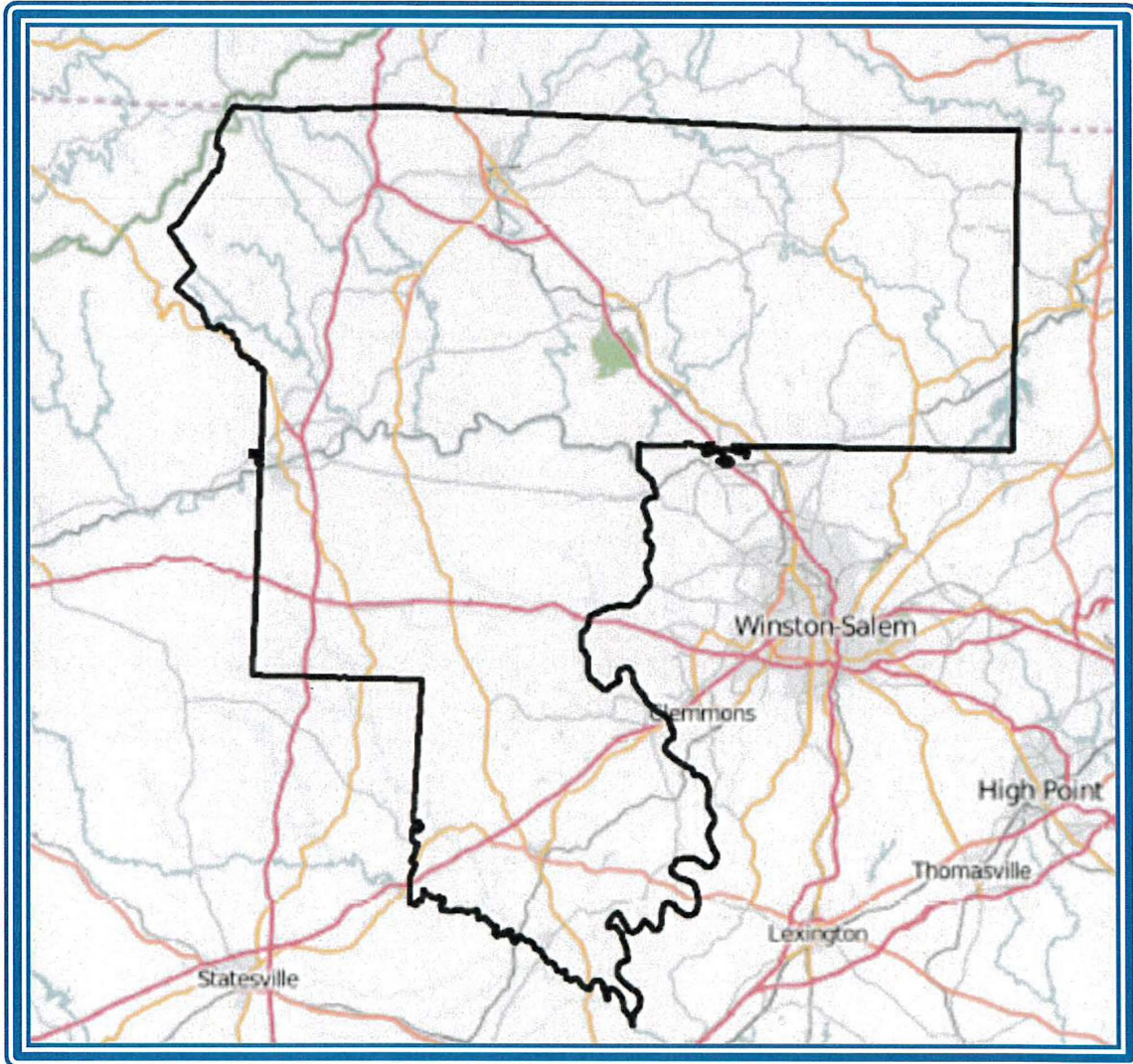


# Annual Action Plan 2020-2021 Surry County Housing Consortium



**Lead Entity**

Surry County  
P.O. Box 1467  
Dobson NC 27017

**Administrator:**

Piedmont Triad Regional Council  
1398 Carrollton Crossing Drive  
Kernersville, NC 27284



## Expected Resources

## AP-15 Expected Resources – 91.220(c)(1,2)

### Introduction

The first year of the consolidated plan the allocation will be \$571,230. Typically the consortium collects \$100,000 in program income from prior year activities annually. There is a current balance forward from unspent PI.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	571,106	100,000	1,484,000	2,155,106	2,385,766	Total available.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homeowner rehab	760,000	0	0	760,000	760,000	SFR funding through the NC Housing Finance Agency through 2022. Estimated at close to 1.4 million dollars. This amount has the potential to increase according to pool utilization by the PTRC.

