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2015-2016 Consolidated Annual Performance and Evaluation Report



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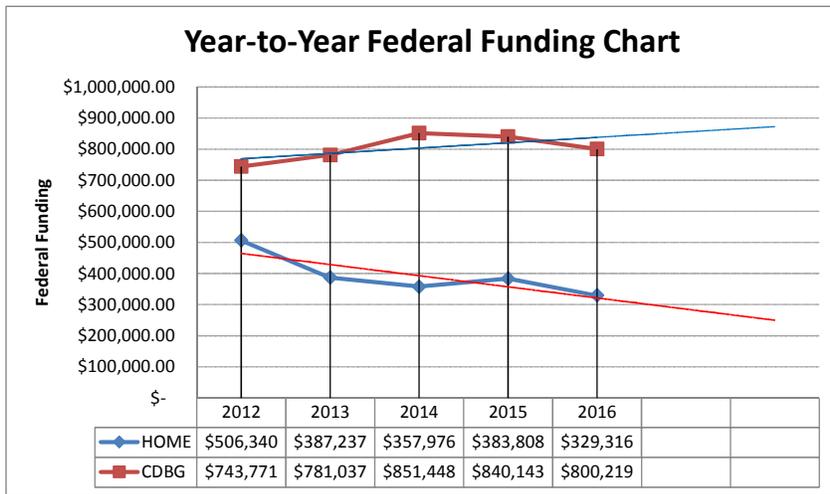
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Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) details the housing and community development activities undertaken by the City of Greenville’s Community Development Department during the program year 2015-2016. This program year commenced on July 1, 2015 and ended June 30, 2016.

As an entitlement community, the City of Greenville receives federal funds from the U.S. Department of Housing and Urban Development (HUD) programs. The City of Greenville is entitled to two (2) funding sources through HUD. They are as follows:

- Community Development Block Grant (CDBG) - Since 1974
- HOME Investment Partnerships (HOME) – Since 1995



Federal funding can fluctuate each year. The graph above depicts the aforementioned fluctuation over the past five (5) program years.

The CAPER assesses the progress in accomplishing the five-year goals identified in the 2013-2018 Consolidated Plan. The City’s Community Development program allocated multiple resources to support the national goals of community development and planning programs to develop viable urban communities. More specifically, the City seeks opportunities to provide decent housing, suitable living environments, and expand economic opportunities for very low, low and moderate income persons/families.

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The 2015-2016 program year CAPER represents the third reporting year of the 2013-2018 Consolidated Plan. It is divided into six (6) sections, the: 1.) Summary of the Overall Assessment of the fourth year Performance, 2.) Housing Needs, 3.) Community Development Block Grant, 4.) HOME Investment Partnerships, 5.) Supporting text and, 6.) The Integrated Distribution and Information System (IDIS) reports.

The accomplishments for the Program Year 2015–2016 are as follows:

- Fifteen (15) owner-occupied rehabilitations were completed
- Three (3) down payment assistance (deferred loans) were administered
- One (1) Small Business Competition deferred loan was administered
- One (1) home was cleared of Lead-Based Paint Hazards
- Five (5) public service grants were awarded to public service agencies serving low income clients
- One (1) substandard property was acquired
- Three (3) substandard units were demolished and removed
- One (1) displaced tenant was relocated
- Three (3) new single-family homes were constructed

On September 16, 2016, a DRAFT of this document was made available for a thirty (30) day public review and comment period. Staff has intentionally extended the public comment period in order to receive all potential comments. A Public Hearing to receive comments on this CAPER document is scheduled to be held on October 17, 2016 at 6:00 PM in the City Council Chambers at City Hall. The fiscal year 2015-2016 CAPER can be found online at: www.greenvillenc.gov/government/community-development/housing-division/reports-for-public-review.

SECTION 1 - OVERVIEW

Assessment of Activities Undertaken to Address Consolidated Plan Objectives and Priorities.

The City of Greenville received a total of \$1,129,535 in federal funds for the 2015-2016 Program Year from the following federal programs: Community Development Block Grant \$800,219 and HOME Investment Partnerships \$329,316.

At one point in time, the City of Greenville was the lead entity of the Pitt County HOME Consortium. However, the Greenville City Council voted on January 7, 2008 to disband the existing Consortium and made an application to become a separate Participating Jurisdiction (PJ) for HOME Investment Partnership funds. The effective date of the dissolution was June 30, 2009. During the Action Plan Year July 1, 2015 - June 30, 2016, the City continued to monitor the progress of projects and worked closely with the Consortium members providing support until all remaining funds of the Pitt County HOME Consortium were expended.

The City of Greenville implemented projects and activities that were identified as the needs and priorities within the five (5) year Consolidated Plan. The Consolidated Plan identifies priority needs from 2013 through 2018 that calls for a continued concentrated effort within the West Greenville 45-Block Revitalization Area and Housing Rehabilitation within the entire jurisdiction of the City of Greenville. These efforts are designed to preserve the existing housing stock and provide decent, safe, affordable housing. Many of the resources, needs, goals, and objectives have remained the same. However, the City placed emphasis on partnerships with other government agencies, non-profits, and the private sector.

Within the City of Greenville, all efforts during the course of the five (5) year period will primarily focus on the needs within the boundaries of the West Greenville Redevelopment Area bounded by the Tar River on the north, Greene Street on the east, Tenth Street Connector on the south, and Memorial Drive on the west. The following activities are being carried out while addressing the needs in those areas: housing assistance through rehabilitation, preservation of the existing housing stock, new construction or infill development on vacant lots, down payment assistance, homeownership counseling, working with lenders to identify special programs/products for low to moderate income homebuyers, addressing lead-based paint issues, support and implement revolving loans for rehabilitation, support local Continuum of Care Plan, economic development, fair housing education, and overall neighborhood revitalization.

In addition, to avoid deterioration of other parts of the City, funds were made available for housing rehabilitation and down payment assistance for residents citywide. However, the City of Greenville continued to expend the majority of CDBG and HOME allocations in the West Greenville Redevelopment Area.

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Consolidated Plan Priority – Affordable Housing

Owner-Occupied Rehabilitation

At the beginning of the 2015-2016 Program Year, \$182,000 in CDBG and \$67,919 of HOME funds were budgeted to fund rehabilitation owner occupied substandard dwellings of single-family homes. During the fiscal year, fifteen (15) units were completed with HUD funds, state funds and local funds.

