Affordable Housing Special Revenue Fund

Application

Fiscal Year 2025-2026



OVERVIEW

The Town of Carrboro established an <u>Affordable Housing Special Revenue Fund</u> in 2007. The goal of the Affordable Housing Special Revenue Fund is to advance the Town's goal of increasing and improving the stock of affordable housing within Carrboro and its planning jurisdiction.

ELIGIBILITY

Nonprofit organizations may request funds to be used to support projects that meet the Town's affordable housing goals and are in alignment with the Town's 2022-2042 Comprehensive Plan. In order to qualify, the following requirements must also be met by the beneficiaries (individuals) and substantiated by the applicant (nonprofit organization).

- **a.** Beneficiaries must be a resident of, or purchasing a home in, Carrboro or the Carrboro planning jurisdiction.
- b. Beneficiaries must have a gross household income of 115% the Area Median Income or less, with priority given to households at 80% of AMI and below for homeowners, and 60% of AMI and below for renter. Projects benefitting households earning less than 30% AMI, seniors, or those who are disabled are further prioritized. (Please see Attachment A for current income limits.).
- **c.** Beneficiaries must be unable to obtain a loan, either subsidized or unsubsidized, on comparable terms and conditions.
- **d.** Beneficiaries or applicants must be the owner of the property in fee simple or leasehold estate and have paid or have appropriate arrangements with the county tax assessor to pay the tax bill, if the property is to be rehabilitated, or have clear title if the property is to be purchased or constructed.
- **e.** Beneficiaries must be residing in the property to be rehabilitated, or if purchased or constructed, occupy the property when the acquisition is completed. The building or affordable unit that is subject to program funding must have an anticipated life of at least 20 years after rehabilitation, or 30 years, if constructed or acquired. Beneficiaries must also have an intact homeowner's insurance policy, if applicable.

PERMITTED USES OF FUNDING

Development & Acquisition

<u>Land Banking</u>: To assist in the purchase of land for conveyance to nonprofit affordable housing agencies.

<u>Construction</u>: To pay some or all expenses associated with the construction of affordable housing.

Acquisition: To acquire developed properties suitable for resale to individuals or families.

<u>Pre-development Costs</u>: To pay some or all the pre-development costs (such as feasibility studies, appraisals, land options and preparation of an application) for projects to be developed for the purpose of providing rental or owner-occupied affordable housing.

<u>Land Trust</u>: To provide grants to organizations for land trust projects that guarantee long- term affordability of a property through a 99-year renewable ground leases or for maintenance of land trust housing stock.

<u>Subsidy</u>: To provide permanent subsidies to reduce the sale price of new or existing housing units to make them more affordable.

Repair, Rehabilitation, Weatherization & Preservation

- **a.** To provide emergency home repairs and/or weatherization of properties in the affordable housing stock, including Naturally Occurring Affordable Housing (NOAH).
- **b.** To provide for the maintenance of properties in the affordable housing stock that are falling into disrepair, including NOAH.
- **c.** To provide grants or loans to nonprofits to avoid losing homes in the permanent affordable housing stock as a result of foreclosure.

APPROVAL

Funding applications are reviewed and recommended to the Town Council by <u>the Affordable Housing Advisory Commission (AHAC)</u>.

Funding applications for no more than \$5,000 can be approved or denied by the Town Manager. These applications are accepted year-round.

PROJECT REPORTING AND MONITORING

Recipients of funds for development are required to submit a progress report to the Town by the end of the fiscal year (June 30) to monitor progress and performance, financial and administrative management, and compliance with the terms of the performance agreements. Please submit annual reports via email by June 30 to both: amvanaman@carrboronc.gov. and thaugle@carrboronc.gov. A report form will be provided with the performance agreement.

GENERAL APPLICATION INFORMATION AND PROCEDURES

Funding applications are accepted three times a year: October 5th, January 5th, and April 5th. Funding is based on the availability of funds. Only as many funding cycles will be completed as necessary to use the available funds. All application documents should be submitted electronically to both amvanaman@carrboronc.gov and theughe@carrboronc.gov.