**Table 1 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Match is required for most SCHC activities. There is a current Match surplus of over 5x the minimum required amount. SCHC funds are partnered with ARC and NCHFA funds for housing development and rehabilitation.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

There is no publically owned land in the 4 county consortium that is available for SCHC use. None. There is no redevelopment commission as may exist in an urban area.

**Discussion**

The SCHC will work with the PTRC to obtain grants as they come available to address community development needs. The SCHC may apply to expand it's consortium members to include non-consortium adjacent counties as funding opportunities become available.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Property Development	2015	2019	Affordable Housing	Mt Airy Mocksville Jonesville Cooleemee Walnut Cove Dobson Elkin Yadkinville Hamptonville	Low and Extremely Low Income Elderly Polpulation Low and Extremely Low Income Families w/children	HOME: \$1,480,991	Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
2	Homeownership	2015	2019	Affordable Housing	Mt Airy Mocksville Dobson Elkin	Homeownership for Low/Mod Income Households	HOME: \$150,000	Homeowner Housing Added: 5 Household Housing Unit
3	Homeowner Rehabilitation	2015	2019	Affordable Housing	Mt Airy Walnut Cove Dobson Elkin	Low and Extremely Low Income Elderly Polpulation Low and Extremely Low Income Families w/children	HOME: \$99,876 NCHFA SFR: \$100,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	TBRA	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Mt Airy Mocksville Jonesville Cooleemee Walnut Cove Dobson Elkin Yadkinville Hamptonville Surry County Davie County Yadkin County Stokes County King	Low and Extremely Low Income Families w/children	HOME: \$144,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Table 2 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Rental Property Development
	<b>Goal Description</b>	<p>The SCHC will continue to provide HOME funding to new affordable rental projects. In the previous 5 Year Plan new developments were funded in Davie, Stokes (2015) and Surry County. Rental Rehabilitation on two properties was undertaken in Yadkin County.</p> <p>In the 2015-19 period the SCHC will first fund the development of a project in Yadkin County then rotate back to the greatest needs in the other three counties.</p>
2	<b>Goal Name</b>	Homeownership
	<b>Goal Description</b>	The SCHC will continue to fund the development of affordable homeowner units in the jurisdiction. The regions Habitats are long time partners of the SCHC.
3	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	The SCHC will fund up to \$100,000 in 2015-16 to supplement the PTRC Single Family Rehabilitation Programs (SFRLP and URP) in Surry and Stokes County. This funding is also supplemented by up to \$10,000 in ARC Housing funding. The program will use new data technology to identify streets that have high homeownership rates, low median home values, high elderly population, high Low/Mod rate, and concentrations of of housing which will help stimulate private improvements of housing.
4	<b>Goal Name</b>	TBRA
	<b>Goal Description</b>	<p>The SCHC would like to allocate funds to TBRA for families that lose their jobs due to the COVID-19 pandemic. The long term effects remain to be seen, but people have been furloughed, and some companies have chosen to go out of business altogether. We propose to provide TBRA to folks who were perhaps not eligible for assistance, but as a result of job loss due to the virus would be eligible for some short term relief.</p> <p>Additionally, we would also like to provide some TBRA for a pilot program to assist those with opioid dependency using transitional housing and other supportive services.</p>



# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The SCHC Board will approve funding recommendations in May, 2020. Recommendations are based on anticipated federal and local funding allocations. Following is a list of individual projects recommended for FY 2020-21 funding. This serves as the activity descriptions for the Annual Plan and shows the relationship to the 2020-2024 Consolidated Plan.