Property Acquisition

During the 2015-2016 Program Year, \$38,000 in CDBG funds was budgeted to remove dilapidated structures for the construction of new affordable housing and for economic development initiatives. During that time, one (1) dilapidated property was acquired to remove blighted conditions.

Tenant Displacement/Relocation

During the 2015-2016 Program Year, \$5,000 in CDBG funds were allocated for relocation assistance. During that time, only one (1) tenant was displaced as a result of acquisition. The tenant of the property was relocated to standard housing in accordance with the Uniform Acquisition and Relocation Act.

Down payment Assistance

During the 2015-2016 Program Year, \$30,000 in HOME funds were allocated to enable homebuyers to purchase homes for owner occupancy. During this time, three (3) down payment loans were made to first time low and moderate income homebuyers from Federal (\$60,000) and two (2) locally funded (\$20,380) sources.

Consolidated Plan Priority – Other Special Needs

Transitional/Affordable Housing Production

At the beginning of the 2015-2016 Program Year, \$49,397 of HOME funds were allocated for certified Community Housing Development Organization (CHDO) affordable housing activities. These activities target eligible first time homebuyers and renters. In addition, the City of Greenville solicited developers through a Request for Proposal (RFP) for the development of affordable multi-family units.

After the Request for Proposal process concluded, the City of Greenville approved a commitment of \$150,000 to one (1) affordable housing development for senior housing. This development was built with a partnership between the City of Greenville and Taft Family Offices. The developers are currently waiting to receive feedback from the North Carolina Housing Finance Agency (NCHFA) for the low-income housing tax credits they have applied for.

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Consolidated Plan Priority – Non Housing Community Development

The goal of the CDBG Program for non-housing community development is to support the expansion of economic opportunities for low to moderate income persons and to support the community's involvement and participation efforts in relation to supporting non housing priority needs. The following are allocated public service and public facility projects for approved non-profit organizations.

Public Service – Subrecipient Projects

The following is a summary of approved public service activities for the 2015-2016 Fiscal Year. Note: Expenditures began in July 1, 2015 and ended June 30, 2016.

Name of Agency: Boys & Girls Club of Pitt County, Inc.

Program: Club Academy

Accomplishments: Total youth served = 135

Amount of Funding Allocated: \$11,572.80

Name of Agency: Literacy Volunteers of Pitt County

Program: Career Readiness and Computer Literacy

Accomplishments: Total adults served = 174

Amount of Funding Allocated: \$13,968.07

Name of Agency: Center for Family Violence Prevention

Program: Systematic Training for Effective Parenting (Case Management & Counseling)

Accomplishments: Total served = 139

Amount of Funding Allocated: \$32,140.57

Name of Agency: Lucille Gorham Intergenerational Center (East Carolina University)

Program: Youth Development Programs

Accomplishments: Total youth served = 113

Amount of Funding Allocated: \$11,861.95

Name of Agency: L.I.F.E. of NC, Inc. DBA STRIVE

Program: Job Readiness

Accomplishments: Total adults served = 17

Amount of Funding Allocated: \$16,482.00

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Affirmatively Furthering Fair Housing

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During the 2015-2016 Program Year, the City of Greenville continued to fund affirmatively fair housing marketing actions. These actions are inherent to each of the housing activities provided through the Community Development Department. Education of the fair housing laws occurred throughout the year and most specifically throughout the month of April, which is designated as “Fair Housing Month” and “CDBG Week”. The Fair Housing Month activities included educational seminars for tenants and property managers, a Fair Housing Poster Contest and Fair Housing education for first-time homebuyers. As part of a weeklong celebration of CDBG Week, the City hosted a Contractor’s Workshop, a Homeownership public education forum, and a National Rebuilding Day. The City of Greenville will continue to use administrative dollars to fund fair housing activities by employing staff to coordinate all fair housing and human relations activities.

An update to the Analysis of Impediments (AI) to Fair Housing Choice was completed by the City of Greenville in December, 2013. The City of Greenville will complete an update to the AI to Fair Housing Choice, in conjunction with a new Consolidated Plan in 2018, conducted in the 2013-2014 program year. City staff will be participating in Affirmatively Furthering Fair Housing provided by HUD as it becomes available.

~~The City of Greenville in conjunction with Training and Development Associates (TDA) updated the prior AI to reflect current conditions. This section presents the Fair Housing Analysis Update for the 2013-2018 Consolidated Plan. It primarily includes existing impediments to fair housing choice currently being addressed and the plans recommended to remedy them. The update relies on public/private information regarding the real estate and banking industries, Greenville housing and community development activities, North Carolina and Greenville Human Relations Agencies, and the Greensboro and Atlanta HUD Offices of Fair Housing and Equal Opportunity.~~

The City of Greenville always seeks to promote equal opportunity, equal access, and equal rights for those who are underprivileged, disabled, and homeless. During the 2015-2016 Program Year, the City of Greenville made numerous advancements towards this goal. These advancements are as follows:

- Three (3) down payment assistance’s (deferred loans) were administered (One (1) was closed for a home in the Redevelopment Area and Four (4) were done outside of the Redevelopment Area.
- Fifteen (15) single-family homes were rehabilitated (Five (5) rehabilitations used state and/or local matching funds).
- Two (2) new single-family homes were sold.

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- Six (6) participants in the Poster Contest for youth education & one (1) Fair Housing Workshop (the tenant workshop that was scheduled was cancelled due to the lack of interest).

Impediments addressed during 2015-2016 program year:

Identified Impediment	Impediment Addressed this program year (Y) (N)?	Activity(s) that addressed the impediment	\$ Budgeted For Activity	\$ Spent For Activity	Source of \$	Beneficiaries
Lack of Access to Homeownership (low-moderate racially mixed; West Greenville Redevelopment Area)	Y	Down Payment Assistance	\$30,000	\$17,440	HOME	One (1) minority
Lack of Affordable Housing (low-moderate income West Greenville Redevelopment Area)	Y	New Single-Family Construction	\$150,000	\$150,000	HOME	One (1) minority
Lack of Education and Awareness (mixed demographics; area of low income concentration)	Y	Poster Contest & one (1) Fair Housing Workshop	\$0	\$0	CDBG	Over 68 participants (public, real estate agents, and property management companies)

The following impediments were identified:

Impediment 1: Lack of affordable housing forces the lower income population to find alternative housing. Alternative housing may consist of doubling up, where households combine to cut the expenses of housing. Others are forced to live in housing that is in poor condition that leads to disparate treatment of protected class families and individuals. The City of Greenville and its partners are the primary producers of affordable housing. The City realizes that the current model is not sustainable.

