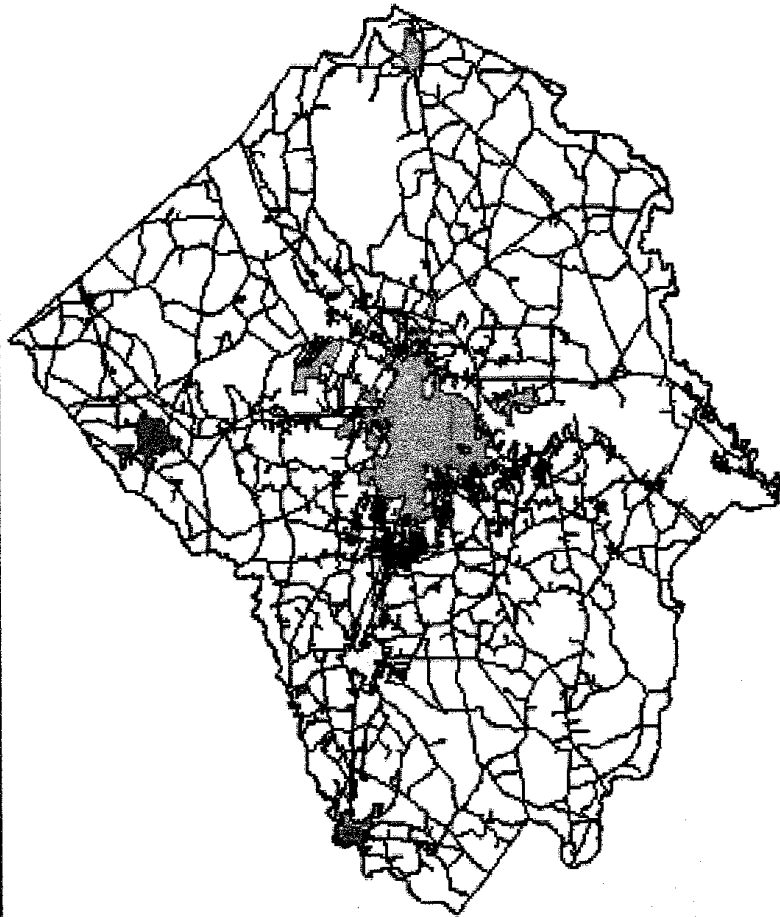


City of Greenville

**City of Greenville
and the Pitt County
Home Consortium**



**2003-2007
Consolidated Plan**

**CITY OF GREENVILLE AND PITT COUNTY HOME CONSORTIUM
2003-2007 CONSOLIDATED PLAN
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM AND
HOME INVESTMENT PARTNERSHIP**

Mayor

Don Parrott

City Council Members

Ric Miller, Mayor Pro Tem

Mildred Council
District 1

Rose Glover
District 2

Ray Craft
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Chip Little
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CERTIFICATIONS: CITY OF GREENVILLE And PITT COUNTY HOME CONSORTIUM

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing – The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, maintain records reflecting that analysis, and actions in this regard.

Anti-displacement and Relocation Plan – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974 as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace – It will or will not continue to provide a drug-free workplace:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about:
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1.
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will:
 - (a) Abide by the terms, of the statement; and
 - (b) Notify the employer in writing of his or her conviction for, a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction.

Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such

conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

5. Taking one of the following actions within (30) calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
6. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1,2,3,4,5, and 6.

Anti-Lobbying – To the best of the jurisdiction's knowledge and belief.

1. No federal appropriated funds have been paid or will be paid, by or on behalf of it to any person for influencing or attempting to influence an officer of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriate funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress in connection with the Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub awards at all tiers (including subcontracts, sub grants, and contracts under grants, loans and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction – The consolidated plan is authorized under State and or-al law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds consistent with the strategic plan.

Section 3 – It will comply with Section 3 of the Housing and Urban Development of Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official: _____
Mayor

Date: June 09, 2003

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income (See CFR 24 570.2 and CFR 24 part 570).

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities to be assisted with CDBG funds, it certifies that its Action Plan has been developed to give maximum feasible priority to activities, which benefit low and moderate-income families or aid in the prevention or elimination of slum or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during **program year(s) 2003-2004** (of a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates the capital cost of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue

sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force – It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent, civil rights demonstrations within its jurisdiction;

Compliance With Anti-Crimination Laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint- Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR 570.608;

Compliance with Laws- It will comply with applicable laws.

Signature of Authorized Official

Mayor

Date: June 09, 2003

OPTIONAL CERTIFICATION

Submit the following information certification only-when one or more of the activities in the action plan are designed other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official: _____
Mayor

Date: June 09, 2003

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdictions, consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs – It is using and will use HOME for eligible activities and costs, as described in 24 CFR 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in 92.214.

Appropriate Financial Assistance – Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than it is necessary to provide affordable housing;

Signature/Authorized Official: _____
Mayor

Date: June 09, 2003

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE EQUIPMENT:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000.00 and not more than \$100,000.00 for each such failure.

B. Drug-Free Workplace Certification:

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee-knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies (Not applicable jurisdictions).
5. Workplaces under grants, for grantees other than individuals, need not to be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, upon award, if there is no application, grantee must keep the identity of the workplace(s) on file its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or state highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations.
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance: (Street address, City, County, State, Zip Code):

City of Greenville
200 Martin Luther King Jr., Drive
Greenville, North Carolina 27834

___ Check if there are workplaces on file that are not identified here; The certification with regard to the drug free workplace is required by 24 CFR part 24, subpart F.

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled Substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of no contest) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes:

Criminal Drug Statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless there impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of sub recipients or subcontractors in covered workplaces).

I. EXECUTIVE SUMMARY

A. The Consolidated Plan:

The Consolidated Plan is a unified document that houses an entity's planning, application, and performance reporting requirements for participation in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME programs. The Plan requires a jurisdiction to identify all of its housing and community development needs and a devised long-term strategy for addressing these needs with the use of federal funding from HUD. Because of the amount of needs in a community and the limited funding available, the needs identified must be prioritized creating programs and allocating resources to such activities. Each year these activities must be described in detail.

There are 5 stages within the Consolidated Planning Process:

1. Identifying Needs- including Public Participation, the jurisdiction identifies the housing and community development needs.
2. Proposed Annual Action Plan- the jurisdiction must prepare a formal document declaring how the CDBG and HOME fund will be used during each planning year based on the priorities and need identified within the community. The proposed plan is then presented to the public for review and comment.
3. Final Action Plan- once the public comments have been received and considered, the jurisdictions elected officials vote and adopt the final Annual Action Plan.
4. Substantial Changes in Action Plan- should a substantial amendment be necessary within a planning year, the public must be given adequate time to review the changes, please see Citizen Participation Plan, and given the opportunity to respond.
5. Annual Performance Report- At the end of each planning year, the jurisdiction is required to report all accomplishments achieved within that planning year. This Annual Performance Report, once completed, is then made available to the public for review before the report is submitted to HUD.

B. City of Greenville and the Pitt County HOME Consortium:

As an entitlement and lead entity for the Pitt County HOME Consortium, the City of Greenville is responsible for formulating and submitting the Consolidated Plan to HUD. The following plan is a collective and collaborative effort on behalf of citizens and staff located in the jurisdictions of the City of Greenville, the towns of Ayden, Bethel, Farmville, Grifton, Winterville, and Pitt County. Each community has identified their housing and community development needs and developed a strategic plan for addressing

these needs during the next five years. Included within this plan are the specific needs identified, activities and resources that will be allocated for addressing these needs, and the necessary documentation as required by HUD. Embedded in the five year strategy is a more detailed plan of action for the upcoming 2003/2004 fiscal year, better known as the Annual Action Plan.

II. COMMUNITY PROFILES

A. Greenville

1. Overview:

The City of Greenville, North Carolina is often referred to as the "hub" of Eastern North Carolina. Greenville has changed from a small, rural, farming community to the regional focal point of Eastern North Carolina. Over the past 20 years the community has experienced dramatic growth. Growth rates mirrored or surpassed those of surrounding cities in population and related construction activity.

From 1990 to 2000, the population of Greenville grew from 52,789 to 60,476 or 31% making it the 13th largest city in North Carolina. The certified population for Greenville as of August 1, 2002, was 61,152 as published by the North Carolina Office of State Budget and Management. An additional 10,000 persons are estimated to reside in the extraterritorial jurisdiction of the city.

Greenville is the county seat of Pitt County. The county has a population of 133,798 according to the 2000 Census. Based on the census data, over 45% of the County's population is located in Greenville. Include the estimated number of persons within the planning jurisdiction of Greenville and the percentage of persons that reside in the city's jurisdiction increases to 53% of the county's population.

The community is relatively diverse with a number of regional anchor industries, employers, and educational facilities. Greenville is home to East Carolina University, the third largest university in the State of North Carolina. The history and growth of the City of Greenville and East Carolina University are paralleled and intertwined. Although Greenville was incorporated in 1774, the major growth of the City and University occurred over the past 30 years. The 2002 fall enrollment at the university was 20,624 and it is expected to top 27,500 by the end of the decade. Dormitories accommodate just

over 4,000 students enrolled at the university. For those students that are commuters, housing is provided within the community.

Greenville is also home to University Health Systems, a major medical facility that serves the entire Eastern North Carolina region. In association with the East Carolina University School of Medicine, the medical facility has grown into Greenville's largest employer employing over 5,000 persons.

In a single day the population in Greenville can exceed 100,000 persons due to persons coming into the city for healthcare, employment and education.

Greenville is a young community with a median age of 26 years according to the 2000 census. The state median age is 33.1 years. Females represent 53.7% of the population and males represent 46.3%. The racial composition of the city according to the Census is reflected below:

<u>Race</u>	<u>White</u>	<u>African-American</u>	<u>Asian</u>	<u>American Indian</u>	<u>Hispanic</u>	<u>Other</u>
Population	36,660	20,649	1,098	181	1,244	644
Percentage	60.6	34.1	1.8	0.3	2.1	1.0

a. Employment

Due to the diverse employment sectors in Greenville, the employment market is varied in type and required skill level. There are major employers such as East Carolina University, University Health Systems, NACCO, DSM Pharmaceuticals and many others. The result is an unemployment rate lower than the rest of the Eastern North Carolina region and incomes that tend to be higher. Despite these facts, there are still a significant numbers of persons below the poverty index, but in general, the City of Greenville fares better than the rest of the region. Of the work age population as identified in the census of 50,387 persons, 33,414 were employed and 16,973 were unemployed. The number of persons not in the labor force does not reflect persons who are not seeking employment or those that are students actively pursuing education compared to those that are unemployed.

b. Income

The median annual income for households in 2000 was \$28,648.00 and \$44,491.00 for families. By ethnic group, White households had a median income of \$33,034.00 and a mean of \$50,579.00 while African American households had a median income of \$21,443.00 and a mean income of \$28,262.00. Hispanic families had a median income of \$27,321.00 and a mean of \$33,337.00. Under the category families, White families had a median income of \$61,836.00, African American families had a median of \$25,490.00 and Hispanic families had a median income of \$30,125.00. Asian families had a median income of \$61,563.00 annually.

c. Poverty

Poverty in Greenville in 2000 was relatively low when considering the large college student population. The number of persons below the poverty index was 14,393 or 26.1% (for White individuals the number of persons at or below the index was 7,546 or 22.6% and 5,950 or 30.7% for African Americans). There were 1,898 families with incomes below the poverty level (462 were White and 1,273 were African American). Of the 1,898 families below the poverty level, a female head of household headed 1,318. 1,059 of these female-headed households below poverty had children under the age of 18.

\$5,024.00 households, or 19.0%, had incomes less than \$10,000.00 (a portion of this statistic is reflective of the student population in Greenville as 1,307 families were identified in the census as having incomes less than \$10,000.00 annually). Per capita income was reported at \$18,476.00 annually. The average household size was identified at 2.18 persons while the average family size was 2.91 persons. Still a significant portion of the total population is above the poverty index and this is best illustrated by the fact that 40,858 persons had incomes greater than the poverty index.

d. Age

As mentioned previously, Greenville is a young community. 16,602 persons are below the age of 19; 22,182 persons are between the ages of 20-34 and 16,382 persons being between the ages of 35-64. Elderly residents (over the age of 65) accounted for 5,310 persons. 801 grandparents were identified as caregivers for households with children under the age of 18 present. 9,626 total persons were identified as having a disability with the majority of persons with a disability being between the ages of 21-64 years of age (5,729 persons).

e. Household Type

Of the 25,204 total households, 12,003 were identified in the census as family households while non-family households represented 13,201 households.

Household by family type (selected types)

<u>Household Type</u>	<u>Number of Households</u>
Married Couple with Children Under 18	3,293
Female Headed Household with Children Under 18	2,193
Married Couple	7,761
Female Household with no husband present	3,479
Households with persons 65 years or older	3,600

2. Housing

Greenville is fairly unique among North Carolina communities due to the high percentage of persons living in group quarters and non-family household situations. The University dormitories house 24% of the 20,624 students (the university has not constructed additional dormitories in 20 years). The remaining student population seeks housing within the community. This added population creates an overload within the rental-housing arena (especially for affordable rents) and continues a shift in the housing market to produce more rental housing. A majority of new housing starts are multi-family

developments. With a large college population, many property owners target students for rental properties. Residents of Greenville with low and very low incomes are affected because they are either priced out of the market or forced to accept the remaining undesirable properties not rented by students. Exasperating the problem is the availability of employment in the city. As more persons relocate to Greenville for employment, more and more are selecting rental housing as their first choice of housing. From 1990-2001, 8,804 permits for new multi-family housing developments were issued.

From 1990 to 2001 The City of Greenville issued 12,921 permits for new residential construction

Multi-family housing continues to grow faster than single family in Greenville. According to the 1980 census 53.2% of all dwellings were owner occupied, by 1990 only 42.1% of dwellings were owner occupied. In 2000 the percentage of rental dwellings was 60.7% and the percentage of owner occupied dwellings was 39.3%. The age of the housing in Greenville re-enforces that fact that the city is growing. The Census of 2000 reported that 56.5 percent of houses within the city were built since 1980. The median year built of all housing in Greenville was 1983 according to the census. The median room size of all dwelling units is 4.5 rooms. With a mean dwelling size of 2.16 persons overcrowding does not appear to be significant. The total vacancy rate of all housing in the city is 8.3% with rental housing having a 5.6 % vacancy rate and owner occupied housing having a 3.0 percent rate of vacancy.

a. Occupied Housing Units in 2000

<u>Housing Tenure</u>	<u>Number of Units</u>	<u>Percentage</u>
Homeowner Occupied	9,906	39.3
Renter Occupied	15,298	60.7
Total	25,204	100

As additional multi-family housing is produced in Greenville, the cost of housing and its value cannot be overlooked. There were 7,821 owner occupied units identified in the 2000 Census. Over 55% of these units were valued over \$100,000.00. The monthly cost of housing expenses identified for all owner occupied units in the 2000 Census found that 79% of the units were occupied by persons or individuals where the housing cost was 30% or less than their monthly income. In contrast, the number of renter occupied dwellings represented 15,354 units. A smaller number of these occupants, 48%, had housing cost that were 30% or less than their income.

b. Median Value/Rent of Housing by Tenure

<u>Housing Tenure</u>	<u>Median</u>
Owner Occupied	\$110,200 value
Renter Occupied	\$482 rent

c. Housing Needs

The cost of housing remains a concern for the City of Greenville. The median mortgage for owner-occupied homes in 2000 was \$1,039.00 monthly. This indicates that the price of housing is well above the ranges of affordability for lower incomes. This is especially true in light of the fact that 55% of the homes had a reported value over \$100,000.00 in 2000. In addition 55.4% of monthly rents exceeded \$500.00 in 2000.

In 1990, findings indicated that a majority of homeowners were between the ages of 25-54. White homeowners occupied 77% of all owner occupied dwellings and African-American homeowners owned 21%. The value of housing for white homeowners was \$73,300.00 and \$53,113.00 for black homeowners. Disposable income for African Americans appeared to be the major reason for this disparity. In 2000, data revealed a shift in the trend as white homeowners occupied 60% of owner occupied housing while African Americans occupied 30% of owner occupied housing. Hispanic households occupied .6% of owner occupied housing. Median value of owner occupied housing for white homeowners was \$125,000.00 while the average was higher at \$150,693.00. For African Americans the value grew significantly to a median of \$74,400.00 and a mean value of \$93,995.00 according to the census. Hispanic household value increased to a median of \$99,300.00 and a mean of \$112,539.00. We continue to see evidence of this with clients of the City of Greenville's Affordable Housing program. African-American homebuyers in our programs typically have incomes at or below 80% of the area median income (\$39,300.00 for a family of four) and the value of housing purchased is in the neighborhood of \$90,000.00 for new construction but it is still lower than market units, which according to the census average \$149,409.00.

In consideration of the above factors indicating a need for affordable housing in the lower income market, a major focus of the housing program in the years to come will be to continue the production of affordable housing opportunities for low income homebuyers and renters.

Another area of concern (outside of cost) is the condition of older neighborhoods. While Greenville has many older neighborhoods, those experiencing the greatest level of deterioration are located to the west of the Central Business District in an area known as West Greenville. This area has the most concentrated cases of substandard housing. The area is comprised of (14) different neighborhoods of which are 87% African-American. The population in this area is 5,197 people. The median household income for the area is \$17,716.00 and the median family income is \$20,792.00. The percentage of female-headed households without a husband present is 58%. The percentage of persons living in this area that are at or below the poverty level is 42.8%. The number of children under

the age of 18 years at or below the poverty index is 58.8%. These neighborhoods have experienced the negative effects of economic and market demise, sub urbanization and poor maintenance practices by absentee landowners. A majority of the substandard homes in the city are located within these neighborhoods, and the homes are to a large extent occupied by low and very low renters. Over 70% of the homes in these areas are rental properties. The homeowners in the area are primarily low to very low-income and often lack the financial resources to make needed repairs to their homes.

Number of Households Reporting Housing Problems in the 2000 Census

Household Type Reporting Problems	Number of Households
Elderly Renters with incomes Less than 80% of the Area Median.	1,661
Elderly Homeowners with Incomes less than 80% of the Area Median.	1,245
Owners other than elderly owners with incomes less than 80%.	900
Renters other than elderly renters with incomes less than 80% of the Area Median Income.	5,640
Total:	9,446

Number of Households Reporting Housing Problems in the 2000 Census by Race

Households type Reporting Problems:	White	African American	Hispanic
Elderly renters with incomes less than 80% of the Area Median.	594	905	0
Elderly owners with incomes less than 80% of the Area Median.	603	812	0
Owners other than elderly with incomes less than the Area Median.	310	1,585	0
Renters other than elderly renters with incomes less than 80% of the Area Median.	4,900	926	7
Total:	6,407	4,228	7

The ethnic composition of the older neighborhoods west of the Central Business District is primarily African-American. Community Development staff field checks, housing studies, and building inspector records indicate that approximately 1% of the city's housing stock is substandard. A majority of these homes are located in these neighborhoods. Of that number, only .5% is deemed unsuitable for rehabilitation. The units not considered salvageable are subject to code enforcement action by the city and within a 12-15 month period they are demolished if they continue to violate City of Greenville Minimum Housing Code Standards. Such actions are in place to reduce slum

and blight. The City of Greenville has an aggressive code enforcement program but it cannot change the social fabric of those occupying the homes.

