



2017 DRAFT Consolidated Annual Performance and Evaluation Report (CAPER)

City of Greenville, NC
Community Development
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Introduction

The document that follows is the DRAFT Consolidated Annual Performance and Evaluation Report (CAPER) for the City of Greenville, North Carolina for the period of July 1, 2017- June 30, 2018. The CAPER reports the City of Greenville's use of federal entitlement funds and the number of demographics of the individuals served with federal Community Development Block Grant (CDBG) and HOME Investment Partnership funds during the plan year. HUD requires that cities receiving federal housing and community development funds submit this report every September.

This CAPER is the final year report of accomplishments within Greenville's Five Year Consolidated Plan, 2013-2018. The Citizen Participation Plan requires the opportunity for public comment on the CAPER before submitting it to HUD.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Annual Performance and Evaluation Report (CAPER) details the housing and community development activities undertaken by the City of Greenville Community Development Department during the 2017 program year. This program year began on July 1, 2017 and ended June 30, 2018. The City of Greenville implemented projects and activities that were identified as the needs and priorities within the five (5) year Consolidated Plan. Priority needs from 2013 through 2018 call 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 to provide decent, safe affordable housing for citizens of Greenville. Within the city, all efforts during the course of the five (5) year period focused primarily on 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 addressing the needs in those areas: owner-occupied 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 implementation of revolving loans for rehabilitation, support of the local Continuum of Care Plan, economic development, fair housing education, and infrastructure improvements that support

overall neighborhood revitalization.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Create economic opportunities for low to mod	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	2	2	100.00%			
Create economic opportunities for low to mod	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	3	4	133.33%			
Create economic opportunities for low to mod	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	10	7	70.00%			
Create economic opportunities for low to mod	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	7	1	14.29%			

Creation of decent affordable housing	Affordable Housing Public Housing	CDBG: \$ / HOME: \$ / General Fund: \$260000	Rental units constructed	Household Housing Unit	3	0	0.00%	5	0	0.00%
Creation of decent affordable housing	Affordable Housing Public Housing	CDBG: \$ / HOME: \$ / General Fund: \$260000	Homeowner Housing Added	Household Housing Unit	5	1	20.00%	1	1	100.00%
Creation of decent affordable housing	Affordable Housing Public Housing	CDBG: \$ / HOME: \$ / General Fund: \$260000	Homeowner Housing Rehabilitated	Household Housing Unit	60	52	86.67%	6	9	150.00%
Creation of decent affordable housing	Affordable Housing Public Housing	CDBG: \$ / HOME: \$ / General Fund: \$260000	Direct Financial Assistance to Homebuyers	Households Assisted	7	4	57.14%	2	1	50.00%
Eliminate environmental hazards	Environmental	CDBG: \$ / HOME: \$33208	Brownfield acres remediated	Acre	1	0	0.00%			
Eliminate environmental hazards	Environmental	CDBG: \$ / HOME: \$33208	Buildings Demolished	Buildings	2	1	50.00%	2	0	0.00%
Eliminate environmental hazards	Environmental	CDBG: \$ / HOME: \$33208	Other	Other	15	0	0.00%			

Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	10	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	75		0	75	
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2	4	200.00%	225	329	146.22%
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	5	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	1	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	1	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homelessness Prevention	Persons Assisted	5	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Housing for Homeless added	Household Housing Unit	3	0	0.00%			
Provide resources to special needs population	Homeless Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Other	Other	0	0				
Support and create valuable programs	Non-Housing Community Development	CDBG: \$ / HOME: \$33208	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		50	0	0.00%

Support and create valuable programs	Non-Housing Community Development	CDBG: \$ / HOME: \$33208	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	15	0	0.00%			
Support and create valuable programs	Non-Housing Community Development	CDBG: \$ / HOME: \$33208	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
Support and create valuable programs	Non-Housing Community Development	CDBG: \$ / HOME: \$33208	Homeless Person Overnight Shelter	Persons Assisted	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City’s priorities identified in its 2013-2017 Consolidated Plan were creation of decent, affordable housing; creation of economic opportunity for low- to moderate- income persons; supporting and creation of valuable programs; elimination of environmental hazards; and provision of resources to special needs populations.

