



**West Southern Pines Housing Rehabilitation Program
Program and Pre-Application Overview**

The Town of Southern Pines is currently accepting applications from low- and moderate-income homeowners in need of financial assistance for the rehabilitation of their homes. The Town is applying to the State of North Carolina for funding from the Community Development Block Grant – Neighborhood Revitalization (CDBG-NR) program to assist West Southern Pines residents. If successful in its application, the Town would help homeowners upgrade their properties to meet the standards set by the U.S. Department of Housing and Urban Development (HUD) and the State’s Rural Economic Development Division (REDD).

To be eligible for funding, applicants must:

- Own and reside in the home located in West Southern Pines
- Meet the income limits set by the U.S. Department of Housing and Urban Development (HUD). The 2020-2021 HUD income limits do not exceed 80% of the area median income of Moore County. The maximum income for each household size is as follows:

| <i>Number in Household</i> | <i>HUD Income Limit</i> |
|----------------------------|-------------------------|
| 1 | \$44,050 |
| 2 | \$50,350 |
| 3 | \$56,650 |
| 4 | \$62,900 |
| 5 | \$67,950 |
| 6 | \$73,000 |
| 7 | \$78,000 |
| 8 | \$83,050 |

The amount of financial assistance will be determined by several factors including the amount of equity in the home, the household’s income level, and the estimated cost of the repairs. The amount cannot equal or exceed the value of the property. Financial assistance will be provided in the form of a loan with forgivable terms should the owner-occupant continue to own and reside in the structure for a specified number of years once improvements on the home are completed. The required period of occupancy is based on the following assistance amounts:

| <u>Assistance Amount</u> | <u>Loan Forgiven After</u> |
|--------------------------|----------------------------|
| Less than \$12,000 | 5 years |
| \$12,001-16,000 | 6 years |
| \$16,001-\$20,000 | 7 years |
| \$20,001 or more | 8 years |

To apply for assistance, the following documentation must be submitted with your pre-application:

- Completed Housing Rehabilitation Program Pre-Application
- Copy of driver's license or photo ID
- General Warranty Deed (The Town can attempt to identify this if needed, but for inherited homes a Last Will & Testament will be required.)
- Pay stubs for last two months (if employed)
- 2019 tax return for all household members (if income source requires filing a tax return)
- Current mortgage statement (if applicable)
- Current utility bill
- Proof of Homeowner's Insurance – Declaration Page
- Proof of any supplemental income, which could include the following sources:
 - Disability Income
 - Retirement Income
 - Social Security Benefits
 - Alimony
 - Child Support
 - Public Assistance
 - Dividends from Stock
 - Any other source of income

SUBMISSION AND REVIEW PROCESS

Applicant(s) must submit all required documents to the Town of Southern Pines to be considered. Applications can be scanned and emailed to housingapp@southernpines.net or paper copies can be delivered or mailed to the following address:

WSP Housing Rehabilitation Program
125 SE Broad Street
Southern Pines, NC, 28387

The applications will be reviewed by the Housing Selection Committee as they are received. Final approval is contingent upon receipt and review of the required documents. Once all funds have been tentatively allocated, remaining eligible applicants may be placed on a waiting list.

If additional information or documentation is required, the Housing Selection Committee will notify you by e-mail or U.S. mail.

For more information or assistance completing the application package, please send inquiries to housingapp@southernpines.net or leave a voicemail for Reagan Parsons, Town Manager, with your name and contact number at (910) 693-4177.

Applicant Certifications

I/We hereby certify that:

- 1) I/We own and occupy the home described above as my/our primary residence.
- 2) The household and income information listed above is complete and true to the best of my/our knowledge.
- 3) This information is provided to qualify me/us for the West Southern Pines Housing Rehabilitation program. The program is intended to assist low- and moderate-income homeowners in correcting substandard housing conditions which pose a threat to life, health or safety.
- 4) I/We give permission for the Housing Selection Committee to access information to verify the contents of this pre-application and to facilitate the rehabilitation of my home.
- 5) I/We give permission for the Town of Southern Pines to send a code enforcement officer or professional general contractor to assess the condition of my/our home and determine the level of rehabilitation needed to bring the property up to code.
- 6) I/We understand that the financial assistance is secured with a Deed of Trust.
- 7) I/We understand that I/We shall not be discriminated against on the basis of race, color, religion, creed, gender, national origin, age, disability, marital status, veteran status or any other legally-protected class in reference to this program.
- 8) I/We acknowledge that I/we received a copy of the Town’s Protecting Private Information Policy for my/our records.
- 9) I/We understand that the Town of Southern Pines cannot guarantee availability of funds unless the Town is successful in its application for CDBG-NR funds.

