

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The following list represents potential funding sources for proposed HOME projects, some of which have been committed to specific organizations, and others, like LIHTC, are awaiting approval. The list is not yet a complete picture, especially of other local and private funding sources, but also of state and federal resources. Project applicants will submit detailed project budgets to provide a complete picture of

anticipated resources. The amounts for years 2-5 have been extrapolated from year 1.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	537,500	0	0	537,500	2,150,000	HUD HOME funding. Allocation will be re-evaluated in Y3 and could be increased if the consortium is expanded to include additional jurisdictions.
Continuum of Care	public - federal	Other	411,530	0	0	411,530	1,600,000	Vaya Health is currently the only CoC recipient in the region.
HUD-VASH	public - federal	TBRA	0	0	0	0	0	
LIHTC	public - federal	Multifamily rental new construction	7,000,000	0	0	7,000,000	20,000,000	9% and/or 4% tax credits through the NCHFA. Estimating 4-5 projects in the region over a five-year period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	1,000,000	4,000,000	Both the Dogwood Health Trust and Nantahala Health Foundation provide funding to support housing access in the region.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	512,500	0	0	512,500	1,200,000	Portion of match used to meet \$750,000 threshold needed to establish the Consortium.
Other	private	New construction for ownership	350,000	0	0	350,000	0	National non-profit that supports affordable housing development in rural areas.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,900,000	0	0	1,900,000	0	Available Y1, but can be spent over a 10 year period. Main focus is increasing affordable and high-quality units for people and communities impacted by COVID-19 or it's "negative economic impacts."
Other	public - federal	New construction for ownership	400,000	0	0	400,000	800,000	Self-help grant.
Other	public - local	Other	50,000	0	0	50,000	200,000	Funding from local jurisdictions.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To get to Consortium started, Dogwood Trust contributed the initial match of \$261,690 (~35%). Anticipated resources over 5 years will leverage federal HOME funds at least 12:1. This number will likely be higher once projects have been selected and detailed budgets have been compiled.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Waynesville Housing Authority's strategic plan includes expanding the number of units on property they already own and manage. Most jurisdictions in a rural region do not own many unutilized parcels of land, they are typically already used for public facilities and utilities. However, they may have tax foreclosures (typically land) that would be good candidates for development. Smoky Mountain Housing Partnership has identified the acquisition of these as one of their strategies in their 2021-2023 strategic plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New construction of rental housing	2021	2025	Affordable Housing	Region	Develop new rental housing Provide special needs housing Prevent and end homelessness	HOME: \$200,000	Rental units constructed: 84 Household Housing Unit
3	Housing rehabilitation	2021	2025	Affordable Housing	Region	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness	HOME: \$195,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
4	Homeownership assistance	2021	2025	Affordable Housing	Region	Promote homeownership Preserve and improve existing housing	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Rent assistance	2021	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Region	Prevent and end homelessness	HOME: \$60,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted
6	Homeless housing	2021	2025	Homeless	Region	Prevent and end homelessness	HOME: \$120,000	Housing for Homeless added: 10 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	New construction of rental housing
	Goal Description	New multi-family rental housing is being prioritized in the first year to serve a larger number of households more economically. Construction costs are inflated, and it will be cheaper per unit to build MF than SF.
3	Goal Name	Housing rehabilitation
	Goal Description	With the current costs of new construction, housing rehabilitation is all the more crucial. Preserving and improving existing affordable housing, both for homeowners and renters, is a high regional priority.
4	Goal Name	Homeownership assistance
	Goal Description	Down payment assistance will help make what little affordable housing stock that is available more obtainable to households in need.

5	Goal Name	Rent assistance
	Goal Description	Support programs providing both deposit/first month rent for new renters as well as emergency rental assistance for people in need of short-term assistance.
6	Goal Name	Homeless housing
	Goal Description	This is a population that is not well-served by the private market, especially if experiencing compounding issues like Substance Use Disorder, mental or behavioral health issues, etc.. Permanent housing opportunities are a great need not currently met in the region.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects have been identified through stakeholder consultation and represent the combination of their proposed ideas and service targets, rather than specific, individual projects since these need to be selected through an application process once the HOME funding has been released and the Consortium board has been established. Locations are not specified for the projects, but would be implemented in at least 4 out of the 6 consortium counties.

