

Housing Programs



- Owner-Occupant Housing Rehabilitation Loan Program
- Investor-Owner Housing Rehabilitation Program
- Emergency Home Repair Program
- Mobile Home Urgent Repair Program
- Acquisition and Demolition Program
- Affordable Housing Development
- First Time Homebuyers



Contact: Barbara Little
Community Development Administrator
910.433.1598

Community Development Programming

For City of Fayetteville Community Development related programming check out the City's government access channel, **FAY-TV7**, on Time Warner Cable channel 7. You may also access programming on demand anytime at www.faytv7.com.



433 Hay Street
Fayetteville, NC 28301
910.433.1590
www.cityoffayetteville.org
www.faytv7.com

www.facebook.com/cityoffayettevillegovernment
Twitter @CityOfFayNC



The City of Fayetteville, North Carolina does not discriminate on the basis of race, sex, color, age, national origin, religion, or disability in its employment opportunities, programs, services, or activities.

2016 Income Guidelines

Family Size	Moderate Income 80% of Median
1	29,250
2	33,400
3	37,600
4	41,750
5	45,100
6	48,450
7	51,800
8	55,150

Effective March 2015. The City of Fayetteville Community Development Department makes all income determinations based on total gross income.



FUNDING

Funds are provided by the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) and the Home Investment Partnerships (HOME) Program.

Owner-Occupant Housing Rehabilitation Loan Program

The City of Fayetteville's Community Development Department provides affordable low interest loans to low to moderate income homeowners located within its city limits to enable them to make necessary repairs to the homes they occupy.

The Housing Rehabilitation Loan Program is designed to meet the following objectives:

- Improve the housing conditions for low to moderate income families
- Increase the supply of decent, safe and sanitary housing
- Encourage revitalization of deteriorating neighborhoods.

Eligibility

Any low to moderate income person who owns and occupies a home for at least one year within the city limits of Fayetteville for the last year and meets the 80 percent median income limit for the Fayetteville area as determined by HUD is eligible to apply for a loan from the City's Housing Rehabilitation Loan Program.

Types of Loans

Deferred Loan up to \$29,999 offered to very low income eligible applicants unable to afford repayment per staff determination of which payment is forgiven on a month to month basis.

Amortized Loan up to \$29,999 at 0 - 5% interest made to income eligible persons in which repayment is scheduled in predetermined installments. The program does not offer grants; and all loans are secured with the property regardless of loan type.

Loan type and terms dependent upon applicant's affordability amount that is determined by staff.

Eligible Properties

- Property must fail to conform to the Fayetteville Minimum Housing Code
- There can be no outstanding tax liens or judgments against the property.

- Eligible properties must be permitted by all City of Fayetteville Ordinances
- There must be a minimum of \$5000 in eligible repairs needed
- Payment of property taxes must be current
- Established rehabilitation cost do not exceed 67 percent of the after-market value of the property

Investor-Owner Housing Rehabilitation Loan Program

Making loans available to investor-owners to enable them to make necessary repairs to rental properties to benefit low to moderate income tenants; while expanding the supply of decent and affordable housing and encouraging the revitalization of deteriorating neighborhoods is the goal of this program.

Eligibility

- A single owner of a rental property within the city limits of Fayetteville
- Business or partnership
- Nonprofit organizations with a capacity for property management.

Criteria

The applicant agrees to rent the rehabilitated unit(s) to low to moderate income families at affordable rents for the term of the loan (Term of Affordability). The applicant also agrees to comply with the Department of Housing and Urban Development's (HUD) HOME Program regulations.

Loan Terms

The Investor-Owner Housing Rehabilitation Program is not a grant. Loan amounts and terms are based on the project repair estimate amount.

Interest rate is five (5) percent for all investor-owners. The investor owner must comply with the Term of Affordability for the term of the loan. The minimum loan amount per unit is \$5,000 and the maximum per unit is \$29,999.

