

Forsyth County Housing Rehabilitation Programs Assistance Policy 2007-2009

I. Program Purpose



Forsyth County has been awarded \$1,225,000 in grants from the state and federal government to be used for the rehabilitation of substandard homes owned by low and moderate income families in Forsyth County excluding those in the city limits of Winston-Salem. The Forsyth County Housing Rehabilitation program provides funds in the form of loans, deferred loans and deferred forgiveness loans.

II. Assistance Policy Purpose

The assistance policy details the source of funding and describes who is eligible to apply for assistance under the county's housing rehabilitation program, how applications for assistance will be rated and ranked, what terms of assistance can be provided and how the entire rehabilitation process will be managed. The County has designed this program to be fair, open, transparent and consistent with the County's grant application for funding from both federal and state sources.

III. Source and Amounts of Housing Rehabilitation Funds 2007-2009

<u>Source:</u>	<u>Project Funds</u>	<u>Admin. Funds</u>	<u>Total Funds</u>
NC Housing Finance (SFR)	\$360,000	\$40,000	\$400,000
NC Housing Finance Duke	\$ 90,000	\$10,000	\$100,000
NC Housing Finance Urgent Repair	\$ 75,000	\$ 0	\$ 75,000
NC Dept. Commerce CDBG	\$360,000	\$40,000	\$400,000
HOME Consortium	<u>\$225,000</u>	<u>\$25,000</u>	<u>\$250,000</u>
Totals	\$1,110,000	\$115,000	\$1,225,000

IV. Who is eligible to apply?

Eligibility for the Forsyth County Housing Rehabilitation Program is dependent upon the household's income, the economic feasibility of rehabilitating the specific dwelling, and the type of home for which housing assistance is requested, and it's after rehabilitation value.

- Applicants for County rehabilitation services must prove that they own and occupy the property to be rehabilitated as their primary residence and they must certify that they own no other residential dwelling.

- Applicants must not have received housing rehabilitation assistance from the County within the last ten years and cannot have any overdue loans or loans in default from the County.
- Applicants must reside within the Forsyth County limits and certify that they are United States citizens.
- Applicants must be current with all local taxes and homeowner association fees and assessments.
- The County will not provide housing rehabilitation services to homes that will be valued at more than \$160,000 post rehabilitation.
- Applicants that have a felony conviction within the last 10 years will not be eligible for assistance. Criminal background checks will be examined for each applicant.
- The Single Family Rehabilitation Program (SFR) requires that applicants be 62 years of age or older and/or must be physically, emotionally, or developmentally disabled. The Community Development Block Grant Program (CDBG), and HOME programs have no age restrictions.
- Applicant’s homes must meet all of the tests listed below. (See “What types of houses are eligible?” below)
- Applicant’s household incomes must fall at or below 80% of the area median to be eligible for the SFR program. For CDBG funds, the applicants must have household incomes at or below 50% of median household income. (See chart below)

The County Housing Department receives and encourages referrals on a regular basis from social service agencies, the City of Winston-Salem, municipalities in the county and area churches and individuals.

2006 Income Limits for Forsyth County’s Housing Rehabilitation Programs

Number Household	SFR Limits 80% of Median (Low Income)	CDBG Limits 50% of Median (Very Low Income)
1	\$32,600	\$20,350
2	\$37,250	\$23,300
3	\$41,900	\$26,200
4	\$46,550	\$29,100
5	\$50,250	\$31,450
6	\$54,000	\$33,750
7	\$57,700	\$36,100
8	\$61,450	\$38,400

As of: 5/1/2006

V. What types of houses are eligible?

Properties are eligible only if they meet all of the following:

