



Winston-Salem
Neighborhood Services
Department

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Lending Division Manager

Expanding TURN Eligibility

**Transforming Urban
Residential
Neighborhoods**

Content Outline

TURN Program Overview

Past, Present, and Potential

Income Limits

Community Outreach

Application Process



Winston-Salem
Neighborhood Services
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TURN Program Overview



• (TURN) Program

- To conserve the City's existing housing stock by correcting conditions that are detrimental to public health, safety, and general welfare. Revitalization of specific deteriorating neighborhoods by offering funding for repairs and sustainability to keep our resident in their homes.

Current Eligibility Requirements

- Live within designated TURN area
- Applicant must own and occupy the residence for at least one year
- Investor applicants must own the home for at least one year
- No existing City Loans.
- Have Homeowners Insurance
- Homeowner's income must be below 80% of the household Area Median Income (AMI)
- Investor's income must be below 120% of the Area Median Income AMI

Eligible Repairs

Exterior:

- Roofing (includes gutters & chimney)
- Siding and mortar
- Windows and doors
- Existing ADA accommodations

Interior:

- Sub-floor systems
- Electrical systems
- Plumbing & hot water heater systems
- HVAC system
- Wall and ceiling patching



History of the TURN Program



The TURN Program was created back in 2015 to provide financial assistance for housing rehabilitation in a specific neighborhood in Winston-Salem, using deferred, direct, or forgivable loans. The Community and Business Development Department began by mapping the city's wards with the most code violations over a five-year period. With that information, a Bond Referendum was placed on the ballot, and \$4 million was allocated to curb blight in the mapped neighborhoods.

We are seeing that there is more area that could benefit from this Program if we expand it City-Wide, as interest in it is increasing from areas outside of the program areas.

Why Expand?

The application process has been simplified. No payments, interest rates and liens have been reduced.

To provide more financial assistance to all residents in Winston-Salem

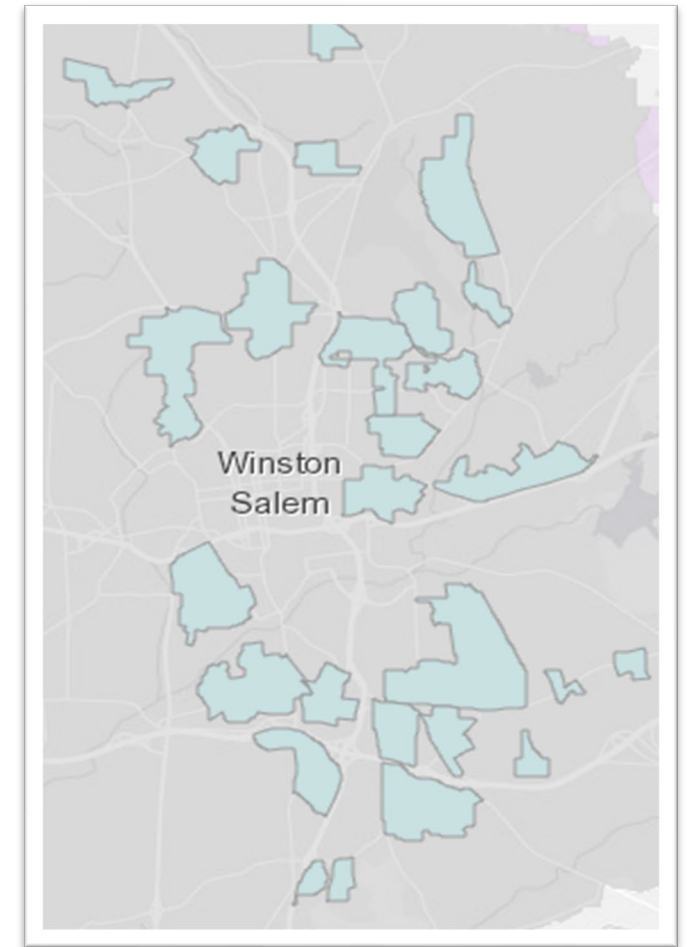
To reach more declining urban and city-wide residential areas and level the blight by addressing unfit housing code violations.

Application History 2024-2025

Case Status	Residents
Applications Canceled	14
Applications Denied	28
Applicants Inquiries	96
Cases in process now	4
Applicants interested, but not in a TURN area	52
Applicants who applied for the TURN Program	118

A total of 227 residents attended our outreach events in the TURN areas.

We currently have \$2,335,030.57 available in TURN funds from a 2015 bond referendum. We request that the TURN program be opened to all qualifying applicants.



Criteria will be based on 80% AMI (Area Median Income), potentially helping Residents in Neighborhoods City-Wide.

Income Limits for each Income Category

Household sizes from 1 to 8



City of Winston-Salem Income Limits – Housing Programs Effective 6/1/25

INCOME LIMITS FOR EACH INCOME CATEGORY FOR HOUSEHOLD SIZES 1 TO 8:									
<i>Household Size</i>	30%	50%	60%	65%	80%	100%	120%	150%	200%
1	\$18,200	\$30,350	\$39,449	\$39,450	\$48,550	\$60,690	\$72,850	\$91,040	\$121,380
2	\$20,800	\$34,700	\$45,084	\$45,080	\$55,500	\$69,360	\$83,250	\$104,040	\$138,720
3	\$23,400	\$39,050	\$50,720	\$50,720	\$62,450	\$78,030	\$93,650	\$117,050	\$156,060
4	\$26,000	\$43,350	\$56,355	\$56,360	\$69,350	\$86,700	\$104,050	\$130,050	\$173,400
5	\$28,100	\$46,850	\$60,863	\$60,860	\$74,900	\$93,640	\$112,350	\$140,450	\$187,270
6	\$30,200	\$50,300	\$65,372	\$65,370	\$80,450	\$100,570	\$120,700	\$150,860	\$201,140
7	\$32,250	\$53,800	\$69,880	\$69,880	\$86,000	\$107,510	\$129,000	\$161,260	\$215,020
8	\$34,350	\$57,250	\$74,389	\$74,390	\$91,550	\$114,440	\$137,350	\$171,670	\$228,890

Source: HUD and NS (for Winston-Salem MSA).