Plan of Action:

Working with the financial industry will be the best initial strategy to address this impediment. Within the Greenville housing market there are insufficient affordable housing units available to lower income residents for housing choice in Greenville. In fact, there is a surplus of moderately priced housing available. City staff will continue efforts to work with the financial industry to offer Greenville programs for home buyers that seek financing by encouraging them to make use of City programs such as using the City's down payment assistance programs or efforts such as the West Greenville

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revitalization program that are instrumental in making homeownership a reality for many residents that did not realize homeownership as a possibility.

The City's down payment assistance program is available to everyone. While some applicants appear to be well educated in the homebuyer loan process, the financial industry feels that most still are not. When lenders counsel prospective borrowers about the financial responsibility associated with home mortgages, offering practical advice regarding savings and spending, borrowers become frustrated and seek mortgage loans elsewhere. If all mainstream lenders have similar policies, it is possible that this serves to drive people to seek loans through brokers and subprime lenders. Therefore, a stronger push to promote third party homebuyer counseling appears to be an appropriate solution.

Impediment 2: The lack of education about discrimination and fair housing laws in Greenville. An essential part of fair housing opportunities and enforcement is the education of the public regarding the rights and responsibilities afforded by fair housing laws. This includes the education of housing and financial providers, as well as citizens.

Plan of Action:

Education is a key element on two (2) fronts. First, it is one of the most pressing needs to ensure fair housing choice. It is imperative that individuals and families seeking housing know their rights and responsibilities and that those involved in the housing industry understand their rights and responsibilities, as well. Secondly, providing public education that produces an employable workforce with higher earning potential will help improve creditworthiness of future homebuyers. The onus falls to the public school system to ensure that tomorrow's residents have the skills they need to be competitive in the job marketplace, as well as to be educated consumers armed with the skills to make informed decisions.

Impediment 3: Awareness of fair housing issues is important. Everyone needs to know what may constitute a violation, and what they can do in the event they believe they may have been discriminated against. In addition, it is important for lenders, housing providers and their agents to know their responsibilities and when they may be violating fair housing laws.

Plan of Action:

In responding to whether Fair Housing was an issue in Greenville, the financial industry again addressed the results of the recent NCRC report, stating that the minority stigma has improved, but it still exists. The lenders need for production (or writing of loans) drives greater leniency in who lenders select to lend to, thereby lessening the impact of race. Mortgage brokers, on the other hand, know that people do business with people who look like them, and so they hire people that resemble the markets they serve. This is good marketing, but also encourages minority homebuyers to seek loans with lenders who are not necessarily looking out for the borrowers' best interests.

Additionally, brokers are most familiar with the products that are most popular in the markets they serve and are not aware of all the products offered by the institutions they represent, thus limiting their

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offerings to higher-cost products. Unfortunately, uninformed buyers also choose lenders on the basis of word-of-mouth referrals from friends and family, and the belief that banks do not lend money to minorities. Again, while educating consumers is indicated, it is difficult to reach them when they will not avail themselves of the opportunities.

The City will continue its efforts to educate the public during Fair Housing month. During this month several activities are provided to educate the public on specific areas of fair housing and our local loan counseling programs. The City will also encourage lenders, housing providers and their agents to know their responsibilities and to attend training on fair housing laws.

Impediment 4: There are limited housing opportunities for the homeless, those who are at risk of homelessness, and special needs populations. There is not enough funding for permanent housing. Too many citizens are on the brink of becoming homeless because they have to spend too much of their income on housing (many times not decent or safe housing).

Plan of Action:

The City will continue to support programs to increase family self-sufficiency and to prepare homeless, at risk and special needs populations for rental or homeownership opportunities through financial literacy, credit counseling and rental assistance. The City also needs to support a number of initiatives to assist low-moderate homebuyers with down-payment assistance, default delinquency counseling, anti-predatory lending counseling and homeless prevention programs.

Impediment 5: Lack of Access to Homeownership (Based on HMDA and apparent Predatory Lending Practices)

This Impediment can be addressed in the 2013-2018 Consolidated Plan as the City considers inequities that may occur in homeownership opportunities for protected classes or those covered by the Fair Housing Law. An analysis of the HMDA data in this document reveals, for example, that while black residents comprise 34 percent of the population, 21 percent of all home purchase mortgage applications come from black families/individuals so therefore, it appears that black applicants may be underrepresented although improving substantially over the past five (5) years. City programs targeted to assist low-moderate income protected classes should focus more closely on educating the population on the importance of homeownership and how to access local lending resources.

In addition, consistently high denial rates on home improvement loans may reflect policies in the lending industry, but this is an area that warrants some attention in Greenville. The disinvestment associated with an inability to raise funds to maintain one's home can have an undesirable effect on the community when it occurs in great numbers.

Plan of Action:

In responding to whether Fair Housing was an issue in Greenville, the financial industry again addressed the results of the recent NCRC report, stating that the minority stigma has improved, but it

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still exists. The need for production (that is, writing loan business) in the lending industry drives greater leniency in which lenders select to lend to, thereby lessening the impact of race. Mortgage brokers, on the other hand, know that people do business with people who look like them, and so they hire people that resemble the markets they serve. This is good marketing, but also encourages minority homebuyers to seek loans with lenders who are not necessarily looking out for the borrowers' best interests. Additionally, brokers are most familiar with the products that are most popular in the markets they serve and are not aware of all the products offered by the institutions they represent, thus limiting their offerings to higher-cost products. Unfortunately, uninformed buyers also choose lenders on the basis of word-of-mouth referrals from friends and family, and the belief that banks do not lend money to minorities. Again, the solution lies in educating consumers, although it is difficult to reach them when they will not avail themselves of the opportunities.

The City conducted the following fair housing activities during the 2015-2016 program year:

- Property Managers Seminar on Wednesday, April 20, 2016. Approximately sixty eight (68) people attended.
- Fair Housing Poster Contest – six (6) students participated.
- Fair Housing Education is provided to all residents that participate in the City's first-time homebuyers workshops.

