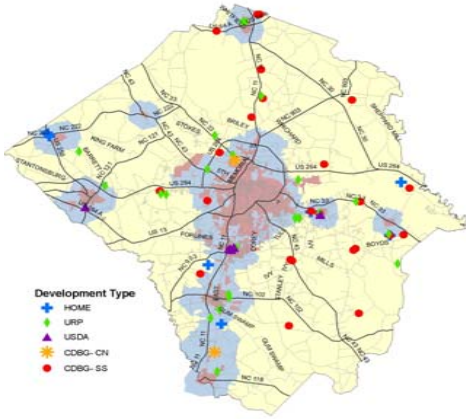


Our Mission



The Pitt County Community Development Program is dedicated to helping people turn houses into homes. We are here to help people achieve what they deserve: a safe, decent and sanitary home to live in.

The applicant screening and eligibility process is lengthy. Determining eligibility relies upon income, ownership, and outstanding debt. Applicants must be at or below HUD determined income limits. All applicants must be the sole owner of the property and the structure must be the primary residence of any other owners. If any applicants have judgments, liens or back taxes, then those must be paid off or have a good standing payment plan in order to qualify for assistance. Applicants are served according to the severity of need, not a first come-first served basis.

Eligibility Process

Step 1. Submit General Information to be placed on waiting list with Pitt County by June 30th of each year.

- Attend mandatory Information Session, usually in August of each year.

Step 2. Return Application with Required Documents.

Step 3. Assessment of documents and house by staff.

Step 4. Determination of Eligibility.



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Pitt County Planning

COMMUNITY DEVELOPMENT PROGRAM



Owner-Occupied Housing Rehabilitation

*Helping Citizens
Rebuild and Restore
Their Homes*



Community Development

The Pitt County Community Development Program was started in 2003 through Governor Mike Easley's initiative to "Build Back Eastern North Carolina."

The Community Development Program was borne through a Capacity Building Grant from the North Carolina Division of Community Assistance. The program uses funds from various sources to provide a wide range of housing repair and replacement services.

Pitt County has formed a unique partnership with the North Carolina Baptist Men and Grifton Mission Ministries. Volunteer labor is provided by the Grifton Mission Ministries at no cost, thereby allowing Pitt County to stretch available funds to service more homes.

Applicants for CDBG and HOME grants, must first apply for a USDA loan to qualify for the grant funds – This program provides loan funds up to \$30,000. The minimum loan amount is \$7499; applicants must first apply for this amount as required by our program. The loan portion of \$7,499 in combination with a CDBG or HOME Grant does not require a lien. All loans over \$7,500 will require a lien to be placed on the home. This is available every year.

Four Grant Programs Offered

The Community Development Program offers four different grants that help rehabilitate or replace houses.

1. **HOME** – This program is utilized to repair or replace houses. The program offers up to \$45,000 for repairs or up to \$65,000 for replacements. There are strict guidelines and requirements, including the placement of a lien on the improved home for eight years. This grant is offered every year.
2. **Community Development Block Grant (CDBG)** – This grant also offers the same funding limitations and follows the same strict guidelines as the HOME grant. However, this grant is only offered every three years.
3. **NC Housing Finance- Single Family Rehabilitation (SFR)** This grant is available for Senior Citizens (**age 62+**). This grant also offers the same funding limitations and follows the same strict guidelines as the HOME grant. However, this grant is only offered every three years.
4. **NC Housing Finance – Urgent Repair Program (URP)** This grant offers specific urgent repairs to life and health-threatening concerns. However, this grant is only offered every year.

Eligibility – the property must be presently owned and occupied by a low-income household. The sole property owner(s) must have clear title to the property. Heir property cannot be served using any grant funds.

The **guidelines** for the HOME, CDBG, NC HFA – URP and SFR grants are strict, and the stipulations must be followed and adhered to. They are as follows:

- A. Property must have **one or more substandard conditions**, while remaining suitable for rehabilitation. A property may be considered unsuitable for rehabilitation if it is dilapidated or deteriorated beyond feasible economic repair.
- B. The applicant must have **homeowner's insurance** prior to and during the life of the Deed of Trust.
- C. The owner(s) must be **current** on all mortgages and taxes, and not have collections, liens, judgments, or judgments from IRS, State of NC, or Pitt County.
- D. The **lien** placed on the home requires that the applicant must live in the home as a **primary residence** for at least eight to ten years. As long as the grantee adheres to the lien conditions, none of the grant monies have to be repaid. In the event of default on the Deed of Trust or sale of the home, a prorated amount of the grant must be repaid. Also, only low-income relatives may reside with the applicant.