable Community Housing in Virginia	This VHDA initiative provides financing and technical assistance to support the housing needs of Virginia's diverse communities.
Virginia	Housing Development Authority	Accessible Rental Housing Program	Effective March 31, 2014, up to \$2,800 per rental unit is available to tenants with disabilities who earn 80% or less of the area median income.
Virginia	Housing Development Authority	Granting Freedom Program	A grant program for home modifications for disabled veterans or disabled servicemen or women who sustained a line of duty injury resulting in a service connected disability. VHDA is pleased to partner with the Virginia Department of Veterans Services to make this program available.
Virginia	Housing Development Authority	Home Loans for VA homebuyers Program	Home loans, some of which do not require a down payment. VHDA loans also provide high loan-to-value options, flexible underwriting and down payment and closing cost assistance. In addition, interest rates are fixed for 30 years. All loans have maximum income and sales price limits and/or loan limits, which vary according to where the home is located.
Virginia	Housing Development Authority	Homeownership Education Program	Home buying education. The free class is offered in English or Spanish, in person or online. Both in-person and online classes are available, however some loan programs require classroom training.
West Virginia	Department of Commerce	Community Development Block Grant Program	Provides funding to eligible units of local government for planning and implementing projects that address critical community development needs, including housing, infrastructure and economic development.
West Virginia	Department of Commerce	Community Services Block Grant	The goal of the program is to provide services to eligible low-income individuals and families to improve the communities in which they live. Allowable services range from "safety net" emergency services through job development, adult education, and self-sufficiency programs.
West Virginia	Department of Commerce	Emergency Solutions Grant Program	Increase the number and quality of emergency shelters and transitional housing facilities for homeless individuals and families; to operate these facilities; to provide essential social services; to provide street outreach services; to provide rapid rehousing assistance; and to provide Homeless Management Information Systems.

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State	Agency	Program Name	Program Description
West Virginia	Department of Commerce	Housing Opportunities for Persons With AIDS Program	A federal initiative that provides states and communities with the resources to devise long-term strategies for meeting the housing needs of low-income persons with HIV/AIDS. HOPWA money can be used to fund a variety of activities including acquisition or construction of housing, emergency rental assistance, operating costs, and supportive services.
West Virginia	Department of Commerce	Low-Income Home Energy Assistance Program	The program aims to assist low income households, primarily those who pay a high proportion of household income on home energy, in meeting their immediate energy needs.
West Virginia	Department of Commerce	Neighborhood Stabilization	The purpose is to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The NSP provides grants to purchase foreclosed or abandoned properties and to rehabilitate, resell, or redevelop these properties in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.
West Virginia	Department of Commerce	Small Cities Block Grant program	Supports the development of viable communities by assisting in the provision of a suitable living environment and expanding economic opportunity, principally for those of low and moderate income.
West Virginia	Department of Commerce	Weatherization Assistance Program	Provides funds to install measures that reduce residential heating and cooling costs for low-income families and enhance the health and safety of residents. The program provides repairs and improvements to home heating and cooling systems and provides for the installation of energy-saving measures in the house, such as insulation and air sealing.
West Virginia	Division of Homeland Security and Emergency Management	Flood Mitigation Assistance Program	It is intended to reduce those structures that have repetitive flood claims from the rolls as well as provide technical assistance to states to address flood insurance specific issues. The requirements for an FMA application is an approved Hazard Mitigation plan and a known repetitive flood claim property.
West Virginia	Division of Homeland Security and Emergency Management	Pre-Disaster Mitigation	A competitive program in that every state/community within the Nation is judged on its feasibility, cost, benefit, and several other factors.
West Virginia	Division of Homeland Security and Emergency Management	Radiological Emergency Preparedness Program	State and county agencies have the primary responsibility for the safety of the general public outside of the Beaver Valley Power Station nuclear facility.
West Virginia	Division of Homeland Security and Emergency Management	Repetitive Flood Claims	This program is meant to address Repetitive Flood Claims against the National Flood Insurance Program (NFIP). The program is defined by FEMA as: Project Grants to implement measures to reduce flood losses, such as elevation, acquisition, or relocation of NFIP-insured structures
West Virginia	Division of Homeland Security and Emergency Management	Severe Repetitive Loss Program	Addresses those properties that have been identified as having severe flood insurance claims.