Since 1990, the City has rehabilitated over (245) substandard homes. Such programs help to improve the housing stock within the City of Greenville but more work remains to be done. Properties owned by absentee landlords represent the worst conditions. Many of these units have been paid for many times over through rents charged.

A major need for rehabilitation of existing low income owner occupied housing still exists and will need to be addressed as we have a waiting list of 53 low income homeowners with repair needs. In addition revitalization of older neighborhoods must occur concurrently.

d. Hurricane Floyd:

Flooding and destruction wrought as a result of Hurricane Floyd in September of 1999 illustrated the vulnerability of the Greenville area to the dangers of natural disasters. Shortly after the event, efforts were made to inventory the amount of damage suffered by the city and its planning jurisdiction. City teams entered and made determinations of obvious damage/safety issues for structures that had at least twelve inches of water above floor space. The total number of structures inspected from September 25 to October 1, 1999 was 1,893. This included 404 single family, 642 mobile homes, 501 multi-family units, 206 duplex units and 140 commercial structures. Of these structures, approximately 55% were condemned or deemed uninhabitable, and the remaining 45% as in need of repair. Monetary damages were estimated at 23.5 million dollars to city owned property and another 65.5 million to private residential and commercial structures. Those areas hardest hit were those within the floodplain areas of the city's jurisdiction and were occupied primarily by persons of low income. While a great deal of the storms effects were suffered by structures and areas developed prior to the city's adoption of its flood hazard prevention ordinance in 1978, it nevertheless highlighted the need to minimize development within the floodplains and to develop a plan to guide efforts for the redevelopment of the impacted areas.

A redevelopment plan was prepared by the City of Greenville to address the losses suffered as a result of the flood.

The greatest challenge, which still remains, is how to replace the housing units lost by persons of low income.

From the Redevelopment Plan the following activities were identified as actions by the City of Greenville to address housing lost due to the flood:

Construction of new homes of a variety of types for displaced persons:

Development of 150 Single Family Dwellings (30 Acres Estimated)

Development of 70 Duplexes units (35 Structures on 7 Acres Estimated)
Development of 100 Multi Family Units (33 Acres Estimated)
Development of a Mobile Home Subdivision 150 Units (on 48 Acres)
Development of a Modular Home Subdivision 100 Units (on 19 Acres)
(Total suggested Acreage 137 for 570 Units) {\$6,165,000 Land and
Development Costs only} Estimated Construction Costs 570 units @ \$72,000= \$41,040,000.

Efforts to address these housing needs as identified include the development of two affordable housing subdivisions for a total of 193 units, and support of the development of two multi-family developments utilizing tax credits for the production of 96 units. The mobile home subdivision has not been developed as a significant number of people have not chosen this option and permits for some 380 duplex units have been approved since the flood.

Listed below is summary information about the types of units affected by the flood and statistical information on persons who lived in the area flooded.

Inspections Summary, Post-Flood:

<u>Units Entered</u>		<u>Preliminary Damage Estimates</u>	
Commercial	140	Condemned	± 250 (13%)
Single-Family	404	Uninhabitable	± 800 (42%)
Mobile Homes	642	In Need of Repair+	850 (45%)
Multi-Family	501	Total	100%
Duplexes	206		
Total	1,893		

Department Source: City of Greenville, NC: Inspections Division of the Public Works. 1999

Selected Demographics of Flood Affected Areas: Greenville, NC

(From The Tar River Floodplain Redevelopment plan of 1999, City of Greenville Planning and Community

Development Department)

<u>Demographic</u>	<u>Census Tract 1</u>	<u>Census Tract 2</u>	<u>Census Tract 4</u>	<u>Census Tract 8</u>
Population	3,994	6,309	6,038	2,736
Percentage of Population at or below the poverty index	34%	33%	5.2%	39%

<u>Demographic</u>	<u>Census Tract 1</u>	<u>Census Tract 2</u>	<u>Census Tract 4</u>	<u>Census Tract 8</u>
Median Income	\$7,256	\$7,453	\$7,939	\$10,982
Housing Values (Median)	\$58,200	\$63,200	\$84,400	\$47,000
Median Rent	\$243/month	\$332/month	\$315/month	\$185/month
Owner – Occupancy	43%	51%	63%	45%

*Source 1990 U.S. Census

e. Age of Housing and Lead Based Paint

In the preparation of the 1995 and 1998 Consolidated Plans there were 12,434 homes identified as being built before 1980. Latest census figures report 12,311 homes were built before 1980 showing a reduction of (123) units from 1990 to 2000. We believe the actual figure of homes built before 1980 remaining in the housing market and having the highest probability of lead based paint is less than 12,434. As a result of Hurricane Floyd, (450) structures, the majority of which were built before 1980, have been acquired and demolished under the Hazard Mitigation Grant Program. In addition some 60 plus structures have been demolished as a result of the City of Greenville's code enforcement program. Finally, since 1990 the City of Greenville has completed over (245) housing rehabilitations. All of the work completed even before the new lead based paint requirements have been demonstrated to reduce the amount of lead found in older homes. Following the Lead-based Paint requirements enacted on September 15, 2000, all homes are tested and lead-based paint hazards are removed. Based upon the figures mentioned above and the rate of natural attrition, it is estimated that over 800 homes built before 1980 have had the hazards of lead removed due to demolition or rehabilitation.

In Pitt County, 38,853 homes were reported in the 2000 Census as having been constructed before 1980. The age of these homes suggests that lead-based paint hazards could exist. As a result of these findings and the regulations, participants in the CDBG and HOME programs are also incorporating efforts to reduce these hazards. Such actions should result in a significant reduction in lead hazards over the coming program years.

Lead based paint removal should continue to be addressed throughout Greenville and the Pitt County Consortium.

3. Special Needs Population Housing Needs

For general discussion purposes, Special Needs Populations will consist of persons with AIDS, HIV, Homeless Populations, Elderly, the Mentally Ill and Developmentally Disabled.

The needs of this segment continue to expand throughout the community. Except for the homeless population, there are still no direct facilities supporting these populations. There is still a need for facilities to house the Mentally Ill, Substance Abusers, Developmentally Disabled and AIDS victims. In most cases the clients that cannot be hospitalized must live in a boarding house type facility with inadequate supervision or a rest home. The current need is for facilities that can provide housing for the Mentally Ill, AIDS Victims, Substance Abuse Clients in a supervised environment. It is necessary for facilities serving Special Needs Populations to be located in or close to Greenville so residents can be in close proximity to medical services.

Efforts to keep the Continuum of Care process moving forward in Greenville and Pitt County remains an activity that the City of Greenville continues to support and participate. The issue facing the project is to keep the process on track. A number of homeless and special needs housing and service providers continue to meet to find ways to address this need. In 1999 a preliminary needs assessment was completed and identified the major needs for the entire Greenville/Pitt County area for housing. The study found a major need for housing for persons with HIV and AIDS to be the most critical due to the health care and services available to the Eastern NC region here in Greenville. Identified below is a summary of services now available in the Greenville Pitt County region to assist the special needs populations. In addition, facilities and service needs are also identified for the various sub-populations and groups.

Services for Special Needs Populations

<u>Agency or Dept.</u>	<u>Clientele</u>	<u>No. Served</u>	<u>Annual Budget</u>	<u>Source of Funds</u>
Farmville Affordable Housing Program	Low income individuals & families		N/A	Federal, State
Pitt Co. Dept of Social Services	Citizens of Pitt County		N/A	N/A
Farmville Housing Authority	low income	209 units	\$831,036	Federal, State
Ayden Housing Authority	low income	Public Housing	\$639,000	Federal, State
Ayden Mental Health	low income	300	\$85,000	county agency
South Lee St. Neighborhood Improvement, Inc.	Low & moderate income		\$111,950	Federal, State, Local private donations
Pitt Co. Council on Aging	Elderly	700 to 800	\$600,000	Federal, State, United Way, Churches
Greenville Community Shelter	Homeless 18 years & older, children accompanied by an adult		\$368,000	Federal, State, Fundraising
New Directions	Women & Children Of domestic violence		\$350,000	United Way, Local
Habitat For	Low income Families		\$272,000	Federal,

Humanity

State and
Private
Fundraising

PICASO	Men & women with HIV or AIDS		\$125,000	United Way
The Flynn Home	Men age 18-80		N/A	Private
Mental Health	Citizens of Pitt County		10 million	State Agency
<u>Agency or Dept.</u>	<u>Clientele</u>	<u>No. Served</u>	<u>Annual Budget</u>	<u>Source of Funds</u>
Greenville Housing Authority	Low income	714 public Housing Units	4.5 million	Federal
Bethel Counseling Center	Citizens of Bethel		\$70,000	Federal, State & Local
Town of Ayden Christian Care Center	Primarily elderly		\$5,000	Churches, United Way, FEMA
Boys & Girls Club	Children, low income		N/A	United Way, Donations
Farmville Ministerial Association/Benevolent Ministries	women, low income		N/A	Donations
Bethel Family Resource Center	Low income		\$100,000	Federal
Martin County Comm. Action Agency	Low & moderate, Income persons/Families		\$4.5 million	Federal State and Local funding

Gaps Analysis - Individuals

<u>Type of Units:</u>	<u>Estimated Need</u>	<u>Inventory</u>	<u>Unmet Need</u>	<u>Priority</u>
Emergency Shelter	115	89	26	Med
Transitional Housing	47	10	37	High
Permanent Housing	15	0	15	High
Total	177	99	78	
<u>Estimated Supportive Services Needs:</u>				
Job Training	50	25	25	Med
Case Mgmt.	50	40	10	Low
Substance Abuse Treatment	50	30	20	Med
Mental Health Care	75	55	20	Med
Housing Placement	30	0	30	High
Life Skills Training	35	0	35	Med
<u>Estimated Sub-Populations:</u>				

Chronic Substance Abusers	300	200	100	High
Seriously Mentally Ill	75	50	25	High

Estimated Sub-Populations:

Dually-Diagnosed	175	125	50	Med
	<u>Estimated Needs</u>	<u>Inventory</u>	<u>Unmet Need/Gap</u>	<u>Relative Priority</u>
Veterans	100	45	55	High
Persons with HIV	391	0	391	High
Victims of Domestic Violence	40	20	20	Med
Youth	45	25	20	High

GAPS ANALYSIS – PERSONS IN FAMILIES WITH CHILDREN

<u>Beds/Units:</u>	<u>Estimated Needs</u>	<u>Inventory</u>	<u>Unmet Need/Gap</u>	<u>Relative Priority</u>
Emergency Shelter	40	20	20	High
Transitional Housing	14	2	12	Low
Permanent Housing	20	0	20	Med
Total	74	22	52	

Estimated Supportive Services Slots:

Job Training	40	20	20	Med
Case Mgmt	40	20	20	Med
Child Care	30	15	15	Med
Substance Abuse Treatment	30	15	15	High
Mental Health Care	50	30	20	High
Housing Placement	20	0	20	High
Life Skills Training	20	0	20	Med

Estimated Sub-Populations:

Chronic Substance Abusers	30	20	10	High
Seriously Mentally Ill	50	35	15	Med
Dually-Diagnosed	40	20	20	High
Veterans	20	15	5	Med
Persons with HIV	45	0	45	High
Victims of Domestic Violence	40	20	20	High

Since 1994, the City of Greenville has provided funding to non-profit agencies that engage in housing and services from the Community Development Block Grant program. Over \$712,700.00 has been made available. The major non-profit agencies receiving funding during that time period were agencies that provide housing to homeless populations such as the Greenville Community Shelter, the Pitt County Domestic Violence Program, and recently, the Joy Soup Kitchen. The assistance provided was utilized to maintain the facilities and expand services. The City of Greenville continues to work with non-profit housing providers, financially, as they provide vital service to the Greenville and Pitt County Community, however the need continue to increase. As such, working with non-profit agencies, especially homeless population service providers should continue in the years to come. In addition, plans are to complete the Continuum of Care plan and apply for funding in 2003 with a partnership of homeless housing providers and the Eastern NC Poverty Committee.

From the findings identified above, facilities serving homeless populations, especially persons with AIDS and HIV, are critical not only to Greenville but to all of Pitt County.

4. History of Housing Efforts in Greenville:

a. *The Community Development Block Grant Program (CDBG)*

The Housing and Community Development Act of 1974 created the Community Development Block Grant Program in 1974. Since 1975 the City of Greenville has participated in the program with a variety of activities. This report will summarize activities in the program by the City of Greenville since 1991. Prior to that period, the City of Greenville received just under \$14 million from 1975-1990. As with many cities, the Community Development Block Grant has provided numerous opportunities to improve neighborhoods and communities and stabilize the tax base within the community. Prior to 1994 the City of Greenville participated in the Small Cities Community Development Block Grant Program. This program is for cities with population less than 50,000 persons. Small cities have to compete for funding and are usually limited to one application for a two-year period. In 1994 the City became an entitlement city meaning it received funds on an annual and non-competitive basis. This designation allowed for more continuity in the housing programs and annual appropriations for housing.

Listed below is a summary of funding received by the City of Greenville since 1991 in the CDBG program.

CDBG Funding from 1991-2000

<u>YEAR</u>	<u>FUNDING</u>
**1991	\$600,000.00
1994	\$883,000.00
1995	\$878,000.00
1996	\$856,000.00
1997	\$844,000.00

1998	\$832,000.00
1999	\$836,000.00
2000	\$839,000.00
2001	\$870,000.00
2002	\$856,000.00
TOTAL	\$8,294,000.00

****1991 Represented State CDBG Funding from the Division of Community Assistance under the Small Cities Program.**

Activities utilizing CDBG funds have been in the West Greenville and East Meadowbrook communities of Greenville since 1991. In 2000 after Hurricane Floyd, East Meadowbrook was no longer a project area for rehabilitation and homeownership as it was flooded. Instead blighted properties were and continue to be purchased in this area. Activities that have been funded are:

- A. Substandard housing rehabilitation assistance to low and moderate-income homeowners.
- B. Acquisition of real property.
- C. Assistance to Non-Profit Agencies providing safe, decent and affordable housing.
- D. Assistance to Non-Profit Agencies providing housing for the homeless.
- E. Code Enforcement.
- F. Rehabilitation of rental housing made affordable to low-income tenants.
- G. Relocation assistance.
- H. Home ownership assistance.
- I. Demolition of dilapidated housing.
- J. Improvements of sewer services.
- K. Removal of slum and blight conditions.
- L. Small neighborhood revitalization efforts.
- M. Administration.
- N. Street Improvements.
- O. Purchase of Flooded Property.

CDBG Funding by Activity from 1991-2002

<u>Funding by Activity</u>	<u>Funding</u>	<u>Percent of Funds</u>
Owner-Occupied substandard housing rehabilitation of low to moderate income homes	\$3,931,864.00	47.4%
Assistance to Non-Profit Housing Providers	\$710,400.00	8.6%
Rehabilitation of low income Rental housing	\$100,000.00	1.3%
Substandard Property Acquisition	\$230,000.00	2.8%
Homeownership assistance through conversion of substandard housing	\$150,000.00	1.8%
Sewer Improvements	\$34,000.00	.4%
Small neighborhood revitalization efforts	\$1,694,000.00	20.4%

Code Enforcement	\$124,000.00	1.4%
Program Administration	\$1,000,822.00	12.1%
Purchase of Flooded Property	\$300,000.00	3.6%
Street Improvements	\$18,914.00	.2%
TOTAL	\$8,294,000.00	100%

CDBG Funding by Community

<u>Community</u>	<u>Funding</u>
West Greenville	\$6,551,100.00
East Meadowbrook	\$708,078.00
Oakgrove Estates	\$34,000.00
Administration	\$1,000,822.00
Total	\$8,294,000.00

b. The Home Investment Partnership Act (HOME)

The City first received HOME funds in the amount of \$26,500.00 from the North Carolina Housing Finance Agency in 1994 for secondary mortgage assistance to first-time low to moderate-income homebuyers. However, Greenville did not meet the minimum threshold for HOME entitlement funds. An effort to create a HOME Consortium with units of local government was initiated by the City of Greenville in 1994 but was not successful.

The creation of a Consortium was again initiated by the City of Greenville in 1997 and succeeded. In 1997 the Pitt County HOME Consortium was created with the City of Greenville serving as the Lead-Entity. Funding for the Consortium was approved in 1998 for a 3-year period with renewals following the end of the 3-year period. The Pitt County HOME Consortium consists of the units of Ayden, Bethel, Farmville, Grifton, Greenville, and Pitt County. Town of Winterville was added to the consortium in 2001.

Funding under the HOME program is used to create or preserve affordable housing in the participating communities. Activities include housing rehabilitation, low-income homebuyer assistance, funding of Community Housing Development Organizations (CHDO's) and program administration.

HOME Program Funding From 1994-2002

<u>Year</u>	<u>Amount</u>
1994 (City of Greenville only)	\$26,500.00.00
1998 Pitt County Consortium	\$716,000.00
1999 Pitt County Consortium	\$738,000.00
2000 Pitt County Consortium	\$739,000.00

2001 Pitt County Consortium	\$835,000.00
2002 Pitt County Consortium	\$818,000.00
Total	\$3,872,500.00

HOME Activity in Greenville with Consortium Funds
(Direct Funding from H.U.D.)

Funded Activities	Funding from 1998-2002
Rehabilitation of Homes for Low Income Owner Occupants	\$1,339,200.00
Assistance to First Time Homebuyers (secondary mortgage assistance)	\$120,000.00
Program Administration	\$252,448.00
Total	\$1,711,644.00

HOME Program Activity without Consortium Funds in Greenville
(Funds passed through the State of NC in 1994)

Secondary Mortgage Assistance for first-time homebuyers	\$26,500.00 (6 Recipients)
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HOME Program Activity in the Pitt County Consortium Communities
except for Greenville (Direct funding from H.U.D.)

Activities funded since 1998	Amount
Rehabilitation of Substandard low income owner occupied homes (in Ayden, Bethel, Grifton, Farmville and Pitt County)	\$1,555,096.00
Assistance to Non-Profits producing Affordable Housing	\$579,26.00
Total	\$1,555,701.00

c. The City of Greenville Affordable Housing Bond Program

In 1992, as part of a \$25 million bond package that included items such as improvements to roads, sewer treatment facilities, building a new police and fire rescue facility, the City of Greenville asked the citizens to approve a \$1 million bond referendum. All of the bonds received overwhelming approval of greater than 80%. One of the major goals of City Council and staff was to devise ways to make affordable housing more of a reality in Greenville by increasing the supply and availability of programs to help first time homebuyers.

How the Affordable Housing Bond has been used?

- A. Provided (22) loans for first-time homebuyers totaling \$33,941.26.
- B. Guaranteed (3) loans for first-time homebuyers totaling \$33,804.00.
- C. Purchase of (2) homes for rehabilitation and resale to first-time homebuyers totaling \$119,538.00 (purchase and rehabilitation cost combined).
- D. Purchase of land for the development of three subdivisions (Carolina Heights Singletree and Countryside Estates) totaling 62 acres and 145 lots. Purchase price of the land totaled \$778,000.00. Construction is underway in the third subdivision totaling 105 lots. 33 homes have been completed and sold.
- E. Provided (10) elderly rehabilitation loans totaling \$88,515.00.