#	Project Name
1	Bethel Village Affordable Homeownership Development
2	Landlord Partnership to Rehab Rental Housing
3	Macon County Financial Assistance
4	Balsam Edge Apartments
5	Homelessness Assistance
6	Graham RDA- Affordable Homeownership
7	Administration

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The generalized projects suggested for the first year of HOME allocations are focused on securing access to the minimal supply of affordable housing in the region through down payment and rent assistance, as well as preserving and improving existing affordable housing for both homeowners and renters. New construction of multi-family rental housing is prioritized over single-family construction in the first year to increase housing supply at a lower cost, considering the current inflation in material costs. New homeless housing is also prioritized because this is an unmet need in the region that is not well-served by the private market.

AP-38 Project Summary
Project Summary Information

1	Project Name	Bethel Village Affordable Homeownership Development
	Target Area	Region
	Goals Supported	Homeownership assistance
	Needs Addressed	Promote homeownership Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$77,896 Foundations: \$800,000
	Description	Mountain Projects is developing 10 out of approximately 30 lots on a piece of property in Maggie Valley, NC. The Southwestern NC HOME Consortium Board of Directors and Haywood County Board of Commissioners initially approved to provide assistance for site preparation. The scope of work has changed, and the funding will now be used for Down Payment Assistance to qualified beneficiaries who purchase one of the homes being developed in Bethel Village. We estimate assisting at least 5 beneficiaries; however, it is hard to determine at this time as each one will need a different amount of assistance and must meet the Southwestern NC Home Consortium Underwriting Standards.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 -10 low-to-moderate income families, including those with special needs.
	Location Description	Bethel Village Properties in Maggie Valley, NC located in Haywood County
Planned Activities	Downpayment assistance will be provided to beneficiaries who qualify for a USDA mortgage for one of the sites being developed for homeownership in Bethel Village. The amount of assistance will vary and only be what is reasonable and appropriate per each beneficiary who qualifies based upon the Southwestern NC HOME Consortiums underwriting standards.	
2	Project Name	Landlord Partnership to Rehab Rental Housing
	Target Area	Region
	Goals Supported	Housing rehabilitation

	Needs Addressed	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$130,789
	Description	Four Square Community Action Agency is partnering with landlords in Graham, Swain and Clay counties to rehabilitate rental housing to bring homes into compliance with quality standards so they will be eligible for Section 8 vouchers.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	30 low-to-moderate income households, including those with special needs.
	Location Description	This project may be Consortium-wide. We do not have specific locations at this time because the Consortium has not completed an application process.
	Planned Activities	Specific planned activities will be determined after the application process is complete.
3	Project Name	Macon County Financial Assistance
	Target Area	Region
	Goals Supported	Homeless housing
	Needs Addressed	Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$97,896
	Description	Macon Program for Progress will provide financial assistance to low to moderate-income households. Financial assistance will include the first and last month's rent, security deposits, utility deposits, etc.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 homeless individuals or families.
	Location Description	This project may be Consortium-wide. We do not have specific locations at this time because the Consortium has not completed an application process.

	Planned Activities	The specific planned activities will be determined after the application process is complete.
4	Project Name	Balsam Edge Apartments
	Target Area	Region
	Goals Supported	New construction of rental housing
	Needs Addressed	Develop new rental housing
	Funding	HOME: \$177,896 LIHTC: \$7,000,000
	Description	Conditional upon LIHTC award. Mountain Housing Opportunities will develop 84 affordable apartments in Waynesville.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	84 low-to-moderate income households, including those with special needs.
	Location Description	This project may be Consortium-wide. We do not have specific locations at this time because the Consortium has not completed an application process.
	Planned Activities	The specific planned activities will be determined after the application process is complete.
5	Project Name	Homelessness Assistance
	Target Area	Region
	Goals Supported	Rent assistance
	Needs Addressed	Prevent and end homelessness
	Funding	HOME: \$37,896 Foundations: \$10,000 Private donations: \$4,000
	Description	Haywood Pathways will use HOME funds to provide financial assistance to households experiencing homelessness as well as transitional housing and homeless housing.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	70 low-to-moderate income households, including those with special needs.
	Location Description	This project may be Consortium-wide. We do not have specific locations at this time because the Consortium has not completed an application process.
	Planned Activities	The specific planned activities will be determined after the application process is complete.
6	Project Name	Graham RDA- Affordable Homeownership
	Target Area	Region
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$20,000
	Description	The Graham County Rural Development Authority in partnership with Robbinsville High School Construction class will purchase building and construction materials to develop an affordable single family house on property owned by Graham County. The recipient of the home will earn a low to moderate income and be eligible for a USDA 502 mortgage. Once the home is sold to the homeowner, the profits will be used to purchase building materials for the next affordable single family house to be development in the same manner, on the same property.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 low-to-moderate income households.
	Location Description	This project may be Consortium-wide. We do not have specific locations at this time because the Consortium has not completed an application process.
	Planned Activities	The specific planned activities will be determined after the application process is complete.
	Project Name	Administration