CHECKLIST OF REQUIRED DOCUMENTATION

Application:

- X Section 1: Applicant and Project Overview
- X Section 2: Disclosure of Potential Conflicts of Interest
- X Section 3: Project Description

X REQUIRED ATTACHMENTS:

Site map showing lot boundaries, locations of structure(s), and other site features

☐ General location map (at least ½ mile radius)

j	Detailed timetable showing when each work task will be completed (e.g., planning; obtaining financial commitments; design; environmental review; bidding; loan closing; key milestones in construction; marketing; final inspection; occupancy; etc.)
	Floor plan(s)
	Elevation(s)
	List of Energy Efficiency Measures included in the project (if applicable)
	List of Universal Design principles included in the project (if applicable)
	ection 4: Performance Measurements ection 5: Project Budget
REQU	JIRED ATTACHMENTS:
	Petailed project budget in Excel format showing all sources and uses of funds. Indicate which
ft	unds are committed or pending and include the % of committed funds toward this project
	o-year pro-forma (for rental units only)
X. S	ection 6: Agency Description

OTHER REQUIRED ATTACHMENTS:

Please provide **one copy** of each of the following documents (if applying more than once annually, these documents are required only for the first application):

Attached are Habitat's Bylaws. As noted in correspondence, Habitat's Articles of Incorporation, Tax determination letter and Financial audit are already on file.

₽-	Current list of Board of Directors, including addresses, phone numbers, terms, and relevant
	affiliations;
-	-Current Bylaws and Articles of Incorporation;
-	IRS tax determination letter [501(c)(3)] (if applicable) Most recent independent audit (if applicable).

Applications may not be considered for the following reasons:

- 1. Project does not align with the eligibility criteria for these funding sources;
- 2. Applicant has demonstrated poor past performance in carrying out projects or complying with funding guidelines;
- 3. Applicant fails to provide required information;
- 4. Incomplete or late applications.

PLEASE CALL OR EMAIL ANNE-MARIE VANAMAN OR TYLER HAUGLE WITH FUNDING QUESTIONS:

919-918-7321 OR amvanaman@carrboronc.gov

919-918-7438 OR thaugle@carrboronc.gov

FUNDING APPLICATION

Section 1: APPLICANT AND PROJECT OVERVIEW

A. Applica	ation Information
Applicant/	Organization's Legal Name: <u>Habitat for Humanity of Orange County, NC, Inc.</u>
Primary Co	ontact Person and Title: <u>Jack Spencer, Grants & Advocacy Coordinator</u>
Applicant/	Organization's Physical Address: 88 Vilcom Center Drive, Suite #L110, Chapel Hill, NC 27514
Applicant/	Organization's Mailing Address: <u>88 Vilcom Center Drive, Suite #L110, Chapel Hill, NC 27514</u>
Telephone	Number: <u>910-359-6213</u>
Email Add	ress: jspencer@orangehabitat.org
Project Na	<u>: Information</u> me: <u>Disaster Recovery Repair Program</u> ect Cost: <u>\$576,109</u>
_	ount of Funds Requested: <u>\$150,000</u>
☐ Ad ☐ Pr ☐ Re ☐ Ov ☐ Ne ☐ Ne ☐ St ☐ Gr ☐ Fo	ch permitted use of funding is being requested: cquisition redevelopment Costs ental Subsidy wnership Subsidy ew Construction for Homeownership ew Construction for Rental ehabilitation for Owner-Occupied or Rental (including urgent repairs) and Banking rant to Land Trust breclosure Assistance ther (specify):

1. Explain how the proposed project aligns with the Town of Carrboro's 2022-2042 Comprehensive Plan.

The proposed project strongly aligns with the Town Comprehensive Plan's Affordable Housing Goal #4: Maintain and improve the quality of Naturally Occurring Affordable Housing. This project advances the goals of Strategy 4.1 by preserving Carrboro's existing housing supply through home repairs for income-eligible and aging-in-place households. The proposed work also supports the Town's complementary climate action strategies through weatherization and energy efficiency measures.

