



COMMUNITY HOUSING PROGRAMS

OUR MISSION

The Albemarle Commission desires to address the quality of life for our regional citizens and improve the ability of our member governments to enhance the quality of the lives of our citizens in the Albemarle Region through direct services and assistance in planning, program development and management, public-private partnerships and leadership.



For more information on these programs please visit:

<https://www.nchfa.com/homeowners/repair-your-home/urgent-repair-program>

<https://www.nchfa.com/current-homeowners/repair-your-home/single-family-rehabilitation-program>

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Urgent Repair Program (URP)

The Urgent Repair Program (URP) is sponsored by the Albemarle Commission with funds provided by the NC Housing Trust Fund. URP finances emergency home repairs for home owners who are elderly or have special needs and whose income are below 50% of the median for their area.

URP is an unsecured forgiven loan.

Some examples of emergency repairs that the URP Program correct include:

- Roof repairs.
- Dangerous heating systems.
- Rotten floors.
- Accessibility modifications such as wheelchair ramps to facilitate elderly and disabled household members.
- Any condition that threaten the life and safety of the homeowner.

Essential Single Family Rehabilitation (ESFR)

The Essential Single Family Rehabilitation (ESFR) program is a comprehensive rehabilitation for single family homes. Pending the availability of the HOME Program funds, funding is available on a 3-year rotating cycle amongst the ten counties served by the Albemarle Commission. The ESFRP funds are available to finance moderate home rehabilitations for low and moderate income homeowners.

The objectives of ESFR are:

- To serve elderly, disabled and veteran households with a child at or under the age of six whose health is threatened by the presence of lead hazards, with incomes at or below 80% of area median incomes.

It is important to remember that URP and ESFR are not remodeling or maintenance programs and must be owner occupied.

Weatherization

Program coming early 2025

The North Carolina Weatherization Assistance Program is designed to deliver energy efficiency service to low-income households.

Eligible Weatherization services include:

- Air Sealing
- Attic Insulation
- Wall Insulation
- Floor Insulation
- Seal and Insulate Ducts
- Heating/Cooling System Measures