7	Target Area	Region
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$54,237
	Description	These funds will be used for the salary of an SW NC HOME Consortium staff member.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	No families will be directly served by the administrative funds.
	Location Description	The Consortium staff member will have an office with the Southwestern Commission Council of Governments in Sylva.
	Planned Activities	These funds will be used for the salary of an SW NC HOME Consortium staff member.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The need for affordable housing is so pervasive that no specific areas will be targeted at this time, beyond a general preference for locating any new development near existing infrastructure to reduce costs and improve efficiency of service provision and access to transportation, jobs, health care, etc...

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The number of households assisted has been estimated from information provided by stakeholders and the potential level of funding their projects may receive.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	174
Special-Needs	25
Total	209

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	70
The Production of New Units	94
Rehab of Existing Units	40
Acquisition of Existing Units	5
Total	209

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

These numbers will be updated once specific projects have been selected for funding.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Four public housing authorities serve the 6-county region. Waynesville Housing Authority manages and operates its own housing supply, the others provide vouchers and their program participants have had increasing difficulty finding affordable and sufficient housing options to use them.

Actions planned during the next year to address the needs to public housing

Rental housing rehab is one of the projects proposed for the upcoming year to increase supply for voucher holders. The Waynesville Housing Authority will begin initial planning and developing cost estimates and partnerships to expand their housing portfolio.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The establishment of at least one CHDO in the upcoming year will be one way to engage people receiving assistance in management decisions. The CHDO may choose to send out surveys or hold regular public input opportunities or sessions. The plan for engagement of people receiving assistance is still to be determined upon the establishment of a CHDO.

The Waynesville Housing Authority also recently completed their strategic plan and consulted with residents throughout that process. One outcome is the need to hold regular input sessions. Two town halls with residents are planned in 2021.

Mountain Projects, Inc and their affordable housing division, Smoky Mountain Housing Partnership, established a Home Ownership Center in 2021 to offer a full range of home ownership services to clients including credit evaluation, education, financing, and down payment assistance.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Homelessness is a problem in rural areas, even if it is harder to see and quantify. Below are some examples of actions and activities that will be undertaken assist people who are unsheltered or at risk of becoming homeless.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Both Haywood Pathways and HERE in Jackson County have street outreach programs to reach unsheltered people and assess their needs as well as connect them with resources. The Town of Waynesville also established a Homelessness Task Force to assess both individual and community-wide needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Currently most homeless assistance in the region is focused on emergency shelter. Haywood Pathways has 96 shelter beds and HERE in Jackson County provides additional units (typically hotel rooms) for temporary shelter. HERE is considering building its own congregate shelter as both demand and hotel costs continue to increase. In December 2020, HERE spent \$65,000 on 44 hotel rooms (up from 12 in 2009).

The Waynesville Homelessness Task Force identified the need for both a low-barrier shelter, especially for re-entry populations and people with Substance Use Disorder, as well as for transitional housing to provide more stability and a pathway to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

One of the projects proposed for the first year of funding would create 10 units of permanent housing and provide wrap-around services. As discussed above there is a shortage of transitional housing, as well

as permanent supportive housing to help people avoid and break the cycle of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Examples of programs to prevent homelessness are the Hinton Center's home rehab program and Vaya's permanent supportive housing for people with behavioral and mental health needs. In the upcoming year, the Hinton Center would like to assist 20 households with home modifications, when required for release from medical care, that are often too costly for patients. Vaya's program provides 97 beds (scattered site) for both adults and children.

Housing choice vouchers and rental assistance also help prevent homelessness. There are approximately 1,500 vouchers currently in use in the region. Service providers would also like to provide emergency rental assistance and security deposits/first month's rent to an additional 70 households through projects proposed for the annual action plan.

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

In the 6-county consortium region, most communities have zoning but a detailed analysis has not yet been done to evaluate restrictions that may affect affordable housing development. Stakeholders did not raise concerns with local zoning (or lack thereof) as a primary concern. Instead, they cited state-level restrictions on how tourism development authorities (TDAs) use occupancy taxes as a potential barrier to supporting affordable housing and related infrastructure development. More limited access to LIHTC, a key tool for affordable housing development, in rural areas was also raised as a limiting factor.