2. Provide names of staff, contractors, and/or volunteers that will be involved with the project. Describe their responsibilities with the project and track record in successful completion of similar projects in the past:

Habitat's experienced and dedicated team have helped to serve Orange County residents by building and repairing more than 600 homes in Orange County:

Jennifer Player, President and CEO – Player holds chief oversight responsibilities for the organization. She has served Habitat in leadership for nearly ten years and became CEO in 2019.

Richard Turlington, Vice President of Construction – Turlington directs New Home Construction and Repair Programs. He has more than thirteen years of Habitat experience, twenty years in the construction industry, and has served as VP for five years.

Taylor Phillips, Repairs Manager – Phillips manages Habitat's repairs team, which has completed 38 repairs on 19 homes in this fiscal year. He brings a decade of carpentry experience with a specialization in renovations.

Alice Jacoby, Vice President of Policy and Advocacy – Jacoby directs government relations, oversees Habitat's government funding portfolio, and serves as liaison with municipal staff. She has thirteen years of experience with Habitat.

Jack Spencer, Grants & Advocacy Coordinator – Spencer manages Habitat's government funding portfolio and oversees development and foundation grants.

Grace Johnston, Vice President of Finance and Administration – Johnston leads Habitat's finance and administration operations, including long-term monitoring and reporting. She brings 14 years of experience in Orange Habitat's development and finance operations.

Shanell Smaw, Vice President of Development – Smaw directs communications and fundraising, including securing annual funds from individual donors, organizations, corporations, churches, and foundations. She joined Orange Habitat in 2023.

Laine Hindley, Vice President of Homeowner Services – Hindley leads recruitment and screening of homebuyers and repair clients, mortgage origination, homebuyer education, and community-building. She brings six years of experience with Habitat in Durham and Orange counties.

To the best of my knowledge all information and data in this application are true and current. The document has been duly authorized by the governing board of the applicant.

Signa	ture:	lennifer Play	er.			9/8/25	
3		cutive Director or		ed Signatory		Date	
Sectio	n 2: DI	SCLOSURE OF	POTENTIAL	. CONFLICTS	S OF INTEREST	1	
1.		ers of their immed	diate families, c	or their busines	gency which will b is associates: of the Town of C	, ,	s project, or
			YES	<u>X</u> NO			
	b.	Members of or o	closely related t	o members of	the governing bo	dies of Carrboro?	
			YES	<u>X</u> NO			
	c.	Current benefic	iaries of the pro	oject/program	for which funds ar	e requested?	
			YES	<u>X</u> NO			
	d.	Paid providers of program?	of goods or serv	ices to the pro	gram or having ot	her financial inte	rest in the

If you have answered YES to any question, **please explain below**. The existence of a potential conflict of interest does not necessarily make the project ineligible for funding, but the existence of an **undisclosed** conflict may result in the termination of any grant awarded.

<u>X</u> NO

___ YES

Section 3. Project Description

Please provide a thorough description of the project. **Do not assume the reader knows anything about the project**.

REQUIRED ATTACHMENTS FOR THIS SECTION:

The majority of these attachments are not applicable given the variable nature of multiple repair projects. Attached are a detailed timeline, and a map detailing the general location of all 8 projects

N/A	Site map showing lot boundaries, locations of structure(s), and other site features
_ <u>X</u>	General location map (at least ½ mile radius)
_ <u>X</u>	Detailed timetable showing when each work task will be completed (e.g., planning;
obtainin	g financial commitments; design; environmental review; bidding; loan closing; key
mileston	es in construction; marketing; final inspection; occupancy; etc.)
N/A	Floor plan(s)
N/A	_ Elevation(s)
N/A	List of Energy Efficiency Measures included in the project (if applicable)
N/A	List of Universal Design principles included in the project (if applicable)
N/A	_ Appraisal of property

A. Project Beneficiaries

1. Who will be served and how will their needs be addressed through this project? If this is a repair or rehabilitation project, please affirm the beneficiary meets eligibility requirements. The Town of Carrboro may request substantiation such as a deed, homeowner insurance policy statement, income verification, etc.

