



### **Affordable Housing Grant Application**

In response to the Presbytery's commitment to be a Matthew 25 Governing Body, a Deeply Affordable Housing Grant has been established in 2023. The funds available and grant disbursement will be allocated by the Missions Committee of the Presbytery.

#### Procedures:

1. Submit a completed application form with a letter of endorsement from a Presbyterian Church in your area to:  
Presbytery of Western North Carolina  
Attn: Missions Committee  
114 Silver Creek Road  
Morganton, NC 28655
2. Applications must be received by September 1, 2023.
3. Expect a scheduled visit at the project site by a member of the Presbytery's Missions Committee.
4. Prepare to send a representative of your project to make a presentation before the Missions Committee.
5. The Missions Committee will consider all grant proposals. The Committee's decision will then be sent to the Presbytery's General Council before any grant is awarded.
6. If approved, a Missions Committee representative will present the grant to the organization.
7. Grant recipients are encouraged to celebrate the award on social media, congregational web pages, and church newsletters, and to forward photos and accounts of their housing project to be posted on the Presbytery's website.

**Presbytery of Western North Carolina**  
**Affordable Housing Grant Application**



Date \_\_\_\_\_

Name and Location of the project

---

Description of the project (Use Additional pages if necessary)

Name of the primary contact, email address, phone number and mailing address

---

---

Amount Requested - \$50,000 maximum

---

Name(s) of Congregation(s) applying for the grant:

---

---

---

Contact for each supporting congregation, name, phone and email address:

---

---

---

Contact for nonprofit organization in partnership with above congregations, name, phone, and email address:

---

---



## **Criteria for Consideration of the Presbytery's Deeply Affordable Housing Grant**

- A. This project operates within the geographical boundaries of the Presbytery of Western North Carolina. Member congregations of the presbytery and nonprofit organizations in partnership with a congregation or congregations of the presbytery may apply.
- B. This grant is intended to serve those who qualify at or below 30% AMI (average median income) for the county where the project is developed. See attached information sheet for defining AMI.
- C. Grants are not to be used for rent or mortgage payments, nor as donations to charitable organizations, but rather for the development of buildings, living space, or properties to serve those who qualify in B (above).
- D. Projects that involve collaboration between congregations and nonprofits are encouraged. (i.e., church members working directly with the project, serving on the board of the nonprofit, contributing time, material, labor, etc.).
- E. The Presbytery aims to support projects in both rural and urban populations.
- F. Projects that are designed to be sustained beyond a year or two will be given preference over those that are intended to be a short-term project.
- G. Congregations planning to renovate, rehabilitate, and convert church-owned property into long-term deeply affordable housing are encouraged to apply for this grant.

### **In your proposal for grant funding please include or attach the following information:**

- The dollar amount you are requesting – Grants will range from \$5,000 to \$50,000 maximum.
- The dollar amount spent to date on the project as well as an estimate of projected total cost of the project.
- Other supporting income that the project has received or anticipates and from what entities.
- The projected timeline to completion.
- The name of the project manager or contractor who will oversee the build/renovation.
- Letters of sponsorship commitment from Presbytery of WNC congregation(s).
- Liability insurance information for your project.
- If grant funds are to be received by nonprofit organization working in partnership with a congregation, please submit organization's tax identification number and copy of organization's prior year and current year operating budget.

Send your completed form, along with a letter of endorsements from your partner churches listed on the application to:

Presbytery of Western North Carolina  
Attn: Missions Committee  
114 Silver Creek Road  
Morganton, NC 28655

For questions, clarifications, and additional information contact:

Steve Aschmann  
Chairperson, PWNC Missions Committee  
919-455-6238  
se43aschmann@gmail.com



## **Deeply Affordable Housing Terms**

### **Low Income**

From [www.orangecountync.gov](http://www.orangecountync.gov)

“Low-income” is based on the Area Median Income of the city or county. Typically, households are considered low-income if they earn no more than 80% of AMI. Households earning under 50% of AMI are considered very low-income. Households earning under 30% of AMI are considered extremely low-income.

### **AMI – Area Median Income**

The household income for the median/‘middle’ household in a given region.

The vast majority of all federal, state and local housing programs qualify participant eligibility based on income levels. To accomplish this, housing programs utilize the same benchmark of income data released by the Housing and Urban Development Department (HUD) annually (typically in the spring). The income limits/guidelines are calculated using American Community Survey (ASC) data for all regions in the US.

To find county specific AMI data:

<https://linc.osbm.nc.gov/pages/employment-income/>

### **Deeply Affordable Housing**

“Deeply affordable housing” is housing specifically for those households with extremely low annual incomes, which is defined as at or below 30% of AMI.