During program year 2017, Community Development Block Grant (CDBG) activities were conducted in accordance with the priority goals and objectives identified in the 2013-2017 Consolidated Plan. Greenville’s total CDBG program allocation for program year 2017 was \$792,951. Funds were distributed to high priority activities which were owner-occupied housing rehabilitation, assistance to nonprofits, economic development, infrastructure improvements, acquisition of dilapidated/substandard properties, clearance and demolition, construction of new homeowner units 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. The City budgeted \$100,000 for public services and \$151,000 for program administration – both coming at or below regulated spend

limits.

Homeowner housing rehabilitation activities for CDBG accounted for \$432,832. Through the rehab program, two minority/women owned businesses (MWBE) were contracted for a combined \$129,605 which is 30% of all rehab-related costs. Other affordable housing activities include HOME funded down payment assistance and construction of a new single-family home in the West Greenville Redevelopment Area.

Various public services were conducted for the benefit of residents and special needs populations through nonprofit providers. For the program year 2017, the 7 nonprofit providers (sub-recipients) were: Pitt County Council on Aging; The Greenville Community Shelters DBA Community Crossroads Center; Center for Family Violence Prevention; Boys & Girls Clubs of the Coastal Plain; L.I.F.E. of NC, Inc. DBA STRIVE; East Carolina University/Lucille W. Gorham Intergenerational Community Center; and Literacy Volunteers of America Pitt County. The total funding expended on these nonprofits was \$70,063.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	270	0
Black or African American	690	2
Asian	1	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	0	0
Total	962	2
Hispanic	162	0
Not Hispanic	800	2

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

There were 964 households reported as assisted through the CDBG and HOME programs. . The majority of persons served were Black making up 72 percent of all families assisted.

The City of Greenville has local target areas, as well as serving the community at large. These target areas are located within qualifying Census Tracts 37147000701 and 37147000702, which are primarily composed of African-American households. According to HUD provided AFH data, these tracts qualify as R/ECAP tracts (racially/ethnically concentrated areas of poverty), which HUD defines as tracts with a non-white population of 50 percent or more, and with 40 percent or more individuals living at or below the poverty level.

The City also has a scattered site program which enables staff to reach a broader range of races, ethnicities and qualifying Census Tracts based on ACS data.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	792,951	830,213
HOME	HOME	332,082	58,868
HOPWA	HOPWA		
ESG	ESG		
General Fund	General Fund	300,806	188,156
Other	Other		

Table 3 - Resources Made Available

Narrative

The CDBG allocation in the amount of \$792,951 was made available in the 2017 program year; however, \$830,213 was expended. Funds of \$37,262 carried over from previous program years. Program income in the amount of \$10,468.57 was generated during the program year.

For HOME funds, \$332,082 was made available in the 2017 program year; however, \$58,868 was expended. Program income in the amount of \$12,692.45 was generated during the program year. Down payment assistance and funding toward construction of new single-family home were accomplished through the HOME program. The City will continue to identify and rehabilitate housing units and create new homeownership opportunities through this program.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
GREENVILLE SCATTERED SITE AREAS	25		
West Greenville Redevelopment Area	75		

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City's concentrated efforts are in the West Greenville Redevelopment Area. This area is bounded by the Tar River to the north, Greene Street to the east, the 10th Street Connector to the south, and Memorial Drive to 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 loan funds for rehabilitation, support local Continuum of Care Plan, economic development, fair housing education, and overall neighborhood revitalization. Two of thirteen owner-occupied homes were rehabilitated in the West Greenville Redevelopment Area. The high number of rental units reduces opportunity for owner-occupied rehab with concentrated distribution, however, the NRSA overlay allows for income eligibility flexibility to compensate for other challenges.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City maximizes opportunity to preserve and create affordable housing opportunities within its borders by utilizing additional resources to:

- provide energy efficiency improvements to owner-occupied homes,
- provide urgent repairs to owner-occupied homes for seniors,
- provide down payment assistance to homebuyers in target areas.

City land has been made available for the past several years for citizens to create community gardens on vacant, nonbuildable lots increasing access to healthy, affordable food and assisting with neighborhood revitalization.

