

Family Resource Guide: Connecting You to Support

We understand that every family's needs are unique, and while we may not be able to assist directly at this time, we're here to support you in other ways. This guide offers a list of trusted organizations and resources to help address your child's needs and create a brighter future for your family.

-Cape Fear Habitat for Humanity- The Repair Program (New Hanover, Pender, and Duplin Counties)

- The Home Repair Program at Cape Fear Habitat for Humanity makes essential repairs to owner-occupied homes. This helps preserve the home's value and allows families in New Hanover, Pender, and Duplin Counties to remain in the homes that they have owned, often for many years.

What started as an effort to repair homes after Hurricane Florence blossomed into a permanent program that assists lower-income homeowners with necessary critical repairs.

-Homes are assessed for risks to health, safety, and the viability of the home as a long-term asset for the family. Common repairs include:

- Rehab of kitchen and bathrooms
- Flooring and drywall replacement
- Addressing plumbing and electrical issues
- HVAC repair and replacement
- Ramps, grab bars and aging in place modifications
- Roofing
- Storm recovery

-Check the website linked above for Eligibility and the Application.

Owner Occupied Rehabilitation - Wilmington, NC

- Is your home in need of repairs? Have you owned and lived in the home for at least one year? We may be able to help!
- The City of Wilmington offers programs for homeowners living within the city limits to fix up their homes. The program's objective is to preserve affordable housing stock by providing an affordable loan for housing repairs to low-to-moderate income homeowners.
- Major Housing Rehabilitation Forgivable Loan
- City residents who have owned and occupied their home a minimum of 12 months and meet income limits are eligible to apply for a forgivable loan. Loan proceeds may be used to make needed repairs to your home and improve the dwelling and/or remove health and safety hazards.
- Maximum Loan Amount: \$90,000 base amount plus contingency not exceeding the base Program Highlights: Zero percent interest rates (0%); no application fee; free technical assistance and home inspection; houses repaired to City and HUD minimum housing standards; No minimum credit score requirement;

- The loan term is typically 20 years. Security is the first or second deed of trust. After rehab, the value may not exceed HUD-specified limits. Outstanding loan balance due upon borrower's death, after 20 years, or sale or transfer of property.

Repair Your Home | NCHFA (Serves Counties Across NC)

- If you are elderly or have special needs and your income is low, you may be eligible for [urgent repairs](#), [comprehensive rehabilitation](#) or [accessibility modifications](#) on your home. The North Carolina Housing Finance Agency provides financing to [local government and nonprofit partners](#) that may help you. Emergency repairs can correct housing conditions that threaten your life or safety, and accessibility modifications can help you to remain in your home after an injury or serious illness. The local organizations determine if you qualify and, if so, contract for and supervise the work.

Repair Your Home Programs Offered:

- **Urgent Repair Program:** Our Urgent Repair Program (URP) finances emergency home repairs for North Carolina homeowners who are elderly or have special needs and whose incomes are below 50% of the median for their area. Emergency repairs correct housing conditions that threaten your life or safety, such as failing septic systems, dangerous heating systems or rotten floors. The program can also pay for accessibility modifications that allow you to remain in your home after an injury or serious illness.
- Assistance is offered through [local governments or nonprofit agencies](#) that will determine your eligibility and then contract for and supervise the work. If you are approved, you could receive assistance in the form of an interest-free, deferred loan, forgiven at \$3,000 a year to pay for necessary repairs.
- Click here to find current community partners in your county: [Current Community Partners | NCHFA](#) or if you are a homeowner, **please contact Gloria Moore at 919-981-2623 or gemoore@nchfa.com** to be connected to a partner that can assist with housing repairs.

