

Housing Resources

RESOURCES: THINKING THROUGH HOME OWNERSHIP

[HUD Network of Housing Counseling Agencies](#)

Description Provided on US Department of Housing and Urban Development (HUD)

Webpage: HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues

For More Information (Shortened hyperlink provided): <https://bit.ly/2q5bm9o>

[NeighborWorks America, NC's affiliated organizations](#)

National nonprofit that supports local housing and community development networks to build local home ownership options. NC affiliated programs are listed at link.

For More Information (Shortened hyperlink provided): <https://bit.ly/2OYzWYq>

RESOURCES: FINANCING HOME OWNERSHIP AND HOME MAINTENANCE FOR LOW-INCOME PEOPLE

[HUD Home Ownership Resources: NC Profile](#)

A summary list of HUD-sponsored home ownership and home maintenance resources in NC.

For More Information (shortened hyperlink not available):

https://www.hud.gov/states/north_carolina/homeownership

[NC Housing Finance Agency Home Buyer's Resources](#)

A summary list of NCHFA-sponsored home ownership resources including subsidized mortgage programs, home ownership tax credits and guides on homeownership.

For More Information (shortened hyperlink provided): <https://bit.ly/2FRXDgB>

[Public Housing Authorities \(PHAs\)](#)

A description of the PHA function and a link to local contact information for PHAs in North Carolina.

For More Information (shortened hyperlink provided): <https://bit.ly/2qklQ4p>

[HUD Housing Choice Voucher's Home Ownership Programs](#)

Local housing authorities may choose to participate in a HUD-sponsored program to allow a housing choice vouchers (see *Rental Resources for Low Income Tenants* section) to help fund home ownership options for people and families who receive housing choice vouchers. The HCV homeownership program is available only to families that have been admitted to the HCV program and it is not offered by every Public Housing Agency (PHA).

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For More Information (shortened hyperlink provided): <https://bit.ly/2AonHLX>

[USDA Single Family Housing Guaranteed Loan Program.](#)

Description provided on USDA Rural Development's website: This program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area. The program provides a 90% loan note guarantee to approved lenders in order to reduce the risk of extending 100% loans to eligible rural homebuyers.

For More Information (Shortened Hyperlink Not Available):

<https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program>

[NC Housing Finance Agency Home Buyer's Resources](#)

The North Carolina Housing Finance Agency supports and manages several options to assist fixed-income homebuyers. Each program's eligibility requirements are different and require individualized guidance.

For More Information (Shortened Hyperlink Provided): <https://bit.ly/2FRXDgB>

RESOURCES: RENTAL RESOURCES FOR LOW-INCOME TENANTS

[Public Housing Authorities \(PHAs\)](#) : The Housing Choice Voucher (HCV) Program

Description Provided on HUD's Website:

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

For summary of HCV program, click [here](#).

For More Information(Shortened Hyperlink Provided): <https://bit.ly/2qkIQ4p>

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Targeting/Key Program

Sponsored by the NC Housing Finance Agency and the NC Department of Health and Human Services, the “Targeting/Key” program provides state-funded rental support. Each part of the program is explained below, but the two programs work together.

Description Provided on United Way’s NC 2-1-1 Website:

Targeting Program

The Targeting Program provides access to affordable housing for people with disabilities and/or experiencing homelessness with very low incomes.

Key Rental Assistance

Key Rental Assistance is only available in properties taking part in the Targeting Program. Key rental assistance makes the Targeted apartments truly affordable to persons who are disabled and/or are experiencing homelessness with extremely low incomes and can help pay for security deposits and certain costs incurred by property owners.

For More Information on the Targeting/Key Programs (Shortened Hyperlink Provided):

<https://bit.ly/2K5IVCF>

Transitions to Community Living Vouchers

Description Provided on NC Housing Finance Agency’s website: The Transitions to Community Living Voucher provides rent assistance to assist people with behavioral health disabilities either be diverted from, or transition out of restrictive settings, so that they can live in the community of their choice. The voucher, combined with supports that help tenants live independently, makes up the housing portion of a broader program known as the Transitions to Community Living Initiative.

For More Information: This program has specific eligibility criteria and is managed through the LME-MCOs. Please contact your LME-MCO’s Housing staff for additional information.

NC In-Home Special Assistance

Description Provided on NC Department of Health and Human Services (NC DHHS) website:

The State/County Special Assistance In-Home Program for Adults (SA/IH) provides a cash supplement to low-income individuals who are at risk of entering a residential facility. SA/IH provides additional support services and income to individuals who would prefer to live at home.

