



**Choanoke Area Housing Consortium
(Bertie, Halifax, Hertford, Martin & Northampton
Counties)**

Application Instructions

Overview

Thank you for your interest in applying for HOME funds for affordable housing through the Choanoke Area Housing Consortium. We appreciate the work that you have done thus far to bring more affordable housing to our region.

The Choanoke Area Housing Consortium

The Choanoke Area Housing Consortium (the Consortium) is comprised of five counties located in northeastern North Carolina. The member counties are Bertie, Halifax, Hertford, Martin and Northampton Counties. Halifax County is the lead agency responsible for the administration of the HOME program.

In 2023, the Consortium became a U.S. Department of Housing and Urban Development (HUD) entitlement community, enabling it to be eligible for federal funds allocated through HUD's Community Planning Development program. The U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME) provides formula grants to states and local communities that (often in partnership with local nonprofit groups) fund a wide range of activities including construction, acquisition, and/or rehabilitation of affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people. HOME funds are awarded annually as formula grants to Participating Jurisdictions (PJs).

The Consortium's Priority Needs

The Consortium established priorities for its work through a needs assessment and market analysis, as well as a citizen participation process. This included consultation with local community stakeholders, nonprofit organizations and members of the public. For more information, please review the 2023-2027 Consolidated Plan and 2024 Annual Action Plans, included at the end of this document.

All applications must address one or more of the Consortium's Priority Needs. As stated in the 2023-2027 Consolidated Plan, included following the application form, the Consortium's Priority Needs are as follows.

Priority Need #1: Affordable Housing Development

- A. Increase Affordable Homebuyer Opportunities: Utilizing a number of strategies and working with local housing developers, the Consortium will provide homeownership opportunities for low- and middle-income residents of the region.
- B. Increase the Availability of Quality Affordable Rental Housing: The Consortium will support the development of affordable rental housing throughout the region as well as provide rental assistance.

Priority Need #2: Preserve Existing Housing Stock

- A. Owner-Occupied Housing Rehab: The Consortium will provide assistance to low- to moderate-income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes.

Priority Need #3: Improved Capacity of Local Housing Providers

- A. Increase Capacity of Local Housing Providers: The Consortium will provide support and assistance to help increase the capacity of local housing providers in the region. This may come in the form of direct financial support for CHDO development activities, operational support, and administrative technical assistance.

Priority Need #4: Increased Homeownership Opportunities

- A. Provide Purchase Assistance for First Time Homebuyers: The Consortium will increase homeownership opportunities through new homeowner housing construction, homeowner housing added and direct financial assistance to homebuyers.

Priority Need #5: Facilitation of the Regional Consortium

- A. Provide for Effective C Efficient Program Admin: The Consortium will be responsible for the planning and administration of the HOME program and coordinate between members and local housing providers to keep within grant guidelines, compliance and program regulations as well as promote fair housing awareness.

Eligibility

1. All applications must address one or more of the Consortium's Priority Needs.
2. All projects must be in, or serve residents of, Bertie, Halifax, Hertford, Martin or Northampton Counties.
3. All projects must benefit persons whose household income is at or below 80% of the Area Median Income (AMI) adjusted for family size. Applications should reference AMI for all counties served. HUD Income Limits are included below.
4. All projects must undergo an Environmental Review Record (ERR), as directed by The Consortium. Final payment of funds will be contingent on approval of the ERR.
5. Applicants will need to show proof of obligation of funds no later than August 1, 2025. This includes completing a written agreement with The Consortium, and providing developer, owner and contractor contracts for the project. Please consider your project's ability to meet this requirement when applying.

What to Expect

The Choanoke Area Housing Consortium staff and members will review all applications received by 5 pm on Friday, March 14, 2025. Preliminary awards will be announced in April 2025. Applicants will be notified via the Primary Project Contact Person identified in the Project Information section of the application. Final disbursement of funds will be contingent on a completed Environmental Review Record and the ability to provide contracts documenting obligation of funds no later than August 1, 2025.

Monitoring

Subrecipients of HOME funds are required to submit quarterly and annual written progress reports to monitor progress and performance, financial and administrative management, and compliance with the terms of their HOME agreements. Reporting information may include progress toward

achieving performance goals, description of activities/challenges, and revisions of proposed project timelines/budgets.

HUD Income Limits

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Bertie County, NC	\$63,500	Very Low (50%) Income Limits (\$) Click for More Detail	25,700	29,350	33,000	36,650	39,600	42,550	45,450	48,400
		Extremely Low Income Limits (\$)* Click for More Detail	15,400	20,440	25,820	31,200	36,580	41,960	45,450*	48,400*
		Low (80%) Income Limits (\$) Click for More Detail	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Halifax County, NC	\$57,800	Very Low (50%) Income Limits (\$) Click for More Detail	25,700	29,350	33,000	36,650	39,600	42,550	45,450	48,400
		Extremely Low Income Limits (\$)* Click for More Detail	15,400	20,440	25,820	31,200	36,580	41,960	45,450*	48,400*
		Low (80%) Income Limits (\$) Click for More Detail	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Hertford County, NC	\$63,900	Very Low (50%) Income Limits (\$) Click for More Detail	25,700	29,350	33,000	36,650	39,600	42,550	45,450	48,400
		Extremely Low Income Limits (\$)* Click for More Detail	15,400	20,440	25,820	31,200	36,580	41,960	45,450*	48,400*
		Low (80%) Income Limits (\$) Click for More Detail	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Martin County, NC	\$63,400	Very Low (50%) Income Limits (\$) Click for More Detail	25,700	29,350	33,000	36,650	39,600	42,550	45,450	48,400
		Extremely Low Income Limits (\$)* Click for More Detail	15,400	20,440	25,820	31,200	36,580	41,960	45,450*	48,400*
		Low (80%) Income Limits (\$) Click for More Detail	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Northampton County, NC	\$63,000	Very Low (50%) Income Limits (\$) Click for More Detail	25,700	29,350	33,000	36,650	39,600	42,550	45,450	48,400
		Extremely Low Income Limits (\$)* Click for More Detail	15,400	20,440	25,820	31,200	36,580	41,960	45,450*	48,400*
		Low (80%) Income Limits (\$) Click for More Detail	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450

For more details, visit:

https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn?STATES=37.0&statelist=37.0&stname=&wherefrom=%24wherefrom%24&statefp=00&year=&ne_flag=0&selection_type=&incpath=%24incpath%24&data=2024.