

TAKE ADVANTAGE OF OPPORTUNITIES TO REMAIN AT HOME.

COMMUNITY HOUSING RESOURCES FOR ADULTS

1. CDBG – The Federal Community Development Block Grant
 - a. Scattered Site Rehabilitation program administered by the NC Department of Commerce through the Division of Community Assistance and is intended for persons living in small cities and other areas not covered in part b. below. Every three years, county governments are allocated \$400,000. Funds can be targeted to low-income homeowners to address critical housing rehab needs (can include certain manufactured homes built after 1978). Low income homeowners should contact their local municipality/county government to see about making application for a deferred or low interest repayable loan. McDowell County should have received CDBG-Scattered Site funding in 2006. **Applicants should contact their county/municipal government for information.**
 - b. Home improvement services are also available in “entitlement” areas of NC (Asheville, Burlington, Cary, Chapel Hill, Charlotte, Concord, Durham, Fayetteville, Gastonia, Goldsboro, Greensboro, Greenville, Hickory, High Point, Jacksonville, Kannapolis, Lenoir, Morganton, Raleigh, Rocky Mount, Salisbury, Wilmington, and Winston-Salem and the two counties Wake and Cumberland except for Holly Springs and Linden). Low to middle income homeowners, age 62 + should contact the Community Development Department for deferred payment home rehabilitation loans. (<http://www.dca.commerce.state.nc.us/cdbg/scatteredsiterehab.asp>)
2. The Displacement Prevention Partnership is administered by NC Division of Vocational Rehabilitation-Independent Living Program and NC Housing Finance Agency to assist persons whose home needs accessibility modifications so they can continue to live there. **Contact the Asheville IL office 828-670-3377**
 - b) NCDVR also administers the NC Assistive Technology Program (state and federally funded) which promotes devices and equipment that persons with disabilities use to make everyday living easier. All ages and all disabilities are served. Contact the **Western Carolina office in Charlotte at 704-355-2703** or go on line to www.ncatp.org
3. HCCBG – The Federal Home and Community Care Block Grant, Housing and Home Improvement service administered by the NC Division of Aging and Adult Services through the regional Area Agency on Aging is optional per county. Services include information on housing locations, renting, home ownership, foreclosures, home modifications and minor home repair, etc. Adults age 60+ are eligible to apply. (<http://www.regionc.org>) McDowell County does not fund Housing/Home Improvement. **Contact the Isothermal Commission Area Agency on Aging 828-287-2281 in Rutherfordton for faith based or civic groups which may assist.**
4. North Carolina offers three property tax relief programs for the permanent residence of qualified homeowners. The deadline to submit an application is June 1 of each year. A) Elderly or Disabled Exclusion-applicants must be 65 years of age or totally and permanently disabled. B) Circuit Breaker Tax Deferment Program- 65 years of age or totally and permanently disabled and C) Disabled Veteran Exclusion. **Contact your county tax office for more information.** <http://www.ncdhhs.gov/aging/housing/NC-HousingTaxRelief.pdf>
5. Home equity and home improvement loans are available from banks and mortgage lenders. These loans enable homeowners to borrow against the equity in their homes and generally require loan payments to be made on a monthly basis. Reverse Mortgage is another option to finance home improvement for homeowners 62 years of age and older. A portion of the home equity can be converted into tax-free cash that can be used for any purpose without requiring monthly payments. When the borrower permanently moves out of the home, the loan becomes due. NC requires face to face counseling prior to making application. **Contact CCCS of Western NC 828-255-5166 ext 123**
6. USDA - The United States Department of Agriculture has a Home Repair Loan and Grant Program – Section 504. Very low income homeowners, age 62+ in rural areas needing assistance with repairs and improvements (includes ramp construction) which will make their home safer and more sanitary or assistance with the removal of health and safety hazards may make application at the local USDA office. (<http://www.rurdev.usda.gov/nc/do-list.htm>) **Call the Asheville Area Office 828-254-0916**