The proposed program will serve low-income Carrboro homeowners earning between o% and 80% of Area Median Income (AMI). In the most recent program year, the average household served through Habitat's repair programs earned 33% AMI, with an average income of \$25,579. Many participants are elderly and live alone, with an average age of 75. Habitat's repair programs serve residents of all backgrounds, with the majority of homeowners served identifying as Black.

We are seeking support for low-income residents who have been directly impacted by Tropical Storm Chantal. The storm caused devastating structural damage to homes, including water intrusion leading to electrical damage, HVAC failures, and insulation loss. In many cases, these conditions compounded years of deferred maintenance, which can quickly render a home uninhabitable if not addressed quickly and thoroughly. By repairing storm damage, reinforcing building systems, and preventing further deterioration, the program aims to enable long-term homeowners to remain safely in place and avoid the risk of displacement due to damage or deferred maintenance.

Repairs will address urgent health, safety, and accessibility needs while ensuring homes are stabilized against future risk. A typical Habitat repair project may include roof replacement, structural stabilization, HVAC repair or replacement, and accessibility modifications such as ramps or bathroom safety improvements. Disaster recovery repairs will focus on flood-related damage such as flooring and

insulation replacement, electrical and system repairs, and other measures to restore homes to a safe and livable condition.

All participants must demonstrate proof of homeownership and Carrboro occupancy. Clients must also demonstrate income eligibility (below 80% AMI) through documentation such as tax returns, pay stubs, and/or benefits statements. Habitat's intake process ensures that every beneficiary meets program and funder requirements before work begins.

2. Please indicate the income of the beneficiaries (households) to be served through the proposed project. Please see **Attachment A** for the current income limits for the Durham-Chapel Hill MSA.

Income Group (Area Median Income)	Number of Beneficiaries	% of Total Beneficiaries
<30% of AMI	3	37.5%
31%-60% of AMI	2	25%
61-80% of AMI	3	37.5%
81-100% of AMI	-	• •
101-115% of AMI		
TOTAL	8	100%

Income Group	Seniors age62+	Children	Disability Present	Asian	Black	Hisp./ Latinx	Mixed Race	Other	White
<30% of AMI				1					2
31%-60% of AMI	1		1			1			1
61-80% of AMI	2		1					1	2
81-100% of AMI									
101-115% of AMI									
TOTAL									

B. Project Description

1. Please provide a general overview of your project, including what you are planning to produce, how the requested funds will be used and how you are planning to carry out the project. Include how your project meets the criteria of eligible uses.

Habitat for Humanity of Orange County requests \$150,000 from the Town of Carrboro to support disaster recovery repairs for eight low-income owner-occupied households. Many Carrboro residents,

including older adults, people with disabilities, and families living on fixed incomes, suffered significant damage from Tropical Storm Chantal. Without intervention, these homes are at risk of becoming uninhabitable, which would displace residents and potentially reduce the town's supply of naturally occurring affordable housing.

The total program cost for eight projects is \$576,109. Requested funds will be applied directly to the Carrboro homes, covering construction materials, specialized subcontractor services, and Habitat's repair services and project management. Projected work will include flooring and insulation replacement due to flooding, electrical and HVAC system repair/replacement, roof and structural stabilization, and accessibility improvements. These investments will both repair existing storm damage and strengthen homes against future severe weather events. These funds will allow Habitat to build on the Town of Carrboro's generous support, which provided \$60,000 immediately after the storm to address the urgent needs of impacted residents.

In addition to repairing storm damage, many of the work scopes incorporate weatherization and energy efficiency improvements such as higher R-value insulation replacement and HVAC repair or replacement. These upgrades will make the insulation 25% more effective, helping the home stay more comfortable and energy efficient. These weatherization measures can reduce household utility costs by an estimated 8 to 14 percent, saving each household approximately \$200 to \$400 annually. A fully weatherized home results in lower greenhouse gas emissions by about one metric ton per home per year as a result of lowered energy requirements. To leverage the Town of Carrboro's investment, Habitat is also seeking funding from the Orange County Climate Action Fund to expand weatherization efforts, ensuring that Carrboro homeowners benefit from both disaster recovery and long-term efficiency gains.