Program Year 2015-2016

The City will continue to offer fair housing education during the month of April, and to all residents that participate in the City's Homeownership Workshop throughout the year. In addition, staff is also preparing for the Fair Housing Poster Contest.

The Human Relations Office is preparing its work plan to be presented early next year to City Council. The Human Relations Council is discussing additional fair housing education to provide at various apartment sites; which will include public housing tenants. The Council will partner with North Carolina Human Relations Commission in Raleigh, Greenville Housing Authority, and Legal Aid of North Carolina.

The number of additional workshops has not been determined at this time; however, staff anticipates two (2) – three (3) throughout the course of the program year.

In addition, the City of Greenville proposes to focus on education and access to affordable housing during the 2015-2016 Program Year.

Affirmative Marketing Plan

It is the policy of the City of Greenville Housing Division not to discriminate against any person on the basis of race, color, national origin, sex, religion, familial status, or disability: in the sale or rental of

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housing or residential lots; in the advertising the sale or rental of housing; in the financing of housing; in the provision of real estate brokerage services; or in the appraisal of housing.

In accordance with the regulations of the HOME program and in furtherance of the City of Greenville's commitment to fair housing and equal housing opportunity, a policy that establishes procedures to affirmatively market rental or residential units constructed or rehabilitated under the HOME program was approved June 1, 2009. These procedures are designed to assure that individuals who normally might not apply for available housing units because they are socially and/or economically disadvantaged - are provided an opportunity to apply.

In addition, the City of Greenville has adopted policies that assure and encourage the full participation of Minority and Women-Owned (MWBE) and Disadvantaged Business Enterprises (DBE) in the provision of goods and services. The City of Greenville's MWBE Coordinator publishes a quarterly newsletter and maintains a Business Directory for the construction, maintenance and building trades services. The directory identifies firms that have been certified or registered as DBE by the City of Greenville, and provides information that can assist their efforts to obtain contracts with the City of Greenville. The City expended approximately \$66,000 in general fund dollars to cover the MWBE Coordinator labor and activities, during the 2015-2016 Fiscal Year.

The City continues to affirmatively market fair housing strategies. These strategies are inherent to each of the housing programs provided through the Housing Division. To ensure equal opportunity access to federal housing programs, the Housing Division includes Minority and Women Business Enterprise (MBE/WBE) requirements in all contracts and agreements.

Education of the Fair Housing Laws will occur throughout the year and more specifically during the month of April, which is designated as "Fair Housing Month" and "CDBG Week".

During the month of April 2015, in celebration of Fair Housing Month, the City of Greenville, the Greenville Human Relations Council, Greenville Property Managers Association and Greenville-Pitt Association of Realtors sponsored a Fair Housing Month Poster Contest for residents in grades K-12, including the special education program. The purpose of the poster contest was to demonstrate non-discriminatory housing for all people regardless of race, sex, color, national origin, disability or family status.

The City of Greenville will continue to use administrative dollars to affirmatively further fair housing. Funds that are used to assist very low and low income households will be advertised in local newspapers. Special outreach will be provided through various community events and non-profit agencies in the community.

In addition to these activities, the City provides a full time staff position (Human Relations Coordinator) to address landlord/tenant issues, provide emergency housing assistance and outreach to citizens. This position is funded with approximately \$60,000 general funds. One of the primary responsibilities of the staff member is to serve as a liaison to the Greenville Human Relations Council. The Greenville Human

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Relations Council serves as an advocate for all people in pursuit of human and economic relationships, to promote activities, education and programs which enhance human dignity, equal opportunity, mutual respect and harmony among the many different citizens of Greenville.

Each HOME PJ must adopt affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

Homeless Needs

Actions to meet supportive housing needs (include HIV/AIDS)

With resources being limited, in fiscal year 2015-2016, the City did not set-aside funds for supportive housing outside of CHDO projects.

As members of the Pitt County Continuum of Care, the Greenville Housing Authority assisted 40 people using Housing Opportunities for Persons with Aids (HOPWA) funds. They are currently managing ten (10) units of housing for HIV AIDS afflicted citizens. The Pitt County AIDS Service Organization (PICASO) provides case management for these clients.

Actions to plan and/or implement continuum of care

The North Carolina Balance of State Continuum of Care mission for combating homelessness is to have a seamless continuum of housing and services to meet the housing and support service needs of the homeless. The Continuum is comprised of local governmental entities, the City of Greenville is a member, public agencies and non-profits whose goal is to create an environment where the homeless can identify all the services that they need in one location. The group meets monthly to discuss issues affecting the homeless population and develop strategies to provide assistance.

The 2016 Point-in-Time Count indicated that the number of chronic homeless persons has increased from eighty eight (88) in 2015 to one hundred and eight (108) in 2016. The homeless count had nine (9) households with minor children, seventy-eight (78) households without minor children, and zero (0) children without guardians.

During Program year 2015-2016, no member of the North Carolina Balance of State Continuum of Care received funding for a new project.

Actions to prevent homelessness

The United States Interagency Council on Homelessness issued a challenge to communities across the country to address the problem of homelessness, specifically the chronically homeless. In the fall of 2006 and spring of 2007, the Pitt County Board of Commissioners and the City of Greenville City Council adopted resolutions to develop a 10-Year Plan to End Chronic Homelessness in Pitt County. The 10-Year Plan is a comprehensive effort of various community organizations, leaders and citizens. The City of Greenville committed \$15,000 CDBG funding towards this effort.

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Ending chronic homelessness is a challenge for the entire community. There are no simple solutions. Ending homelessness will require a cooperative effort among government agencies, private and public services, businesses, faith-based organizations and neighborhoods.

Actions to address emergency shelter needs

The City of Greenville, through its CDBG Program provided financial assistance during the 2015-2016 Program Year to the Center for Family Violence Prevention, which provides emergency housing to battered women and young children. In addition, the Community Crossroads Center has completed their fund raising campaign and started construction of a modern facility.

Actions to develop transitional housing

During the 2015-2016 Program Year, the City of Greenville provided funding to the Center for Family Violence Prevention for safe family visits. Center for Family Violence Prevention in partnership with one of our CHDO's, Streets to Home, provides transitional housing for domestic violence victims and their children.

