

Exhibit A

City Comparison Chart

Category	Winston-Salem	Charlotte	Greensboro	Raleigh	High Point	Greenville
Application Intake	-Annual Application Period -Emergency & Physical Accessibility - Year Round -Rehab/TURN (Currently works off of a waitlist in date order)	-Application Period Oct.1-Nov.27 **Process applications for one full year	-Year Long (Waitlist not provided)	-Year Long (Works off of a waitlist that is 2-3 years long)	-Year Long (Waitlist not provided)	-Year Long (Works off of a 2-year long waitlist)
Staffing	3 Loan Officers 1 Construction Supervisor 1 Sr. Construction Advisor 3 Construction Advisors	5 Rehab Specialists No Loan Officers	1 Loan Officer 1 Rehab Inspector 1 Lead Inspector	Not Specified	2 Rehab Specialists No Loan Officers	2 Housing Rehab Specialists No Loan Officers
Case Volume	40 Cases a year	130 Cases a year	Not Specified	Not Specified	20 Cases a year	Caseload derived from Waitlist
Processing Time (Processing to Approval)	30-90 days	90 days	150 days	90-120 days	Not Specified	90 days
Program Type	<p>-Rehab: Focuses on bringing up to the minimum housing code by addressing multiple system violations.</p> <p>-TURN: Addresses deteriorating structures and neighborhoods to improve the existing housing stock.</p> <p>-Emergency Repair: Addresses one major system:</p> <ul style="list-style-type: none"> • Roof • Heating/Cooling • Structural Repair • Electrical • Plumbing/Water Heater <p>-Physical Accessibility: Addresses architectural barriers that create a physical impediment to the mobility of handicapped resident(s)</p> <p>-Hazard Reduction/Lead: Designed to address conditions where the presence of lead-based paint hazards must be decreased or eliminated in order to avoid exposure to the occupants.</p>	<p>-Rehab: Corrects code and incipient violations (items in a house that will need to be repaired or replaced in two to three years) and make general property improvements.</p> <p>-Lead: Designed to address unsafe lead paint conditions that pose a potential health hazard to young children</p> <p>-Emergency Repair: Addresses immediate system failures. System failures must have occurred within 3 days of the application date. (Clients are required to provide proof that they have no cash on hand to make needed repair)</p>	<p>-Rehab: Seeks to correct all major housing code and structural problems.</p> <p>-Lead: Designed to remove lead-based paint hazards that pose an imminent health threat in homes built before 1978 and to protect young children from lead poisoning.</p> <p>-Handicap Program: A grant available to qualifying homeowners to assist with architectural barriers.</p>	<p>-Rehab: For major repairs. The home must have at least three or more faulty systems:</p> <ul style="list-style-type: none"> • Roof • Heating and/or cooling systems • Electrical • Plumbing • Structural problems <p>-Limited Repair Program: for repairs to at least one or two faulty systems:</p> <ul style="list-style-type: none"> • Roof • Heating and cooling Systems • Electrical • Plumbing • Structural problems 	<p>-Emergency Repair: Repairs that, if not addressed, would cause the occupant to leave the home (e.g., accessibility, electrical issues, etc.). Emergency repairs typically include the following: <u>Accessibility (e.g., handicap ramps)</u> <u>Collapsing floor systems</u> <u>Electrical</u> <u>Heating, ventilation, and air-conditioning (HVAC)</u> <u>Plumbing/Sewer</u> <u>Roofing</u></p> <p>-Lead: Lead-Based Paint Poisoning Prevention</p> <p>-Urgent Repair: Alleviates housing conditions which pose an imminent threat to the life and safety of very low-income homeowners by providing necessary repairs to prevent eligible, very low-income homeowners from having to relocate.</p>	<p>Rehab Designed to make needed repairs to existing homes. Properties must have one or more substandard conditions but must be suitable for rehabilitation. A property is not considered suitable for rehabilitation if it is dilapidated or deteriorated beyond feasible economic repair.</p>