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State	Agency	Program Name	Program Description
West Virginia	Division of Homeland Security and Emergency Management-Grants	Emergency Management Performance Grant	FEMA make grants for the purpose of providing a system of emergency preparedness for the protection of life and property in the United States from hazards and to vest responsibility for emergency preparedness jointly in the federal government and the states and their political subdivisions.
West Virginia	Division of Homeland Security and Emergency Management-Grants	Hazard Mitigation Grant Program	Assists in implementing long-term hazard mitigation measures following a major disaster.
West Virginia	Housing Development Fund	Refinance Program	For current Fund customers and homeowners who would like to refinance their mortgage to a lower interest rate. The program provides: 1. Competitive 10-year to 30-year fixed rate mortgages 2. Generally, up to 95% financing. 3. There are no Fund-issued house price or income limits for this program, but, per federal guidelines, the loan must be at or less \$417,000.
West Virginia	Housing Development Fund	Constructing Affordable Sensible Homes Program	Encourages builders and modular home dealerships to construct and sell single family homes. Developed as a builder's incentive program, CASH provides that the Fund will agree to purchase qualifying homes from qualified builders at a determined percentage (typically between 70 and 85%) of its final appraised value if the builder is unable to sell the house during a defined marketing period.
West Virginia	Housing Development Fund	Demolition Program	Provides cities and counties with resources to acquire and remove vacant and dilapidated properties from their communities. To be eligible, cities and counties must have a Code Enforcement Program in place and the structures to be razed must constitute health and safety hazards. Assistance is provided in the form of very low interest rate loans repayable over a maximum term of five years usually from proceeds of the sale of lots created.
West Virginia	Housing Development Fund	Down Payment/Closing Cost Assistance Program	Down payment and closing cost assistance loans are available in conjunction with the Homeownership and Moving Up programs to reduce the amount of upfront money needed to purchase a home.
West Virginia	Housing Development Fund	Home Ownership Program	Program to make homeownership more affordable for families and individuals. The borrower cannot have owned a home within the prior three years in certain counties.
West Virginia	Housing Development Fund	HOME rent Program	Program has been designed to provide HOME funds to private and nonprofit owners and developers of low-income rental housing units. The HOME rent Program provides first or subordinate mortgage, low-interest rate loans to eligible housing providers for the acquisition/rehabilitation, rehabilitation, new construction, conversion of non-residential units, and reconstruction of multifamily housing. The HOME rent Program loan may be the primary source of financing or may bridge the gap between the developer's primary financing and the total development costs.
West Virginia	Housing Development Fund	Land Development Program	The Land Development Program provides low, fixed-rate interest loans to builders and developers to buy land and install infrastructure improvements (water, sewer, electric, gas, streets, storm drainage, etc.) to create buildable subdivision lots and commercial developments.

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State	Agency	Program Name	Program Description
West Virginia	Housing Development Fund	Leveraged Loan Program	Provides construction and/or permanent financing for new multifamily rental developments or those requiring acquisition and rehabilitation.
West Virginia	Housing Development Fund	Low-Income Housing Tax Credit Program	The Fund is responsible for administering the Low-Income Housing Tax Credit Program, which generates low-income residential rental units by encouraging private investment through federal tax credits.
West Virginia	Housing Development Fund	Mini-Mod Rehabilitation Program for Landlords	Provides owners of rental housing units with affordable financing to rehabilitate existing units or assist with the completion of new rental units.
West Virginia	Housing Development Fund	Moving-Up Program	Program is designed to help moderate-income homebuyers purchase a new residence. Unlike our more commonly known homebuyer programs, Moving' Up does not have a first-time homebuyer requirement and is geared toward home buyers who might have outgrown their current residence or just want to make a change.
West Virginia	Housing Development Fund	New HOME Direct Loan Program	Program developed to provide direct loans to very-low income families to finance the acquisition or construction of affordable single-family housing. Eligible applicants may obtain a loan(s) to finance up to 100% of the costs associated with the acquisition or construction of a single-family dwelling. New HOME Loan Program loans are originated by approved non-profit Local Originators.
West Virginia	Housing Development Fund	On-Site Systems Loan Program for Septic Systems	This program is designed to help eligible households repair or replace on-site septic systems or connect to a public treatment system. This program is limited to owner-occupied or long-term lessee. Loan Terms: The maximum loan amount is \$10,000. The maximum loan term is 10 years.
West Virginia	Housing Development Fund	The HOME Investments Ownership Program	The primary objective of the program is to expand the supply of decent, safe, sanitary and affordable housing, primarily rental housing; to strengthen the abilities of state and local governments to provide housing; to ensure that federal housing services, financing, and other investments are provided to state and local governments in a coordinated, supportive fashion; to expand the capacity of nonprofit community-based housing development organizations; and to leverage private sector participation in financing affordable housing.
West Virginia	Housing Development Fund	The Special Assistance Lending Program	Designed to provide construction and rehabilitation financial assistance to nonprofit organizations engaged in the development and operation of programs and/or properties that improve group home housing opportunities and/or promote the general welfare of special needs populations or low to very-low income populations.