Applicant Signature

Date

Co-Applicant Signature

Date

*Race Code: Black/African American (1); American Indian/Alaska Native (2); Asian (3) Native Hawaiian/Other Pacific Islander (4); White (5); American Indian/Alaskan Native & White (6); Asian & White (7); Black/African American & White (8); American Indian/Alaska Native & Black/African-American(9); Other Multi-Racial (10); and, Asian/Pacific Islanders (11)

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

Town of Southern Pines Protecting Private Information (PPI) Policy

As a recipient of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD), the Town of Southern Pines is committed to protecting the privacy of individuals' information stored electronically or in paper form, in accordance with the Privacy Act of 1974, as amended, and other federal and state privacy-related laws, guidance, and best practices. The Town of Southern Pines is required to protect the privacy of the information that is collected, used, maintained and disseminated for its HUD-funded programs.

The Town of Southern Pines is responsible for protecting two (2) types of privacy information.

1. Personally Identifiable Information (PII). Defined in OMB M-07-16 as "information which can be used to distinguish or trace an individual's identity, such as their name, social security number, biometric records, etc., alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc."
2. Sensitive Personally Identifiable Information (SPII). PII that when lost, compromised or disclosed could substantially harm an individual. The following are examples of sensitive PII:
 - 1) social security or driver's license numbers, 2) medical records, and 3) financial account numbers such as credit or debit card numbers.

The Town of Southern Pines will take the following steps to ensure compliance in accordance with the Privacy Act and other privacy-related laws:

1. The Town will limit the collection of PII. The Town only will collect PII to the extent that it is reasonably necessary to verify eligibility for its HUD-funded programs and services.
2. The Town will limit access of sensitive PII. The Town is required to allow HUD to have full access of sensitive PII to conduct audits or reviews of its programs and services at any time. The Town will not distribute or release sensitive PII to others except as required by law. The Town staff will not verify sensitive PII during any phone conversations and all meetings will be held in secure spaces if sensitive PII will be discussed to avoid unauthorized access or eavesdropping.
3. The Town will protect hard copies and electronic files containing sensitive PII. The Town will lock up all hard copy files containing sensitive PII in secured file cabinets. Sensitive PII information will not be left in open areas that are unattended. All media that contain sensitive PII will be protected and maintained either in secured cabinet files or in computers that have been secured. Digital copies of files containing sensitive PII will be secured and the number of people allowed to access the files will be limited. Only those with a bona-fide need to review such PII will be allowed access. The sensitive PII files will be stored on workstations that are located in areas that have restricted physical access. The Town only will require copies of

sensitive PII to the extent reasonably necessary to determine eligibility for its programs and services.

4. The Town will ensure proper records management, retention and disposition of sensitive PII. The Town will follow all applicable records management laws, regulations, and policies. The Town will not maintain its records longer than required by state and federal law and the records will be destroyed after retention requirements are met. The Town will properly dispose of sensitive PII by permanently erasing all electronic records and shredding all hard copy records of sensitive PII.

To the extent feasible, the Town of Southern Pines is only permitted to collect PII with an applicant's written consent. The Town may use and disclose PII to verify eligibility for services, when required by law, when it is ordered by a judge or other federal administrative agencies, or when it is requested by law enforcement.

The Town of Southern Pines' PPI demonstrates our commitment to privacy and describes our policies for the collection, use, and disclosure of personal information that will be required to properly administer our Community Development programs and services. Please keep this copy for your records.

This Policy is limited in scope to PII collected due to the Town's participation in the Community Development Block Grant (CDBG) funds administered by HUD. Nothing herein shall override compliance with state law governing access to public records or the Town's obligations under the Town's Records Retention and Disposition Schedule, except as required by federal law.

All questions and requests related to the Town's Protecting Private Information (PPI) Policy should be directed to housingapp@southernpines.net.