- The property must be an owner-occupied, single-family house within Forsyth County, outside the city limits of Winston-Salem. The County may choose not to rehabilitate manufactured homes in cases where it is not economically feasible to do so. In all cases the manufactured home must be located on land that is owned by the owner occupant of the manufactured home.
- The property must require at least \$5,000 worth of improvements for the CDBG and SFR programs but must be at least \$1,000 for the HOME and Urgent Repair programs.
- The property must be free of environmental hazards and other nuisances as defined by the Forsyth County Minimum Housing Code, or any such hazards or nuisances must be corrected as part of the overall rehabilitation of the unit. The County's Rehabilitation Specialist will determine whether there are environmental hazards/nuisances present on the site that cannot be removed through rehabilitation or is not economically feasible to remove such hazards or nuisances. The County Housing staff can require the owner/occupants of the applicant property to clean up and remove excess junk and debris from the property to demonstrate the willingness of the owner to maintain the property after the rehabilitation services are performed.
- The property must not currently meet the County's Minimum Housing Code and/or the HUD Housing Quality Standards (HQS).¹ An exception to this rule will be made when handicapped accessibility is requested.
- The property must be economically feasible to rehabilitate. This means that it must be possible to bring the unit into compliance with all rehabilitation standards at a cost not exceeding the program limits. The County's Rehabilitation Specialist will make recommendations to the County's Selection Review Committee regarding the cost determinations.
- Properties cannot be located in the right-of-way of any impending planned public improvements. Again the County's Rehabilitation Specialist will review each situation and will make recommendations to the County's Selection Review Committee.
- The property must be current with all taxes and homeowners association dues.
- The property owner must be current with all loan payments related to the purchase or re-finance of the property.
- The property may not be located in a flood hazard area. The County will make this determination and inform the Selection Review Committee.
- The property cannot have been repaired or rehabilitated with public funding of \$5,000 or more within the past 10 years.



¹ These standards and the others mentioned here can be viewed at the Forsyth County Department of Housing's Office or requested by mail.

- All housing rehabilitation programs offered by the County require the participating homes be brought up to the minimum housing code of the county. However, the Urgent Repair program allows the County to provide a repair to only a major safety issue without having to bring the entire home into compliance with the code.

VI. How are applications ranked?



In attempts to attain an equal distribution of housing rehabilitation funds across the County, priority will be given to eligible pre-applicants from the municipalities that have been underserved with housing rehabilitation funds in the past. The County will meet with interested parties and have them complete a pre-application providing required information such as third party income verifications, documentation of child support payments, and other such verifications. Once all required documentation is received by the County Housing staff, the pre-application will be logged as accepted by the Department. The date of this acceptance by the County will be the date of pre-application and this will be the date used for prioritizing of pre-applicants. The County has developed a spreadsheet that provides a ranking system with points awarded based upon the age, handicapped status, income, condition of the property, type of property, upkeep of the property, readiness of the client and the date of application. Points are awarded based upon these factors and residents in each municipality are ranked against each other within their own town. The results are reviewed by the County's Selection Review Committee made up of the town managers within the County and the County's Housing Director. The County will attempt to serve all eligible clients but realistically will be able to serve between 15 and 20 households per year. In certain cases the Housing Director may serve families with homes that are an imminent threat to their health and safety or may threaten the neighborhood with environmental hazards. Such cases may include homes with failing septic systems or contaminated wells. In such cases the Director is authorized to move households up on the selection list.

VII. The definition of special needs population is

- Elderly: An individual aged 62 or older.
- Disabled: A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment.
- Occupant: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of the household, regardless of the time of occupancy); or non-immediate family member who has resided in the dwelling at least 3 months prior to the submission of the family's application.
- Recipients of assistance under the Forsyth County Housing rehabilitation program will be chosen by the above criteria without regard to race, creed, sex, color or national origin.

VIII. What are the terms of assistance under Forsyth County Housing Rehabilitation Program?

The County will provide several types of financial assistance to the homeowners whose homes are selected for rehabilitation. The County will determine the scope of work needed to meet the rehabilitation program standards, prepare a work write-up and bid documents, solicit competitive bids from approved contractors, provide contract documents, conduct a pre-construction conference, inspect work in progress, and disburse funds to the contractor.

