



Town of Chapel Hill Employee Housing Program

Homebuyer Assistance Overview

Who does the program serve?

The Homebuyer Assistance program serves households that meet the following criteria:

- Permanent employees in good standing with a household income at 115% of the Area Median Income and below
- Seek housing within 5 miles of the Town of Chapel Hill Corporate Limits
- Need assistance with down payment or closing costs towards the purchase of a home
- Provide the required documentation when they apply for assistance
- Have attended an approved homebuyer and/or budget counseling program
- Home must be primary residence

What assistance is provided through the program?

Employees can apply to the Town for a one-time down payment from the Town of Chapel Hill:

- Maximum assistance of \$12,500
 - Homes located within Town of Chapel Hill Corporate Limits are eligible for the maximum
 - Homes located in the 5 miles radius of Town of Chapel Hill Corporate Limits are eligible for \$7,500 in assistance

What documentation is required to receive assistance?

Households that seek assistance are required to provide the following information in order to receive assistance:

- Closing Disclosure document, to be provided by closing attorney
- Official documentation verifying total household income
- Once official documentation is provided and approved, the Town will make a check payable to the closing attorney
- Annual monitoring will be conducted, and official documentation will be requested to ensure the home is the employee's primary residence

Conditions for Repayment

- If the employee receiving assistance leaves employment with the Town or moves to a new location within 5 years, they will repay the down payment or closing cost assistance at a rate of 20% for each year under 5 years they work.

How do I apply for assistance?

To complete an online application, visit [Employee Housing Program — Chapel Hill Affordable Housing](#). The application and additional application materials are located under the How to Apply section.

To learn more about the program, visit <https://www.chapelhillaffordablehousing.org/employee-housing/>, or contact Titan Barksdale at tbarksdale@townofchapelhill.org or 919-932-2942.

Does your household meet the income qualifications of 115% of the Area Median Income (AMI) or below?

	Household Size				
Income Level	<u>1 person</u>	<u>2 people</u>	<u>3 people</u>	<u>4 people</u>	<u>5 people</u>
115% AMI	\$ 93,150	\$ 106,375	\$ 119,715	\$ 132,940	\$ 143,635

Town of Chapel Hill

Prepared by Affordable Housing and Community Connection Staff

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