

Resilient Homes: A Unified Approach to Housing Rehabilitation in Wake County

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Overview of Current Programming

Elderly and Disabled Program (CDBG)

Grants up to \$20,000 plus \$10,000 for lead-based paint testing and remediation

Homeowners 62+ or with a disability, 50% AMI and below

Emergency Repair Program (CDBG)

Grants up to \$5,000 for critical home repairs

Any homeowner 50% AMI and below

Major Repair Program (CIP)

Deferred, forgivable loans up to \$90,000

Any homeowner 50% AMI and below

Programmatic Challenges



Three programs with different eligibility, funding amounts, and assistance types

Confusing for potential clients
Complex administration



Administratively burdensome loan program

Loans must be tracked long-term for forgiveness and compliance
Financial tracking involves both Finance and HACR
Contracting for larger scopes of work is more complex
Title searches and credit checks

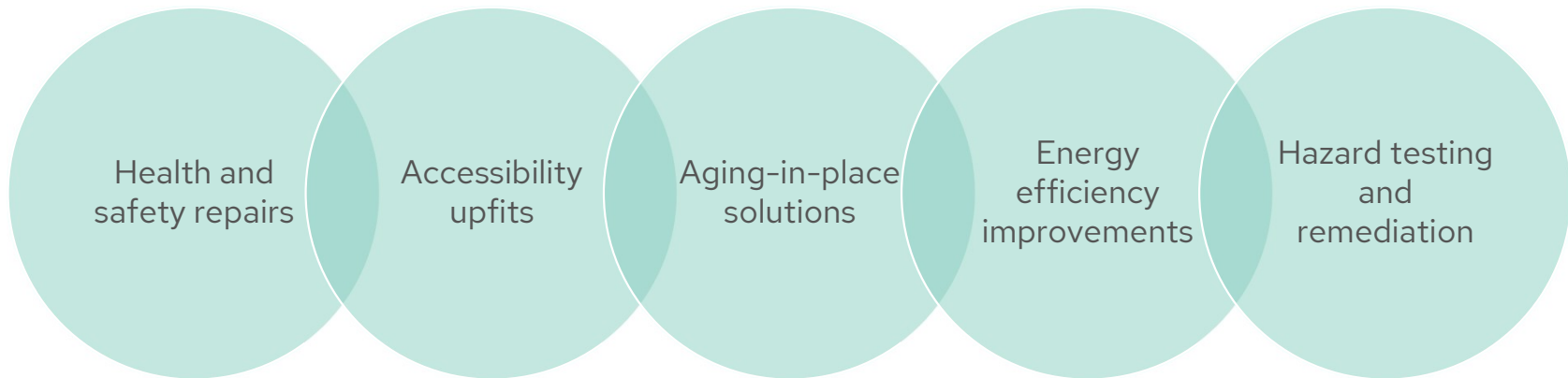


Eligibility Challenges

From August 2024 to Present:
19 interested households declined to proceed due to loan structure
14 households either declined or were denied due to credit scores
Half of executed title searches for the MRP revealed title issues

Resilient Homes: The Solution

- One grant program offering up to \$35,000 for repairs
- Target Audience: Low-income homeowners (50% AMI and below)
- Goal to partner with mission-driven non-profit organization
- **Focus Areas:**



Resilient Homes: Key Points



Streamlined

- One program, one application, one set of qualifying criteria
- Simplified programming and process for clients
- Simplified administration for Housing staff and partner



