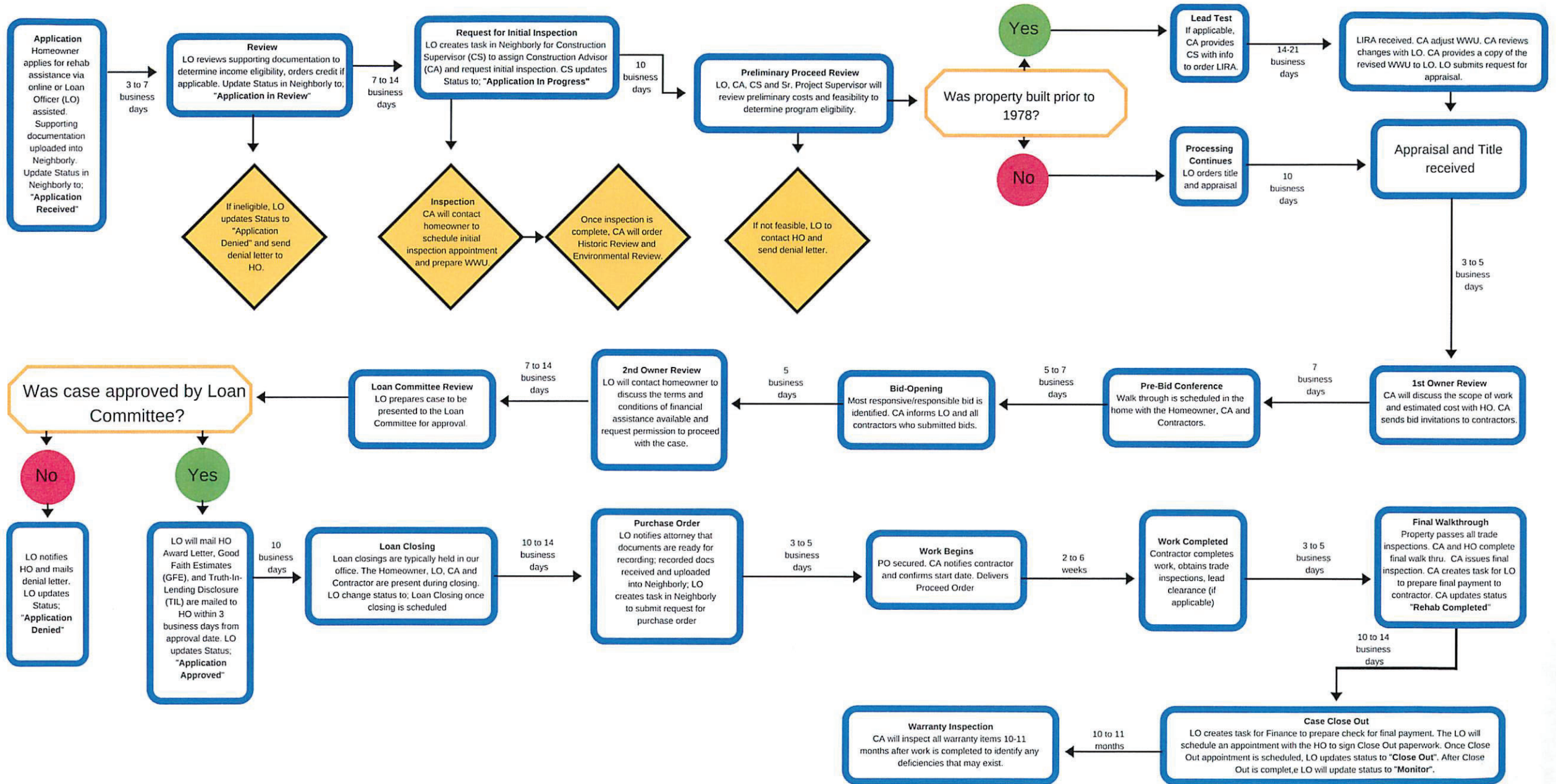


# Rehab Process Flow



## Major NC Cities Rehab Program Information

Category	Winston-Salem	Charlotte	Greensboro	Raleigh	High Point	Recommendation
Purpose: To assist low-moderate income persons with the rehabilitation of their existing homes	Yes	Yes	Yes	Yes	Yes	Same
Source of Funds:						Same
•CDBG & HOME	Yes	Yes	Yes	Yes	Yes	
•Grant	Yes	Yes	Yes	Yes	Yes	
•Trust	No	Yes	No	No	No	
•Bond	Yes	Yes	Yes (\$25 mil)	No	No	
Assistance Type:						Same
•Repayable Loan	Yes	No	Yes	No		
•Forgivable Loan	Yes	No	Yes	Yes	Yes	
•Deferred Loan	Yes	No	Yes (majority)	Yes	Yes	
•Forgivable Grant	Yes	Yes (Deed Restrictions)	Yes	Yes		
Average Rehab Cases Completed Per Year:	27	20	20+	15	2 (Majority of cases are Emergency)	Increase pending approval of recommendations
Processing Time	30-90 day	90 days	150 days	90-120 days	Not Specified	Consider other options for assumption and conversion process in order to increase available processing time to focus on new loans and reducing backlog