Transitional housing, sometimes called "second stage housing", or "supportive housing" is a residency program that includes support services. Transitional housing is designed to act as a bridge from homelessness to self-sufficiency and permanent housing. Residents usually remain from six (6) months to two (2) years, and are required to establish goals to work towards economic stability.

Meeting Underserved Needs

Actions taken and accomplishments to meet worst-case needs

The Greenville Police Department and L.I.F.E. of NC, Inc. DBA STRIVE have collaborated together to implement a prisoner re-entry program in the City of Greenville, through a grant funded by the North Carolina Governor's Crime Commission. Re-entry involves the use of programs targeted at promoting the effective reintegration of offenders back to communities upon release from prison and jail. Re-entry programming, which often involves a comprehensive case management approach, is to assist offenders in acquiring the life skills needed to succeed in the community and become law-abiding citizens. STRIVE has a successful job training program which was partially funded with CDBG Public Service funds in the past.

Actions and accomplishments to serve people with disabilities

Priority is given to homeowners that are elderly and/or disabled wishing to have their homes rehabilitated. The Housing Division staff makes extra effort to address the needs of these households to provide necessary retrofits that are specific to them. The cost to retrofit an existing home, fully handicapping a bathroom or widening doorways, is cost prohibitive. Without the assistance provided by the City, many of the homeowners would have to limit their living to certain rooms in their homes or move to assisted living facilities.

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Efforts to Reduce Poverty

City of Greenville home rehabilitation programs inherently address poverty by preserving housing stock often occupied by low-income households. These programs also act to preserve neighborhoods and when possible provide employment opportunities for residents.

Within the Redevelopment Area, the City collaborates with non-profit organizations that provide job training and Pitt Community College to provide GED or skills training classes within the area. The City also uses CDBG funds to encourage entrepreneurship through the small business plan competition.

Program Monitoring

The Housing Division conducts formal monitoring of its CDBG and HOME grant programs annually. The monitoring visits consist of reviewing programmatic procedures to ensure that each grant program regulations defined in the Code of Federal Regulations and the scope of work described in the Subrecipient Agreement are met. General financial and accounting procedures are also reviewed in accordance with applicable Office of Management and Budget circulars.

If a finding or concern is identified as a result of the monitoring, technical assistance is provided in order for the agency to correct the deficiency. If deficiencies persist, reimbursement of funds may be suspended and/or the subrecipient could jeopardize future funding opportunities.

The City ensures that all monitoring letters detail specific time frames for a monitoring response and the corrective actions that need to be taken. Additionally, the City will impose sanctions if the corrective actions are not taken within the specified time frame. Furthermore, staff is discussing a quarterly monitoring schedule.

Leveraging Resources

On November 2, 1992, the citizens of Greenville approved a one million dollar bond referendum for affordable housing. The funding was divided into three (3) revolving loan categories. The categories include homeownership, land banking, and elderly housing rehabilitation. As revolving loans, these funds are continually recaptured and recycled into the activities to further efforts to promote and preserve affordable housing. These funds have been recycled since 1992 and are available for the West Greenville 45-Block Revitalization area and other affordable housing initiatives of the City of Greenville.

In 2004, Greenville citizens again approved a \$10 million dollar bond referendum for the revitalization efforts in the Uptown Greenville and West Greenville Certified Redevelopment Area which focused efforts in the 45-Block Revitalization area. \$5 million of the \$10 million is set aside for the priorities and goals identified below within the West Greenville 45-Block Revitalization area to leverage CDBG and HOME funds.

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The City of Greenville has been very successful over the past five (5) years in partnering with private housing organizations. Just within the past two (2) years, the Community Development Department leveraged nearly \$12 million dollars from partnering with the NRP Group to construct an eighty four (84) unit affordable multi-family housing development named Winslow Pointe. In addition to the funds leveraged, the City was also able to obtain three (3) HOME units which must remain affordable over a twenty (20) year period. Over the next five (5) years, staff will continue to pursue these types of opportunities.

Staff also provided a HOME commitment of \$150,000 to a private developer in the 2015-2016 Program Year. The developer intended to begin construction on a ninety-eight (98) unit affordable senior housing development. The development is projected to cost approximately \$10.6 million. Therefore, the City would leverage nearly \$10.5 million if this development were to occur. This development was not approved for tax credit financing by the State of North Carolina in 2016 and will be submitted in 2017. Moreover, staff has also received approval from the Greenville City Council to provide another \$150,000 to a private developer in the 2015-2016 Program Year. These funds would go to the developer who is successful in receiving low income housing tax credits from the N.C. Housing Finance Agency.

In addition to working with private developers, the City of Greenville has also assisted in several transitional housing units. The City has partnered with Pitt County and the Community Crossroads Center in adding beds for both supportive and transitional housing. Over the next five (5) years, staff will continue to assist and partner with other agencies to ensure that both families and individuals have enough resources to fight their way out of poverty. The City of Greenville received \$100,000 from the local utility company to provide energy efficiency work for low-moderate income households. The utility company has committed another \$125,000 for the coming year.

Moreover, the City of Greenville contributes approximately \$300,000 of General Fund (local) dollars to support the Housing Division staff administrative costs to administer federal grants and bond fund projects.

Managing the Process

The Community Development Housing Division consistently seeks methods to improve and strengthen its programs. Assessment of program activities in compliance with outlined performance measurement objectives, indicators and outcomes in the action plan is performed annually.

Citizen Comments and Public Participation

The City of Greenville acknowledges the importance of citizen participation in developing activities for each upcoming year. In developing the 2015-2016 Annual Action Plan, the City held one (1) community meeting, invited the public to make comments during the Affordable Housing Loan Committee and

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Redevelopment Commission meetings when they review the plan and make their recommendations. During the 30-day comment period, the plan was available in hard copy in several locations, including the Housing Division office, and electronically on the City of Greenville's website.

All requests for bids from contractors to assist with housing repairs and construction throughout the year were handled in an open and fair manner.

The Notice of Availability of the CAPER for review, and to receive public comments was published in the "Daily Reflector" on Monday, September 12, 2016 and October 10, 2016. The CAPER was made available for review for a period of thirty (30) days. (See attached copy of Publisher's Affidavits.) Also, the "Notice of Public Hearing" to receive comments at the City Council meeting was published in the "Daily Reflector" on Monday, September 26, 2016 and October 3, 2016.