Eligible Properties

- Property must fail to conform to the Fayetteville Minimum Housing Code.
- Payment of property taxes must be current

Private Developers

The City partners with private developers to construct multi-family affordable housing. Private developers that desire to construct affordable housing with the City may apply during the Request For Proposal period (RFP). For more information contact the Community Development Department at (910) 433-1598.

Affordable Housing Development in Fayetteville



For more information call (910) 433-1598



Acquisition and Demolition Program

In an effort to eliminate blight within the City limits of Fayetteville and with the use of CDBG funds, the Acquisition and Demolition Program is designed to acquire, demolish and remove property that is abandoned, unsafe, seriously damaged, or deteriorated beyond reasonable financial cost to effectively rehabilitate. The vacant parcels may be used for future affordable housing development. This program may also be used for the demolition of structures in which acquisition is not required. This program is not designed to financially support real estate investment endeavors or for financial gain resulting from duplication of benefits.

Eligible Properties

To qualify for this program, the following subject property must meet the following criteria:

1. Property must be significantly deteriorated and in uninhabitable and unsafe condition, or extensively damaged by fire or natural disaster.
2. The existing conditions of the property create a serious risk to public health and safety.
3. Property owner has failed to comply with repeated orders from the Cumberland County Board of Health or the City of Fayetteville's Inspection Department to address either sanitary and /or building code violations.
4. Property owner has failed to respond to final order to rehabilitate or demolish property.
5. Property must be judged to be in such condition as to warrant use of this program's funding by respective members relevant to the situation of the City's Community Development Department, Inspections Department, Police Department, Health Department or the Fire Department.
6. Property must be paid in full with no open deeds of trust or liens.

Eligible properties for consideration include detached site built family homes, mobile homes, commercial properties and churches.

Eligible Applicants and Participants

1. Investors, developers, CHDOs, sub-recipients, and non-profit organizations in effort to avail the vacant parcel for development of affordable housing.
2. Members of the City's Community Development Department, Inspections Department, Health Department, Police Department, or the Fire Department.
3. Low to moderate income homeowners at or below 80% of the area income median with an eligible property in need of demolition.

Financial Assistance

1. Acquisition

A grant or award of up to \$5000, dependent upon the property tax value of the land as indicated by the Cumberland County's Tax Administration Office, may be provided for the purpose of acquiring the vacant parcel for future affordable housing development after demolition.

2. Demolition

A grant or an award of up to \$7,500 for residential homes and \$30,000 for commercial properties and churches, to include required asbestos-related services, shall be provided to the lowest bidder to demolish any eligible properties for demolition under this program.

Affordable Housing Development

The City partners with certified Community Housing Development Organizations (CHDOs) and for-profit to provide affordable housing to low to moderate income persons. Homes are built to provide homeownership through organizations such as Habitat for Humanity, Cumberland Community Action Program, the Kingdom Community Development Corporation and the Center for Economic Empowerment and Development (CEED).

- Estimated rehabilitation cost do not exceed 67 percent of the after-rehab value of the property
- There shall be no outstanding tax liens or judgements against the property
- The dwelling (s) may be one or more building (s) on a single site under common ownership or a group home serving as permanent housing.

Affordability Table

Loan Amount	Term of Affordability
\$14,999 or Less	5 years
\$15,000—\$40,000	10 years
\$40,000 +	15 years

Habitat For Humanity Celebrates New Homeowners



Emergency Home Repair Program

The City of Fayetteville's Community Development Department partners with the Fayetteville Urban Ministry with the Emergency Home Repair Program. This program is designed to provides home repairs for moderate to low-income homeowners. Priority is given to projects that remedy or prevent substandard conditions, and to improve accessibility for the disabled. Repairs are performed by qualified contractors, staff and volunteers. Services include modifications to improve accessibility and mobility for disabled residents, and weatherization and energy efficiency services. including HVAC installation and replacement.

For more information or to apply for assistance call the Fayetteville Urban Ministry at (910) 483-5944 or visit their website at www.fayurbmin.org.