- # SCHC Project Name
- 1 FY 20/21 HOME Consortium Admin
  - 2 FY 20/21 Housing Development RFP
  - 3 FY 20/21 Housing Rehabilitation/Habitats
  - 4 FY 20/21 TBRA

### Projects

#	Project Name
1	Elkin Ridge
2	Rehabilitation
3	Homebuyer
4	TBRA

Table 3 - Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The reasoning for allocation is the 2010 Census (and ACS), county boundaries, and affected population counts. The SCHC and PTRC Rental Development, Habitat Programs, and Housing Rehabilitation Program will continue to be a source for assisting low-income and elderly homeowners and tenants. Funds will help repair homes, improve accessibility, increase energy efficiency and reduce the damage of environmental hazards. The SCHC will also like to quickly support a TBRA program for those losing jobs due to the COVID-19 virus. This program can quickly get underway as the PTRC is already staffed to provide the Housing Choice Voucher program in the four county region. the expertise and resources already exist to develop this expediently.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Elkin Ridge
	<b>Target Area</b>	Elkin
	<b>Goals Supported</b>	Rental Property Development
	<b>Needs Addressed</b>	Homeownership for Low/Mod Income Households
	<b>Funding</b>	HOME: \$505,000
	<b>Description</b>	
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	66 LIHTC apartment complex for families.
	<b>Location Description</b>	Elkin, NC
	<b>Planned Activities</b>	Construct a 66 unit LIHTC property in Elkin NC for families.
2	<b>Project Name</b>	Rehabilitation
	<b>Target Area</b>	Surry County Davie County Yadkin County Stokes County
	<b>Goals Supported</b>	Homeowner Rehabilitation
	<b>Needs Addressed</b>	Low and Extremely Low Income Elderly Polpulation Low and Extremely Low Income Families w/children
	<b>Funding</b>	HOME: \$400,000 NCHFA SFR: \$760,000
	<b>Description</b>	Rehabilitation funds to use as stand alone or in conjunction with NCHFA funds.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	assist 20 homeowners with home repair.
	<b>Location Description</b>	To be used in Surry Stokes Yadkin or Davie Counties.
	<b>Planned Activities</b>	Home Rehabilitation in any of the four counties served to be used as stand alone or in conjunction with NCHFA's ESFRLP funds.

3	<b>Project Name</b>	Homebuyer
	<b>Target Area</b>	Surry County Stokes County
	<b>Goals Supported</b>	Homeownership
	<b>Needs Addressed</b>	Homeownership for Low/Mod Income Households
	<b>Funding</b>	HOME: \$300,000
	<b>Description</b>	create affordable units for purchase by first time homebuyers
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 new units to be constructed with funding to Habitat for Humanities in Surry and Stokes Counties.
	<b>Location Description</b>	Surry and Stokes tbd.
	<b>Planned Activities</b>	new construction of 5 homebuyer units constructed with Habitat for Humanity.
4	<b>Project Name</b>	TBRA
	<b>Target Area</b>	Surry County Davie County Yadkin County Stokes County
	<b>Goals Supported</b>	TBRA
	<b>Needs Addressed</b>	Low and Extremely Low Income Families w/children
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	Create TBRA program to assist those effected by COVID-19 and the Opioid Crisis.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	provide TBRA for 10 households effected by the COVID-19 pandemic or the Opioid Crisis.
	<b>Location Description</b>	Surry Stokes Yadkin or Davie Counties.
	<b>Planned Activities</b>	TBRA for families effected by COVID-19 or the Opioid Crisis.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The SCHC attempts to rotate funds throughout the jurisdiction.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Mt Airy	25
Mocksville	25
Jonesville	
Cooleemee	
Walnut Cove	25
Dobson	
Elkin	
Yadkinville	25
Hamptonville	

**Table 4 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The SCHC HOME Program is the only consistent source of housing improvement funding in the jurisdiction. Over time the four counties have been served on an equitable basis. Funding is generally focused on the low income communities in the jurisdiction as identified by ACS and local data.

#### **Discussion**

The SCHC Board supports the relatively equal rotating funding policy. It ensure large projects will have positive impacts on all of our communities over time.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The consortium will continue to provide funding for high impact tax credit properties, homeowner development and SFR rehabilitation in the region.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	10
Total	10

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	10

Table 6 - One Year Goals for Affordable Housing by Support Type

#### Discussion

With continued focus on home ownership, rehabilitation and affordable housing, the consortium plans to help approximately 67 families per year through it's funding.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Public housing provides an important housing safety net for vulnerable populations including low and very low income households, the elderly and disabled. The Mt Airy Housing Authority assists in meeting the housing needs of very low income households in Mt. Airy population by providing 250 public housing units. The PTRC operates a Section 8 Housing Choice Voucher Program in the same counties that the SCHC covers. This program serves approximately 200 households in each county.