Secondary Mortgage Programs for Affordable Housing Developments
(Assistance to buyers with incomes less than 80% of the area median income)

Secondary Mortgage Funding Source	Amount and terms of assistance
HOME-Small Street Project	\$5,000.00 (1 recipient received \$5,000.00 in secondary mortgage assistance)
HOME-NCHFA (North Carolina Housing Finance Agency)	\$31,200.00 (6 recipients received \$5,200.00 in secondary mortgage assistance)
HOPE III for Carolina Heights	\$75,000.00 (4 recipients received \$15,000.00 in secondary mortgage assistance)
HOME-Countryside Estates	\$117,377.00 (13 recipients; First-time homebuyers below 80% MFI up to \$10,000.00)
AHOP for Singletree and Carolina Heights (Affordable Home Ownership Program) Funded by NCHFA	\$35,500.00 (2 recipients; 20% of the sales price not to exceed \$20,000.00 for secondary mortgage assistance)

The North Carolina Energy Incentive Grant Program (EIP)

Energy Incentive Grant Program funds were received by the City of Greenville in 1991. The funds were made available from the North Carolina Housing Finance Agency for the purpose of making energy-related improvements to owner-occupied housing of low-income residents. The grant received was in the amount of \$120,000.00. This amount was matched by the City of Greenville making the total amount available \$240,000.00. Seventeen (17) homes were completed under this program all in West Greenville.

The Rental Rehabilitation Program (RRP)

In 1991, the City of Greenville received funding in the amount of \$114,225.00 from H.U.D. through the North Carolina Housing Finance Agency. These funds were made available for the rehabilitation of rental dwellings in West Greenville. The funds were

used not only to rehabilitate substandard rental dwelling units, but also create affordable rents of the units rehabilitated for a 10-year period. (5) units were completed.

The Small Business Loan Pool

In 1997, the City of Greenville and (5) local financial institutions created a small business loan pool for new businesses and expansions of existing businesses operating in targeted areas of Greenville. The participating financial institutions consisted of Wachovia, BB&T, First Citizens, Triangle, and First Union. The initial pool size was \$475,000.00. See map for areas targeted. Areas targeted were areas identified in the U.S. Census having a poverty index greater than 20%. Funds could be used for new businesses or existing businesses operating in these areas meeting the SBA's definition of a small business. Businesses could borrow as little as \$5,000.00 and up to 100,000.00. For businesses receiving \$50,000.00 or more (1) job for a low to moderate-income person for each \$50,000.00 borrowed had to be created. The City of Greenville provided funding as a loan loss guarantee of 15% of the pool.

Small Business Loans and Amounts:

Type of Business and Location	Address	Amount Received
Laundry Mat	N. Greene Street	\$15,600.00
Concrete Flooring	Mumford Road	\$20,000.00
Map Store	W. 4 th Street	\$50,000.00
Hair Salon	Firetower Road	\$30,000.00
Gift Shop	Memorial Drive	\$50,000.00
Consignment Art Store	South Evans	\$15,000.00
Barber	W. 5 th Street	\$44,245.00

SUMMARY CHART:

Activity	Number Completed
Rehabilitations	245
Houses Constructed	60
Loans Made	60

Expended Funds in Housing Program Since 1991

Fund	Amount
CDBG (includes State Funding in 1991)	\$5,727,221.00
HOME (includes State Funding in 1994)	\$870,043.00
Affordable Housing Bond	\$910,018.00
Small Business Program	\$252,560.00
Rental Rehabilitation Program	\$114,225.00
NC Energy Incentive Program	\$240,000.00

HOPE III	\$60,000.00
Total	\$8,174,067.00

*Totals include funds spent through December 31, 2000. Some programs are still ongoing and projects are still underway in those programs.

5. Public Housing Authority

The Greenville Housing Authority is funded by the U.S. Department of Housing and Urban Development. The Authority provides housing assistance to low income, elderly and disabled persons. The mission of the authority is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The authority was established in 1961 and manages (652) units through the Section 8 Program and (714) units of conventional publicly assisted housing throughout the city. The Housing Authority currently has a waiting list of (437) families that need housing. The Authority had over 100 units damaged by the flood of 1999 resulting from Hurricane Floyd.

Stated goals of the authority identified in the current five-year plan are as follows:

- A. Expand the supply of assisted housing through additional rental vouchers, acquisition and reducing the number of vacancies in the public housing system.
- B. Improve the quality of assisted housing by improving management, voucher management, customer satisfaction, public housing finance, voucher unit inspections and renovation of units.
- C. Increase assisted housing choices by voucher mobility, increased outreach efforts and homeownership programs.
- D. Provide an improved living environment by de-concentrating poverty with higher income public housing incomes into lower income areas and more mixing of incomes in public housing developments.
- E. Promotion of Self-Sufficiency and Asset Development of families by increasing the number of employed persons, attracting supportive services to improve assistance recipients' employability and attracting supportive services for elderly and disabled clients that will increase their independence.
- F. Ensure Equal Opportunity and Affirmatively Further Fair Housing objectives.

Greenville Public Housing Inventory

- A. Number of Section 8 units by size and program

<u>Program</u>	<u>Number of Units</u>
Elderly units	60
Family units	652
New Construction	60
Section 8 Existing	3
- C. Number of Vacant Section 8 Units 0
- D. Number of units loss through demolition or conversion 0
- E. Numbers of other assisted units under the following programs:

	<u>Program</u>	<u>Units</u>
1.	Section 811	0
2.	22 (D) (3)	0
3.	Section 236	0
4.	Farmers Home Section 505 and 515	0
5.	Section 22-1	40

Greenville Public Housing Inventory

<u>Name/Development</u>	<u>Number of Units</u>
Meadowbrook	65
Kearney Park	160
Moyewood I	188
Moyewood II	40
Hopkins Park	111
Newtown	78
West Meadowbrook	40
Dubber-Laney Woods	32

Total 714

B. HOME Consortia Members Profiles

1. Ayden

Ayden is located in the southern part of Pitt County between Winterville to the north and Grifton at the south. Ayden joined the Pitt County HOME Consortia when it was assembled in 1997. Ayden has utilized HOME program funding to assist with rehabilitation of substandard owner occupied dwellings and to develop affordable housing units in Ayden through the South Lee Street Neighborhood Improvement Corporation.

Ayden according to the 2000 Census had a population of 4,622 persons and noticed a decrease in population from 1990. The median age of the Ayden is 38.8 years and having 820 persons over the age of 65 years of age. Of the total population of 4,622, the Census identified 1,181 (or 26.3%) persons with annual incomes below the poverty index. Of this total (532) persons were females as the head of household. In addition of the total number of persons below the poverty index, (289) were White, (848) were African American and (52) were Hispanic. The percentage of persons at or below the poverty index for Ayden was 26.3% according to the 2000 Census.

<u>2000 Population</u>	<u>1990 Population</u>	<u>Change</u>
4,883	4,622	-261

Population By Gender 2000

<u>Gender</u>	<u>Population</u>
Female	2,584
Male	2,038
Total	4,622

Population by Race

<u>Race</u>	<u>Population</u>	<u>Percentage</u>
White	2,190	47.3%
African-American	2,277	49.3%
Hispanic	102	2.3%
Other	53	1.1%
Total	4,622	100%

Housing in Ayden varies from type, construction and age. The median year built of all housing units in Ayden is 1968. Of the 2,069 total housing units in Ayden 1,088 were owner occupied (837) was renter occupied and (144) were vacant according to the Census. The mean household size is 2.34 persons for all occupied housing units. The median housing costs for Ayden was only available for owner-occupied dwellings. The median costs was \$819.00.00 monthly and a significant number of owner occupants had household costs less than 30% of their monthly income (602 persons). The median percentage of 1999 household income spent on homeownership in Ayden was 20.6%. The median bedrooms per unit were 5.1 compared to a mean household size of 2.34, which does not show significant overcrowding. Only (31) units were identified as lacking complete facilities such as kitchen or plumbing facilities. The median value of owner occupied housing was \$73,700.00. For White homeowners the median value was \$83,200.00, for African American owners \$56,300.00 was the median value and \$55,000.00 for Hispanic owners. The average value of all housing in 2000 according to the Census was \$80,200.00. Median household income was \$37,661.00 owner occupied households and \$13,381.00 for renter households.

The Ayden Housing Authority manages Public Housing in the Town of Ayden. The Authority manages and operates three (3) public housing developments. A summary of the developments is provided below:

Ayden Assisted Public Housing

<u>Name/Development</u>	<u>Number of Units</u>
North Juanita Court	87
Liberty Arms	38
South Ayden Terrace	50
Total	175

2. Bethel

Bethel is in the northern part of Pitt County near the Edgecombe County line. Bethel also joined the Consortium at the beginning of its development in 1997. Population in Bethel saw a decrease of 161 persons between 1990 and 2000. Of the 1,681 persons identified in Bethel, 1,418 or 84% were in families. The average family size was identified at 3.15 persons. The community has a median age of 39.8 years and (393) persons over the age

of 60. The median income for the community for all races is \$25,326.00. For White households the median household income is \$42,321.00 and for African Americans it is \$17,000.00 annually. Family mean income was identified at \$35,278.00 for all races and \$51,964.00 and \$24,464.00 for White and African American families respectively. Median and mean income for other races was not identified in the 2000 census.

Persons at or below the poverty index in Bethel represented 1,663 persons of which 521 were female-headed households and (835) were in families.

<u>2000 Population</u>	<u>1990 Population</u>	<u>Change</u>
1,681	1,842	-161

Population By Gender 2000

<u>Gender</u>	<u>Population</u>
Female	939
Male	742
Total	1,681

Population by Race

<u>Race</u>	<u>Population</u>	<u>Percentage</u>
White	672	39.9%
African-American	974	59%
Hispanic	13	.1%
Other	22	1%
Total	1,681	100%

Housing in Bethel is primarily owner occupied (390 of 661 occupied units) and (271) renter occupied units. Of the total dwelling units identified by the 2000 Census, (723) are classified by the Census as rural housing. The mean household size is 2.52 person per unit total. The median year for structures built in the community is 1965 while owner occupied housing has a median year built of 1967 and 1964 respectively for renter housing. Only (42) housing units have been built since 1980 so the majority of homes have a probability of having some Lead Based Paint in the structures.

The median value of all owner occupied housing in Bethel is \$65,200.00 while the mean is \$77,731.00. For White owners the median value was reported at \$86,300.00 while the median for African Americans was \$46,500.00. Average house value for the same respectively was \$103,968.00 and \$53,355.00. Median household income was identified at \$25,179.00. The median percentage of 1999 household income spent on homeownership was 18.4% and (274) households of the (353) sampled by the census had household costs less than 30% of monthly incomes. Only (21) homes were identified as lacking either complete plumbing or kitchen facilities.

Public Housing in Bethel is provided by the Quail Ridge Apartments consisting of 15 buildings with (2) apartments per building and one building of (3) apartments for a total of (35) units.

3. Farmville

Farmville is in the western most portion of Pitt County near the Greene County line. It also has been a member of the Pitt County Consortium since its beginnings in 1997. Farmville has utilized HOME Consortia funding for housing rehabilitation and new construction through the Farmville Housing and Development Corporation. Farmville also has had a number of years of Community Development activities.

From 1990 to 2000 Farmville noticed a decrease in population from 4,446 persons to 4,302 for a reduction in (144) persons. The Flood of 1999 is the likely cause for population shift as it is the case for the other communities. 81% of persons in Farmville reside in a family. The median age in Farmville is 41.8 years and the median household income was identified by the Census at \$29,229.00 annually with an average of \$47,534.00. For families the median was \$38,918.00 annually and a mean of \$60,017.00. Farmville has a significant population above the age of 65 of (813) persons.

Poverty ratios for Farmville are inline with the other members of the Consortium with 20.6% or (880) persons. Of this total (119) are white and (733) is African American. (127) households in poverty are headed by a female head of household with children under the age of 18. Average family size for the community is 2.93 persons.

<u>2000 Population</u>	<u>1990 Population</u>	<u>Change</u>
4,302	4,446	-144

Population By Gender 2000

<u>Gender</u>	<u>Population</u>
Female	2,421
Male	1,881
Total	4,302

Population by Race

<u>Race</u>	<u>Population</u>	<u>Percentage</u>
White	2,022	47%
African-American	2,148	50%
Hispanic	91	2.1%
Other	41	.9%
Total	4,302	100%

Housing in Farmville is for the most part owner occupied at 56% or 1,046. The median year built for all housing in Farmville is 1963. Surprisingly the median for owner occupied and renter dwellings is also 1963. Only (24) housing units were identified as lacking complete plumbing and kitchen facilities. The median bedroom size is 5.3

rooms. The median value of all housing in Farmville is \$77,400.00 and the mean value is \$95,043.00. The median value of White homeowners was \$92,500.00 and the mean was \$112,027.00 while for African Americans the median value was \$60,200 and the mean was \$61,814.00. The median household income was \$29,184.00. The median percentage of 1999 household income spent on homeownership was 17%.

The Town of Farmville's Housing Authority manages one public housing development, Pine Grove Apartments consisting of (209) units.

4. Grifton

Grifton is the southernmost jurisdiction in Pitt County in the Consortium and it located in Pitt and Lenoir counties. The population in 2000 was 2,393, which was (320) persons less than the total population of 1990. The most logical reason for the change was due to the flooding of Hurricane Floyd in 1999. The total number of persons in households was 1,728 persons or 86% of the population. Grifton has one of the smaller poverty percentages at 17.5% or (352) persons below the poverty index. (114) persons were female households with children under the age of 18 years below the poverty index. The median age of Grifton is 40.4 years and (371) persons are above the age of 65 years.

The median income for all races in 2000 as identified in the census was \$34,853.00 and the mean was \$41,878.00. Median incomes for White households vs. African American households were \$42,800.00 vs. \$21,146.00 respectively. While the median for Hispanic households was \$40,417.00. For families the median income for all families was \$40,875.00. For white families the median income was \$46,688.00, for African American families the median income was \$27,679.00 and for Hispanic families the median was \$40,833.00.

2000 Population	1990 Population	Change
2,073	2,393	-320

Population By Gender 2000

Gender	Population
Female	1,069
Male	1,004
Total	2,073

Population by Race

Race	Population	Percentage
White	1,275	61.5%
African-American	687	33.1%
Hispanic	98	4.7%
Other	13	.7%
Total	2,073	100%

Housing in Grifton was dramatically affected by the flooding of Hurricane Floyd in 1999. The community has a total of 1,092 housing units of which (983) are classified by the Census as rural housing units. Owner occupied units represent (575) units while rental units represent (224). (184) units were vacant at the time of the census count most likely due to the flood. The median year built for all housing is 1967 with owner and rental units having a median year built within 2 years of each other of 1966 and 1968 respectively. The median value of all housing was \$76,400.00 with a mean value in 2000 at \$80,670.00. For white homeowners the median value was \$80,000.00 while the mean was \$84,647.00. For African American homeowners the median value was \$66,500.00 while the average was \$73,493.00. For Hispanic owners the median value was \$75,000.00 while the average value was \$71,500.00.

The median room size for all housing in Grifton was 5.7 with a mean household size of 2.52 persons, which does not indicate significant overcrowding conditions. The number of units reported in 2000 lacking complete plumbing or kitchen facilities was (148) housing units. The median amount of monthly income devoted to housing expenses was reported to be 17.7%.

5. Winterville

Winterville is located south Greenville's southern boundary and between Ayden. Winterville joined the Consortium in 2000. Winterville has a population of 4,791 according to the 2000 census and grew by 1,722 persons from 1990. 86% of the population resides in the families according to the census. The average household size is 2.57 persons. The median age of the community is 33.4 and (488) persons are above the age of 65 according to the 2000 census. Median household income for all households was reported at \$37,230.00 while the mean was \$49,374.00. For white households the median income was \$50,923.00 while the mean was \$58,212.00. The median income for African American household communities was reported to be \$21,643.00 and \$35,335.00 for the mean. For Hispanic households the median income was identified at \$49,808.00 and the mean was identified at \$60,458.00. Family income for the entire community was listed at \$47,167.00 as the median and \$58,159.00 for the mean. For White families the median income was listed at \$62,708.00 while for African Americans the median family income was \$27,475.00 and for Hispanic families the median income was determined to be \$49,808.00. Mean incomes for the populations listed were not available.

Winterville has one of the lowest poverty rates for the entire Consortium at 11.6% or 560 persons. (175) female head of households with children and having incomes below the poverty index were identified as part of the poverty indices.

<u>2000 Population</u>	<u>1990 Population</u>	<u>Change</u>
4,791	3,069	1,722

Population By Gender 2000

<u>Gender</u>	<u>Population</u>
Female	2,599
Male	2,192
Total	4,791

Population by Race

<u>Race</u>	<u>Population</u>	<u>Percentage</u>
White	2,813	58.7%
African-American	1,836	38.3%
Hispanic	49	1%
Other	93	2%
Total	4,791	100%

Winterville has a total of 1,965 housing units of which 1,404 or 75% were owner occupied. The median year of all housing built in Winterville is 1980, which reflects a young housing stock. The median room size is 5.5 with a mean household size of 2.58 thus not reflecting significant overcrowding. The median value of all housing is \$91,300.00 with a mean of \$97,867.00. The median value of housing for White homeowners was \$109,700.00 while the mean was \$101,445.00. For African-American homeowners the median value of housing was \$70,100.00 while the mean was \$72,460.00. For Hispanic homeowners the median value of housing was \$85,000 and the mean was the same as reported by the census. In addition the highest value of housing in the community was for Asian families with a median and mean at \$137,500.00. The median percentage of 1999 income spent on home ownership was 20%. No homes were identified in the 2000 census as lacking complete plumbing or kitchen facilities.

6. Pitt County

Pitt County is the 13th largest County in North Carolina with a total population of 133,798 persons. The county is the "Geographic Link" that links the members of the HOME Consortium. Pitt County became a member of the consortium in 1997 when it was created. Population figures represent all of the member units and non-member units of the HOME Consortium. Population grew by 23.3% from 1990-2000.

The county is a diverse county with a variety of employment sectors. The history of Pitt County can best be described as a community that was rooted in agriculture and has become the most diverse employment center of Eastern NC. In 2000 the census identified 58,408 housing units with (338) being rural farm homes. 52% of all occupied housing is owner occupied while 22,000 units were rental and 5,869 were vacant. Mean household size was 2.43 and the median room size was 5.1 rooms. Despite the history of Pitt County being an established farm community that has grown into a diverse community for employment, the census identified the median year that all housing was built was 1982. This shows that the community is a growing community. Still 38,853 units were constructed prior to 1980 and have a probability of having lead based paint present.

The median age in the county in 2000 was 30.4 years with 91,260 persons over the age of 21. Of this number 9.5% or 12,828 persons were over the age of 65 years and 78,110 persons were between the ages of 20-59 years. Family households accounted for 32,237 households.

Median income for all households was identified at \$32,868.00 annually and for families the median income was \$43,971.00. The median percentage of 1999 household income spent on homeownership was 18.8% in 2002. Median value of owner occupied units was \$96,800 while the median mortgage was \$304.00 monthly. Median rent was determined to be \$471.00 monthly by the census, which exceeds the median mortgage. The median value of all owner occupied housing units in 2000 was \$82,000.00 while the mean value was \$102,303.00. For White homeowners the median value of housing was \$107,500.00 while the mean was \$131,281.00, for African Americans the median value of housing was identified at \$71,500.00 while the median was \$83,695.00. For Hispanic families the median value was \$91,600.00 and the mean was \$99,193.00. Finally Asian owner occupied households had the highest median value at \$146,500.00 and the highest mean value of \$201,121.00.

The number of housing units lacking complete plumbing and kitchen facilities was 1130 units.