In addition to the public hearing, the following meetings were conducted as part of Greenville's public participation process as well as to disseminate program information:

- Monthly Affordable Housing Loan Committee (AHLC) meetings;
- Technical assistance meetings during the CDBG Notice of Funding cycle for nonprofits with interested organizations;
- Monthly Continuum of Care meetings;

Finally, to improve access of the CAPER for the community, the Housing Division posted the CAPER on the city's website for review.

Institutional Structure

The City of Greenville, through its Housing Division, other public agencies, private developers and contractors, and the network of housing subrecipients and Community Housing Development Organizations (CHDOs) are effectively organized to utilize all the funding received through the various state/federal programs.

The private sector is provided with incentives for developing affordable rental housing through tax credits provided by the federal tax credit program. Tax credits provide developers with an additional North Carolina subsidy for low income apartment construction. In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care.

The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, and service providers. The development of the continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Greenville Housing Authority has also joined this group and began working in concert with the City of Greenville in revitalization efforts in the West Greenville 45-

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Block Revitalization Area. Over the next year, the Greenville Housing Authority will be our partner in both supportive housing and lease-purchase programming.

Reduction of Lead-Based Paint Hazards

The City of Greenville has not had a lead-based paint abatement grant since 2009. The City continues to apply to the Office of Healthy Homes and Lead Hazard Control for a Lead-Based Paint Hazard Control grant so it can provide services to low-moderate income tenants with children under the age of six (6) years of age that occupy pre-1978 rental properties. None tested positive for excess lead.

The City will continue to provide to all citizens education information on lead-based paint hazards and steps they can take to keep their homes lead safe.

Self Evaluation

The overall goal of the Housing Division of the Community Development Department is to develop viable communities by providing safe, sanitary, and decent housing, a suitable living environment, and expanding economic opportunities principally for low to moderate income persons. The Consolidated Plan is a vehicle which enables officials and citizens of the City of Greenville to pursue this goal, collectively address neighborhood and community problems and plan for the future. To structure these efforts, a 5-year strategic plan and annual action plan was created. While the 5-year strategic plan typically remains static, the annual action plan changes every year to address various goals outlined in the larger and more global strategic plan. To evaluate progress, efforts are annually assessed through the CAPER.

Thus, the purpose of the self-evaluation section is to look at how activities and strategies have made an impact on identified community needs. An analysis of the City of Greenville's Program Year 2015-2016 Annual Action Plan goals are grouped into five (5) priority areas: Affordable Housing Strategy, Homeless Strategy, Special Needs Strategy, Community Development and Economic Development Strategies.

Affordable Housing Strategy

Over the past year, the housing market in Greenville continued recovery at a slow pace like the rest of the country. The City of Greenville continued programs that focused toward achieving the following priority housing goals. Three (3) program activities were carried out in an effort to meet the City's affordable housing goal: down payment assistance, owner occupied rehabilitation and implementation of lease/purchase options. In addition, City staff continued to be successful in providing technical and educational support to both non-profits and homeowners.

Homelessness Strategy

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The City of Greenville has made a priority of addressing the homeless issue by participating in various community efforts. In collaboration with Pitt County Government and other partners, a “Project Homeless Connect” event was held March 2012. This event initially served three hundred and fifty (350) “at risk” or homeless individuals and their families. Pitt County Government has taken the lead in this event and scheduled to be held again in October 2014.

In addition, City Staff and Elected Officials will continue to serve on the 10-Year Plan to End Homelessness Advisory Committee, as well as the Continuum of Care.

Special Needs Strategy

To address individuals and families with special needs, the City provided local non-profit organizations with CDBG funds to assist with job training and placement of ex-offenders re-entering society, victims of domestic violence, and at risk youth development.

Moreover, the City of Greenville recognizes that over the next five (5) years there will be an influx of both veterans and Hispanics into the community. A high percentage of veterans are at risk of becoming homeless, and many need supportive housing options. Furthermore, during the course of completing the 2013-2018 five (5) year Consolidated Plan, staff was made aware that the Hispanic population is in disproportionately greater need within our community. Therefore, staff has planned to take action to help mitigate these issues over the next five (5) years.

Community Development Strategy

During FY 2015-2016, the City used CDBG funds to gain site control for several facilities within the West Greenville Redevelopment Area. There is an ongoing strategy to provide Census Tracts 7.01 and 7.02 additional quality of life amenities.

The City is in the process of designing and preparing for Phase II of a streetscape project associated with the major thoroughfare (West Fifth Street) that runs through the West Greenville Redevelopment Area. The project is scheduled to begin early 2016 based on the outcome of a General Obligation Bond Referendum. This project is “shovel ready” and can begin as soon as the funding is available.

Economic Development Strategy

The City of Greenville takes a comprehensive approach to grow communities and neighborhoods. Only recently has the City of Greenville embraced economic development. In communities and neighborhoods of low wealth, the economy is just as important as the affordability of the housing.

Over the next five (5) years, the City will continue to utilize CDBG funds for small businesses and entrepreneurs within low wealth communities. Creating a neighborhood commercial and business friendly environment is a top priority. Furthermore, we will pursue non-profit agencies that provide workforce development initiatives that teach middle skills and beyond.

SECTION 2 – HOUSING NEEDS

Public Housing Strategy

There are four (4) Public Housing Authority managing agencies in the Pitt County area, which include Greenville Housing Authority with a total of seven hundred fourteen (714) units; Mid East Commission who manages a total of one hundred thirty five (135) units in three (3) towns, Farmville Housing Authority who manages one hundred seventy four (174) units, and Ayden Housing Authority who manages one hundred seventy five (175) units. Each of the mentioned Public Housing Authorities receives federal funds to modernize and repair public housing units. None of the public housing authorities in Pitt County have been designated as “troubled” agencies or otherwise performing poorly.

During Program Year 2015-2016, the City of Greenville Community Development Department, Housing Division continued in partnership with the Greenville Housing Development Corporation, a non-profit extension of the Greenville Housing Authority, to implement a lease/purchase program utilizing rehabilitated single family units for low to moderate income residents in the West Greenville 45-Block Revitalization Area. Moreover, the City deeded two (2) lots to the Greenville Housing Development Corporation for the construction of new single-family residential units. These units will be designated for both homeownership and rental purposes.