### **Actions planned during the next year to address the needs to public housing**

The PTRC will continue to provide and increase the number of vouchers it issues per county. The SCHC will continue to look for LIHTC projects to fund and work with PTRC Program Specialists to house those in need.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

PTRC Housing Specialists are informed of resources in their respective counties and can offer guidance to residents when information is requested. Unfortunately, staff cannot suggest homeownership to voucher recipients but can provide information when it is requested of them.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

### **Discussion**

The Mount Airy Housing Authority will continue to provide housing assistance to those in need as will the PTRC's Housing Choice Voucher Program. The SCHC will continue to fund LIHTC projects as they arise and as funding permits to allow for additional construction of decent, affordable housing.



## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The Surry County Housing Consortium is not a direct recipient of homelessness prevention funding. The only direct resources available that can have any impact on homelessness are the Section 8 Program and HOME funding. The local nonprofits that the SCHC funds on a regular basis build homes for recently homeless individuals and the Section 8 vouchers support clients of the Surry Homeless and Affordable Housing Coalition (SHAHC). SHAHC has been the direct recipient of HUD homelessness prevention funding in the past.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

There is not a local 10 Year Plan in the SCHC jurisdiction. This leaves reach limited to sporadic efforts in the various communities. The Section 8 office has homeless person's apply for vouchers periodically. The only shelters in the jurisdiction are in Mt. Airy and Yadkinville. The PTRC has added homelessness as a weighted preference on its waiting list and give priority to those families first. The PTRC has connected with all services working with the homeless population and they provide referrals on a regular basis.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The main barriers to achieving the elimination of chronic homelessness are adequate funding and cultural resistance to providing permanent solutions to the problem of homelessness as well as dual diagnosed persons, or others, who may be resistant to traditional housing options.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Section 8 Program administered by the PTRC assists over 800 of the lowest income elderly, disabled,

and families, in the region. It continues to support SHAHC with 4 homeless households served annually.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

All of the member Counties have discharge responsibilities and DSS and law enforcement offices. The Surry County Housing Consortium supports these efforts through affordable housing development. During the prior 5 year plan, the SCHC has funded a 11 unit transitional housing project and with all utilities provided by the landlord, it is ideal for individuals experiencing homelessness and it also provides transportation and other services.

### **Discussion**

The homeless population in the jurisdiction is not as recognizable as in urban areas. The rural nature of the SCHC allows the homeless to live mostly out of sight although a homeless camp site in Mocksville recently appeared in 2014.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

In 2019 Community Studies Department with UNC-G developed an Analysis of Impediments to Fair Housing for the Region. The following SCHC findings were identified:

- The counties in the Surry HOME Consortium area are growing, but at a slower rate than the region as a whole. The Non-White population is growing much more rapidly than the White population, led primarily by a growing Hispanic population
- Patterns of segregation persist in the Surry HOME Consortium area, but are less severe than in the Triad's major cities
- Members of the protected classes may have inferior access to opportunity, and are more likely to live in the lowest opportunity areas of the Consortium
- The Surry HOME Consortium' area's supply of housing that is affordable to low-moderate income families is shrinking as demand rises
- Both market forces and the rural nature of the four-county area limits the supply of affordable housing in higher opportunity areas, which disproportionately affects members of the protected classes
- The Surry HOME Consortium area faces several policy-related impediments that either directly or indirectly limit fair housing choice

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Strategy 1: Provide education and outreach training through a certified HUD fair housing agency to four groups: HOME staff, private landlords, and the general public.

Strategy 2: Adopt a formal policy to refrain from allocating HOME funds to sub recipients or grantees that engage in discriminatory housing behavior.

Strategy 3: Apply for funding, or continue to work cooperatively with Winston-Salem Legal Aid, to conduct paired testing in the local rental housing market.

**Discussion:**

The greatest need for Fair Housing is for local governments to understand their responsibilities to defend the rights of their citizens including protected classes. The SCHC and PTRC both work with the Winston Salem Legal Aid office when made aware of possible discriminatory policies or complaints.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The SCHC and PTRC Rehabilitation Programs will continue to be a source for assisting low income and elderly homeowners. Funds will help repair homes, improve accessibility, increase energy efficiency and reduce the damage of lead and other environmental hazards. The SCHC will also continue to advocate and support other entities that apply for funds to assist special needs populations. Immediately the SCHC would like to utilize funds to implement a TBRA program to assist those facing job loss due to COVID-19 and would also like to develop a pilot program to assist those facing opioid addiction.