Case managers at the county departments of social services conduct comprehensive assessments to identify how certain factors would affect an individual’s ability to live at home.

Primary factors include:

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The functional status of the client and need for care and services

Availability of family, friends, and neighbors to provide care and services

Availability and access to care and services from agencies and other formal service providers

Ability to pay for housing

Availability of affordable and safe housing

The services assessment is needed to determine whether an applicant/recipient could remain safely at home, and what services would be needed to assure that the applicant's needs are met.

The case managers work directly with the recipients, families and other caregivers to develop a care plan that enables the recipient to live at home. The case managers, working with the recipient, establish the amount of the SA/IH payment and determine how the payment will be used.

For More Information: This program has specific eligibility criteria. For additional information, contact your local Department of Social Services (DSS), <https://bit.ly/2N6zWon>

[NC HOUSING SEARCH](#)

Description Provided on United Way's NC 2-1-1 Website: NC Housing Search helps people locate accessible, affordable units throughout the state. This service can be accessed online 24 hours a day and through a toll-free, bilingual call center, Monday - Friday, 9:00 a.m. - 8:00 p.m. EDT at 1-877-428-8844. NCHousingSearch.org also has helpful tools for renters such as an affordability calculator, rental checklist, and information on renter rights and responsibilities.

For More Information: <http://www.nchousingsearch.com/>

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NC Legal Aid Society's Fair Housing Project

Generally, housing and disability laws require that public and private landlords meet basic accessibility standards and provide "reasonable accommodations" to help a person access the property. The scope of the landlord's responsibility to make a rental unit accessible depends on the type and significance of the accommodation being requested.

For people who meet the appropriate disability definition, live-in aides/caregivers are typically viewed as "reasonable accommodations" though landlords may still require aides meet screening requirements and be listed on the lease as an "occupant."

For Additional Guidance: Contact NC Legal Aid Society's Fair Housing Project at:

1-855-797-FAIR (3247) or

<http://www.fairhousingnc.org/>

Guardianship

The authority of a person's signature who has a guardian to legally bind the person in a legal agreement like a lease depends on the specific terms of the guardianship order.

For Additional Guidance:

NC's Rethinking Guardianship Initiative

<http://rethinkingguardianshipnc.org/home>

Contact Disability Rights NC at

- Phone: 919-856-2195
- Toll Free (within NC): 1-877-235-4210
- TTY: 1-888-268-5535

<https://disabilityrightsncc.org/>

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A Better Life Experience (ABLE) Act Accounts

An ABLE account is a “tax advantaged” savings account established on behalf of a person with a disability who incurred the disability before the age of 26. Savings accounts can allow a person with a disability to save for expenses related to “education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life” (information drawn from ABLE Act National Resource Center).

For Additional Guidance:

ABLE Act National Resource Center

<http://www.ablenrc.org/>

NC ABLE

<https://savewithable.com/nc/home.html>

Medicaid and Social Security Insurance

Both Medicaid and SSI exclude the value of a home you own and live in from their financial eligibility calculation, so you won't be denied Medicaid and SSI because you live in a home you own.

It's important to know that if you sell your house, any profits generated may impact your benefits. Specific questions should be directed to your local DSS Medicaid eligibility representative.

For Medicaid Eligibility Questions:

Contact your local DSS Eligibility Representative.

<https://www.ncdhhs.gov/documents/dss-county-directory>

For SSI Eligibility Questions:

Contact your local Social Security office or call the national Social Security Administration

<https://www.ssa.gov/agency/contact/>

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Food and Nutrition Services (Food Stamps)

Food and Nutrition Services is a federal food assistance program that provides low-income families the food they need for a nutritionally adequate diet. Benefits are issued via [Electronic Benefit Transfer cards \(EBT cards\)](#). There are three ways to apply for Food and Nutrition Services (Food Stamps):

1. Apply online with [ePass](#).
2. Apply in person at your county [Department of Social Services \(DSS\)](#) office. It helps to fill out as much of the application as possible ahead of time.
3. Fill out a [paper application](#) and mail to or drop it off at your county [DSS office](#).

Call your county [DSS office](#) if one of these methods will not work for you. Watch the video below to learn about applying online through ePass.

More information is available at <https://www.ncdhhs.gov/assistance/low-income-services/food-nutrition-services-food-stamps>