In general, market-drivers (i.e., the cost and availability of land, labor and materials; available financing; real estate transaction costs) were more often cited as having a significant impact on affordable housing development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

One strategy will be to work with communities to identify potential zoning and land use policies that may be limiting affordable housing development. However, a higher priority will be identifying proactive policies and strategies that communities can implement to support and encourage affordable housing development, since stakeholders did not cite current land use regulations as a major barrier.

Waynesville adopted an affordable housing incentive policy in 2019, which will provide a starting point for evaluating what could work in other communities. Jackson County has also explored a housing trust fund, which is another type of initiative that could be moved forward. Other communities, like Maggie Valley, allow cluster and higher density development in topographically constrained areas to make development more feasible and less costly. A more detailed analysis of these types of strategies and their effectiveness throughout the region can provide a range of options for local governments.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

A big obstacle to meeting underserved needs is insufficient financial and human resources. The region has many dedicated and engaged service providers who need additional support to carry out their missions. The HOME consortium and funding will provide a platform and means for more collaboration to maximize resources and service delivery. All housing activities will benefit individuals or households earning at or less than 80% of the area median income. Housing activities will include the development of new affordable rental housing, new homes for homebuyer assistance, additional funding for rental assistance programs, and additional funding for homeowner rehabilitation. Another obstacle to meeting needs in our consortium region is the lack of availability of affordable dwellings. The activities mentioned above will help to address the needs in our region.

Actions planned to foster and maintain affordable housing

HOME funding will be used to seed new housing projects as well as to acquire and rehabilitate existing affordable housing stock.

Actions planned to reduce lead-based paint hazards

All rehab performed with HOME funds will meet LBP safety standards. The potential for lead-based paint will be assessed whenever program funds are used to repair or purchase an existing home. If LBP is found, and the repair actions will disturb surfaces, then LBP removal and mitigation techniques will be employed. Families will be informed and educated about the risks associated with LBP.

Actions planned to reduce the number of poverty-level families

Increasing the supply of affordable housing, and providing rent and downpayment assistance will help reduce housing cost burden, a major factor contributing to poverty in the region. The Consortium plans to develop 84 affordable rental units, assist 5 homebuyers with downpayment assistance, develop 10 household units for homeless, and rehabilitate 10 rental units and 30 homeowner houses.

Actions planned to develop institutional structure

Currently, none of the region's housing providers is a designated CHDO (community housing development organization). This is one institutional issue that will be resolved this year. Otherwise, the main focus will be on establishing the consortium board and procedures, as well as setting up an

application and selection process to distribute HOME funding.

Actions planned to enhance coordination between public and private housing and social service agencies

The consortium board, meetings, and funded projects will encourage and enhance coordination among all stakeholders. Additionally, the Waynesville Housing Authority has prioritized community partnerships in its 2021-2025 Strategic Plan, and other organizations also prioritize partnerships with public and private entities. The Smoky Mountain Housing Partnership would like to work with Haywood County to develop an affordable housing fund, and would also like to target tax foreclosures for purchase and rehab.

Discussion

More detail and information will be added to the actions above when more information is available.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The following guidelines may be updated as necessary.

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funds will be used to provide homebuyer assistance in the form of downpayment to assist in making homeownership more affordable for eligible applicants. HOME funds will be used to assist low income multi-family housing tax credit apartment developments through low interest amortized loans.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The down payment assistance provided by the HOME program can be a direct or indirect subsidy to the homebuyer. The period of affordability is always 10 years. Repayment of the loan shall occur if the property is sold, financed or otherwise transferred. The HOME program may defer repayment in the event of a refinance. Half of the loan is forgiven at year 5. The remaining amount to be forgiven is to be recaptured in the event of sale during the entire length of the period of affordability. The capture provision is enforced during the period of affordability through a promissory note secured by a deed of trust and a declaration of deed restrictions, signed by the homeowner and filed at the Register of Deeds office. This is usually a second position lien behind that of the primary mortgage lender.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Assistance provided by the HOME program can be a direct or indirect subsidy. The period of affordability is always 10 years. Repayment of the loan shall occur if the property is sold, financed or otherwise transferred. The HOME program may defer repayment in the event of a refinance. Half of

the loan is forgiven at year 5. The remaining amount to be forgiven is to be recaptured in the event of sale during the entire length of the period of affordability. The capture provision is enforced during the period of affordability through a promissory note secured by a deed of trust and a declaration of deed restrictions, signed by the homeowner and filed at the Register of Deeds office. This is usually a second position lien behind that of the primary mortgage lender.

When HOME funds are used to assist multi-family low income housing tax credit apartment projects, these HOME funds are repaid through an amortized loan and will be recaptured in full in the event of default.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to use HOME funds to refinance debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).