The County will have the following loan funds available for use by families to finance the rehabilitation cost of their homes. These funds may be used as sole sources or may be combined to provide the financing required of each project. These funds and their terms are outlined below:

Fund Source	Use	Max \$	Repayment Plan
NCHFA SFR	Rehab	\$ 40,000	Deferred Loan forgiven \$3,000 per year
NCHFA DUKE	Energy	\$ 10,000	Deferred 20 year balloon loan
NCHFA URP	Emergency	\$ 7,500	Grant, no payment required
CDBG	Rehab	\$ 29,999*	Deferred loan forgiven over 5,10, 15 year period
HOME	Rehab.	\$ varies	Deferred forgiven loans & amortized principal only loans

* cannot exceed \$33.00 per square foot

NCHFA SFR PROGRAM FINANCING

To pay for the rehabilitation work, the County will provide SFR funds in the form of an interest-free, deferred-payment loan that will be reduced by \$3,000 each year on the anniversary date of the loan. The SFR loan will be totally forgiven when the occupant has remained as an owner occupant for the years required to reduce the loan balance to zero. If a homeowner dies, or no longer resides in the home, the loan will become payable and the remaining balance will become due. The SFR loan may be assumed, with permission from the NCHFA, as long as the new owner occupant is deemed eligible with an income of 80% or less of median household income. That means that any heir who may inherit the property from the original borrower, or any buyer who may wish to buy the property to live in, may “assume” the loan, and have the loan forgiven on the same terms as the original borrower. Of course, if the recipient prefers, the loan can be paid off at any time, either in installments or as a lump sum payment.

NCHFA DUKE POWER FINANCING

The County is participating in the Duke Power Home Energy Loan Program (HELP) funds pool through the North Carolina Housing Finance Agency. The maximum amount of HELP that can be provided by Program recipients to eligible households is \$7,500, unless the scope of work includes the installation of a new heat pump, in which case the maximum is \$10,000 in hard costs per dwelling unit. The HELP funds can be used to provide energy related repairs and can be combined with the other funds. These funds are provided in the form of a 20 year, deferred payment mortgage.

NCHFA URGENT NEEDS REPAIR (URP)

The County will use urgent repair funds to provide grants that do not have to be repaid. The URP funds will be used to provide emergency assistance to homes that cannot be rehabilitated to meet local, state, or federal rehabilitation standards. Such funds will be used to fix seriously life threatening situations without bringing the home into compliance with the minimum standards. The maximum amount of the grant will be \$7,500 per home.

COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS (CDBG)

The CDBG funds will be used to rehabilitate up to 14 substandard homes owned by households with incomes at or below 50% of the median household income for a family of similar size for the County. The County will provide up to the lesser of \$29,999 or \$33 per square foot in CDBG funds for each home funded under this program. The funds will be provided in the form of a subordinate mortgage that will be forgiven at a rate of 6.67%, 10% or 20% based upon the amount of funds borrowed. No payments will be required by the homeowner if they continue to reside in the home as owner occupants for the entire term of their loan. The County will be required to rehabilitate the homes up to the standard set by the Division of Community Assistance within the North Carolina Department of Commerce.



HOME FUNDS

County HOME funds can be used when rehabilitation costs exceed the combined limits of the SFR, CDBG, and HELP programs. These funds can be used as 30 year deferred loans, or can be forgiven over a period of time. In certain cases, when re-construction or substantial rehabilitation is required, these funds may be used as a first mortgage amortized over a 10-30 year period. The loan will carry a 0% interest rate but will require a minimum monthly payment.

IX. What Type of work will be done?

Each house selected for assistance will be rehabilitated to meet all SFR 2006 program rehabilitation standards and every house must, upon completion of the rehabilitation:

- Meet the US Department of Housing and Urban Development (HUD) Housing Quality Standards and the Forsyth County Minimum Housing Code standards with the exception of homes assisted with Urgent Repair funds (URP).
- Meet or exceed the NCHFA rehabilitation program Energy Standards. (These are standards designed to save energy and save you money on your monthly utility bills. They also result in healthier and more comfortable homes.)
- Retain no “imminent threats” to the home’s structural integrity. (This means Forsyth County Department of Housing will try to insure that if you provide reasonable maintenance over the years your house should be capable of lasting at least 30 more years after rehabilitation.
- The work must conform to the work write up and the “Contractor Handbook and Specifications for Rehabilitation” for Forsyth County Housing Rehabilitation Programs. (A copy of the work write up will be provided to the home owner and the “Contractor Handbook

and Specifications for Rehabilitation can be viewed at the Forsyth County Department of Housing's Office).