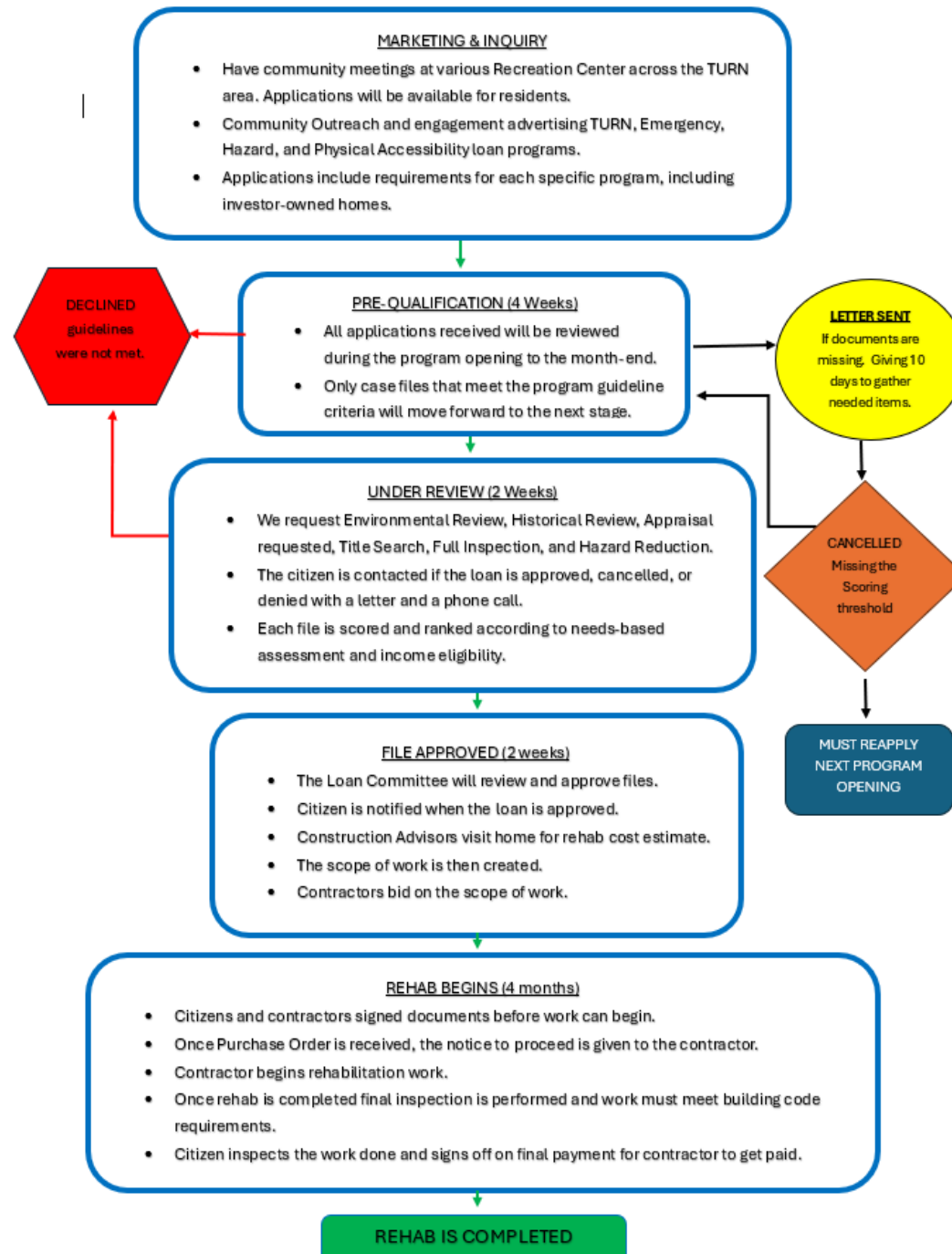
Outreach to the Community

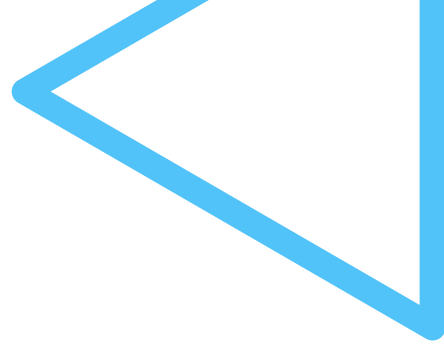
The Lending Division will conduct community meetings at various Recreation Centers in May and then again in November. The application submission period will begin in June and again in December of 2026.

- Applications can be obtained in person at the Bryce A. Stuart Municipal Building or mailed or emailed upon request.
- All applications will be evaluated against specific criteria and ranked accordingly to ensure a fair pre-qualification process.
- Once reviewed, our staff will contact those who will move to the next phase and mail letters to those who are missing information or do not qualify. At any time, we can schedule meetings to assist residents and ensure they are well-informed.

Application Process Flowchart

Rehabilitation Program Application





Questions???



Neighborhood Services Department
Lending Division
contact

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or

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