



**New Hanover County may offer the following programs to assist eligible persons and/or property owners:**

**Water and/or Sewer Revolving Loan Program**

- Assists with assessment and plumbing connection costs
- Interest free loans are available on a 10 year repayment schedule

**Scattered Site**

- Through the North Carolina Department of Commerce (DOC), Division of Community Assistance (DCA), the Community Development Block Program (CDBG) grants provides assistance to local governments every three years
- Provides decent, safe, sanitary homes to residents
- Activities may include updates and repairs
- Health and safety hazards are eliminated
- Provide improved accessibility through Universal Design for physically challenged individuals

**Disaster Assistance**

- Relief is offered through Federal and/or State funds
- Funds help assist with relief from natural and man-made disasters
- Repair or replacement housing may be pro-

vided if the home was damaged during a disaster

- Hazard Mitigation plans help improve homes and businesses to better withstand natural disasters by elevating flood-prone properties, purchasing of homes affected by the disaster, and helping with down-payment assistance
- After mitigation measures have been taken, assistance purchasing flood insurance may be offered

**New Hanover County through DOC, DCA may offer other CDBG programs to assist with community development and economic growth such as:**

**Community Revitalization**

- Provides activities to improve neighborhoods and homes of a specific area
- Activities include housing repairs, connection to public water and/or sewer, and improvements of streets and drainage

**Infrastructure**

- Provides matching funds to local governments to assist areas with construction of public water and/or sewer lines
- Included in the infrastructure category is the *hook-up program*, which financially assists with connecting residents to existing water and/or sewer lines

**Economic Development**

- Funds in partnership with local governments help to create and maintain jobs for area industries and businesses
- Loans may be provided to public or private industries to build and/or expand

- Sixty percent (60%) of the new jobs created must benefit low-moderate income residents

**Housing Development**

- Grants may be available to help create affordable single and multi-unit family housing
- Funds are offered between two categories: *Rental Housing* (multi-unit) and *Homeownership* (single family housing)
- Activities for both may include public infrastructure, and removal of hazardous material
- Vacant buildings or land may be purchased by an eligible Community-Based Development Organization for rental and homeownership activities

**Urgent Needs**

- Grants are available on an as need basis to address community development needs
- The following four requirements must be met: 1) the need has occurred during the past 18 months, 2) create an imminent threat to the health or safety of the community, 3) adequate funds are not available from local resources, 4) and there is not enough financial assistance from other resources to provide relief

**Capacity Building**

- Non-profits that have a 501-C-3 and have been established for three or more years may be eligible
- Funds must be used to expand the services that the non-profit currently provides
- Funds may also be used to train, hire, and provide supplemental pay to staff members of the non-profit

**Another resource available to the County to address various housing needs is the North Carolina Housing Finance Agency (NCHFA). NCHFA can provide the following:**

- Offer first-time home buyers assistance with down payment and low cost mortgages
- Rehabilitates and repairs owner-occupied homes
- Assists lenders, realtors, and home builders with providing mortgage and housing opportunities for low and moderate income residents
- Rental development programs assist developers with financing affordable multi-family housing
- Finances affordable housing to serve residents with special needs
- The agency also administers Department of Housing and Urban Development (HUD) rent assistance contracts statewide

For more information visit:

North Carolina Housing Finance Agency  
3508 Bush Street  
Raleigh, NC 27609-7509

(919) 877-5700 (office)  
1-800-393-0988 (toll free)  
[www.nchfa.com](http://www.nchfa.com)

For more information on the North Carolina Small Cities Community Development Block Program visit the Division of Community Assistance at:

Division of Community Assistance  
North Carolina Department of Commerce  
1307 Glenwood Avenue  
Suite 250  
Raleigh, NC 27605

(919) 733-2850 (office)  
(919) 733-5262 (fax)

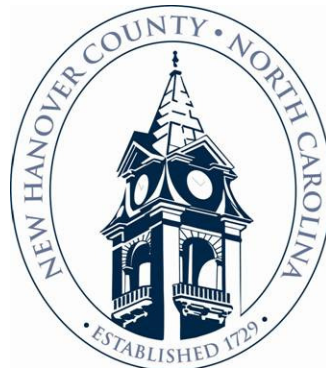
For more information about these and other programs contact:

New Hanover County Planning Department  
230 Marketplace Drive, Suite 150  
Wilmington, NC 28403

(910) 798-7165 (office)  
(910) 798-7053 (fax)

[www.nhcgov.com/PLN/PLNmain.asp](http://www.nhcgov.com/PLN/PLNmain.asp)

Office Hours: 8am to 5pm  
Monday through Friday



## NEW HANOVER COUNTY



## Community And Economic Development Programs And Opportunities