-Essential Single-Family Rehabilitation Program: Our Essential Single-Family Rehabilitation (ESFR) program finances major repairs for North Carolina homeowners who are elderly or have disabilities and whose incomes are 80% or below of the median for their area. Assistance is provided through **local governments or nonprofit agencies** that partner with us. These local organizations determine if you are eligible and if so, contract for and supervise the work. If you are approved, you could receive assistance in the form of a secured but interest-free, deferred and forgiven loan, to pay for necessary repairs focused on health and safety as required by the source of funding. Currently, the deferred loan will be forgiven at a rate between \$8,000 and up to \$14,000 a year depending on the specific cycle in which your application is approved. Find an approved ESFR provider at this link: [Current Community Partners | NCHFA](#)

WARM NC | Home Repair | Wilmington, NC - CURRENTLY PAUSING APPLICATIONS

- WARM NC mobilizes volunteers and contractors to make urgent, safety and health-related repairs for low-income homeowners in **Bladen, Brunswick, Columbus, Duplin, New Hanover, Onslow, and Pender counties**.
- All repairs are made at no cost to the homeowner. WARM focuses on safety and health-related home repairs and accessibility upgrades. WARM does not complete remodeling or beautification projects.
- Typical Repairs
 - o Roof Repair
 - o Ceiling and sheetrock repair
 - o Floors/subflooring repair
 - o Heating and air conditioning
 - o Plumbing repairs for kitchen and bathroom
 - o Electrical Repairs
 - o Window/door repair and replacement
 - o Wheelchair ramp construction and repair
 - o Stairs and landing construction
 - o Weatherization
 - o Installation of water heaters and other appliances
- IMPORTANT: Please **call the WARM office at 910.399.7563** for an initial screening to see if you qualify.
- WARM has **4 basic requirements** applicants must meet to qualify for free home repair:
 - o Applicant must **own and occupy a home** in need of repairs for at least 3 years.
 - o The home must be in **Bladen, Brunswick, Columbus, Duplin, New Hanover, Pender, or Onslow County**.
 - o Total household income must meet WARM guidelines, based on county of residence, number of residents living in-home, and other criteria.
- WARM's work is designed to keep you in your home longer by completing safety-related repairs, accessibility upgrades, roofing and weatherization, and disaster recovery rebuilds. Additions, beautification, and general maintenance requests will be denied.

HOME | echsa (Onslow, Duplin, New Hanover)

- Provide comprehensive services with many tools designed to address the needs of the entire family unit. ECHSA, Inc. administers programs that provide participants with the highest possibility of becoming economically and socially self-sufficient. This enables members of the family to earn a better living through education and training, plan for their financial future, receive short-term assistance with housing and nutrition, and provide a safe and loving environment for their children when they are not in school. By doing so, parents can concentrate on restoring their lives for a better situation.

Resources - Smart Start New Hanover County

The Harrelson Center | Help Hub (New Hanover/Wilmington, NC)

- Community Care of Lower Cape Fear is proud to bring health to the Help Hub. It is our goal to work with you to focus on health needs that matter to you.
- Insured, Uninsured, or Under-insured... we can work with all!
- Our work with the Help Hub Includes:
 - o Assisting with the process of applying for Medicaid, social security, or connecting with DSS and disability resources
 - o Linking to doctors, dentists, behavioral health and vision providers, and other specialists
 - o Providing medication education and helping with financial assistance for medicines
 - o Connecting to resources for food, housing, jobs, and more
 - o Obtaining needed referrals for care, durable medical equipment (DME), and supplies
 - o Educating on lifestyle changes like stopping smoking and losing weight
 - o Providing education to improve health and conditions like diabetes and high blood pressure

North Carolina Infant-Toddler Program (NC ITP) | NCDHHS (Serves Counties Across NC)

- The North Carolina Early Intervention Section (NCEI) is a part of NCDHHS' Division of Child and Family Well-Being. It is the lead agency for the North Carolina Infant-Toddler Program (NC ITP). The NC ITP provides support and services for families and their children, birth to three who have special needs. Research shows that this time period is critical. It offers a window of opportunity to make a positive difference in how a child develops and learns. Sixteen Children's Developmental Services Agencies (CDSAs) across North Carolina work with local service providers to help families help their children succeed. Find your local [Children's Developmental Services Agency](#).

About NC ITP | NCDHHS (Serves Counties Across NC)

- The Infant-Toddler Program Central Directory of Resources helps ensure that:
 - o Parents, family members, service providers, and members of the public, including those with disabilities, can get accurate, up-to-date information on early intervention resources available across the state, and
 - o Information regarding the nature and scope of these resources is available through the internet, telephone or written requests at state and local levels.

Street-Sheet-brochure.R4.12.2.2021.pdf (New Hanover/Wilmington, NC)