Foster and Maintain Affordable Housing

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. During the 2015-2016 Program Year, funds were reserved for downpayment assistance to low-moderate income homebuyers within the City of Greenville. These funds are used to address goals for increasing homeownership within the West Greenville Redevelopment Area. Funding from previous years has also been made available to homebuyers as downpayment assistance. The provision for downpayment assistance decreases the amount of financing and or private source of funding a homebuyer needs in order to purchase a home. This past fiscal year, three (3) homebuyers utilized the HOME program.

The City also provides assistance with local bond funds to aide with downpayment or closing costs. Bond funds are awarded to qualifying applicants as a zero interest loan up to 10 percent of the purchase price of the home and amortized over ten (10) years. During the 2015-2016 Program Year, two (2) homebuyers utilized this program.

Eliminate Barriers to Affordable Housing

The City of Greenville provides homeownership counseling for potential homebuyers. The City also offers a Homeownership Academy that provides participants with the opportunity to gain a working

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knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Revitalization Area. At the completion of the program, participants receive a certificate for \$500 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization Area.

There are also other barriers to Affordable Housing. Some of these barriers citizens cannot hope to break through by themselves. Public policy will always affect groups or individuals in one way or the other. However, most of the time policies are put in place to make environments more equitable. There are instances where public policy will adversely affect a minority group more so than others. In Greenville, NC, there are a couple of policies that create barriers to affordable housing.

Non-living wages: Housing prices in Greenville are among the highest in the county, yet wages have not kept up with rents and housing prices. A working adult earning a \$7.25/hour wage makes \$15,080.00/year, which places them just above 30 percent AMI for an individual. An adult would have to work two (2) full-time jobs to place themselves near 80 percent of AMI. In addition, families receiving public assistance, such as Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI) receive a fixed amount of a few hundred dollars a month for basic needs, such as housing, food, and healthcare. Some of these fixed incomes are always in danger of being cut.

Mental illness: The State of North Carolina has pivoted several times in the business of handling mental illness. In 2001 the State Legislature created the "Mental Health Systems Reform Act". The state privatized the arrangement of local and regional mental health services; thus, requiring that local jurisdictions contract out delivery of services. As a result, most would note the quality of care that North Carolinians with mental illness receive has declined. Moreover, allegations of fraud and waste have increased. The most recent pivot is to cut funding to many of the Family Care Homes around the state. This would certainly adversely affect a small group of people, and potentially make them homeless.

Financing: In the financial industry, credit terms are tightening and lenders are paying more attention to widening gaps in sources which requires more money up front from the borrowers. Historically borrowers negotiated with lenders based on the borrower's creditworthiness, collateral and track record. For various reasons the lenders are looking beyond just the numbers of the borrowers. Public policy allowed the bank and other financial institutions to relax lending standards over a decade, and now those standards have tightened – along with the lending mentality. The lack of available financing for low-moderate income households will become a larger barrier to affordable housing over the next five (5) years.

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During the 2013-2014 Program Year, staff implemented a new program. This program targets low-moderate income citizens; however, everyone is invited to attend. Staff implemented a monthly financial literacy class held within the library in the City's Redevelopment Area. The curriculum is based directly on the Federal Insurance Deposit Corporation (FDIC) Money Smart Program. During the 2015-2016 Program Year, staff continued to provide additional funding to this program for marketing purposes. There has been an increase in attendance for the program.

SECTION 3 - COMMUNITY DEVELOPMENT BLOCK GRANT

Relationship of Expenditures to Priority Needs

During the 2015-2016 Program Year, Community Development Block Grant (CDBG) activities were conducted in accordance with the priority goals and objectives identified in the 2013-2018 Consolidated Plan. Greenville's total CDBG program allocations for 2015-2016 Program Year was \$800,219. Funds were distributed among owner-occupied housing rehabilitation; acquisition of dilapidated/substandard properties; clearance and demolition; assistance to nonprofits, economic development, and administration. As per regulation, a jurisdiction cannot spend more than 15 percent of its allocated grant amount on public services and cannot spend more than 20 percent on administrative costs, irrespective of actual expenditures during the program year.

According to the Integrated Disbursement and Information System (IDIS) PR26 Financial Summary Report, the City of Greenville spent 11.81 percent of its allocated Program Year 2015-2016 grant amount on public services and 19.34 percent of its allocated grant amount on administration costs.

Low/moderate Area Benefit

Excluding costs for planning and administration, all CDBG expenditures during FY 2015- 2016 went toward activities and projects with a national objective of benefitting low to moderate income residents or low to moderate income areas.

Amendments and Other Changes to Programs

None.

National Objective Failures

None.

Actions Taken to Avoid Displacement

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Efforts are made to avoid displacement. Should a family occupy a structure that is not a feasible rehabilitation project or unit and the structure is contributing to a slum/blighting situation, the family is then relocated. Downpayment assistance is offered to tenants that qualify under program guidelines for purchase of a home. The property can also be rehabilitated under our owner-occupied rehabilitation program. When displacement is necessary, efforts are in place to relocate the person(s) to comparable, decent, safe, and sanitary housing. All efforts are made to find units within the same neighborhood however per Uniform Relocation Act (URA) regulations; it is ultimately the decision of the individual as to where they chose to relocate.

Compliance with Uniform Relocation Act

All necessary measures for complying with Uniform Relocation Act guidelines have been met and the necessary documentation is located in the files.

If Jobs Were Filled With Over Income People

None

For Limited Clientele Activities, if any

Public service funds were provided to one (1) non-profit organization serving only homeless individuals and families, and victims of domestic violence.

Rehabilitation Accomplishments and Costs

Fifteen (15) owner-occupied rehabilitation units were completed at a cost of approximately \$366,432.91 including matching state and local funds.

Property Acquisition

One (1) substandard property was acquired at a cost of \$37,500.

Units Completed For Each Type of Program

- Fifteen (15) owner-occupied rehabs were completed
- Three (3) down payment assistance (deferred loans) were administered
- One (1) Small Business Competition deferred loan was administered
- One (1) home was cleared of Lead-Based Paint Hazards
- Five (5) public service grants were awarded to public service agencies serving low income clients
- One (1) substandard property was acquired
- Two (2) substandard units were demolished and removed

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- One (1) displaced tenant was relocated
- Three (3) new single-family homes were constructed

CDBG Expenditures for Rehabilitation

\$245,045.34

Other Funds Invested

The City of Greenville used state and local funds to perform urgent repairs and provide energy efficiency.

