

Horry County CDBG Application

Addendum #1

Dated: January 17, 2025

1. Can homebuyer downpayment assistance be paired with HOME funds?

Homebuyer downpayment assistance is a CDBG-eligible public service activity and could potentially be paired with a HOME-funded homeownership activity, provided the requirements of both programs are satisfied.

2. Are there certain certifications or restrictions around applying for funding for fair housing counseling?

Housing counseling is an eligible public service activity under 24 CFR 570.201(e).

HUD defines housing counseling at 24 CFR 5.100: *Housing counseling* is independent, expert advice customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals and must include the following processes: Intake; financial and housing affordability analysis; an action plan, except for reverse mortgage counseling; and a reasonable effort to have follow-up communication with the client when possible. The content and process of housing counseling must meet the standards outlined in 24 CFR part 214. Homeownership counseling and rental counseling are types of housing counseling.

If a recipient uses CDBG to fund a housing counseling program that meets the definition at 24 CFR 5.100, either directly or through a subrecipient, the housing counseling must be provided by a HUD certified housing counselor working for an agency approved to participate in HUD's Housing Counseling program.

If a recipient (grantee or subrecipient) uses CDBG funds to carry out an activity that does not meet the definition at 24 CFR 5.100, then the agency providing the services does not have to become approved to participate in HUD's Housing Counseling program, and its staff do not have to become HUD certified housing counselors.