<u>2000 Population</u>	<u>1990 Population</u>	<u>Change</u>
133,798	107,924	25,874 (+23.3%)

Population By Gender 2000

<u>Gender</u>	<u>Population</u>
Female	70,357
Male	63,441
Total	133,798

Population by Race

<u>Race</u>	<u>Population</u>	<u>Percentage</u>
White	81,613	61%
African-American	45,019	33.6%
Hispanic	4,216	3.2%
Other	2,950	2.2%
Total	133,798	100%

Poverty in Pitt County in 1997 was at 17.7%, which was above the North Carolina average of 12.6% for the same year. Within the county during 2000, 26,001 persons were determined to have incomes below the poverty index. Included in this figure were 4,408 families with incomes below the poverty index. This represented 20.3% of the population. Female head of household families with children under 18 years of age accounted for 2,262 families and 3,261 persons. A significant portion of the population had incomes above the poverty index accounting for 101,834 persons.

There is no countywide Public Housing Authority in Pitt County, however the Mid East Housing Authority provides Section 8 vouchers and certificates for the Pitt County areas that are not

incorporated or that have housing authorities. They provide Section 8 assistance for (400) units throughout Pitt County.

Each member of the consortium was asked to submit specific information for their jurisdiction. That information is attached for review and includes the needs they identified and the activities to address those needs over the next 5 years.

III. STRATEGIC PLAN

Greenville

The Housing and Community Development Program is maneuvering through a natural and anticipated transition phase within the upcoming 5-year vision. This shift seeks to comprehensively address neighborhoods and the needs identified within these neighborhoods. Areas of West Greenville, specifically the neighborhoods of Cherry View, Perkins Town, Biltmore, and Lincoln Park, that are in a state of decline and require immediate attention. There also remains a need for the continued development of affordable housing for persons of low income and those with special needs. The five-year strategy will address the following top priorities and goals:

1. Revitalization of several neighborhoods in West Greenville that are in a state of decline through:
 - A. Rehabilitation of owner occupied units.
 - B. Acquisition and demolition of dilapidated rental housing.
 - C. Acquisition of vacant parcels to assemble land for suitable building sites.
 - D. Construction of affordable housing for owner occupants in West Greenville area.
 - E. Establishing areas for the construction of quality, affordable, rental housing.
 - F. Establishing a neighborhood commercial focus area.
 - G. Preserving historical business district along Albemarle Avenue and Martin Luther King Jr, Drive.
 - H. Conversion of rental dwellings to owner occupants with down payment/secondary mortgage assistance.
 - I. Identification of infrastructure improvements.
 - J. Improving and but preserving the neighborhood character.
 - K. Developing programs and services with the private sector that will aid in the success of revitalization efforts.
 - L. Landscaping/Streetscape improvements.
2. Supporting nonprofits that provide housing assistance to special needs populations, provide youth services, and encourage entrepreneurship.
3. Providing homebuyer assistance for first-time homebuyers through programs and structure.

4. Continuing to eliminate lead-based paint hazards in dwellings assisted with federal funding.

Considering the above listed priorities, activities will be developed to address these needs within the identified areas (see attached map). The objective of the strategy is as follows:

To begin a program of activities that will result in the revitalization of areas in portions of the Cherry View, Perkins Town, Biltmore and Lincoln Park neighborhoods following these parameters:

- A. Improve but maintain neighborhood character by:
 - 1. Retention (by current owners) and rehabilitation of as many owner-occupied units in area as possible.
 - 2. Remove blighting structures and land uses.
 - 3. Redevelop acquired properties for Affordable Owner-Occupied and rental housing and creation of a neighborhood commercial node with positive services for the community.
 - 4. Redevelopment must compliment and protect existing homeowners in the neighborhood.
 - 5. Make improvements to public facilities that will complement redevelopment efforts.
 - 6. Create community focus nodes.
 - 7. Provide for ways to work with the private sector to leverage private funds and will assist with the efforts of revitalization.
 - 8. Provide extensive code enforcement measures to insure changes.
 - 9. Remove undesirable and dilapidated uses.
- B. Identify a preliminary strategy that will prioritize areas for work.
- C. Identify activities and land uses that will be undertaken in the areas.
- D. Provide for community involvement annually in the development of annual activities.
- E. Access the program regularly for necessary re-adjustments to activities and programs.
- F. Network with other providers for creation of services network for residents of the area.

As a result of high concentrations of declining properties and other factors such as calls for service from the police department, the Cherry View, Perkins Town, Biltmore, and Lincoln Park neighborhoods have been identified as focus areas for the next five years and beyond.

Area 1: MLK/Albemarle Corridors:

The Martin Luther King Jr. Drive and Albemarle Street corridors bound the redevelopment area to the North and East. These corridors contain a high concentration of small businesses and a mix of rental and owner occupied housing. Each corridor is rather unique. MLK Jr. Drive is a vital artery between the Central Business District and the Medical Region. The Albemarle Street corridor contains several historical African American businesses that remain important to the community. Years of deterioration have created less than desirable gateways into the neighborhoods and the downtown area. Efforts identified to address the current needs are listed below and will be undertaken during the first year of the plan.

Estimated Funding Year- 2003

Proposed Activities:

Facade Grants/Business Loans	\$12,500.00/\$60,000.00
Acquisition of Vacant lots	\$210,000.00
Acquisition of Warehouse	\$300,000.00
Demolition of Warehouse	\$100,000.00
Acquisition of dilapidated structures/Relocation	\$1,554,000.00
Demolition of dilapidated structures	\$376,000.00

Total Cost	\$2,612,500.00
CDBG/HOME	\$1,586,100.00
Other Funds	\$1,026,400.00

Area 2: Douglas Avenue East:

The area encompassing the eastern portion of Douglas Avenue is completely residential. While a few of the homes are owner occupied, the majority of the homes are rental units. This area has experienced a high rate of deterioration due in part to absentee landlords. Portions of this area also abut a vital part of the community, the Sadie Sauter Elementary School. All improvements to the area will influence the vitality and growth of the school. Activities to improve this area will begin in the first year and span into year 2. The overall goal for this area will be to increase homeownership. Dilapidated rental properties will be acquired and demolished to create buildable lots for construction of affordable housing. Tenants in the area will receive relocation benefits. In some cases, eligible tenants may receive assistance to purchase a new home in the area.

Estimated Funding Year- 2004

Proposed Activities:

Acquisition of Vacant lots	\$70,000.00
Acquisition of dilapidated structures/Relocation	\$1,196,000.00

Demolition	\$184,000.00
Housing Rehabilitation	\$910,000.00
Total Cost	\$2,360,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$1,460,000.00

Area 3: Imperial Street/Vance Street:

The Imperial/Vance Street occupies the heart of the Cherry View Neighborhood. This region harbors more homeowners than do many of the other areas included within the 45-block plan. Efforts to maintain the existing owners will include housing rehabilitation for homes with owner occupants. Activities to improve this area will begin in the third year.

Estimated Funding Year- 2005

Proposed Activities:

Acquisition of Vacant lots	\$35,000.00
Acquisition of dilapidated structures/Relocation	\$1,462,000.00
Demolition	\$172,000.00
Housing Rehabilitation	\$595,000.00

Total Cost	\$2,264,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$1,364,000.00

Area 4: Douglas Avenue West:

The area encompassing the western portion of Douglas Avenue is completely residential. While a few of the homes are owner occupied, the majority of the homes are rental units. As with the eastern portion of Douglas Avenue, this area has also experienced a high rate of deterioration due in part to absentee landlords. The area is also adjacent to the neighborhood elementary school. Activities to improve this area will begin in the fourth year. The overall goal for this area will be to increase homeownership. Dilapidated rental properties will be acquired and demolished to create build-able lots for construction of affordable housing. Tenants in the area will receive relocation benefits. In some cases, eligible tenants may receive assistance to purchase a new home in the area. All activities are estimated costs are listed below.

Estimated Funding Year- 2006

Proposed Activities:

Acquisition of Vacant lots	\$84,000.00
Acquisition of dilapidated structures/Relocation	\$500,000.00
Demolition	\$100,000.00
Housing Rehabilitation	\$175,000.00

Total Cost	\$859,000.00
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CDBG/HOME	\$900,000.00
Other Funds	\$0

Area 5: Sheppard Street/Mckinley Street:

The Sheppard Street/McKinley Street area is a residential area. As with most of the areas within the revitalization plan, there are numerous rental properties. Many of the rental properties have experienced a high degree of deterioration. In response, efforts to improve the area will include rehab of owner occupied units and acquisition/demolition of substandard units to make lots available for new construction. The goal will be to increase homeownership in the area to improve the standard of living.

Estimated Funding Year- 2007

Proposed Activities:

Acquisition of dilapidated structures/Relocation	\$1,320,000.00
Demolition	\$120,000.00
Housing Rehabilitation	\$70,000.00

Total Cost	\$1,510,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$610,000.00

Area 6: Fourteenth Avenue/Sixth Street:

The Fourteenth Avenue/Sixth Street area is a residential area. The area is adjacent to area 1 which includes a mixed of housing and commercial use. This area also has a high amount of rental properties. Many of the rental properties have experienced a high degree of deterioration. In response, efforts to improve the area will include rehab of owner occupied units and acquisition/demolition of substandard units to make lots available for new construction. The goal will be to increase homeownership in the area to improve the standard of living. Possible expansion of commercial frontage to the north of the area may be necessary. Activities will begin in the sixth year.

Estimated Funding Year- 2008

Proposed Activities:

Acquisition of Vacant lots	\$91,000.00
Acquisition of dilapidated structures/Relocation	\$528,000.00
Demolition	\$96,000.00
Rehab	\$350,000.00

Total Cost	\$1,065,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$165,000.00

Area 7: Tyson's Corner:

The Tyson's Corner area lies in a pivotal position adjacent to the elementary school. Within the area there remains several substandard rental units along with a well-known business at one end. Initial efforts will be to clear the property of the substandard units and relocate the tenants and business. Potential reuse of the property will include redevelopment with multifamily residential or as possible expansion for the school.

Estimated Funding Year- 2009

Proposed Activities:

Acquisition of Vacant lots	\$56,000.00
Acquisition of dilapidated/Relocation	\$680,000.00
Demolition	\$80,000.00
Rehab	\$245,000.00
Total Cost	\$1,061,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$161,000.00

Area 8: Fleming Street:

The Fleming Street area is a residential section that houses a majority of substandard rental apartments and duplexes. Many of these homes are in great need of repair. As a result, many if not all of these units will be acquired; tenants relocated and replaced with a mix of newly constructed single/multi family homes.

Estimated Funding Year- 2010

Proposed Activities:

Acquisition of Vacant lot	\$7,000.00
Acquisition of dilapidated structures/Relocation	\$1,610,000.00
Demolition	\$184,000.00
Rehab	\$350,000.00
Total Cost	\$2,151,000.00
CDBG/HOME	\$900,000.00
Other Funds	\$1,251,000.00

Total estimate of improvements over the next 8 years:

Façade Grants/Business Loans	\$12,500.00/\$60,000.00
Acquisition of vacant lots	\$853,000.00
Acquisition/Relocation	\$8,850,000.00
Demolition	\$1,412,000.00
Rehab	\$2,695,000.00
Total Cost	\$13,882,500.00

CDBG/HOME	\$7,954,900.00
Other Funds (To be identified)	\$5,927,600.00
Potential Reinvestment by Private Developers In the above areas	\$13,220,000.00

Pitt county HOME Consortium

The Pitt County HOME Consortium members including the towns of Ayden, Bethel, Grifton, Farmville, Winterville, and Pitt County have submitted information pertaining to their community's needs and how those needs will be addressed. This information is included below and the member's submittal is attached to the plan.

Ayden- the Town of Ayden has identified their biggest need as housing rehabilitation to bring low-moderate income homes up to meet the town's minimum housing code. During the five years included with the Consolidated Plan, the town will continue application through the HOME program for housing rehabilitation and potentially for infrastructure improvements.

Bethel- the Town of Bethel has identified various needs particularly within residential areas. Such needs include deteriorated infrastructure to homes, homes in need of structural repair, and deteriorated units that need to be demolished. The town has set a goal for everyone to have an affordable, sanitary and non-dilapidated structure to call home. The activities identified to meet this goal include housing rehabilitation, acquisition of property, and relocation of persons to temporary housing.

Farmville- the Town of Farmville has identified a great need for housing rehabilitation assistance to low moderate-income persons at or above the age of 65. They have also agreed to assist the local CHDO with the creation of new affordable housing.

Grifton- the Town of Grifton has identified the need for additional low and moderate income housing within the corporate limits. As a result, the town will begin their five-year strategy with the creation of five additional affordable housing units to include infrastructure for the units. Upon completion the town will then address the current housing stock condition through housing rehabilitation.

Pitt County- Pitt County has identified its greatest need as low income housing rehabilitation. The five-year strategy to address this need includes housing rehabilitation and potentially housing replacement if necessary over the five-year period.

Winterville- the Town of Winterville has identified its greatest need as housing rehabilitation. Over the five-year period the town will begin to address this need through housing rehabilitation with the funding it receives from the HOME program. The town will also pursue the new construction of affordable housing and potentially acquisition of property for a new housing development.

IV. ANNUAL PLAN

A. Priority Needs

The City of Greenville is both an Entitlement Jurisdiction and the Lead Entity of the Pitt County Home Consortium. As such, the city is required to develop a Five-Year Consolidated Plan and an Annual Plan. The 2003/2004 One-Year Annual Plan represents the first year of the City of Greenville and Pitt County HOME Consortium Consolidated Plan. The plan identifies a comprehensive strategy to address housing and non-housing needs for the five-year period 2003-2007. The plan associates goals and objectives with current needs thorough-out the 5-year period. The goals and objectives identified guide staff in selecting activities to be undertaken during each fiscal year.

The priority needs for the City of Greenville are based upon the needs identified in the community profile. Areas identified as near the central business district in Greenville, specifically neighborhoods in West Greenville, are focus areas for the next 8 years. These areas have experienced decline. The priority needs identified in this section point to a preservation and revitalization of older neighborhoods, provisions for special needs population housing and the development of affordable housing for lower income homebuyers and renters.

The activities that will be undertaken in the first year to address the above needs in the area identified will consist of the following activities:

- A. Neighborhood Preservation, Housing Improvement and Homeless Needs
 - 1. Rehabilitation of substandard owner occupied lower income housing and investigate the possibility of creating an emergency repair program for low cost energy improvements.
 - 2. Reduction of lead based housing in homes treated with CDBG / HOME funds.
 - 3. Increase Affordable Homeownership Opportunities for lower income homebuyers in the target areas by:
 - a. Construction of Affordable Housing with Private Market.
 - b. Providing financial assistance for low-income homebuyers in the form of down payment assistance and secondary mortgages.
 - c. Conversion of suitable rental housing for low-income homebuyer/owner occupants.
 - d. Expand homeownership counseling programs.
 - e. Work with local lenders to provide favorable financing programs for low-income affordable housing homebuyers.
- B. Remove blighting properties (primarily rental and non-residential properties) and utilize the land for suitable redevelopment of affordable housing and neighborhood services.

- C. Work with non-profit housing providers that provide affordable housing and special needs housing.
- D. Establish revolving loans and or grant funds for small businesses in the target area.
- E. Identify infrastructure improvements needed in the target area.

B. COMMUNITY DEVELOPMENT PROGRAMS

1. Community Development Block Program (CDBG):

The City of Greenville became an Entitlement in 1994. As an Entitlement, the city receives an annual allocation of funding from the U.S. Department of Housing and Urban Development. The primary objective for the use of CDBG funding is to improve communities by providing decent housing, a suitable living environment, and expanding economic opportunities. All activities undertaken must meet one of the three National Objectives. Those objectives are:

- 1) Benefit low-moderate income persons;
- 2) Aid in the prevention or elimination of slums or blight; or
- 3) Meet an "urgent need".

2. Home Investment Partnership (HOME):

In 1997, the Pitt County HOME Consortium was formed. The Consortium included the City of Greenville as lead entity, the Towns of Farmville, Ayden, Bethel, Grifton, and Pitt County. The Town of Winterville became a member in 2001. As a consortium, the communities were eligible for further financial assistance from the U.S. Department of Housing and Urban Development. The HOME program is similar to the CDBG program however the funding is used solely for the development of decent affordable housing for low-moderate income persons. Other goals of the program include expanding the capacity of nonprofit housing providers, strengthening the ability of State and local governments to provide housing, and to leverage private-sector participation. The Community Development Division continues to address the needs and objectives of the community with funding from the CDBG and HOME Programs. That mission will resume with the proposed activities developed in the 2003/2004 Annual Action Plan.

The 2003/2004 One-Year Annual Action Plan included describes the CDBG and HOME activities proposed for the 2003 fiscal year. The Five-Year Consolidated Plan guides development of the plan and selection of activities to be undertaken. The plan also includes the resources available to perform the activities, a detailed description of the activities, a map depicting the areas in which the activities will take place, and the appropriate forms required by the U.S. Department of Housing and Urban Development.

Within the City of Greenville there has been a shift in the focus of our efforts. While activities will remain the same, our efforts will begin a more concentrated progression. The Five-Year Consolidated Plan identifies areas in which the needs are more urgent than others. In response, the division will allocate a large amount of this years projected funding for owner-occupied housing rehabilitation, substandard property acquisition, vacant property acquisition, relocation, demolition of substandard properties, and facade improvements for businesses within Areas 1

and 2 as identified within the plan. Included within these funds are allocations for actions to address lead-based paint hazards in houses rehabilitated and any necessary improvements to landscaping to improve the overall appearance of the areas.

In addition to routine Community Development activities, we continue some degree of flood recovery assistance. While activities under the State's Hazard Mitigation Grant Program have ceased, efforts to develop affordable housing for flood survivors are still underway. The new developments require the experience and oversight of the Community Development Division. The City of Greenville currently has 1 subdivision under construction with a total of 105 lots. Along with the before mentioned activities, the Annual Plan demonstrates Community Development Block Grant (CDBG) assistance to Nonprofit organizations (institutional structures) and Home Partnership Investment (HOME) assistance to Community Housing Development Organizations (CHDO). The Community Development Division staff will administer all proposed activities to insure compliance with all U.S. Department of Housing and Urban Development (HUD) guidelines.

During the 2002/2003 fiscal year, a Continuum of Care was developed within Pitt County. City of Greenville staff, Pitt County staff and representatives from several area nonprofit organizations have successfully met on a monthly basis to organize the Continuum. During the upcoming 2003/2004 fiscal year, the group will submit an application to HUD. Activities undertaken during the 2002 fiscal year include a needs assessment, point in time survey, procurement of a consultant to assist with the planning process, and continued internal development of a core committee and advisory committee. All actions by the Continuum of Care group will address obstacles to meet the underserved needs in the community, assist with the reduction of poverty level families, assist with the development of "institutional structures", and enhance coordination between public and private housing and social service providers.

The Plan was made available to the public for comment from May 1, 2003 through May 30, 2003 and presented to the Greenville City Council on June 12, 2003 for final approval. In addition, neighborhood meetings were held on March 25, 2003, April 9, 2003, April 23, 2003, and on April 26, 2003, April 28, 2003, and May 7, 2003. A schedule of all meetings has been attached to this plan. In conjunction with the Consolidated Plan the Annual Action Plan was also presented to the Affordable Housing Loan Committee on three separate occasions. These meetings are advertised and subject to the open meetings laws. The Committee endorsed the effort.

