

MACON COUNTY
2020-2023
Essential Single Family Housing Rehabilitation Loan

Residents of Macon County are invited to apply for assistance by contacting Macon County Housing Department

MACON COUNTY HOUSING DEPARTMENT
Telephone 828-369-2605
Fax 828-369-2705
5 West Main Street
Franklin, NC 28734
beaubishop@maconnc.org

Program Goal and Objectives: The primary goal of the Essential Single-Family Housing Rehabilitation Loan Pool (ESFRLP) is to encourage the essential rehabilitation of scattered-site single-family housing units owned and occupied by the very low and low-income homeowners with special needs.

The objectives of ESFRLP are:

- 1) To promote equitable distribution of Program funds across the state;
- 2) To serve elderly, disabled and Veteran households and households with a child under the age of six whose health is threatened by the presence of lead hazards, with incomes at or below eighty percent (80%) of area median incomes
- 3) To facilitate aging in place amongst elderly and disabled fulltime household members of eligible dwelling units through accessibility modifications;
- 4) To promote the long-term affordability and lower operating costs of ESFRLP assisted units through cost-effective, energy-efficiency measures.

ESFRLP assistance will be provided to eligible homeowners in the form of interest-free loans secured by a Deed of Trust, forgiven at the rate of \$5,000 per year, until the principal balance is reduced to zero.

Macon County and NCHFA does not and shall not discriminate on the basis of race, color, religion, gender, gender expression, age, national origin, disability, marital status, sexual orientation, or military status, an any of its activities or operations.