Impactful

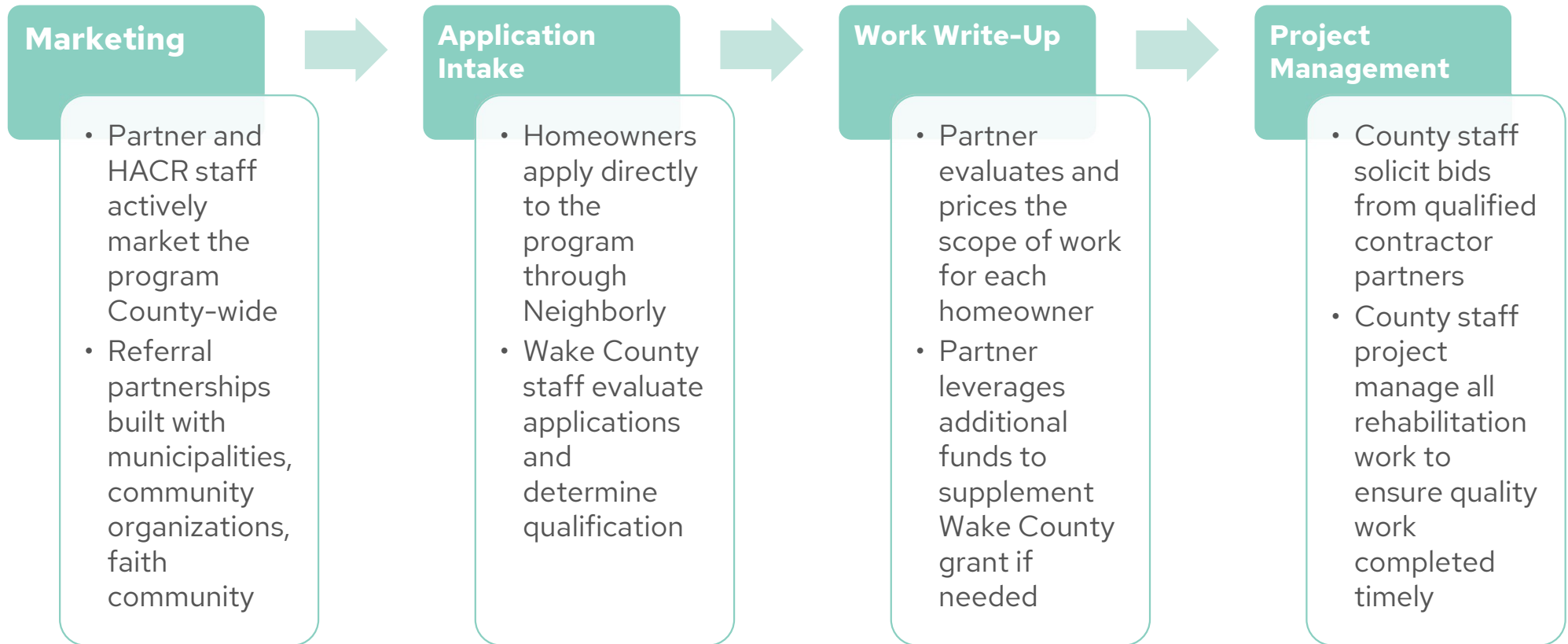
- Expanded reach and potential leverage through partnership serves more residents
- Partner can support program marketing and bring additional funding sources to the table, expanding impact



Equitable

- Grant, instead of loan, preserves current residents' affordability and long-term wealth generation for family
- Increased marketing to underserved and high-priority populations

Resilient Homes: Program Structure



Resilient Homes: Strategic Funding & Resource Allocation

- **Existing Funding Sources:** CDBG and County Funds are currently allocated for rehabilitation and can continue to be used for this purpose
 - NCGS 160D-1311 allows for County funds to be used to provide rehabilitation grants
- **New Funding Opportunities:** Coordinating with a non-profit partner can create potential to better leverage additional funding sources

Resilient Homes: Anticipated Outcomes

- **\$1.85 million annually (CDBG + CIP), grants up to \$35,000**
 - Combination of federal and county funds create resiliency with federal funding uncertainty
 - Department will continue prioritization of federal funding first
- **Increases annual average production by at least 10 households**
 - Explore leveraging additional funds to increase production through strategic partnership
- **Increased grant amount will address client needs further enhancing safety and stability**

Resilient Homes: Next Steps



Stakeholder Feedback

Starting Fall 2025
Staff soliciting stakeholder feedback during marketing and outreach sessions
Sessions to continue through program launch



Issue Partner RFP

RFP Release in Early 2026
Partner Selection by March 2026
Contract in place for FY2027 launch



Branding and Advertising

Collaboration with Communications to create advertising materials and disseminate to the community



Program Launch

Official program launch start of FY2027



Questions?