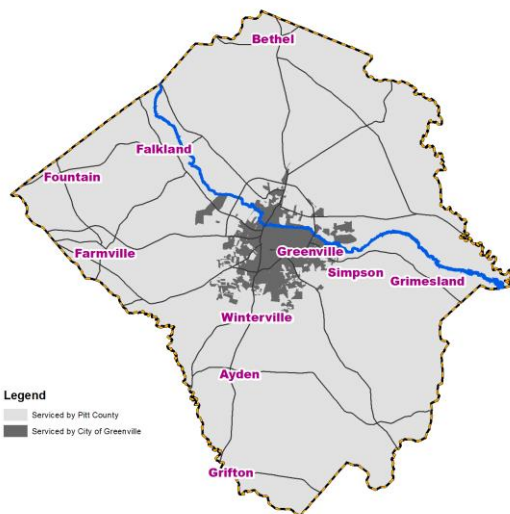


Our Mission

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 have a clear title for the property. If a property has multiple owners, all persons listed on the deed must reside in the home. 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 July 1st 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 services.



Three Grant Programs Offered

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



1. **NC Housing Finance- Single Family Rehabilitation (SFR)** This is a comprehensive rehabilitation for single-family homes owned and occupied by low-income elderly (**age 62+**) or disabled individuals. It has strict guidelines associated with the rehabilitation of a home. However, this grant is only offered every three years.
2. **NC Housing Finance – Urgent Repair Program (URP)** This grant offers specific urgent repairs to life and health-threatening concerns. This grant is offered every year.



3. **USDA-RD – Housing Preservation Grant Program (HPG)** This grant provides funds to assist low- and very low income homeowners in repairing and rehabilitating their homes in rural areas. This grant is 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. **Life Estate and Heir property cannot be served using these grant funds.**

The **guidelines** for the 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 standard 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 a specified period of time, usually 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.

