

Office of Planning,
Inspections and
Community Development

R. Chad Strawn, Director
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Craven County



Human Services Annex
2828 Neuse Boulevard
New Bern, North Carolina 28562

Planning (252) 636-6618
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October 4, 2023

Dear Homeowner,

Craven County has begun the application intake process for the 2023 Essential Single-Family Rehabilitation Loan Program (ESFRLP).

At this time, we request all interested homeowners to read the enclosed program and eligibility requirements as well as submit complete applications which includes the "Pre-Application Questionnaire" and the "Pre-Application & Eligibility Certification" to our office no later than 5:00 pm on October 24, 2023.

Homeowners that are selected to move forward with the first round of the ESFRLP program will be notified, all other applications will be kept for future consideration.

Please return all completed applications to our office at the following address:

Craven County Planning Department
2828 Neuse Blvd.
New Bern, NC 28562

If you have any questions about the application process or require an alternate means of application submittal, please contact us at 252-636-6618.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Chad Strawn".

R. Chad Strawn, CZO, CFM
Planning and Community Development Director

Who is Eligible to Apply?

There are three major requirements to be eligible for ESFRLP assistance:

- 1) The housing unit to be rehabilitated with ESFRLP funds must be located in Craven County and must be owner-occupied. The household occupying the unit must have an elderly, disabled and/or veteran (see definitions) fulltime household member or a child aged 6 or under threatened by lead hazards in the home;
- 2) The gross annual household income must not exceed 80% of the Area Median Income for Craven County and;
- 3) The cost of rehabilitation cannot exceed the ESFRLP Program limit of \$40,000 and must include all Essential Rehabilitation Criteria as described in the ESFRLP Administrator's Manual for the 2023 Cycle (available online at www.NCHFA.com).

Unfortunately, not all homes can be rehabilitated to meet the Essential Rehabilitation Criteria with the limited funding available. Some otherwise-eligible households may be deemed ineligible for assistance because their homes fail this test.

What Types Of Houses Are Eligible?

Properties are eligible only if they meet all of the following requirements:

- The property must require at least \$5,000 of improvements to meet the ESFRLP Property Standards
- Site-built and off frame modular units listed as real property are eligible for assistance.
- Manufactured housing is eligible for assistance if the foundation and utility hookups are permanently affixed including removal of all transporting equipment (e.g. wheels, axles, tongue) and installation of a masonry foundation and tie-downs.
- No more than fifty percent (50%) of the total area of the unit may be used for an office or business (e.g. day care, hair salon, room rental, etc.). Program funds may only be used to improve the residential exterior, interior and systems portion of mixed-use buildings.
- The property must be free of environmental hazards and other nuisances as defined by all applicable codes or regulations, or any such hazards or nuisances must be corrected as part of the rehabilitation of the home. Craven County's Rehabilitation Specialist will determine the presence of any known environmental hazards/nuisances on the site and if they can be removed through rehabilitation.
- Properties cannot be located in the right-of-way of any impending or planned public improvements. Craven County staff will assist in making this determination.
- The property cannot be located on a site that is endangered by mudslides, landslides or other natural or environmental hazards. If needed, the Rehabilitation Specialist will work with the homeowner to make this determination.
- The property may be located in the 100-year flood plain if the lowest finished floor level (verified by an elevation certificate provided by the homeowner) is above the base flood elevation and the property will be covered by flood insurance. The property must comply with Craven County's flood plain ordinance. All things considered equal, properties located outside the 100-year flood plain will be given priority over properties located in the 100-year flood plain. Craven County will verify whether the home is in the flood plain.
- The property cannot have been repaired or rehabilitated with public funding of \$30,000 or more within the past 10 years without NCHFA approval.

**Craven County ESFRLP Program Pre-Application
Questionnaire & Documentation Checklist**

Applicant Name: _____

- 1) Do you own the home? _____
- 2) Are you **ELDERLY (62 or above)**? _____
- 3) Is there anyone else in the house that is **ELDERLY**? _____ if yes, how many? _____
- 4) Are you **DISABLED**? _____
- 5) Is there anyone else in the house that is **DISABLED**? _____ if yes, how many? _____
- 6) Are you a **VETERAN**? _____
- 7) Is there anyone else in the house that is a **VETERAN**? _____ if yes, how many? _____
- 8) Is there a **child under 6 living** with lead-based paint hazards in home? _____

Required Documents to submit with your application:

- Annual Gross Household Income for all household members aged 18 or over – 2022 IRS Tax return or annual benefit letter from SS, SSI or Retirement.
- Veteran (if applicable) – Copy of DD-214 form
- Disability (if applicable) - A person shall be considered disabled if they are receiving Social Security Disability, Railroad Retirement Disability, or Supplemental Security Income as disabled, one hundred percent Veteran's Administration Disability benefits or is determined to be disabled by a licensed physician. In the latter case, a letter from the physician is required.

CRAVEN COUNTY
Essential Single-Family Rehabilitation Loan Pool
Pre-Application & Eligibility Certification

Submit by October 24, 2023

Applicant Data

Name of Homeowner(s) (First, MI, Last): _____
 Street Address: _____
 City: _____ County: _____ Zip Code: _____
 Home Phone: _____ Work Phone: _____

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

Contact Name: _____ Phone: _____
 Relationship to Owner: _____
 Notes: _____

Household Membership (including yourself)

Name (First, MI, Last)	Sex	Birth Date	SS# (9 digits required)	Race Code*	Hispanic**	Relation to Homeowner
a.						
b.						
c.						
d.						
e.						
f.						
g.						

Gross Income Work Table

Dollars / Household Member / MONTH

Source	a	b	c	d	e	f	g	Total
1) Wages								
2) Retirement/Pension								
3) Social Security								
4) Supplemental Security Income								
5) Public Assistance								
6) Child Support								
Monthly Sub-Total (sum rows 1-10)								
Annual Sub-Total (12 x row above)								

Annual Gross Household Income (sum Annual Sub-Total for columns a-g): _____

Applicant Certifications

I hereby certify that:

- 1) I own and occupy the home described above as my primary
- 2) The household and income information listed above is complete and true to the best of my knowledge;
- 3) This information is provided to qualify me for the Essential Single-Family Rehabilitation Loan Pool (ESFRLP). The Program is intended to assist low- and very low-income homeowners with special needs in correcting substandard housing conditions which pose a threat to life, health or safety or in performing accessibility modifications or other repairs necessary to meet the Essential Rehabilitation Criteria of
- 4) I give permission for Craven County and NC Housing Finance Agency to access information to verify the contents of this pre-application and to facilitate the rehabilitation of my home to meet Essential Property Standards or the Minimum
- 5) I understand that the secured, 0% interest, forgiven at the rate of \$8000/year loan provided via the ESFRLP is secured with a Deed of
- 6) I have been advised that my gender, race and ethnicity will be determined based upon observation and/or surname if I do not self-disclose the information.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

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

**Hispanic: Yes or No.

***Veteran: A person who served in the active military as evidenced by a DD-214 form