Mobile Home Urgent Repair Program

The City of Fayetteville provides financial assistance for urgent home repairs to low to moderate income mobile home owners that own and occupy their mobile home as their principal place of residency. However, it is not necessary for the applicant to own the lot upon which the mobile home resides.

Under the mobile home urgent repair program, priority is given to homes that have serious problems that affect the homeowner's health and safety such as correcting bad flooring and other structural deficiencies; repairing or replacing unsafe or nonfunctional heating, water and air systems; repairing electrical wiring or fixtures, repairing plumbing to ensure safe drinking water and sewage disposal; repairing deteriorating wall, floors, and roofs; making other interior or exterior repairs necessary for health and safety of resident to include the repair and replacement of exterior windows and doors; and especially given, but not limited, to the elderly and physically disabled.

Eligibility

Any low to moderate income person who owns and occupies a mobile home and/or modified housing structure originating from a mobile home as their principal place of residency that is located within the city limits of Fayetteville and meets the 80 percent median income limit for our area as determined by HUD. Applicant must have an ownership interest in the property either by Department of Motor Vehicles registration and or deed if classified as real estate.

Financial Assistance

A grant or award of up to \$5,000 for urgent home repairs to low to moderate income mobile homeowners. In addition, no more than \$5,000 in total may be provided to any one eligible mobile homeowner and/or applicant during any respective program year. Second time assistance can not be provided for a minimum of two years.

Eligible Properties

- Any mobile or manufactured home that was not site built and/or modified structure originating from a mobile or manufactured home that was not site built.
- Property's repair need must fail to conform to the Fayetteville Minimum Housing Code
- Payment of property taxes must be current
Repair estimate must not exceed \$5,000.



First-Time Homebuyers



Homebuyers Assistance Program

Mortgage assistance and down payment assistance will be made available to low to moderate homebuyers. The Community Development department will provide low interest loans to qualified first-time homebuyers. For more information call Ms. Little at (910) 433-1598 .

Consumer Credit Counseling Services

Consumer Credit Counseling Services, Inc. (CCCS) is a local non-profit organization that focuses on helping families and individuals manage their finances. CCCS has partnered with the City of Fayetteville to increase home ownership opportunities for low income residents of the city by providing homebuyer education and credit counseling.

CCCS conducts free homebuyer education workshops for low to moderate income families who would like to learn how to buy a home. Homebuyer education classes are held monthly. Workshop sites include the CCCS office and the City's Neighborhood Resource Centers. The workshops are designed to help low-to-moderate income families purchase a home, make participants aware of homebuyer assistance programs, and prepare participants for responsible home ownership. To register for the workshop, contact CCCS at (910) 323-3192 or at www.ccap-inc.org.

Homebuyer Workshop Topics

- Preparing for home ownership
- Obtaining a mortgage

- Credit
- Shopping for a home
- Home inspections
- Closing your loan
- Life as a homeowner

Other helpful programs and services for first-time homebuyers:

North Carolina Housing Finance Agency

First-Time Homebuyer Program

The North Carolina Housing Finance Agency helps make home ownership affordable for eligible home buyers – whether buying for the first time or moving up – with the N.C. Home Advantage Mortgage™, which offers competitive financing and forgivable down payment assistance. First-time home buyers may also qualify for a Mortgage Credit Certificate, which can reduce your federal taxes by up to \$2,000 for every year you live in your home.

For more information go to their website at <http://www.nchfa.com/Homebuyers/HBhomebuyers.aspx> or call at (919) 877-5700

Action Pathways, Inc.

Personal Finances Training Program

This training includes Banking Services, Credit and What Home Ownership is all about. Each week will cover a separate module. This FDIC developed adult education program is designed to give adults the basics for household finances.

First Time Homebuyer's Workshop

This workshop is designed for the first-time homebuyer. Participants will gain an understanding of the entire home buying process to include budgeting for homeownership, shopping for a home, obtaining a mortgage, closing procedures, and the responsibilities of maintaining the home after purchase.

For more information go to their website at <http://actionpathways.ngo> or Call (910) 323-3192; or Email ccsworkshops@actionpathways.ngo