In addition to the above items, that must be done to satisfy the requirements of the funding agencies, the scope of work may also include certain items meant to enhance or protect neighborhood and unit property values, and/or home modifications designed to enable frail or disabled household members to function more independently.

Generally, the County will specify that rehabilitation tasks be accomplished in the least expensive method that is deemed adequate to meet program standards. The Forsyth County Housing Rehabilitation program cannot be used for luxury or non-essential work.

Contractors performing work funded under the Forsyth County Housing Rehabilitation program are responsible for meeting all local requirements for permits and inspections. All work done under the program must be performed to NC State Building Code (Volume VII) standards. However, this does not mean that the whole house must be brought up to current Building Code Standards.

X. What about Lead Based Paint?

On December 15, 1999, HUD issued a new Federal lead-based paint regulation implementing Title X of the Housing and Community Development Act of 1992. These new lead standards and regulations became effective September 15, 2000. The County will abide by these new regulations and will contract with a certified lead paint inspector to perform an assessment of every housing unit constructed prior to 1978 that is being considered for acceptance into the County's Housing Rehabilitation Programs. If lead is found at unacceptable levels the County will determine the appropriate treatment to be taken as required by the new federal regulations. The County, due to budgetary restraints, may not be in a position to treat every home that contains lead hazards. Therefore, the County reserves the right to decline assistance to households residing in homes that contain unhealthy levels of lead-based paint that cannot be treated in an economically feasible manner. Again, the Selection Committee will make these decisions based upon information and recommendations provided by the Housing Department's staff. If children under seven (7) are present in any home found to have high levels of lead based paint the family will be referred to the County Health Department or their family doctor to be screened for elevated lead blood levels.



If lead paint found in a house is above the allowable levels, and the County decides to provide rehabilitation assistance to the dwelling, it may be necessary for the household to be temporarily relocated, during the construction period, for protection against lead poisoning. Families that must be relocated will first be asked to find alternative temporary housing on their own and at their own cost. However, if a family cannot find or afford temporary housing, the County can, but is not obligated to use federal, state or local funds to pay for the costs of the family's temporary relocation. Other funds may be available for temporary relocation if needed.

XI. Who will do the work on the homes?



The County is obligated under the state and federal housing programs to ensure that quality work is done at reasonable prices and that all work is contracted through a fair, open and competitive process. To meet those very difficult requirements, the County will invite bids only from contractors who are part of a certified contractors list as compiled and approved by the Forsyth County Department of Housing.

To be included on the certified contractor list, contractors must (1) fill out an application, listing several references and recent jobs completed, and (2) meet the workmen's compensation and other insurance requirements of the County (3) receive the conditional approval of the County. Once a contractor, who has been conditionally approved, has successfully completed one job for the County, his or her status is upgraded to full approval status, meaning that they will be allowed to bid on a regular rotation as long as they remain in good standing. Homeowners who know of quality rehabilitation contractors who are not currently on the County's certified list are welcome to invite them to apply to the County.

At least three (3) approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. Responsive and responsible bidder means the contractor (1) is deemed able to complete the work in a timely fashion, and (2) that the bid is reasonable in that it is not priced either much higher or lower than the inspectors estimate.

XII. What are the steps in the process, from application to completion?

- 1. Completing an Application Form:** Homeowners who wish to apply for assistance must do so by contacting Doug Kale, Housing Rehabilitation Project Manager at (336) 703-2683. Proof of ownership and income will be required. Those who have applied for housing assistance from the County in the past will not automatically be reconsidered. A new application will need to be submitted.
- 2. Preliminary inspection:** The County's Housing Rehabilitation Specialist will visit the homes of potential recipients to determine the need and feasibility of the home for rehabilitation.
- 3. Rehabilitation Information and Personal Information from applicants:** Interested parties will be required to provide specific information related to household income and assets, existing loans and payments on the home, third party income verification forms household size and other pertinent information as deemed necessary to process the rehabilitation pre-application. Ownership of property will be verified along with other rating factors. Interested parties will be provided detailed information on assistance, lead hazards, program rehabilitation standards and the contracting procedures associated with their project at this information interview. The interested parties will be given ten (10) business days in which to decide whether they want to continue with the pre-application process and participate in the county housing rehabilitation program. Interested parties will be encouraged to consult with family members and legal professionals in order to determine the best course of action for them.