Habitat's experienced repairs staff will lead each project, working alongside licensed local tradespeople and suppliers to ensure resources stay in the community. Each homeowner has completed an eligibility process verifying ownership, occupancy, residency, and income below 80% AMI. Following intake, Habitat staff conduct assessments and develop a scope of work tailored to each household. This project meets Carrboro's eligible use criteria by rehabilitating and preserving affordable housing for low-income residents. By addressing storm-related damage and preventing displacement, it directly protects Carrboro's existing affordable housing stock while improving safety, stability, and resilience for vulnerable homeowners.

2. Project Location:

This project will serve eight homes located within the Town of Carrboro. All homes are owner-occupied and meet income eligibility requirements. Each of these homes is included in the attached "Carrboro Project Map," which visually depicts their locations within the town.

The addresses are:

- 116 Weatherhill Pointe
- 119 Weatherhill Pointe
- 105 Weatherhill Pointe
- 128 Weatherhill Pointe
- 126 Chaucer Court
- 122 Chaucer Court
- 124 Chaucer Court
- 104 Chaucer Court

3. Projec	ct Size (if applicable) Please provide the size of development site:acres
	s request supports repairs on eight existing owner-occupied homes. The size of the site varies by and is not a relevant measure for this project.
•	erty Details uestions below are not applicable or the requested information is not currently available, please N/A.
1. Prope	rty Acquisition
a.	Has your agency acquired real property in order to carry out the project, or is property acquisition planned? N/A
b.	Is the property currently occupied? If so, attach a description of your plan to relocate. N/A
2. Constr	ruction/Rehabilitation Detail
a.	How many units will be newly constructed?
	How many units will be rehabilitated?8
	What is the square footage of each unit?
	The square footage varies by project, but the flood affected areas vary from 800 sq feet to 1500 square feet.
	What is the number of bedrooms in each unit? Varies by unit
	What is the number of bathrooms in each unit? Varies by unit
f.	How many units will have full ADA accessibility?
g.	Is the proposed project located in Carrboro Town limits, ETJ, or transitional area? <u>Yes</u>

D. Design, Affordability, Marketing, and Supportive Services

1. Describe any methods to ensure long-term affordability of housing units, including subsidy recapture, equity sharing, deed restrictions, etc.:

Habitat's repair program uses a tiered approach to address long-term affordability. For projects with a limited scope, homeowners may be asked to make a small contribution toward the cost of the work, depending on their income. For projects that are comprehensive in nature, Habitat applies affordability protections to safeguard community investment in the homes. Homeowners sign a promissory note for a deferred forgivable loan equal to the cost of repairs, with the loan forgiven over a set affordability term. If a homeowner sells before the term has ended, a prorated amount is recaptured from the sale proceeds.

This approach balances protecting public and community resources with ensuring that low-income homeowners are not burdened with additional debt. Most participants are elderly or living on fixed incomes, and the repairs allow them to age in place safely and affordably. In neighborhoods with strong generational

ties, these protections help ensure that repaired homes remain within families and continue to contribute to the affordable housing supply.

Because these disaster recovery repair projects are urgent and limited in scope, there will not be formal long-term affordability measures applied. In addition, due to the emergency nature of these repairs, the financial contribution requirement is also being waived. Even in the absence of formal restrictions, we have found that the risk of a low-income homeowner selling their home in the years following a repair project is low.

- 2. What are the proposed rents (including utility costs) or sales prices for completed units? N/A
- **3.** Explain your agency's process for marketing to ensure an adequate pool of income-eligible renters to buyers:

Habitat collaborates with other community organizations to market the program among local leaders and residents in target areas. Habitat makes presentations at neighborhood meetings. Faith congregations and other neighborhood hubs also help to publicize the program. Articles, photos, and application information are included in community publications and on Habitat's website. Word-of-mouth and door-to-door canvassing have also been effective in recruiting applicants. Following Storm Chantal, Habitat has worked closely with local governments and community partners to ensure that residents are aware of this new program and know how to access assistance if needed.