Delivery Costs

\$148,905 (Rehab Section Salaries)

Neighborhood Revitalization Strategy Area, if any

The NRSA was not established during this program year. However, the City of Greenville did receive official notification from the U.S. Department of Housing and Urban Development on June 16, 2015 that the City's application for the establishment of an NRSA was approved.

The City will be required to provide performance outcomes within the established NRSA in every CAPER from this point forward.

CDBG Financial Summary Attachments

See attached.

- Reconciliation of cash balances (Federal Cash Transaction Reports)
- Program income, adjustments and receivables

Summary of Activities Accomplishments (CDBG and HOME):

Activities accomplished during the reporting period included the following:

- Fifteen (15) owner-occupied rehabilitations were completed
- Three (3) down payment assistance (deferred loans) were administered
- One (1) Small Business Competition deferred loan was administered
- One (1) home was cleared of Lead-Based Paint Hazards
- Five (5) public service grants awarded to public service agencies serving low income clients

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- One (1) substandard property was acquired
- Three (3) substandard units were demolished and removed
- One (1) displaced tenant was relocated
- Three (3) new single-family homes were constructed

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SECTION 4 - HOME INVESTMENT PARTNERSHIPS PROGRAM

Distribution of HOME Funds Among Identified Needs

During the 2015-2016 Program Year, HOME program resources totaled \$383,808. HOME funds were provided to assist with new construction, housing rehabilitation, downpayment assistance, and administrative costs. While efforts to increase new housing units continued, the City also continued to support the existing housing stock through housing rehabilitation. Four (4) housing rehabilitation activities were completed by the City of Greenville from the HOME program. Total costs of each rehab ranged from \$40,000 to \$70,000. Additional rehabs were underway at the end of the Program Year. Other activities included the provision of down payment assistance to one (1) low-income, first-time homebuyer through the City of Greenville. All completed activities, achieve identified needs and objectives as found in the adopted Consolidated Plan. Moreover, all activities are monitored for compliance with program guidelines. The City of Greenville maintains the necessary documentation, monitors all CHDO's and associated properties, and provides daily assistance to members with program rules and regulations as well as the requisition of funding.

HOME Match Report (HUD 40107A)

According to the HOME final rule 24 CFR Part 92, Participating Jurisdictions (PJs) under the HOME program must provide a 25 percent non-federal match for eligible HOME activities (minus administration costs). For FY 2015-2016, Greenville used Local Affordable Housing Bonds and General fund dollars to provide a match needed for the grant and carried forward a match credit of \$1,165,601.13.

Contracting Opportunities For MWBE's

Submittal of each annual CAPER must also include Part III of HUD Form 4107, otherwise known as the HOME Annual Performance Report. Specifically, this report is used to report on the contract and subcontracting opportunities with MBEs and WMEs for any HOME projects completed during Program Year 2015-2016. While there are no statutory requirements for contracting with a MBE or WBE, HUD uses this report to determine the outreach efforts of the Division to MBEs and WBEs.

Summary of Results of Onsite Inspections of HOME Rental Units

During the 2015-2016 Program Year, a total of twelve (12) units were inspected. On an annual basis, properties are inspected to determine if they meet safe, decent and sanitary conditions. No HOME units were developed during the reporting period. The onsite inspections include:

- Winslow Pointe -3
- Metropolitan - 5
- Streets to Home - 2

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Assessment of Effectiveness of Affirmative Marketing Plans

The City routinely solicits minority and female contractors to provide services. Each advertisement encourages minority and female business owners to apply where applicable. Efforts include advertising in local minority publications where available. While affirmative marketing plans are in place, the availability of minority and female owned businesses is limited within the City of Greenville. No HOME assisted units were developed during the reporting period.

Information About the Use of Program Income

Any program income generated through the HOME program is reallocated to program activities as soon as the funds are receipted. This allows the City to further its efforts within low wealth communities.

Analysis of Successes and Failures and Actions Taken to Improve Programs

The Housing Division consistently evaluates the HOME Program for efficiency and continually updates the requirements and procedures as needed.

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ATTACHMENTS FOR CDBG PROGRAM INCOME; ADJUSTMENTS AND LOANS & RECEIVABLES

Program Income

1. Total program income to revolving funds:
(Identify by fund type and amount)

Entitlement Funds

\$15,081.72

These funds are program income from loan payments that were reprogrammed for Housing Rehabilitation.

2. Float-funded activities: *None*
3. Other loan repayments by category: *None*
4. Income received from sale of property: *\$0*

Prior Period Adjustments

1. Reimbursement made for disallowed costs: *None*
 - Activity name
 - Activity number
 - Program Year expenditure was reported
 - Amount returned to program account

Loans and Other Receivables

1. Float-funded activities outstanding as of the end of the reporting period: *None*
2. Total number of loans outstanding and principle balance as of the end of the reporting period: Two (2) loans with a balance of *\$24,205.51*.
3. Parcels acquired or improved with CDBG funds that are available for sale as of the reporting period: *None*
4. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period: *None*

Lump sum drawdown agreement: *None*

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ATTACHMENTS FOR HOME PROGRAM INCOME; ADJUSTMENTS AND LOANS & RECEIVABLES

Program Income

1. Total program income to revolving funds:
(Identify by fund type and amount)

Entitlement Funds

\$12,321.15

These funds are program income from loan payments that were reprogrammed for Housing Rehabilitation.

2. Float-funded activities: *None*
3. Other loan repayments by category: *None*
4. Income received from sale of property: *\$0*

Prior Period Adjustments

1. Reimbursement made for disallowed costs: *None*
 - Activity name
 - Activity number
 - Program Year expenditure was reported
 - Amount returned to program account

Loans and Other Receivables

1. Float-funded activities outstanding the end of the reporting period: *None*
 - a. Total number of loans outstanding and principle balance as of the end of the reporting period: *None*
2. Parcels acquired or improved with HOME funds that are available for sale as of the end of the reporting period: *None*
3. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period: *None*

Lump sum drawdown agreement: *None*