4. **Work write-up:** The County's Rehabilitation Specialist, if necessary, will visit the home again for a follow-up inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks and the like. The Rehabilitation Specialist will prepare complete and detailed work specifications (known as a "work write-up"). A final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bidding is completed.
5. **Selection Review:** The County Housing staff will take the pre-application and develop it into an application and submit the application to the selection review committee with recommendations from the staff. The application will be reviewed to insure that it meets eligibility guidelines and the proposed loan structure meets the underwriting criteria for the County. After the selection review, the applicant will be notified in writing, within 30 days if his/her application has been accepted for funding under the county's housing rehabilitation program. 
6. **Bidding:** The work write-up and bid documents will be mailed to three to five contractors from the Approved Contractors Registry and will be given two to three weeks in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. Each will need access to all parts of the house in order to prepare a bid. A bid opening will be conducted at the Housing Department office at a specified date and time, with all bidders and the homeowner invited to attend.
7. **Contractor selection:** Within 24 hours of the bid opening, after review of bid breakdowns and timing factors, the winning bidder will be selected. All bidders and the homeowner will be notified of (1) the selection, (2) the amount, and (3) if other than the lowest bidder is selected and the specific reasons for the selection.
8. **Loan closing and Contract execution:** After approval of the work write-up, loan and contract documents will be drafted; these will bind all parties and make the project official. The contract will be between the contractor, the homeowner, and the county. The homeowner will sign legal Construction Rehabilitation Contracts, Deeds of Trust, Promissory Notes, Deferred Loan Agreements and Assignments of Notes and Deeds of Trust. These documents will define the roles of the parties and their responsibilities throughout the rehabilitation process. Contractors must submit proof of liability insurance prior to start of construction.
9. **Pre-construction conference:** A pre-construction conference will be held at the home. At this time, the homeowner, contractor and program representatives will discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old cabinets, etc.). Within 24 hours of the pre-construction conference, the County will issue a "proceed order" formally instructing the contractor to commence by the agreed-upon date.
10. **Construction:** The contractor will be responsible for obtaining a building permit for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up

(which is made a part of the rehabilitation contract by reference) and in a timely fashion. Building Code Enforcement Officers will inspect new work for compliance with the State Building Code, as with any other job. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as practicable.

11. **Change Orders:** All changes to the scope of the work must be approved by the Owner, the Forsyth County Housing Rehabilitation Specialist, the Forsyth County Housing Project Manager and the Forsyth County Housing Director and reduced to writing as a contract amendment (“change order”). If the changes require an adjustment in loan amount, the change must be specified in the change order. Also, a modification agreement stating these changes in the contract amount must be completed by the County, and executed by the owner.

12. **Progress payments:** The contractor is entitled to partial payments during the construction phase of the project. One partial can be requested at 40% of completion another at 80% and another 95% at 100% completion of the project. The County holds a 5% retainage for 30 days after final inspection. When a payment is requested, the Rehabilitation Specialist will inspect the work within three days, list all items deemed 100% complete, and calculate a payment based on 85% of the total contracted amount of those completed items. The inspector will inform the contractor of any deficiencies as soon as practical. Payment will be made between 5 to 10 business days after each inspection (excluding the final 5% retainage).

13. **Closeout:** When the contractor declares the work completed, program staff will thoroughly inspect the work. If deficiencies are observed, the contractor will be required to correct them. When the Rehabilitation Specialist and the homeowner are satisfied that the contract has been fulfilled, each will sign off and, after receipt of the contractor’s final invoice, the final payment will be ordered. The contractor will submit all lien releases prior to release of the final payment. All material will carry the manufacturer’s warranty and the workmanship will be guaranteed for a one-year period after the date of the project completion.