**C. CITY OF GREENVILLE PROPOSED COMMUNITY DEVELOPMENT BLOCK GRANT
(CDBG) and HOME ACTIVITIES, FY 2003/2004**

Program Administration:

Activity 2002-1

\$165,000.00	CDBG
\$60,000.00	HOME

Regulatory Citations: 24 CFR Part 92.207, and 570.206

Staff salary and administrative delivery costs for implementing the Community Development Block Grant and HOME Programs from July 1, 2003 through June 30, 2004 will be funded through CDBG and HOME awards.

Substandard Owner Occupied Housing Rehabilitation:

Activity 2003-2

\$209,585.00 CDBG

Regulatory Citations: 24 CFR Part 92.205-(a)(1), and 570.202

The City of Greenville, through qualified program rehabilitation contractors, provides housing rehabilitation assistance for repairs to owner-occupied homes. All rehabilitations will occur within Areas 1 and 2 as identified within the strategic plan. Studies continue to show a large majority of the housing is substandard within the identified areas. In response, the City of Greenville will provide more concentrated housing rehabilitation in the 2003/2004-program year to preserve low-income housing, remove blighting circumstances, and assist low-income families. This will be accomplished through the rehabilitation of owner-occupied housing for low-income persons. Staff proposes to address up to 26 owner-occupied properties that are substandard from July 1, 2003 through June 30, 2004. Qualified candidates for assistance will be located within Area 1 or 2. Homeowners with annual income between 50% and 80% of the median area income will be eligible for \$18,000.00 in the form of a deferred loan and a no interest loan for repairs exceeding \$18,000.00. CDBG or HOME contributions will not exceed \$40,000.00. For owners with a median family income of less than 50%, the assistance will be in the form of a deferred loan up to \$40,000.00. All loans will be amortized over a 10-year period.

Acquisition:

Activity 2003-3

\$695,415.00 CDBG

Regulatory Citations: 24 CFR Part 570.201(a)

Substandard properties within areas 1 and 2 will be acquired for demolition to rid the area of slum and blight. Acquired properties will then be assembled for the creation of buildable lots for the construction of affordable housing.

Relocation:

Activity 2003-4

\$144,300.00 CDBG

Regulatory Citations: 24 CFR Part 570.201(i)

Relocation assistance will be provided to tenants occupying substandard properties acquired through this effort. All appropriate actions as prescribed under the URA will be met.

Demolition:

Activity 2003-5

\$144,300.00 CDBG

Regulatory Citations: 24 CFR Part 570.201(d)

Demolition funding will be set aside to raise substandard properties that are acquired in areas 1 and 2.

Small Business Loans/Façade Grants:

Activity 2003-6

\$72,500.00 CDBG

Regulatory Citations: 24 CFR Part 570.203(b)

Loans will be made available to small businesses in an effort to encourage economic development in area 1. Loans for start up and facility renovations /improvements will be offered to eligible applicants.

Nonprofit Agency Funding of Brick and Mortar Projects:

Activity 2003-7, 8, 9, and 10

\$97,900.00 CDBG

Regulatory Citations: 24 CFR Part 570.201 (c)

The City of Greenville will make available funds to assist nonprofit organizations with approved brick and mortar projects. Qualified agencies will participate in projects that benefit citizens of the City of Greenville and that are located within the Greenville City limits. Nonprofit housing and service providers assist the under-served populations of the city therefore this funding is provided annually through the CDBG program. Applications from nonprofits are submitted to the city for consideration. These funds are used to augment the services of these agencies and have primarily been used for repairs to homeless shelters and to nonprofits that provide homeless populations housing. Over \$571,000.00 has been allocated since 1994 for these activities. The activities will assist homeless and special needs persons, victims of family violence, and housing providers. All funding will be expended from July 1, 2003 through June 30, 2004.

<u>Organization</u>	<u>Purpose</u>	<u>Funding</u>
Greenville Community Shelter	Renovations	\$13,900.00
New Directions Family Violence Center	Renovations	\$38,000.00
HABITAT	Acquisition, infrastructure, and demolition	\$26,000.00
Take it to the Streets	Renovations	\$20,000.00
Total	-	\$97,900.00

HOME Consortium:

Activity 2003-11, 12, 13, and 14

\$774,865.00 HOME

Regulatory Citations: 24 CFR Part 92.206 (a) (1), (2), (3), (c), (d), (f), 92.207

The Pitt County Consortium is comprised of the City of Greenville, Pitt County, and the Towns of Bethel, Ayden, Grifton, Farmville, and Winterville. This HOME funded program addresses such housing activities as rehabilitation, demolition of existing

structures to make land available for affordable housing, new home construction, and infrastructure improvements. All activities are conducted within the jurisdiction of each respective member and benefit low-moderate income residents. All activities within each community for the 2003 program year will consist of housing rehabilitation.

<u>MEMBER</u>	<u>AWARD</u>	<u>ADMIN</u>	<u>MATCH</u>
Greenville	375,415	60,000	93,854
Ayden	0	0	0
Bethel	0	0	0
Farmville	75,000	5,000	18,750
Winterville	100,000	5,000	25,000
Grifton	0	0	0
Pitt County	142,750	11,700	35,688

Community Housing Development Organization (CHDO) Activities:

Activity 2003-15, and 16

\$170,000.00 HOME

Regulatory Citations: 24 CFR Part 92.207 (a), (c), (d)

Metro Housing and Community Development Corporation and Farmville Housing and Development Corporation, will comprise the funded CHDO activities for 2003-2004. These CHDO's will continue activities to assist first-time low-moderate income homebuyers in the towns of Grifton and Farmville. (3) units will be constructed by Farmville Housing Development Corporation and Metro Housing and CDC will provide direct homeownership assistance to approximately 30 low-moderate income persons. Activities are expected to be completed between July 1, 2003 and June 30, 2004.

<u>Organization</u>	<u>Funding</u>	<u>Match</u>
Metro Housing and CDC	\$70,000.00	\$17,500.00
Farmville HDC	\$100,000.00	\$25,000.00
Total	\$170,000.00	\$42,500.00

D. RESOURCES

<u>Source</u>	<u>Total</u>
Federal CDBG	\$979,000.00
Federal HOME	\$944,865.00
Reallocated Funding	\$550,000.00
Program Income	\$30,000.00
Local Match (Local General Funds)	\$236,216.25
Total	\$2,740,081.25

Leveraging Additional funds

All estimated resources are listed above. These funds represent funding provided by the U.S. Department of Housing and Urban Development, program income, and funds provided by local municipalities participating in the HOME Program. These funds are used to leverage private funds through several methods. Nonprofit organizations being funded are required to submit evidence of other funding sources the organization has either applied to or received funding from for the upcoming year. Much of the private funding that is leveraged is realized when federal funds are used to develop affordable housing units or when federal funds are used to supplement low/moderate income first-time homebuyers with purchasing a home through secondary mortgage assistance. Private funds are then invested through mortgages from local lenders.

E. HOME Match

Local match requirements for the 2003/2004 Home Program are in the amount of \$236,216.25. These funds come from local funds earmarked for Affordable Housing and for meeting match requirements. The funds will be used to augment HOME projects. The HOME Consortium currently has a match credit of \$1,002,226.41, which will be carried over. Despite the match credit, members are still required to identify match with all projects of which is detailed on the match log.

F. 2003-2004 CDBG AND HOME PROPOSED FUNDING:

<u>Activity</u>	<u>CDBG</u>	<u>HOME</u>	<u>Total</u>
Non-Profit Assistance	\$97,900.00		\$97,900.00
Concentrated Needs	\$1,056,515.00		\$1,056,515.00
Owner-occupied Rehab	\$209,585.00	\$375,415.00	\$585,000.00
Administration	\$165,000.00	\$60,000.00	\$225,000.00
Total	\$1,529,000.00	\$435,415.00	\$1,964,415.00

OTHER FUNDING:

<u>ACTIVITY</u>	<u>HOME</u>	<u>CDBG</u>	<u>PROGRAM INCOME</u>	<u>TOTAL</u>
CHDO's	\$170,000.00			\$170,000.00
HOME Consortium Projects	\$774,865.00*			\$774,865.00*
Total	\$944,865.00			\$944,865.00

*These funds are divided among the Consortium members: Greenville, Pitt County, Farmville, and Winterville. The Towns of Ayden, Bethel, and Grifton chose not to receive additional funding this upcoming fiscal year.

V. PROGRAM GUIDELINES AND PROCEDURES

Introduction:

The City of Greenville Community Development Division administers all projects under the Community Development Block Grant (CDBG), the Home Investment Partnership (HOME) Program and other projects funded by the city developed to assist citizens identified as low to moderate income. All programs offered have specific guidelines for their implementation. The purpose of this document is to identify those guidelines and the programs to which they are attached.

Funding Sources:

The City of Greenville receives funding from several sources to conduct the various programs offered. These sources include funding from the Department of Housing and Urban Development through the CDBG and HOME programs. Other funding is provided by the City of Greenville and private investors from within the community.

Program Policy:

The Program Policy is intended to set objectives for City sponsored housing programs. The focus area of Greenville's programs include:

1. Housing Rehabilitation: Housing improvements necessary to correct violations of the minimum housing code, handicapped improvements, and other rehabilitation necessary to improve the overall appearance of the property.
2. Removal of slum and blighted conditions to preserve neighborhoods.
3. Provide homebuyer financial assistance for down payment and closing costs associated with the purchase of a single-family dwelling and principal reduction to increase buyer affordability.
4. Assistance to area nonprofit agencies engaged in the production of affordable housing opportunities and/or assisting special needs populations.
5. Provide program administration to ensure compliance with federal, state, and local regulations.

The Community Development Staff has developed procedures necessary to carry out these objectives. In all cases, the information requested is the minimum needed and required under federal, state, and local guidelines to conduct the programs.

Entitlement Responsibilities:

As an entitlement community, the City of Greenville is required to comply with and submit specific plans to ensure citizen involvement and compliance with program guidelines. Such responsibilities include:

1. Citizen Participation Plan- A grantee is required to develop and follow a detailed citizen participation plan which: 1) provides for and encourages citizen participation, with particular emphasis on participation by persons of low-moderate income, 2) provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed and actual use of funds, 3) provides for

technical assistance to groups representing persons of low-moderate income that request such assistance in developing proposals, 4) provides for public hearings to obtain citizens views and to respond to proposals and questions at all stages of the community development process, including at least the development of needs, their review of proposed activities, and review of program performance, 5) provide timely written answers to written complaints and grievances, and if applicable, identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate (see City of Greenville Citizen Participation Plan).

2. Consolidated Plan/Action Plan- As an entitlement, the City of Greenville is required to submit both a five-year Consolidated Plan and an annual Action Plan. The Consolidated Plan is a five-year plan that requires the identification of the jurisdictions housing and community development needs and a devised long-term strategy for meeting those needs. A tool to ensure that the needs identified within the Consolidated Plan are being addressed is the Action Plan. Each year an annual plan is developed with input from the community and identifies projects that will be carried out with the CDBG funds received for that fiscal year. Projects and activities in the Annual Plan should address the needs noted in the Consolidated Plan.
3. Assurances and Compliances- Along with general requirements, an entitlement must also meet other Federal requirements as listed below:
 - Fair housing.
 - Section 109.
 - Labor standards.
 - Environmental standards.
 - National Flood Insurance Program.
 - Displacement, relocation, acquisition, and replacement of housing.
 - Employment and contracting opportunities.
 - Lead-based paint.
 - Use of disbarred, suspended or ineligible contractor or sub recipients.
 - Uniform administrative requirements and cost principles.
 - Conflicts of interest.
 - Executive Order 12372.
 - Eligibility restrictions for certain resident aliens.
 - Architectural Barriers Act and the Americans with Disabilities Act
4. CAPER (Consolidated Annual Performance and Evaluation Report)- The CAPER is an end of year report that gives a detailed description of the activities funded during that program year. The report identifies how much money was budgeted for each project, how much money was actually spent, the locations of the activities, how much was accomplished, and the number of persons that benefited.

Programs

< Community Development Block Grant (CDBG) >

I. Housing Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the CDBG Housing Rehabilitation Program offered by the City of Greenville.

The City of Greenville provides housing rehabilitation assistance to property owners, located in designated target areas within the corporate limits, that meet the eligibility requirements set forth in this policy and in accordance with the Community Development Block Grant (CDBG) program regulations. Assistance with CDBG funds is either in the form of a deferred payment loan* (DPL), low interest or no interest loan amortized for five to ten years. Assistance may also be in the form of a combination of a deferred and amortized loan that is repaid based on the applicant's income. A financial plan detailing the amount of assistance available, terms, income requirements etc., is covered later in the policy. The Community Development Division maintains a waiting list of persons requesting assistance. Length of time on the waiting list will not necessarily be the only determining factor determining when assistance will be provided. Each structure is evaluated and prioritized based on condition. Individuals on the waiting list are assisted as funds are available and priority is given to the elderly and to structures in the most severe condition.

*A deferred payment loan is a loan in which repayment is forgiven as long as the property maintains principal residency in and holds title to the rehabilitated property and the property owner acknowledges all other requirements. These requirements include the yearly submission of an annual survey, as supplied by the Community Development Division, a copy of the Homeowner's insurance policy, and the property owner must maintain the property.

Eligibility:

There are a number of criteria governing eligibility for rehabilitation assistance by the City of Greenville. In general these criteria pertain to the applicant and the property to be improved. The Community Development Division will not process an application for rehabilitation assistance until a preliminary determination is made that all applicable eligibility requirements have been met. It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

Eligible Applicants:

To be eligible for housing rehabilitation assistance, an applicant must:

1. Hold **clear title** to the property.
2. Occupy the property as a primary residence.
3. Have no or minor credit issues.
4. Be low-moderate income* based on the area median family income provided by HUD; see appendix for current income chart.

*Income as defined by HUD CDBG Regulations, Subpart A 570.3: Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal income tax purposes.

Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the applicant.

Applicant must not have received any assistance from the City of Greenville within the past **twenty-five** years.

* Special consideration may be given on minor liens and judgments.

Eligible Properties:

To be eligible for assistance, the property must meet the following conditions:

1. Must be located within areas identified in the West Greenville Redevelopment Plan.
2. The property must be inspected and found to be in substandard condition such that repair is necessary to meet the city's minimum housing code as determined by a City of Greenville Housing Rehabilitation Specialist.
3. The structure must me suitable for rehabilitation as determined by the Housing Rehabilitation Specialist.
4. The sum of the City of Greenville loan for rehabilitation and any existing liens, must not exceed 90% of the estimated appraised value of the property after rehabilitation.
5. Property must not be located within the right-of-way of any future street or highway, or other public improvements anticipated within the foreseeable future, as determined by the Department of Public Works.
6. Property must not be located within a flood hazard area as determined by the City Engineering Division.
7. Property must not be in violation of the adopted standards for land use and building density, as determined by the City of Greenville Zoning Administrator.
8. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the structure.
9. A maximum of one current lien attached to the property. The city will not take a position less than second.

* Special consideration may be given on minor liens and judgments.

Application Requirements:

1. Verification of income/assets- all household income must be verified. Submission of one or more of the following is will be required for all members of the household:

- IRS 1040 tax forms.
 - W-2 from previous year.
 - Income statement from retirement or pension sources and social security.
 - Income verification form from employer or copies of last two pay stubs.
2. Credit Report- by signing homeowners requirements form property Owner(s) has/have given the City of Greenville the right to request a credit report from the Credit Bureau.
 3. Verification of ownership to include the following:
 - copy of deed or deed of trust.
 - current city/county tax statement.
 - verification of mortgage.
 4. Copy of current homeowner's insurance policy.
 5. Payment of \$150.00 application fee to cover cost of legal expenses.

Rehabilitation Loan:

The amount of assistance available for the rehabilitation of an owner occupied home varies from each circumstance. Changes in assistance amounts also vary from year to year. In some situations, the amount of the contract may increase due to unforeseen situations requiring additional rehabilitation work. These situations, which are referred to as change orders, are avoided unless absolutely essential to the completion of the rehabilitation.

A. Assistance Amount:

Deferred payment loans are available in an amount up to \$40,000.00, including cost for addressing lead-based paint, for homeowners with incomes up to 50% of the area median income as adjusted by family size. For families with incomes from 51% to 80% of the median area income, a deferred payment loan in the amount of \$18,000.00 is available and a no interest loan for cost exceeding \$18,000.00 up to \$40,000.00. The amount of payback is determined as follows:

<u>% of Median Income</u>	<u>Amount of Payback</u>
51% - 55%	Up to \$7,000.00
56% - 60%	Up to \$10,000.00
61% - 65%	Up to \$13,000.00
66% - 70%	Up to \$16,000.00
71% - 75%	Up to \$19,000.00
76% - 80%	Up to \$22,000.00

B. Lien Type:

All deferred payment loans will be amortized over a ten-year period. Loans with no interest will be amortized between five and ten years based upon the recipient's ability to pay.

C. Loan Conditions:

1. If home is sold, transferred, or conveyed during the deferral period, the outstanding balance becomes due and payable.
2. If the owner dies during the deferral period, a direct heir may pay the balance of the deferred loan or occupy the home as their principal residence and assume the loan obligation as well as the attached requirements that lie within these policies and procedures.
3. The recipient (direct or heir) is required to provide the Planning and Community Development Division with a copy of their current homeowners insurance policy and complete an annual survey throughout the life of the loan. Failure to do so will result in the default and repayment of the outstanding balance of your loan.
4. City/county taxes are to remain current during the life of the loan.
5. Owners mortgage must remain current throughout the life of the loan.

Failure to comply with any of the above conditions may result in the default and repayment of your loan. Failure to pay as agreed will result in foreclosure and notification of the default will be sent to the Credit Bureau.

Rehabilitation Procedures:

The purpose of the rehabilitation procedures are to establish the steps necessary to assist the Community Development staff in completing rehabilitation projects in an efficient, economical, and timely manner.

Application Process:

The applicant is referred to the Community Development Administrator or designated staff person who conducts the following activities.

1. Provides program information to the applicant and discusses processing.
2. Prescreens applicant to determine eligibility including:
 - a. Location of property-city limits, target area.
 - b. Determination that household income does not exceed program limits.
 - c. Screens for ownership, outstanding judgments, liens, current taxes, current mortgage, willingness to pay application fee and sign a deed of trust.
3. Completes application.
4. Request supporting documentation from the applicant:
 - a. Verification of household income.
 - b. Credit information including the request of a credit report. As part of the application process applicant agrees to a credit check and to attend credit counseling if necessary. Services for credit counseling are provided free of charge and will be arranged after acceptance into the program.
 - c. Copy of deed or deed of trust to the property.

- d. Copy of a current city/county tax statement.
- e. Copy of current property/hazard insurance.
- f. Information on mortgage or other liens against the property.
5. Community Development staff will authorize the conduction of a title search on the property by an attorney that has been procured by the division.
6. Staff will arrange for a housing rehabilitation specialist to conduct a complete detailed write-up and cost estimate for repairs.

In addition, the work write-up will specify the various items of work needed to ensure that the unit complies with property rehabilitation standards and the city's minimum housing code. All work write-ups and inspection reports are to be dated and should include the project name and all pertinent data. The work write-up shall constitute the basis for cost estimates, bids, and the determination of completion of the rehabilitation. A cost estimate will be prepared by staff prior to bidding. The work write-up may be revised prior to or after the solicitation of bids by mutual consent of the property owner and the Community Development Administrator of designated staff.