### **Actions planned to address obstacles to meeting underserved needs**

With the current threat of the virus imminent and most offices operating remotely, the PTRC and other county personnel are working to assist clients as efficiently as possible. This will remain an obstacle until threat of the virus has cleared.

### **Actions planned to foster and maintain affordable housing**

The SCHC will continue to gap finance Tax Credit projects in the region. Housing Rehabilitation through the SCHC and the PTRC will maintain up to 15 units annually as long as the funding stream remains available.

### **Actions planned to reduce lead-based paint hazards**

Lead-based paint impacts are considered in all housing rehabilitation programs. Cases involving children with elevated lead-blood levels are given the highest priority.

### **Actions planned to reduce the number of poverty-level families**

The SCHC directs most funding available for activities toward households that earn incomes below the jurisdictions median. PTRC staff members will continue working with residents, agencies and organizations to help these households combat poverty.

The consortium has no access to specific funding to address homelessness, however it provides for affordable rental housing rehabilitation/development, and promotes job and business creation and expansion through EDA and ARC programs.

The SCHC has a history of providing funding to help homeless residents transition to permanent housing which is a major piece of the jurisdictions anti-poverty strategy.

### **Actions planned to develop institutional structure**

During fiscal year 2020-2021, the SCHC plans to strengthen its institutional structure by continuing to build strong partnerships. Specific strategies related to affordable and supportive housing include:

- Continuing to administer housing programs with experienced program staff and using the technical expertise and resources of other town and county departments, such as Engineering, Transportation, Storm Water Management, and Police.
- Participating in the federal HOME Program Consortium consisting of governments in four rural counties to maximize the funds available to provide affordable housing in the subject area.
- Continue to partner with the PTRC Workforce Development program to strengthen Section 3 employment options for low to moderate income citizens.
- Continue to partner with the area continuum of care system and LME's for providing and coordinating housing and services for the area homeless and persons threatened with homelessness.
- Implementing TBRA to assist special needs populations.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The SCHC and the PTRC Housing Department works with the PTRC Housing Choice Voucher Program to focus the NC-166 rental voucher program as it was intended to. This voucher program serves around 800 households in the consortium.

The SCHC will solicit affordable housing proposals to allocate HOME funding to nonprofit and for profit housing developers; and will focus the RFP funding within an area of greatest need which is Yadkin County in 2020-21. The SCHC has a long history of affordable housing development and has a growing rental housing loan portfolio with over 200 affordable units.

### **Discussion:**

The SCHC will work with other programs and partners to address underserved needs and find creative ways to address those needs.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The SCHC only has access to HOME Program funding. The only major activity not funded is TBRA and in this coming plan year we would like to fund that in a way that will assist special needs groups in the region.

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

All forms of investment by the SCHC are included.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

When HOME funds are used to assist home-ownership, the regulations require that the unit remain affordable for a minimum period, specified in the following table, regardless of any subsequent sale:

HOME Funds Invested Per Unit Minimum Period of Affordability

**Less than \$15,000** 5 years

**\$15,000 to \$40,000** 10 years

**More than \$40,000** 15 years

HOME funds for homeownership are generally provided in the form of a non-amortizing, deferred second mortgage loan, usually at zero percent interest, secured with a Promissory Note and Deed of Trust. The term of the second mortgage loan may be limited to the required affordability period or may run with the first mortgage. At the end of the term the loan may be either repayable or forgiven.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The federal fund sources carry specific requirements and definitions regarding the eligibility of homebuyers, the type of assistance provided to a developer or homebuyer, the length of time that the requirements apply, and the methods for enforcing those requirements. Funds which follow the federal HOME program regulations are subject to Recapture Requirements in which case funds would return to the program.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Housing Trust Fund (HTF)  
Reference 24 CFR 91.220(l)(5)**

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## 1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
  
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
  
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
  
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
  
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
  
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
  
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
  
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
  
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable

housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

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**Discussion:**

The SCHC Program is limited in funding and scope. The major areas of work are rental new construction, rehabilitation, Habitat new construction and TBRA for special populations.