4. What supportive services, if any, will be provided through this project?

In addition to construction work, Habitat provides a range of supportive services to ensure the success of each project. Every homeowner receives assistance throughout the application and intake process, including help gathering documentation to verify eligibility. Habitat staff conduct home assessments in partnership with the homeowner and explain the scope of work so that residents are fully informed and comfortable with the process.

Section 4: PERFORMANCE MEASUREMENTS

A. Goals and Objectives

Please complete the following chart with information about the project's goals and objectives.

Goal/Objective	Measurement
Complete critical disaster recovery repairs on homes damaged by Tropical Storm Chantal	Repairs completed on 8 owner-occupied homes in Carrboro
Improve resident health and safety for low-income households in Carrboro	Address urgent needs for 8 households earning less than 80% AMI to ensure their homes are safe, healthy, and stable.

Advance Town of Carrboro Climate Goals and Community Resiliency	Upgrade 100% of repaired homes with energy efficient materials to reduce energy use and improve future resiliency.

Section 5: PROJECT BUDGET AND PRO-FORMA

Section 6: ORGANIZATION DESCRIPTION

PLEASE NOTE: If you have already provided this information on a previous application within the current fiscal year, you do not need to provide this information again.

A. Organization

What is your organization's . . .

1. Mission statement?

Seeking to put God's love into action, Habitat for Humanity of Orange County brings people together to build homes, communities, and hope. Our vision is an Orange County where everyone has a decent place to live.

- 2. Incorporation date (Month and Year): April 1984
- 3. Estimated Total Agency Budget for this fiscal year: \$8,857,056

4. Total number of agency staff (full time equivalents): 35

A. Organization Track Record and Community Support

Please describe your organization's experience and ability to carry out the proposed project, including:

1. Evidence of coordination of this application with other organizations to complement and/or support the proposed project.

Following Tropical Storm Chantal, we worked in close coordination with the Town of Carrboro and local community partners to ensure our program met the immediate needs of affected residents. The Town was an initial partner, rapidly deploying funding with impressive speed, which allowed us to begin critical repairs quickly. Through ongoing collaboration, we have aligned our efforts with other recovery initiatives, ensuring that our work complements broader community recovery and maximizes impact for homeowners.

2. Involvement of intended beneficiaries of the project in the planning process.

Habitat's repair program was designed based on community input. Our program structure has been modified over the years based on feedback from recipients. For each project, Habitat staff walk homeowners through the application process and meet with them one-on-one to assess their home and discuss their requests. Habitat staff work closely with homeowners to ensure that they fully understand and are satisfied with the planned scope of work. Habitat also works closely with community-based organizations such as the Jackson Center and Northside Compass Group to ensure that our programs are well-aligned with the goals and priorities of historically underserved neighborhoods where residents are at high risk of displacement due to rising costs. Habitat is working directly with each Carrboro household impacted by Storm Chantal to not only address the immediate storm damage but ensure we are meeting their needs by addressing underlying issues with their home.

3. Past achievements in carrying out similar projects and evidence of successful record of meeting proposed budgets and timetables.

Habitat has a successful history of leveraging funds from local government to help achieve our community's housing goals by both creating and preserving affordable homeownership in Orange County. Habitat began completing exterior home repairs in 2010. In 2016, Habitat piloted providing critical repairs to homeowners in the Northside and Pine Knolls neighborhoods. Since that time, Habitat has offered a wide range of interior and exterior repairs county-wide which have helped homeowners to stay in their homes with safety and dignity. In response to the staggering need in our community, Habitat is currently on a five-year growth plan with the goal to better serve Orange County residents through large-scale, comprehensive home repairs. To date, Orange Habitat has completed more than 300 repairs. This past fiscal year, Habitat completed 25 home repair projects across Orange County. Habitat has an effective track record of meeting proposed budgets and timetables.

4. Collaborative relationships with other agencies.

Habitat partners with community groups throughout Orange County such as the Rogers-Eubanks Neighborhood Association, Fairview Community Watch in Hillsborough, United Voices of Efland-Cheeks in Efland, and the Northside Compass Group to identify homeowners and volunteers. Our goal is to ensure that, through meaningful collaboration, each family needing housing assistance can easily get matched with the appropriate agency. By coordinating efforts with other local nonprofits and local government agencies,

we can ensure that our collective impact is stronger. Habitat is a founding member of the Orange County Affordable Housing Coalition, a group of housing providers and advocates who are working together to increase resources for the full range of housing needs in Orange County, including home repair. Partnerships are essential to every Habitat program.