Contractor who have picked up a bid packet, which includes a copy of the detailed work write-up, or any contractor that is interested in bidding must be eligible and must attend the scheduled pre-bid. No bids will be accepted from not eligible or in attendance at the pre-bid. A project checklist will be discussed which cover the following topics:

1. Work write-up.
2. Access to the project site.
3. Special conditions or needs of the owner or contractor.
4. Contractor and owner responsibilities.
5. Community development rehabilitation handbook, a copy of which will be given to each bidder.

Bid Procedures:

The cost estimate shall be used in determining whether the bids received are fair and reasonable. The acceptable bid must be within 15% of the Housing Rehabilitation Specialist's cost estimate. Community Development staff and the homeowner must approve the bid. All bidders will be notified of the bid award.

Bids will be obtained only through a formal, competitive process with awards going to the lowest priced, most responsible bidder. However, if the lowest qualified bidder has the maximum number of jobs allowed in the program (3), the next lowest bidder may be considered and awarded the job(s) in order to facilitate timeliness in the program. The City of Greenville reserves the right to limit the number of contracts awarded to any one contractor based on past performance. A \$500.00 bond will be held for contractors participating in Community Development housing rehabilitation programs. Liquidated damages in the amount of \$100.00 per day will be assessed on jobs that exceed the permitted time as specified within the contract. Contractors not submitting bids for (3) consecutive bid openings will be considered inactive.

Construction:

All rehabilitation work shall be performed in accordance with the General Specifications for Rehabilitation, the work write-up, duly authorized change orders, and State and Local building codes as applicable.

During construction, the rehabilitation specialist will make daily visits to the project site to monitor the progress of the project and make inspections to ensure compliance with contract work specifications. The City Inspections Division, and/or the Community Development Housing Rehabilitation Specialist, will inspect periodically to ensure compliance with the State and City Building Codes. The contractor is required to ensure that all permits (building, electrical, plumbing, and mechanical) are acquired prior to construction. The Housing Rehabilitation Specialist shall ensure that the contractor acquires all necessary permits and copies are maintained in the files.

Changes in work that may become necessary during construction will be negotiated by the Community Development Division and approved in accordance with program policies. Owners will be consulted concerning the changes and approve all change orders. The contractor shall make no changes in the work, nor seek payment for changed or additional work, without prior issuance of a written change order.

The rehabilitation work shall be performed within an established time frame acceptable to both the owner and the Community Development Division.

Upon completion of the work, a final inspection will be performed by the Rehabilitation Specialist and/or the City Inspections Department to insure that all work complies with contract documents and the Building Codes. The owner should be present during the inspection and/or be consulted prior to contract closeout.

The contractor guarantees all work for a period of **one-year** following commencement of the contract. During this period of warranty, complaints concerning the work shall be referred, in writing, to the City of Greenville, Community Development Division, P.O. Box 7207, Greenville, North Carolina 27835-7207. The complaint will be filed and a Housing Rehabilitation Specialist will inspect the concerns. If the Housing Rehabilitation Specialist determines the concerns to be the responsibility of the contractor, the contractor will be informed, in writing, of the need to correct the deficiencies. (This does not include normal wear or problems caused directly by the owner.)

It shall be the responsibility of the owner to maintain the property according to the Rehabilitation Standards and the Minimum Housing Code, upon completion of rehabilitation. Failure to comply may result in the default and repayment of the loan.

Invoicing:

When portions of work are completed in accordance with the payment schedule identified in the Rehabilitation Specifications Manual, the contractor shall submit an invoice to Community Development Staff. Rehabilitation staff will inspect the project to insure that the work is completed and acceptable. Before processing, the invoice will be signed by the Contractor, Owner, Rehabilitation Staff person, and the CD Administrator of the Community Development

Division. The invoice will be submitted to the Finance Department for the check. Before the release of the check the contractor shall submit any required lien waivers, pest control certificates or other warranties covered by the payment before the check is released. The **contractor** must sign the required payment certification in order to receive payment. The payment schedule for Rehabilitation Program is listed below:

	<u>Payment Amount</u>
When 50% of the required work (dollar amount) is complete	45%
When 100% completed	50%
After 60-day inspection	5%

60-Day Inspection:

At the end of the 60-day period, provided there have been no problems with the rehabilitation, the contractor may submit an invoice for the remaining 5% retainage fee.

Reference Documents:

The following documents are hereby incorporated by reference and made a part hereof:

1. General Specifications for Rehabilitation.
2. City of Greenville Zoning Ordinance.
3. City Code of the City of Greenville.
4. Minimum Housing Code for the City of Greenville.
5. Section 8 Housing Quality Standards.
6. Volume VII of the North Carolina State Building Code - Residential One and Two-family Dwelling.
7. Energy Standards for the Energy Conservation and Housing Rehabilitation Incentive Program issued by the North Carolina Housing Finance Agency.
8. The Community Development Block Grant Regulations at CFR, Part 70 issued by the Department of Housing and Urban Development.

Eligible Contractors:

Only contractors approved by the Planning and Community Development Department shall perform work under this Program.

The Planning and Community Development Department shall maintain a listing of contractors for rehabilitation work. They also have the authority to remove any contractor from the listing who fails to comply with the following:

1. Liability and Workmen's Compensation (based on size of staff) insurance.

2. Sufficient skill and experience (based on prior work).
3. Established credit with supply vendors or capable of establishing credit with supply vendors.
4. Acceptable references as to satisfactory performance on similar projects.

< Home Investment Partnership (HOME) >

I. Housing Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the HOME Housing Rehabilitation Program offered by the City of Greenville.

The City of Greenville provides housing rehabilitation assistance to property owners, located in designated target areas within the corporate limits, that meet the eligibility requirements set forth in this policy and in accordance with the Home Investment Partnership (HOME) program regulations. Assistance with HOME funds is either in the form of a deferred payment loan* (DPL), low interest or no interest loan amortized for five to ten years. Assistance may also be in the form of a combination of a deferred and amortized loan that is repaid based on the applicant's income. A financial plan detailing the amount of assistance available, terms, income requirements etc., is covered later in the policy. The Community Development Division maintains a waiting list of persons requesting assistance. Length of time on the waiting list will not necessarily be the only determining factor determining when assistance will be provided. Each structure is evaluated and prioritized based on condition. Individuals on the waiting list are assisted as funds are available and priority is given to the elderly and to structures in the most severe conditions.

*A deferred payment loan is a loan in which repayment is forgiven as long as the property maintains principal residency in and holds title to the rehabilitated property and the property owner acknowledges all other requirements. These requirements include the yearly submission of an annual survey, as supplied by the Community Development Division, a copy of the Homeowner's insurance policy, and the property owner must maintain the property.

Eligibility:

There are a number of criteria governing eligibility for rehabilitation assistance by the City of Greenville. In general these criteria pertain to the applicant and the property to be improved. An application for rehabilitation assistance shall not be processed by the Community Development Division until a preliminary determination is made that all applicable eligibility requirements are met. It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

Eligible Applicants:

To be eligible for housing rehabilitation assistance, an applicant must:

1. Hold **clear title** to the property.
2. Occupy the property as a primary residence.
3. Have no or minor credit issues.
4. Be low-moderate income* based on the area median family income provided by HUD; see appendix for current income chart.
*Income as defined by HUD CDBG Regulations, Subpart A 570.3: Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal income tax purposes.
5. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the applicant.
6. Applicant must not have received any assistance from the City of Greenville within the past **twenty-five years**.

* Special consideration may be given on minor liens and judgments.

Eligible Properties:

To be eligible for assistance, the property must meet the following conditions:

1. Must be located within the corporate limits of the City of Greenville and within designated target areas as defined for that funding year. As of January 2000, the target areas are West Greenville and Oakgrove Estates.
2. The property must be inspected and found to be in substandard condition such that repair is necessary to meet the city's minimum housing code as determined by a City of Greenville Housing Rehabilitation Specialist.
3. The structure must be suitable for rehabilitation as determined by the Housing Rehabilitation Specialist.
4. The sum of the City of Greenville loan for rehabilitation and any existing liens, must not exceed 90% of the estimated appraised value of the property after rehabilitation.
5. Property must not be located within the right-of-way of any future street or highway, or other public improvements anticipated within the foreseeable future, as determined by the Department of Public Works.
6. Property must not be located within a flood hazard area as determined by the City Engineering Division.
7. Property must not be in violation of the adopted standards for land use and building density, as determined by the City of Greenville Zoning Administrator.
8. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the structure.
9. A maximum of one current lien attached to the property. The city will not take a position less than second.

* Special consideration may be given on minor liens and judgments.

Application Requirements:

1. Verification of income/assets- all household income must be verified.
Submission of one or more of the following is will be required for all members of the household:
 - IRS 1040 tax forms.
 - W-2 from previous year.
 - Income statement from retirement or pension sources and social security.
 - Income verification form from employer or copies of last two pay stubs.
2. Credit Report- by signing homeowners requirements form property owner(s) has/have given the City of Greenville the right to request a credit report from the Credit Bureau.
3. Verification of ownership to include the following:
 - copy of deed or deed of trust.
 - current city/county tax statement.
 - verification of mortgage.
4. Copy of current homeowner's insurance policy.
5. Payment of \$150.00 application fee to cover cost of legal expenses.

Rehabilitation Loan:

The amount of assistance available for the rehabilitation of an owner occupied home varies from each circumstance. Changes in assistance amounts also vary from year to year. In some situations, the amount of the contract may increase due to unforeseen situations requiring additional rehabilitation work. These situations, which are referred to as change orders, are avoided unless absolutely essential to the completion of the rehabilitation.

A. Assistance Amount.

Deferred payment loans are available in an amount up to \$40,000.00, including cost for addressing lead-based paint, for homeowners with incomes up to 50% of the area median income as adjusted by family size. For families with incomes from 51% to 80% of the median area income, a deferred payment loan in the amount of \$18,000.00 is available and a no interest loan for cost exceeding \$18,000.00 up to \$40,000.00. Loan payback is determined as follows:

<u>% of Median Income</u>	<u>Amount of Payback</u>
51% - 55%	Up to \$7,000.00
56% - 60%	Up to \$10,000.00
61% - 65%	Up to \$13,000.00
66% - 70%	Up to \$16,000.00
71% - 75%	Up to \$19,000.00
76% - 80%	Up to \$22,000.00

B. Lien Type.

All deferred payment loans will be amortized over a ten-year period. Loans with no interest will be amortized between five and ten years based upon the recipient's ability to pay.

C. Loan Conditions.

1. If home is sold, transferred, or conveyed during the deferral period, the outstanding balance becomes due and payable.
2. If the owner dies during the deferral period, a direct heir may pay the balance of the deferred loan or occupy the home as their principal residence and assume the loan obligation as well as the attached requirements that lie within these policies and procedures.
3. The recipient (direct or heir) is required to provide the Planning and Community Development Division with a copy of their current homeowners insurance policy and complete an annual survey throughout the life of the loan. Failure to do so will result in the default and repayment of the outstanding balance of your loan.
4. City/county taxes are to remain current during the life of the loan.
5. Owners mortgage must remain current throughout the life of the loan.

Any of the above conditions may result in the default and repayment of your loan. Failure to pay as agreed will result in foreclosure and notification of the default will be sent to the Credit Bureau.

HOME Recapture Provisions:

City of Greenville HOME program funds are provided to individuals for two purposes: Substandard Housing Rehabilitation and Low-Moderate income homebuyer assistance. These funds will be provided in a variety of forms and will be provided to persons with *incomes up to but not greater than 80%* of the Area Median Income and adjusted by family size as published by the U.S. Department of Housing and Urban Development. Assistance provided for homebuyer assistance will be in the form of secondary mortgages. Listed below are the recapture provisions for rehabilitation and homebuyer assistance programs with maximum amounts of assistance available for the activity. A Deed of Trust and Promissory Note for the amount of assistance provided under the program will be used to secure the amount of assistance.

Assistance may be in the form of deferred loans or amortized loans as established in the action plan.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for Greenville by the U.S. Department of Housing and Urban Development. Maximum loan amounts of up

to \$10,000.00. Loans will be amortized over a 10 year period if more than \$5,000.00 and, if less than \$5,000.00 is provided, loan is amortized over 5 years.

Substandard Housing Rehabilitation Assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size and as published annually for Greenville by the U.S. Department of Housing and Urban Development. For households with incomes less than 50% of the area median income a 10 year deferred loan will be offered up to \$40,000.00 for rehabilitation assistance. In no case may the assistance exceed \$40,000.00 unless special circumstances exist that warrant exceeding the maximum price and approval of the City Manager is granted. Deferred loans are forgiven at a rate of 10% each year. For households with incomes greater than 50% but not greater than 80% of the area median income, a 10 year deferred loan up to \$18,000.00 will be available for rehabilitation assistance. For assistance needed above \$18,000.00 an amortized loan for repairs will be offered at no interest for 10 years (see payback chart page 15). However, in no case will the combination of deferred loan and amortized loan provided exceed the program ceiling of \$40,000.00 unless special circumstances warrant and approval of the City Manager is granted to exceed the maximum price.

Income will be defined as the annual adjusted income reported by an individual / family to the IRS. To verify income the City will rely upon tax returns, Social Security information or other information necessary to determine annual income. For the purposes of eligibility inheritance of property will not be utilized in calculating income. Special circumstances are repairs necessary that if not performed the safety of the occupants or structural integrity of the home will be compromised as determined by program staff.

Rehabilitation Procedures:

The purpose of the rehabilitation procedures are to establish the steps necessary to assist the Community Development staff in completing rehabilitation projects in an efficient, economical, and timely manner.

Application Process:

The applicant is referred to the Community Development Administrator or designated staff person who conducts the following activities.

1. Provides program information to the applicant and discusses processing.
2. Prescreens applicant to determine eligibility including:
 - a. Location of property-city limits, target area.
 - b. Determination that household income does not exceed program limits.
 - c. Screens for ownership, outstanding judgments, liens, current taxes, current mortgage, willingness to pay application fee and sign a deed of trust.
3. Completes application.
4. Request supporting documentation from the applicant:
 - a. Verification of household income.

- b. Credit information including the request of a credit report. As part of the application process applicant agrees to a credit check and to attend credit counseling if necessary. Services for credit counseling are provided free of charge and will be arranged after acceptance into the program.
 - c. Copy of deed or deed of trust to the property.
 - d. Copy of a current city/county tax statement.
 - e. Copy of current property/hazard insurance.
 - f. Information on mortgage or other liens against the property.
5. Community Development staff will authorize the conduction of a title search on the property by an attorney that has been procured by the division.
 6. Staff will arrange for a housing rehabilitation specialist to conduct a complete detailed write-up and cost estimate for repairs.

In addition, the work write-up will specify the various items of work needed to ensure that the unit complies with property rehabilitation standards and the city's minimum housing code. All work write-ups and inspection reports should be dated and include the project name and all pertinent data. The work write-up shall constitute the basis for cost estimates, bids, and the determination of completion of the rehabilitation. A cost estimate will be prepared by staff prior to bidding. The work write-up may be revised prior to or after the solicitation of bids by mutual consent of the property owner and the Community Development Administrator of designated staff.

Contractor who have picked up a bid packet, which includes a copy of the detailed work write-up or any contractor that is interested in bidding must be eligible and attend the scheduled pre-bid. No bids will be accepted from not eligible or in attendance at the pre-bid. A project checklist will be discussed which cover the following topics:

1. Work write-up.
2. Access to the project site.
3. Special conditions or needs of the owner or contractor.
4. Contractor and owner responsibilities.
5. Community development rehabilitation handbook and a copy which will be given to each bidder.

Bid Procedures:

The cost estimate shall be used in determining whether the bids received are fair and reasonable. The acceptable bid must be within 15% of the Housing Rehabilitation Specialist's cost estimate.

Community Development staff and the homeowner must approve the bid. All bidders will be notified of the bid award.

Bids will be obtained only through a formal competitive process with awards going to the lowest priced, and most responsible bidder. However, if the lowest qualified bidder has the maximum number of jobs allowed in the program (3), the next lowest bidder may be considered and awarded the job(s) in order to facilitate timeliness in the program. The City of Greenville reserves the right to limit the number of contracts awarded to any one contractor based on past

performance. A \$500.00 bond will be held for contractors participating in Community Development housing rehabilitation programs. Liquidated damages in the amount of \$100.00 per day will be assessed on jobs that exceed the permitted time as specified within the contract. Contractors not submitting bids for (3) consecutive bid openings will be considered inactive.

Construction:

All rehabilitation work shall be performed in accordance with the General Specifications for Rehabilitation, the work write-up, duly authorized change orders, and State and Local building codes as applicable.

During construction, the rehabilitation specialist will make daily visits to the project site to monitor the progress of the project and make inspections to ensure compliance with contract work specifications. The City Inspections Division, and/or the Community Development Housing Rehabilitation Specialist, will inspect periodically to ensure the projects are compliance with the State and City Building Codes. The contractor is required to ensure that all permits (building, electrical, plumbing, and mechanical) are acquired prior to construction. The Housing Rehabilitation Specialist shall ensure that the contractor acquires all necessary permits and copies are maintained in the files.

Changes in work that may become necessary during construction will be negotiated by the Community Development Division and approved in accordance with program policies. Owners will be consulted concerning the changes and approve all change orders. The contractor shall make no changes in the work, nor seek payment for changed or additional work, without prior issuance of a written change order.

The rehabilitation work shall be performed within an established time frame acceptable to both the owner and the Community Development Division.

Upon completion of the work, a final inspection will be performed by the Rehabilitation Specialist and/or the City Inspections Department to insure that all work complies with contract documents and the Building Codes. The owner should be present during the inspection and/or be consulted prior to contract closeout.

The contractor guarantees all work for a period of **one-year** following commencement of the contract. During this period of warranty, complaints concerning the work shall be referred to the City of Greenville, Community Development Division, P.O. Box 7207, Greenville, North Carolina 27835-7207. The complaint will be filed and a Housing Rehabilitation Specialist will inspect the concerns. If the Housing Rehabilitation Specialist determines the concerns to be the responsibility of the contractor, the contractor will be informed, in writing, of the need to correct the deficiencies. (This does not include normal wear or problems caused directly by the owner.)

It shall be the responsibility of the owner to maintain the property according to the Rehabilitation Standards and the Minimum Housing Code, upon completion of rehabilitation. Failure to comply may result in the default and repayment of the loan.

Invoicing:

When portions of work are completed in accordance with the payment schedule identified in the Rehabilitation Specifications Manual, the contractor shall submit an invoice to Community Development Staff. Rehabilitation staff will inspect the project to insure that the work is completed and acceptable. Before processing, the invoice will be signed by the Contractor, Owner, Rehabilitation Staff person, and the CD Administrator of the Community Development Division. The invoice will be submitted to the Finance Department for the check. Before the release of the check the contractor shall submit any required lien waivers, pest control certificates or other warranties covered by the payment before the check is released. The **contractor** must sign the required payment certification in order to receive payment. The payment schedule for Rehabilitation Program is listed below:

	<u>Payment Amount</u>
When 50% of the required work (dollar amount) is complete	45%
When 100% completed	50%
After 60-day inspection	5%

60-Day Inspection:

At the end of the 60-day period, provided there have been no problems with the rehabilitation, the contractor may submit an invoice for the remaining 5% retainage fee.