14. **Post-construction conference:** Following construction the contractor and the Rehabilitation Specialist will sit down with the homeowner one last time. At this conference the contractor will hand over all owner’s manuals and warranties on equipment. The contractor and Rehabilitation Specialist will go over operating and maintenance requirements for the new equipment and appliances and discuss general maintenance of the home with the homeowner. The homeowner will have the opportunity to ask any final questions about the work.

15. **Loan Modification execution and assignment of legal documents:** As soon as the final contract amount is known, including any amendments due to change orders, the County will have the loan modification document recorded at the county register of deeds office and the loan will be “assigned” to the NCHFA. That means that the loan will become the property of NCHFA, with original documents sent there for storage and “servicing”.

16. **The warranty period:** It is extremely important that any problems with the work that was performed be reported to the Rehabilitation Specialist as soon as possible. All bona fide defects in materials and workmanship reported within one year of completion of construction will be corrected free of charge.

What are the key dates? If, after reading this document, you feel that you qualify for this program and wish to apply, please keep the following dates in mind:

- Pre-Applications available to the public by **April 1, 2006**.
- All rehabilitation work must be under contract by **October 31, 2008**
- All rehabilitation work must be completed by **January 31, 2009**

XIV. Marketing

The Forsyth County Department of Housing will market the program by placing advertisement in local newspapers and will advertise the program on the local government television channel.

XV. Other Information

How do I request an application?

Contact:

Doug Kale, Project Manager
Forsyth County Department of Housing
201 N. Chestnut Street
Winston-Salem, NC 27101
(336) 703-2683

or Karen Thomas, Intake Coordinator
(336) 703-2679

Is there a procedure for dealing with complaints, disputes and appeals? Although the application process and rehabilitation guidelines are meant to be as fair as possible, Forsyth County realizes that there is still a chance that some applicants or participants may feel that they are not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.



During the application process:

1. If an applicant feels that his/her application was not fairly reviewed or rated and would like to appeal the decision made about it, he/she should contact Housing Director Dan Kornelis within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing and the participant selection committee will review the complaint.
2. A written appeal must be made within 10 business days of the initial decision on an application.
3. Forsyth County will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the rehabilitation process:

1. If the homeowner feels that construction is not being completed according to the contract, he/she must inform the contractor and the Rehabilitation Specialist.
2. The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to the contract, the Rehabilitation Specialist will review the contract with the contractor and ask the contractor to remedy the problem.
3. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the County's Housing Director.
4. Should the mediation conference fail to resolve the dispute, the Housing Director will render a written final decision.

Will the personal information provided remain confidential? Yes. All information in applicant files will remain confidential. Access to the information will be provided only to County employees who are directly involved in the program, the North Carolina Housing Finance Agency, the US Department of Housing and Urban Development (HUD) and auditors.

What about conflicts of interest? No officer, employee or other public official of the County, or member of the County Commissioners, or entity contracting with the county, who exercises any functions or responsibilities with respect to the SFR, CDBG, Duke HELP and Home programs shall have any interest, direct or indirect, in any contract or subcontract for work to be performed with program funding, either for themselves or those with whom they have family or business ties, during their tenure and for one year thereafter. Relatives of County employees, Commissioners and others closely identified with the County may be approved for rehabilitation assistance only upon public disclosure before the County Commissioners and written permission from the proper state agency.

What about favoritism? All activities under the 2007-2009 Forsyth County Housing Rehabilitation program, including rating and ranking applications, inviting bids, selecting contractors and resolving complaints, will be conducted in a fair, open and non-discriminatory manner, entirely without regard to race, creed, sex, color or national origin.

Who can I contact about the Forsyth County Housing Rehabilitation program? Any questions regarding any part of this application or program should be addressed to:

Doug Kale, Project Manager
Forsyth County Department of Housing
201 N. Chestnut Street
Winston-Salem, NC 27101
(336) 703-2683



These contacts will do their utmost to answer questions and inquiries in the most efficient and correct manner possible.