The City has continued its partnership with the local utility company to provide energy efficiency work for low to moderate income households. The utility company committed another \$150,000 during the program year.

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.

Moreover, the City of Greenville has shown its commitment to providing general funds alongside the federal funds it receives.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,165,601
2. Match contributed during current Federal fiscal year	5,900
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,171,501
4. Match liability for current Federal fiscal year	41,510
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,129,991

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
805 Bancroft Ave-CHDO	07/28/2017	0	0	0	0	0	3,400	3,400
905 Bancroft Ave-DPA	07/27/2017	0	0	0	0	0	2,500	2,500

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	332,082	58,868	0	273,214

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	27,200	0	0	27,200	0	0
Number	1	0	0	1	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	27,200	0	27,200			
Number	1	0	1			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	52	0
Number of Special-Needs households to be provided affordable housing units	225	329
Total	277	329

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	6	0
Number of households supported through Rehab of Existing Units	8	9
Number of households supported through Acquisition of Existing Units	0	0
Total	14	9

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. Although no new housing units were produced through the City in the program year, thirteen (13) homes were rehabilitated, with nine (9) utilizing federal funds. Two (2) homes were under construction through the HOME program in the 2017 program year but were not yet completed to add to the program year's accomplishments. The City also supported the work of nonprofit organizations that provide housing and services to special needs populations, such as Community Crossroads.

During the 2017 program year, funds were reserved for down payment assistance (DPA) to low-moderate income homebuyers within the City of Greenville, however no federal funds were utilized. Local funds were leveraged to support homeownership in target areas. These funds are used to address goals for increasing homeownership within the West Greenville Redevelopment Area and adjacent neighborhoods. The provision for down payment assistance decreases the amount of financing and/or private source of funding a homebuyer needs in order to purchase a home. Ongoing efforts will be made to better promote this program to qualified households seeking new homes.

Discuss how these outcomes will impact future annual action plans.

The City of Greenville will continue to rehabilitate existing occupied homeowner housing in future annual action plans and seek opportunities to support new homeownership opportunities.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2	0
Low-income	1	0
Moderate-income	3	0
Total	6	0

Table 13 – Number of Households Served

Narrative Information

Excluding costs for planning and administration, all CDBG expenditures during program year 2017 went towards activities and projects with a national objective of benefitting low- to moderate- income residents or low to moderate income areas. Thirteen rehabilitated homes were completed in 2017, six (6) of which benefited low- to moderate- income households and three (3) exceeding 80% area median income as allowed in the NRSA. Other non-federal funds were leveraged to support seven (7) of the rehabs.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Greenville has made a priority of addressing homelessness in the city by participating in various community efforts that reach out to persons and/or families that are homeless or are at risk of becoming homeless. The City is still involved with the 10-year Plan to End Homelessness Advisory board as well as an active participant in the Continuum of Care.

The advisory board has focused on identifying and implementing the six (6) key strategies outlined in the plan. They are:

1. Develop and maintain programs that worked with homeless individuals with disabilities to apply and receive disability benefits.
2. Aggressively seek out and apply for new state and federal funds to provide financial and case management assistance to homeless families and individuals as they move from homelessness to stable housing.
3. Work with qualified agencies to expand the number of Permanent Supportive Housing (PSH) units in Pitt County.
4. Ensure that some PSH units are dedicated to chronically homeless and veterans.
5. Strengthen the Pitt County Regional Committee, an active regional committee within the North Carolina Balance of State (NC BoS), by providing administrative assistance, maintaining records and reporting outcomes for annual events such as the PIT survey.
6. Participate in the statewide homeless database system known as the Carolina Homeless Information Network (CHIN).

The total homeless population is 120 persons as per the 2017 PIT Count since. Efforts continue to target this group to ensure they get the supportive housing and services needed to return to self-sufficiency by assisting with coordinating services and referrals to regional partner.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Greenville, through its CDBG Public Services, provided financial assistance during the 2017 program year to the Center for Family Violence Prevention, which provides emergency housing to abused women and children. Community Crossroads Center, another sub-recipient, was also available to assist homeless persons in the city with emergency shelter.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

CDBG Public Service funds are utilized to support the Greenville Police Department and L.I.F.E. of NC, Inc., DBA STRIVE, collaborative re-entry program in the city of Greenville. 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.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

During the 2017 program year, the City of Greenville provided funding to the Center for Family Violence Prevention for safe family visits. The Center for Family Violence Prevention, in partnership with one of our partners, Streets to Home, provides transitional housing for domestic violence victims and their children.