Reference Documents:

The following documents are hereby incorporated by reference and made a part hereof:

1. General Specifications for Rehabilitation.
2. City of Greenville Zoning Ordinance.
3. City Code of the City of Greenville.
4. Minimum Housing Code for the City of Greenville.
5. Section 8 Housing Quality Standards.
6. Volume VII of the North Carolina State Building Code - Residential One and Two-family Dwelling.
7. Energy Standards for the Energy Conservation and Housing Rehabilitation Incentive Program issued by the North Carolina Housing Finance Agency.
8. The Community Development Block Grant Regulations at CFR, Part 70 issued by the Department of Housing and Urban Development.

Eligible Contractors:

Only contractors approved by the Planning and Community Development Department shall perform work under this Program.

The Planning and Community Development Department shall maintain a listing of contractors for rehabilitation work. They also have the authority to remove any contractor from the listing who fails to comply with the following:

1. Liability and Workmen's Compensation (based on size of staff) insurance
2. Sufficient skill and experience (based on prior work).
3. Established credit with supply vendors or capable of establishing credit with supply vendors.
4. Acceptable references as to satisfactory performance on similar projects.

< Affordable Housing Bond Program >

The affordable housing bond program began in 1992 and was funded through a \$1,000,000.00 local bond issued by the City of Greenville. These funds (\$700,000.00 for homeownership, \$200,000.00 for land banking, and \$100,000.00 for rehabilitation) were allocated specifically for the following programs:

I. Down Payment/Closing Cost Assistance:

The down payment assistance program is designed to assist low-moderate income, first-time homebuyers with down payment costs. Up to 2% of the loan amount in down payment assistance funds may be loaned to qualified borrowers meeting program guidelines. Assistance is in the form of a secured loan amortized over 24 to 36 months at no interest. Loans will be secured with a deed of trust in a position no less than second and no less than a third position if other city funds are used. Funds may be used for the purchase of a single-family dwelling, condominium, or townhouse. Mobile homes are not eligible.

Eligibility:

Qualified first time, low-moderate income homebuyers must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with a lending institution before applying to the City for assistance. The following requirements have been established for qualification:

1. Not having owned a home in the past 3 years or not having inherited assets exceeding \$40,000.00.

2. Home must be located within the city limits of the City of Greenville and may not exceed \$116,000.00.
3. Good credit rating.
4. Buyer must complete a home ownership-counseling program.
5. Buyer must occupy dwelling as principle residence.
6. Borrower must meet the minimum investment requirement of \$1,000.00 plus closing cost (closing cost must be paid by buyers, seller, or through available city funds).
7. Total family income must not exceed 100% of area median.

II. First Mortgage Guarantee

The City of Greenville offers a first mortgage guarantee agreement with the Self-Help Credit Union. Applicants apply for a first mortgage with credit union and based on information submitted a determination is made as to whether or not the guarantee is needed. Guarantees are limited up to 20% of the first mortgage. Funds are held in savings for 5 years unless a request for payment is made. If payment is necessary, the 5 years begins again and the borrower must repay the city. This program is currently inactive.

Eligibility:

Qualified first time, low-moderate income homebuyers must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with a lending institution before applying to the city for assistance. The following requirements have been established for qualification:

1. Not having owned a home in the past 3 years or not having inherited assets exceeding \$40,000.00.
2. Home must be located within the city limits of the City of Greenville and may not exceed \$116,000.00.
3. Good credit rating.
4. Buyer must complete a home ownership-counseling program.
5. Buyer must occupy dwelling as principle residence.
6. Borrower must meet the minimum investment requirement of \$1,000.00 plus closing cost (closing cost must be paid by buyers, seller, or through available city funds).
7. Total family income must not exceed 100% of area median.

III. Elderly Rehabilitation Assistance:

The Elderly Rehabilitation Assistance Program offers a no interest loan to elderly homeowners for general repairs to their homes. These funds are made available to homeowners that are not eligible for assistance under the CDBG or HOME Programs. An amount up to \$ 15,000.00 amortized over a period of 5 or 10 years at 0% interest is available for qualified applicants 62 or older within the city limits of the City of Greenville.

Eligibility:

1. Total family income must not exceed 100% of area median.

2. Home must be insured.
3. Home must be in moderate disrepair.

IV. Land Banking:

The City of Greenville uses bond funds to purchase land for the construction of affordable single-family subdivisions. These funds may also be used to purchase and rehabilitate home to be sold to first-time homebuyers.

< Small Business Loan Pool >

Purpose:

The purpose of this program is to stimulate successful business development and expansion as well as job creation in targeted areas of the city. The program will attempt to assist businesses that have limited access to financing through conventional means or other government guaranteed sponsored programs.

Amount:

Initial loan capacity up to four hundred seventy-five thousand dollars (\$475,000.00) funded over a 5-year period by pro-rated deposits to the pool from local financial institutions.

Commitment Period:

The funds shall be available for 5 years for Small Business Lending.

Eligibility:

- 1) Business shall be located within the target areas of West Meadowbrook, East Meadowbrook, West Greenville, and South Evans Central Business District as shown on the attached project boundary map. Business relocating after receiving funds from the Small Business Success Program without prior approval from the Loan Committee will be in default and the loan repayment may be accelerated.
- 2) Applicants will be required to successfully complete the Small Business Technology Development Center (SBTDC) technical assistance program of ECU or Pitt Community College Small Business Development Program.
- 3) Applicants must be a for-profit business entity whose net worth cannot exceed \$6 million and its net profit after taxes must average less than \$2 million total during the previous two years. This definition of small businesses is consistent with the guidelines established by the Small Business Administration of the U.S. Department of Commerce.
- 4) Applicants must be willing to contract for management and technical assistance if determined to be necessary by the Loan Committee and/or the Program Administrator.
- 5) Applicants must have an equity contribution in a start-up business of 10%.

- 6) Individuals with an ownership position of 20% or more of the outstanding shares of stock of the business will be required to execute an Unconditional Guaranty Agreement for the full amount of the loan.
- 7) Applicants who receive \$50,000.00 or more will be required to provide 1 full time position in addition to business principals (2 part time positions will satisfy this requirement) for each \$50,000.00 received.

Permitted uses of loan proceeds:

- 1) Working capital or operational funds.
- 2) Purchase of equipment, commercial use vehicles or machinery.
- 3) Improvement of owner occupied commercial property. (Owner must occupy 50% or more of total space).
- 4) Start up funding.
- 5) Expansion of business services or products.
- 6) Existing debt may be refinanced (for expansions to existing businesses) in order to improve cash flow but program funds for that purpose shall not exceed 50% of the total loan amount.

Loan proceeds shall not be used for the following:

- 1) Purchase of equipment or improvement of real estate, which is used as personal property.
- 2) Political activities.
- 3) Owner salary and dividend payments.
- 4) Speculative ventures (examples: drilling for gas, or oil, commodity futures).
- 5) Media enterprises - newspapers, magazines, radio, TV shows, movie theaters, book publishing, production companies and similar enterprises.
- 6) Lending or investment.
- 7) Real Property held for sale or investment.
- 8) Movie theaters.
- 9) Pyramid sales - distribution plan businesses.
- 10) Floor plan financing.

- 11) Individuals with pending criminal charges or who are incarcerated, on probation or parole.
- 12) Foreign controlled businesses.
- 13) Non-profit institutions.
- 14) Fishing and related shore operations.
- 15) Private membership clubs.
- 16) Building listed on the National Register of Historical Places.

Compliance with Applicable Regulations:

In all cases, businesses receiving loans made from this program must comply with the following:

- 1) All state and local regulations governing the applicant's line of business.
- 2) Policies established by the Loan Committee for each particular applicant.
- 3) Policies established by the City of Greenville for this loan program.

Amount of Loans:

Maximum: \$100,000.00 Minimum: \$5,000.00: Minimum and maximum loan limits maybe adjusted by the loan program participants if market conditions warrant or based upon previous experience. Minimum and maximum loan amounts will be reviewed during the program review and maybe readjusted.

Loan Term:

Maximum Term - 7 years.
(Real estate loans - 10 years)

Interest Rate (To Borrowers).

All loans will accrue on a daily basis at a fixed interest rate. Interest rates will be quoted based on the Wall Street Prime Rate plus a spread based upon the loan amount.

<u>Loan Amount</u>	<u>Interest Rate</u>
\$5,000.00-\$100,000.00	Prime - 2%

With term loans, the borrower will pay fixed payment rates.

Fees and Expenses:

An origination fee will be charged, payable at closing of 1% of the loan amount but in no case to exceed \$250.00. The minimum origination fee will be \$50.00. The applicant will be responsible for all other expenses related to closing the loan, including but not limited to recording fees and

legal fees. The applicant will also be responsible for all fees related to any appraisals or reports required by the Loan Committee.

Loan Repayment:

Loan payments shall be due on the first day of the month. A late payment will be assessed at 4% of the payment amount after the loan becomes 15 days overdue. Loans may be prepaid without penalty. In the event the loan payment becomes 30 days overdue, the Loan Committee will establish and implement the Procedures for the Collection of Delinquent Loans.

Collateral:

Appropriate forms of collateral shall secure loans with recorded first or second lien position as appropriate. Acceptable forms of collateral will be based on commonly accepted definitions (fixed assets, inventory, accounts receivable, land, building, equipment, or personal assets). Advance rates should be limited to the following percentages: Inventory - 50%, Accounts Receivables - 70% on accounts less than 90 days in age, Unimproved real estate -50%, Commercial real estate-owner occupied maximum 80% LTV, or 85% LTV on personal real estate (except for borrowers home) new equipment 80% and used equipment 60%.

Suggested Loan Guidelines:

- 1) Creditworthiness - Although applicants will be considered with credit ratings showing a history of accounts up to 30 days past due, preference will be given to borrowers with good credit ratings. Applicants with bankruptcy or repossessions listed on their credit report will, in most cases, be considered too great a credit risk for this program.
- 2) Cash flow coverage - The loan program is targeted to applicants with a cash flow coverage, prior to new debt, (as hereafter defined) of not less than 1.3 to current maturities of long term debt. Cash flow is further defined as net income plus depreciation.
- 3) Debt/Worth - The loan program is targeted to applicants whose total debt does not exceed net worth by 3:1.

Loan Program Administration:

Administration of this loan program shall initially be performed by the City of Greenville Community Development Division. A non-City agency maybe contracted at a future date to service loans, to include billing and generation of administrative reports. Qualifications and compensation of such agency is subject to approval by the City of Greenville and the financial institutions.

Procedures:

- 1) Applicants will be referred to the Community Development Division of the City who will meet with and process applications. This process will utilize the services of the ECU Small Business Technology and Development Center (SBTDC) or Pitt Community College Small Business Center. Other business training consulting resources will require approval of the Small Business Loan Committee.

- 2) The City will submit completed applications to the Loan Committee no later than two weeks prior to its next scheduled meeting. The Loan Committee will normally meet once monthly.
- 3) At the first monthly meeting following a timely submission, the Loan Committee will act on the request based on the information provided. The City will inform the applicant in writing of the Loan Committee's decision. The Loan Committee may request that an application be supplemented and may continue its consideration of an application for that purpose. Should the Loan Committee deny the applicant's application, the Loan Committee may not consider any applications from that applicant for at least six months. Incomplete applications will not be considered.
- 4) At its discretion, the Loan Committee may impose any additional terms and conditions necessary to improve the loan or to secure the applicant's loan.
- 5) Should the applicant feel that his/her application has been improperly denied, then he/she should notify, in writing, the Chairman of the Loan Committee of his/her position. Denial of the application shall be reviewed by the Loan Committee for further consideration.

Loan Analysis:

The Loan Committee shall review and consider a number of items in determining whether a loan should be made. Those items should include but not limited to include the following:

- 1) Business plan.
- 2) Business financial statements. (3 years plus interim).
- 3) Tax returns. (Personal and business 3 years).
- 4) Proformas to determine if there will be sufficient cash flow to meet obligations for 2 years.
- 5) Personal financial statements.
- 6) Information regarding collateral.
- 7) Other available financing, including but not limited to whether other financial institutions have agreed to consider traditional debt financing and under what circumstances.
- 8) Should the Loan Committee determine that it needs additional information before granting or denying the application, the Program Administrator will notify the applicant of the information needed.

Proposed Structure:

The relationship between the participating financial institutions and the City of Greenville will be evidenced by a master loan agreement. Each participant will provide funds to the City for Small Business Loans. These credit lines will be secured by assignment of the loan receivables of such entity. A five year commitment period will be established during which time each financial institution will fund the pool on a pro rata basis program review annually. The committee will review the programs progress annually made and make necessary changes to the program as needed. The City of Greenville will provide an irrevocable commitment to fund a

loan loss reserve equal to 30% of the financial institutions' commitment. All financial institution participants will bear their share of any losses beyond the reserve (principal, interest, collection fees, etc.) incurred under the program. Collection procedures and loss procedures will be established. Repayment of the financial institutions loans will be on a monthly basis and will consist of the net proceeds received from Borrowers under the program. The City will pay each financial institution its percentage share of those net proceeds on a monthly basis.

The initial contributions to the pool will be by pro rata commitments from each participant. As loans are closed, pro rata contributions by participants will be required in order to fund the loans within a timely manner. This proposed structure may be subject to modification based upon the review and advice of appropriate counsel.

Loan Loss Reserve:

A Loan Loss Reserve of \$142,500.00 must be 100% irrevocably committed by the City of Greenville prior to implementation or activation of the loan program.

Loan Loss Reserve to be provided by the City of Greenville shall be funded in an amount not less than 30% of the aggregate principal amount of loans made during the term of the program, less amounts paid from the reserve to the participating financial institutions.

Loan Committee:

Membership shall consist of representatives from the participating financial institutions and 2 representatives appointed by the City. Selection of the initial members shall be made by the members of the banking institutions participating in the program, with no less than 4 members in this initial selection. Appointees will serve staggered terms established by the Small Business Loan Committee in order to provide for future rotation of 2 members each year.

The election of officers will occur annually during the month of July. Meetings will be presided over by a Chairman, who will be elected by the Committee each July. It will be the responsibility of the Chairman to assure a quorum is present (5 members or more) at each loan Committee meeting, to generally monitor the duties of the Loan Program Administrator, to make sure loan proposal packages are properly prepared prior to their presentation at loan committee meetings and to oversee the preparation of commitment letters to approved borrowers. Small Business Loan Committee shall establish and adopt its own Rules of Procedure subject to these parameters. Such commitment letters will be signed by the Chairman, with a duplicate signed copy provided to the City as part of their notice for funding the Loan Loss Reserve. All loans will require a majority vote of the Loan Committee for approval or denial. The Loan Committee will have the following responsibilities:

- 1) Find creative ways to utilize loan-able funds to stimulate successful small business development and job creation,
- 2) Meet monthly to review loan applications and determine which request will be approved and under what terms and conditions.

- 3) Periodically review status of existing loans and recommend appropriate corrective action or special monitoring where needed.
- 4) Approve modifications to loan agreements.
- 5) Evaluate underwriting requirements and make appropriate adjustments as needed to accomplish the objectives of the program.
- 6) Provide direction regarding collection (e.g. legal action, foreclosure, acceleration of amortization, determination of default/charge-off, etc.).
- 7) Provide direction for marketing efforts.

Portfolio Management Guidelines:

- 1) Loans to start-up businesses shall not exceed 25% of the loan pool.
- 2) Revolving lines of credit shall not exceed 35% of outstanding loan commitments.
- 3) No loans may be more than 60 days behind with monthly payments.
- 4) Real Estate Loans (property only) shall not exceed 40% of the loan pool.
Any exception to the above will result in a moratorium on future loan requests and a review of these loan guidelines by the Loan Committee.

VI. CITIZEN PARTICIPATION PLAN

INTRODUCTION:

The U.S. Department of Housing and Urban Development (HUD) provides local governments the opportunity to operate Community Development Block Grant (CDBG) and HOME Programs. In order to participate in these programs, the City of Greenville is required to have a detailed Citizen Participation Plan, which contains the City's policies and procedures for public involvement in the Consolidated Plan process and the use of CDBG and HOME money. This plan must be available to the public.

Encouraging Public Participation:

The law requires that our Citizen Participation Plan both provide for and encourage public participation, emphasizing involvement by low and moderate-income persons, especially those located in Targeted Areas. Also, the U.S. Department of Housing and Urban Development expects the City of Greenville to take appropriate actions to encourage participation by minorities, non-English speaking persons, and persons with disabilities. Copies of the Citizen Participation Plan, as well as summaries and basic information pertaining to the CDBG, HOME program, and the Consolidated Planning process are available at the City of Greenville, Planning and Community Development office located at 306 South Greene Street, Greenville, North Carolina. This plan supersedes all other plans.

The Role of Low Income People:

The law declares that the primary purpose of the programs covered by this Citizen Participation Plan is to improve communities by providing: decent housing, suitable living environments, and growing economic opportunity, all principally for low and moderate-income persons in CDBG and HOME Targeted Areas. Genuine involvement by low and moderate-income people must take place at all stages of the process including: identifying needs; setting priorities among these needs, deciding how much money should be allocated to each high-priority need, and suggesting the types of programs to meet high-priority needs; as well as, overseeing the way in which the programs are carried out.

The Various Stages of the Consolidated Plan Process:

The policies and procedures in this Citizen Participation Plan relate to several stages of action mentioned in law or regulation. In general these stages or events include:

1. Identification of housing and community development needs.
2. Preparation of a draft use of funds for the upcoming year called the proposed Annual Plan. Every 5 years this process will include the preparation of a new proposed Consolidated Plan.
3. Approval of Plan by the Affordable Housing Loan Committee.
4. Formal approval by elected officials of a final Annual Plan or Consolidated Plan.
5. On occasion, it may be necessary to change the use of money already budgeted in an Annual Plan, or to change priorities established in the Consolidated Plan. In that case, a formal Substantial Amendment will be proposed, considered and acted upon. In these instances, major amendments (amendments that involve a change of funding greater than 20% of award) will require a public hearing and approval by the elected governing body prior to submission to HUD. Minor amendments will be approved by City Council however, no public hearing will be held.
6. After a "program year" is complete an Annual Performance Report must be drafted for public review and comment, and forwarded to HUD.

The Program Year

The "program year" for the City of Greenville is July through June.

PUBLIC NOTICE

Items Covered by the Public Notice Requirements:

There shall be advanced public notice once a federally required document is available, such as the proposed Annual Action Plan or the Five-Year Consolidated Plan, any proposed Substantial Amendment to the Action Plan or Consolidated Plan, and the Annual Performance Report.

In addition, there shall be advanced public notice of all public hearings and all public meetings such as Affordable Housing Loan Committee meetings relating to the funds or planning process covered by this Citizen Participation Plan.

"Adequate" Public Notice

Adequate advance notice is "timely"; it is given with enough lead-time for the public to take informed action. The amount of lead-time can vary depending on the event. Specific amounts of time are given for different events later in this Citizen Participation Plan. The content of notices will give residents a clear understanding of the event being announced.

Forms of Public Notice

1. a. Public notices will be published in the "Daily Reflector" on the City Page or in a non-legal section of the newspaper.

PUBLIC ACCESS TO INFORMATION

As required by law, the City of Greenville will provide the public with reasonable and timely access to information and records relating to the data or content of the Consolidated Plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan. Regarding the past use of funds, the law requires reasonable public access to records about any uses of these funds during the previous five years.

Also, as required by law, the City of Greenville will provide the public with reasonable and timely access to local meetings relating to the proposed or actual use of funds.

Standard Documents.

Standard documents include: the proposed and final Annual Action Plans, the proposed and final Consolidated Plan, proposed and final Substantial Amendments to either an Annual Action Plan or the Consolidated Plan, Annual Performance Reports, and the Citizen Participation Plan.