5. Plans to develop linkages with other programs and projects to coordinate activities so solutions are holistic and comprehensive.

Habitat works actively with many local organizations and programs to coordinate activities to ensure efficient and comprehensive solutions. We work with the above-mentioned groups to develop and maintain linkages and ensure projects are matched to the organization best equipped to serve them.

Habitat is linking our existing repair program and our new disaster recovery repair program, along with supplemental weatherization and energy efficiency programs and funding sources. This helps to address both immediate safety concerns, long-term sustainability, and community and resident health. This integrated approach strengthens homes against future storms, reduces utility costs for low-income residents, and helps preserve Carrboro's existing affordable housing stock. These linkages allow Habitat to deliver a holistic and comprehensive response to the needs of vulnerable households, protect community investment, and align our work with broader climate and equity goals across Orange County.

6. Any other features relating to organization capacity that you consider relevant, (i.e., property management experience, including accepting Section 8 Vouchers, etc.).

Habitat does not discriminate against any form of income.

Income Level	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
30% area median income	\$24,300	\$27,800	\$31,225	\$34,700	\$37,650	\$43,150	\$48,650	\$54,120
50% area median income	\$40,500	\$46,250	\$52,050	\$57,800	\$62,450	\$67,050	\$71,700	\$76,300
60% area median income	\$48,563	\$55,500	\$62,438	\$69,375	\$74,925	\$80,475	\$86,025	\$91,575
80% area median income	\$64,750	\$74,000	\$83,250	\$92,500	\$99,900	\$107,300	\$114,700	\$122,100

Attachment A

2025 Income Limits

US Department of Housing and Urban Development Durham-Chapel Hill Metropolitan Statistical Area (Durham, Orange, Chatham Counties)



Chantal Recovery Projects in Carrboro 2025-26

Project Timeline

July 17th 2025 Habitat for Humanity creates Disaster

Recovery Repairs Program to respond to the

growing repairs needed in the wake of

Chantal

July 20th – Aug 15th 2025 8 Homeowners in Carrboro are accepted into

the program and all repairs began

Aug. 2025 Removal of all damaged materials and drying

out of the remaining structure is completed

Sept.-Dec. 2025 Completion of repairs to the 4 projects in

Canterbury Townhomes

Oct. 2025-March 2026 Completion of repairs to the 4 projects in

Weatherill Pointe

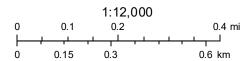
April 2026 Projects are all closed, and all

reimbursements requested.

Orange County



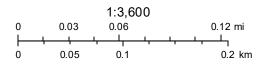
September 10, 2025



Orange County



September 10, 2025



Habitat for Humanity of Orange County

Affordable Home Preservation and Repair in Carrboro FY26

Materials and subcontracted labor, 8 projects	\$ 299,028	
Direct labor - Habitat construction staff, 3,650 hours @ \$31.97 per	\$ 116,691	
Indirect labor - Habitat program staff, 869 hours @ \$46.95 per	\$ 40,801	
Staff and overhead costs related to fundraising, general, and administrative	\$ 119,589	
Total Uses of Funds	\$ 576,109	
		_
Town of Carrboro	\$ 60,000	comn
Town of Carrboro Affordable Housing Special Revenue Fund	\$ 150,000	reque
	 07.000	

Town of Carrboro
Town of Carrboro Affordable Housing Special Revenue Fund
Private donations, already secured
Private donations, to be secured
Orange County Outside Agency Funding (for program staff costs)
Habitat operating income (for staff and overhead costs)

Total Sources of Funds

\$ 60,000 requested committed requested committed requested committed sommitted requested committed committed requested sommitted requested sommitted requested sommitted requested sommitted requested requested sommitted requested sommitted requested requested sommitted s

Percent of funds committed: 42%