Community Crossroads Center's Temporary Assistance for Needy Families (TANF) program was offered by the center and provides families with children assistance such as first month's rent, a security deposit and utility deposit to help families become self sufficient in the community again.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

There are four public housing authority managing agencies in the Pitt County area, which include Greenville Housing Authority with a total of 714 units; Mid-East Commission which manages a total of 135 units in three towns; Farmville Housing Authority which manages 174 units; and Ayden Housing Authority which manages 175 units. Each of the aforementioned public housing authorities receive federal funds to modernize and repair public housing units.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

During program year 2017, the City of Greenville Community Development Department's Housing Division continued in partnership with the Greenville Housing Development Corporation, a non-profit extension of the Greenville Housing Authority, to participate in homebuyer counseling and financial literacy courses.

Actions taken to provide assistance to troubled PHAs

None of the public housing authorities in Pitt County have been designated as "troubled" agencies or otherwise performing poorly.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Public policy will always affect groups or individuals in one way or another. 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, North Carolina, there are a couple of policies that create barriers to affordable housing.

Non-living wages: Housing prices in Greenville are among the highest in Pitt County, yet wages have not kept up with rents and housing prices. A working adult earning a \$7.25 minimum wage makes \$15,080 per year, which places them just above 30% AMI for an individual. An adult would have to work two full-time jobs to place themselves near 80% 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 health care. Some 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 delivery of services. As a result, most would note that 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 upfront 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 banks and other financial institutions to relax their lending standards over a decade, and now those standards have tightened – along with the lending mentality. The lack of available financing for low to moderate income households will become a larger barrier to affordable housing over the next five years.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

City staff continues to host a monthly financial literacy class held within the public library covering topics such as budgeting, credit, financial recovery, and homeownership. The curriculum is based directly on

the FDIC Money Smart Program. This program targets low to moderate income citizens; however, everyone is invited to attend.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

HUD requires that all residential properties built before 1978 receiving federal funds are tested for lead-based paint and any lead hazards discovered are to be addressed. At this time the City of Greenville only provides assistance to owner occupied housing and housing provided by non-profits and CHDOs through its CDBG and HOME funds.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

City of Greenville home rehabilitation programs inherently address poverty by preserving housing stock often occupied by low-income households. Preserving affordability and increasing the lifespan of a home for low-income families reduces the risk of financial crisis. The City also leverages funds to assist with energy efficiency improvements for low- to moderate- homeowners to assist with affordable sustainability. Several programs supported by Public Service allocations also support employment opportunities for residents.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The Pitt County Continuum of Care began in 2001 and has successfully grown into a regional 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. City staff works to coordinate and refer citizens to partnering agencies as necessary. The Greenville Housing Authority is the City's partner in both supportive housing and lease-purchase programming to assist with transition from public housing to homeownership as desired.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During the 2017 program year, the City of Greenville continued to fund affirmatively furthering fair housing marketing actions. These actions are inherent to each of the housing activities provided through the Community Development Department. Staff responded to over 130 tenant/landlord concerns, sponsored two fair housing seminars, and conducted three fair housing presentations in conjunction with homebuyer education. Staff also partnered with the Greenville Housing Development Corporation, the non-profit arm of the Housing Authority, to hold 6 workshops related to fair housing.

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.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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 of Greenville ensures that all monitoring letters detail specific time frames for 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 coordinating a quarterly monitoring schedule to be employed in the 2018 program year.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The “Notice of Availability” of the CAPER for review and to receive public comments was published in the local paper on August 27, 2018.

The CAPER was made available for review for a period of at least 15 days. Also, the “Notice of Public Hearing” to receive public comments at the City Council meeting was published in “The Daily Reflector” on August 27 and September 3, 2018. The public hearing was held at City Council on September 10, 2018.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)