

**URGENT REPAIR PROGRAM**

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**State Authorization: GS122E**

**NORTH CAROLINA HOUSING FINANCE AGENCY**

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**Brief Description of Program:**

The goals of the Urgent Repair Program ("URP") are: 1) to alleviate housing conditions which pose an imminent threat to the life or safety of very low and low-income homeowners with special needs; and 2) to provide accessibility modifications and other repairs necessary to prevent displacement of very low and low-income homeowners with special needs, such as frail elderly and persons with disabilities. It is an objective of the URP to serve households with urgent repair needs which cannot be met through other state- or federally-funded housing assistance programs.

Program funds may be used for two purposes only: 1) "Hard costs" (materials, labor, etc.) associated with repairs or modifications of eligible dwelling units; and 2) "program support" costs for activities ancillary to the rehabilitation work (inspections, work write-ups, cost estimates, etc.). More specific definitions of these cost categories are provided in the Program Guidelines at section 2.1, "Eligible Uses of Funds" ("PG 2.1"). Definitions vary slightly by funding cycle.

Unless specifically funded for disaster assistance ("URP-D"), recipients must limit hard costs and soft cost to a maximum of \$10,000 per dwelling unit. Recipients may set more stringent limits, in their adopted Assistance Policies, than program limits.

Program support costs are limited, on a unit-by-unit basis, based on the amount of hard costs. Under URP94, that maximum was 10% of hard costs. Since URP97, a tiered approach has been used with levels of program support maximums based on ranges of hard costs. See P.G. 2.1.8 for details.

Urgent Repair Program: <https://www.nchfa.com/current-homeowners/repairing-your-home/urgent-repair-program>

**Organizations Funded:**     Private     Local Government     Both

**Source of Funds:**                      State - **Housing Trust Fund**