7. OEO - The Office of Economic Opportunity within the Department of Health and Human Services administers a Federal Community Services Block Grant: WAP - The Weatherization Assistance Program provides home improvements to increase energy efficiency in home environments; HARRP – The Heating/Air Repair and Replacement Program repairs or replaces inefficient heating/air systems. Low income persons age 60+, persons with disabilities age 18+ or families with children can make application at their local Community Action Program (CAP). (<http://www.dhhs.state.nc.us/oeo>) **Call Isothermal Commission 828-287-2281**

8. SSBG – The Social Services Block Grant funding for Housing and Home Improvement is optional per county. Funds may include assistance with: home modifications, minor home renovations or services related to health and safety issues in the home. LIHEAP - The Low Income Home Energy Assistance Program Block Grant - provides funds for a one-time payment to eligible households to help pay heating bills. CIP - The Crisis Intervention Program–funds heating or cooling related crises. Low income families, persons 65+ and those with disabilities age 18+ may be eligible. (<http://www.dhhs.state.nc.us/dss>) CAP-DA Home Modification program can purchase equipment and/or physical adaptations to an individual’s residence to enable the individual to remain with his/her natural, adoptive or foster family or in an inclusive setting, and ensure safety, security and accessibility. This service can pay for the purchase, installation, maintenance, and repair of environmental modifications and equipment (ramps, medical equipment, home renovation, etc.) Consumer must be 18 or older, Medicaid eligible and be approved for Skilled or Intermediate nursing care.

SA/IH - The State/County Special Assistance In-Home Program for Adults provides a cash supplement to help low-income individuals who are at risk of entering an Adult Care Home, and would like to remain at home. Checks are sent monthly to Medicaid eligible individuals living in a private living arrangement as an alternative to placement in an Adult Care Home for individuals who could live at home safely with additional support services and income. The SA In-Home Program may help with living expenses such as food, shelter, clothing and other daily necessities. **Contact the McDowell County DSS 828-652-3355 or review www.ncdhhs.gov/dma**

9. a. The Urgent Repair Program is administered by the North Carolina Housing Finance Agency. Funds must be used exclusively to provide repairs and modifications to alleviate housing conditions which pose an imminent threat to the life or safety of individuals living in the home, or to allow those elderly/disabled persons to remain in their own home independent of institutional confinement. Very low income, owner occupied households who are either/or age 60+, who are disabled, who are single parent households or who live in households of 5 or more may make application to the local Urgent Repair Program Grantee (not available in every county). **NC Housing Finance Agency 919-877-5700 can be contacted for the local Grantee name & number** or review <http://www.nchfa.com/Homebuyers/HOrepairs.aspx>

b. The Single-Family Rehabilitation Program serves all areas of NC except entitlement cities (see 1 b.) and Wake and Cumberland Counties. Using Federal HOME funds, the program provides between \$200,000 and \$400,000 on a rotation basis, 24-25 counties every 4 years, to local governments, non-profits and regional councils. Single family, owner-occupied, moderately deteriorated homes are eligible for comprehensive rehab whose household income is at or below 80% of AMI. Households must have a fulltime member who is 62 years of age or older or disabled. Contact NC Housing Finance Agency for more information at 919-877-5626. (<http://www.nchfa.com>)

10. The Veterans Administration has a Home Improvements and Structural Alterations program which helps pay for home improvements necessary to provide disability access to/in the home. Veterans who have a disability rating of 50% or more or who are being treated for a service-connected disability may make application at the local VA medical center. (<http://www.appc1.va.gov/directory/guide/region.asp?ID=1006>)

The Housing Resource Guide <http://www.nchfa.com> is a good source for additional agencies.

For further information regarding the above, please contact **Nancy Evans** with the Division of Aging and Adult Services (DAAS) in Raleigh at nancy.evans@ncmail.net or 919-733-0440 ext 206