Availability of Standard Documents.

In the spirit of encouraging public participation, copies of standard documents will be provided to the public at no cost and within two working days of a request. These materials will be available in a form accessible to persons with disabilities, when requested.

Places Where Standard Documents are Available.

Standard documents will be available at: City of Greenville Planning and Community Development Department located at 306 S. Greene Street, City Hall, 201 Martin Luther King Junior Drive, town hall administrative offices of the HOME Consortium in Ayden, Bethel, Farmville, Grifton, Pitt County and Winterville, and other public facilities as needed.

PUBLIC HEARINGS:

Public hearings are required by law in order to obtain the public's views, and to provide the public with the City's responses to public questions and proposals.

The law requires public hearings at all stages of the process, including an initial public hearing to discuss community needs and proposed uses of funds, and a final public hearing to adopt the Annual Action Plan and or Consolidated Plan.

Access To Public Hearings:

Public hearings will be held only after there has been adequate notice as described in the Public Notice part of this Citizen Participation Plan, including a display advertisement in the Daily Reflector's City Page or the non-legal section of the newspaper. The advertisement will run twice, the first of which will run no less than 14 days prior to the public hearing. Public hearings will be held at 7:00 pm, a time convenient to most people who might benefit from the use of funds.

Public hearings are held in the City Council Chambers located at City Hall, 201 Martin Luther King Junior Drive. The facility is accessible by bus and otherwise convenient and not intimidating to most people who might benefit from the use of funds.

Public Hearings and Populations With Unique Needs.

All public hearings will be held at locations accessible to people with disabilities, and provisions will be made for people with disabilities when requests are made at least five working days prior to a hearing. Translators will be provided for people who do not speak English when requests are made at least five working days prior to a hearing. Persons with disabilities needing assistance should call (252) 329-4060 (Teletypewriter (TTY), machine used to transmit and/or receive communications on printed page and/or tape).

The Conduct of Public Hearings.

To ensure that public hearings are meaningful to residents, each public hearing will be conducted during a typical City Council meeting.

THE STAGES IN THE PROCESS

A. IDENTIFYING NEEDS

Because the housing and community development needs of low and moderate income people are so great and so diverse, priorities must be set in order to decide which needs should get more attention and more resources than other needs; this is the basic reason the Consolidated Plan exists.

The laws and regulations require a public hearing each year to obtain residents' opinions about needs, and what priority those needs have.

Public hearings about needs will be completed before a draft Annual Action Plan is published for comment so that the needs identified can be considered by the City and addressed in the draft Annual Action Plan.

B. THE "PROPOSED" ANNUAL ACTION PLAN and/or CONSOLIDATED PLAN

The law providing the funds covered by this Citizen Participation Plan calls for improved

accountability of jurisdictions to the public. In that spirit and in compliance with the terms of the law, the City of Greenville will use the following procedures.

General Information.

At the beginning of this stage, the City of Greenville will provide the public with an estimate of the amount of CDBG, and HOME it expects to receive in the upcoming year, along with a description of the range of types of activities that can be funded with these resources. Also, the public will be given an estimate of the amount of these funds, which will be used in ways that will benefit low and moderate-income people.

The Anti-displacement Plan of the City of Greenville, Resolution Number 1260, was adopted April 11, 1991 to minimize the extent to which low and moderate income persons will have to leave their homes as a result of the use of these federal dollars (called "displacement") will also be available at this time. The anti-displacement plan describes the City of Greenville's policy regarding displacement and the efforts to minimize displacement.

Technical Assistance.

City staff will work with nonprofit organizations representative of low and moderate-income people who are interested in submitting a proposal to obtain funding for brick and mortar projects. Notice of funding availability will be mailed directly to known nonprofits and advertised. All potential applicants for funding are encouraged to contact City staff for technical assistance before completing a proposal. Up to 10% of CDBG Entitlement funds will be made available for projects. The Affordable Housing Loan Committee will review and make recommendations on nonprofit proposals to City Council.

Availability of a Proposed Annual Action Plan.

The City of Greenville will notify the public that a Proposed Annual Action Plan is available so that persons in the affected areas, and others, will have a reasonable opportunity to examine it and to submit comments.

Copies of the Proposed Annual Action Plan will be made available to the public for free and without delay. So that low and moderate income people can determine the degree that they might be affected, the Proposed Annual Action Plan will be complete, containing: all HUD-required sections, the HUD-required Priorities Table; and, a written description of all proposed uses of CDBG and HOME. At a minimum, this description shall include the type of activity, its location, and the amount of federal money to be allocated to it.

Public Hearing and Further Action.

A public hearing about the Proposed Annual Action Plan will be conducted.

In preparing a Final Annual Action Plan, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearing or submitted in writing during the review and comment period. The Final Annual Action Plan will have a section that presents all comments, plus explanations why any comments were not accepted.

C. THE "FINAL" ANNUAL ACTION PLAN and/or CONSOLIDATED PLAN

Copies of the Final Annual Action Plan and a summary of it will be made available to the public for free and within two days of a request. In addition, copies will be available at the locations specified above in the section, "Public Access to Information".

D. "AMENDMENTS" TO THE ANNUAL ACTION PLAN and/or CONSOLIDATED PLAN

The Final Annual Action Plan will be amended anytime there is: a change in one of the Priorities presented on the HUD-required Priority Table; a change in the use of money to an activity not mentioned in the Final Annual Action Plan; or, a change in the purpose, location, scope, or beneficiaries of an activity (described more fully later). The public will be notified whenever there is a substantial amendment. Substantial Amendments will require a Public Hearing prior to the approval of such amendments. Minor amendments will be approved by City Council however no public hearing will be necessary.

"Substantial" Amendments.

The following will be considered "substantial" amendments:

1. A change in the use of CDBG money from one activity to another.
2. A change in the use of HOME money from one activity to another.
3. The elimination of an activity originally described in the Annual Action Plan.
4. The addition of an activity not originally described in the Annual Action Plan.
5. A change in the purpose of an activity, such as a change in the type of activity or its ultimate objective; for example, a change in a construction project from housing to commercial.
6. A meaningful change in the location of an activity.
7. A change in the scope of an activity, such that there is a 20% increase or decrease in the amount of money allocated to the activity.

Public Notice and Public Hearing for Substantial Amendments.

There must be reasonable notice of a proposed Substantial Amendment so that residents will have an opportunity to review it and comment on it. Notice will be made according to the procedures described earlier in this Citizen Participation Plan, with the addition of the following procedures specifically for Substantial Amendments:

1. A detailed written description of the proposed Substantial Amendment will be made available to the public.
2. There will be a public hearing regarding the proposed Substantial Amendment conducted by the Mayor and City Council. This public hearing will not take place until the public has had adequate time to review the proposed Substantial Amendment.
3. In preparing a Final Substantial Amendment, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearing or submitted in writing during the review and comment period. The Final Substantial Amendment will have a section that presents all comments, plus explanations why any comments were not accepted.

E. THE ANNUAL PERFORMANCE REPORT

Every year, the City of Greenville must send into HUD an Annual Performance Report within 90 days of the close of the program year. In general the Annual Performance Report must describe how funds were actually used and the extent to which these funds were used for activities that benefited low and moderate-income people.

Public Notice and Public Hearing for Annual Performance Report.

There must be reasonable notice that an Annual Performance Report is available so that residents will have an opportunity to review it and comment on it. Notice will be made according to the procedures described earlier in this Citizen Participation Plan, with the addition of the following procedures specifically for Annual Performance Reports:

1. There will be 30 days advance notice of the availability of an Annual Performance Report before the report is submitted to HUD.
2. A complete copy of the Annual Performance Report will be made available to the public.
3. In preparing an Annual Performance Report for submission to HUD, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony or submitted in writing. The Annual Performance Report sent to HUD will have a section that presents all comments, plus explanations why any comments were not accepted.

COMPLAINT PROCEDURES

Written complaints from the public will receive a meaningful, written reply within 15 working days.

CHANGING THE CITIZEN PARTICIPATION PLAN

This Citizen Participation Plan can be changed only after the public has been notified of intent to modify it, and only after the public has had a reasonable chance to review and comment on proposed substantial changes to it.

VII. MONITORING PLAN

Within the existing CDBG and HOME programs, the City of Greenville's Community Development Division Staff has the responsibility for monitoring all activities undertaken. This includes the Pitt County HOME Consortium.

All activities are covered by an established set of standards in the City of Greenville's Policy and Procedures Manual for the Community Development Programs. In addition all activities are carried out under a binding contract. Activities are reviewed for compliance with program objectives. The Division maintains records of all activities.

Monitoring Activities Include but are not limited to the following:

- Weekly Visits and Reviews of activities of HOME Consortia Members in the Pitt County HOME Consortium for advice and compliance.
- Monthly and Quarterly meetings with housing program advisory boards, (i.e., Affordable Housing Loan Committee and Pitt County Consortium members).

- Weekly Visits with Non-Profit Agencies funded under CDBG and HOME as projects occur for compliance with Local/National Program Objectives.
- Administer projects for Non-Profits that provide public services to insure compliance with Davis-Bacon, Bidding, Contracting, Uniform Act, Auditing and Local Building Code requirements.
- Monitor progress of all projects through monthly reporting to City Management and quarterly reporting to local elected officials.
- Financial activities in the programs are reviewed on a monthly basis.
- Annual inspection of assisted properties for continued maintenance of property and verification Hazard Insurance by Community Development Staff.
- Annual independent audit of all expenditures is conducted and results are provided to City Council, Granting Agencies, and Bonding Agencies.
- Review of nonprofit files for maintaining information required by the City of Greenville and granting agencies (as outlined in procedures manual and contract).
- Conduct Workshops for contractors, non-profits, and other program participants to establish guidelines and requirements.

VIII. OTHER ACTIONS

I. Fostering and Maintaining Affordable Housing:

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. Funding has continuously been provided to homebuyers through local bonds and other sources for secondary mortgage assistance and/or down payment assistance. Provision of secondary mortgage assistance decreases the amount of financing a homebuyer needs in order to purchase a home. To date we have had assisted (26) families with funding from the North Carolina Housing Finance Agency and the HOME Program for a total of \$268,700.00. We have also assisted an additional (26) families with bond funds approved for down payment assistance and guarantee funds. Down payment funds are awarded to qualifying applicants as a no interest loan up to 2% of the purchase price of the home and amortized over (3) years.

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to develop affordable housing subdivisions. These developments are purchased by the city with funding from approved public bonds. Upon acquisition and installation of infrastructure, the city then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the City of Greenville. Purchase of the land and improvements made by the city increase the

affordability of the lots in turn reducing the cost to the homebuyer. To date the City of Greenville has developed (3) such subdivisions and has closed on (75) affordable homes.

II. Actions for Addressing or Reducing Poverty:

The City of Greenville provides funding on an annual basis to transitional housing providers such as the Greenville Community Shelter, New Directions and Take it to the Streets. These organizations allow individuals that would normally reside in poverty, an opportunity to establish themselves in order to find suitable employment. An Economic Development Study for the targeted area of West Greenville will be completed during the next fiscal year. The study will recommend suitable economic development in an attempt to create jobs, which will in return reduce poverty. An effort to create an Economic Development position within the City's planning department is also underway. This position would likely be supported with local funding. The City of Greenville also actively supports nonprofit agencies that provide job training and other activities that assist low-moderate income families in an attempt to reduce poverty.

IX. GLOSSARY OF TERMS

Consolidated Plan

The plan prepared in accordance with 24 CFR part 91, which describes needs, resources, priorities and proposed activities to be undertaken with respect to HUD programs, including the CDBG program.

Annual Plan

An element of the Consolidated Plan, the Annual Action Plan identifies the activities it intends to fund with CDBG/Home dollars in the upcoming year. The plan is submitted annually.

CDBG

The Community Development Block Grant Program is a federal program that began in 1975 with the primary objective of improving communities by providing decent housing, a suitable living environment, and expanding economic opportunities.

HOME

The Home Investment Partnerships Program is a federal program that was created in 1990 by the Cranston-Gonzalez Affordable Housing Act with the intent of providing decent affordable housing to lower-income households, expanding the capacity of nonprofit housing providers, strengthening the ability of state and local governments to provide housing and to leverage private-sector participation in developing affordable housing.

CHDO

A Community Housing Development Organization is a private, nonprofit, community based service organization that obtains or intends to obtain staff with the capacity to develop affordable housing for the community it serves.

Consortium

Geographically contiguous units of general government consolidated in a single unit of government for HOME program purposes.

Entitlement City

A city having a population greater than 50,000 or a county with a population greater than 200,000 receives federal funding on an annual basis for community needs. The amount of funds a jurisdiction receives is determined by 1 of 2 formulas through the US Department of Housing and Urban Development.

Low and Moderate Income

Individuals and families with incomes below 80% of the area median income.

Low Income

Individuals and families with incomes below 50% of area median.

ATTACHEMENTS

HUD REQUIRED DOCUMENTATION

Application for Federal Assistance

2. Date Submitted 06/13/03		Applicant Identifier B-03-MC-37-0020	
3. Date Received by State		State Application Identifier	
4. Date Received by Federal Agency		Federal Identifier	
5. Applicant Information			
Legal Name City of Greenville		Organizational Unit Municipality	
Address 201 Martin Luther King Jr. Drive Greenville, NC 27834 Pitt		Contact Chris Davis (252) 329-4061	
6. Employer Identification Number (EIN):		7. Type of Applicant: Municipal	
8. Type of Application: Type: Continuation		9. Name of Federal Agency: U.S. Dept. of Housing and Urban Development	
10. Catalog of Federal Domestic Assistance Number: Catalog Number: 14-218 Assistance Title: CDBG		11. Descriptive Title of Applicant's Project: City of Greenville 2003/04 Annual Plan	
12. Areas Affected by Project: Areas within the jurisdictional boundaries of the City of Greenville.			
13. Proposed Project:		14. Congressional Districts of:	
Start Date 07/01/03	End Date 06/30/04	a. Applicant First Congressional	b. Project First Congressional
15. Estimated Funding:		16. Is Application Subject to Review by State Executive Order 12372 Process? Review Status: Program not covered	
a. Federal	\$979,000		
b. Applicant	\$0		
c. State	\$0		
d. Local	\$0		
e. Other	\$550,000		
f. Program Income	\$30,000		
g. Total	\$ 1,559,000	17. Is the Applicant Delinquent on Any Federal Debt? No	
18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.			
a. Typed Name of Authorized Representative Robert D. Parrott	b. Title Mayor	c. Telephone Number (252) 329-4419	
Signature of Authorized Representative		e. Date Signed 06/09/03	

Application for Federal Assistance

		2. Date Submitted 06/13/03	Applicant Identifier M-03-DC-37-0211
1. Type of Submission: Application: Non - Construction Preapplication: Non - Construction		3. Date Received by State	State Application Identifier
		4. Date Received by Federal Agency	Federal Identifier
5. Applicant Information			
Legal Name City of Greenville		Organizational Unit Municipality	
Address 201 Martin Luther King Jr. Drive Greenville, NC 27834 Pitt		Contact Chris Davis (252) 329-4061	
6. Employer Identification Number (EIN):		7. Type of Applicant: Municipal	
8. Type of Application: Type: Continuation			
		9. Name of Federal Agency: U.S. Dept. of Housing and Urban Development	
10. Catalog of Federal Domestic Assistance Number: Catalog Number: 14-239 Assistance Title: HOME		11. Descriptive Title of Applicant's Project: Pitt County HOME Consortium 2003/04 Annual Plan.	
12. Areas Affected by Project: Areas within the jurisdictional boundaries of the participating members.			
13. Proposed Project:		14. Congressional Districts of:	
Start Date 07/01/03	End Date 06/30/04	a. Applicant First Congressional	b. Project First Congressional
15. Estimated Funding:		16. Is Application Subject to Review by State Executive Order 12372 Process? Review Status: Program not covered	
a. Federal \$944,865			
b. Applicant \$0		17. Is the Applicant Delinquent on Any Federal Debt? No	
c. State \$0			
d. Local \$0			
e. Other \$0			
f. Program Income \$0			
g. Total \$ 944,865			
18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.			
a. Typed Name of Authorized Representative Robert D. Parrott	b. Title Mayor	c. Telephone Number (252) 329-4419	
d. Signature of Authorized Representative		e. Date Signed 06/09/03	

Funding Sources

Entitlement Grant (includes reallocated funds)

CDBG	\$979,000	
ESG	\$0	
HOME	\$944,865	
HOPWA	\$0	
Total		\$1,923,865

Prior Years' Program Income NOT previously programmed or reported

CDBG	\$0	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$0

Reprogrammed Prior Years' Funds

CDBG	\$550,000	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$550,000

Total Estimated Program Income

Estimated CDBG Program Income	\$30,000	
Total		\$30,000

Section 108 Loan Guarantee Fund		\$0
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TOTAL FUNDING SOURCES		\$2,503,865
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Other Funds		\$0
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Submitted Proposed Projects Totals		\$2,473,865
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Un-Submitted Proposed Projects Totals		\$0
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Housing Needs

Renter		Need Level	Units	Estimated \$
Small Related	0 - 30% of MFI	High	150	\$10,000,000
	31 - 50% of MFI	High	150	\$10,000,000
	51 - 80% of MFI	Med	100	\$8,000,000
Large Related	0 - 30% of MFI	High	100	\$10,000,000
	31 - 50% of MFI	High	100	\$10,000,000
	51 - 80% of MFI	Med	75	\$2,500,000
Elderly	0 - 30% of MFI	Med	50	\$2,500,000
	31 - 50% of MFI	Med	50	\$2,500,000
	51 - 80% of MFI	Low	25	\$1,000,000
All Other	0 - 30% of MFI	Low	25	\$100,000
	31 - 50% of MFI	Low	25	\$100,000
	51 - 80% of MFI	Low	25	\$100,000
Owner				
	0 - 30% of MFI	Med	70	\$4,200,000
	31 - 50% of MFI	High	150	\$9,000,000
	51 - 80% of MFI	High	250	\$15,000,000

Special Needs/Non-Homeless

Sub-Populations

	Priority Need	Estimated \$
Elderly	Med	\$200,000
Frail Elderly	Med	\$200,000
Severe Mental Illness	Med	\$200,000
Developmentally Disabled	High	\$300,000
Physically Disabled	High	\$400,000
Persons with Alcohol/Other Drug Addiction	Med	\$250,000
Persons with HIV/AIDS	High	\$450,000
TOTAL		\$2,000,000

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0001	ACQUISITION	21A General Program Administration	CDBG \$ 165,000 ESG \$ 0
2003-1	Planning & Administration	570.206	HOME \$ 81,700 HOPWA \$ 0
	Staff salaries and benefits for administrative delivery costs associated with implementing the CDBG and HOME programs.	3186 People (General)	TOTAL \$ 246,700
		Total Other Funding	\$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(a)(1) - Low / Mod Area
 Subrecipient: Local Government
 Location(s): CT & BG's

CT: 000702 BG: 1 County: 37147
 CT: 000702 BG: 2 County: 37147
 CT: 000701 BG: 3 County: 37147

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0002	CHDO-FARMVILLE HDC	14A Rehab; Single-Unit Residential	CDBG \$ 209,585
2003-2	Housing	570.202	ESG \$ 0
			HOME \$ 0
		3 Households (General)	HOPWA \$ 0
	Provision of housing rehabilitation assistance for low-moderate income owner-occupants in substandard housing within the identified targeted areas of 1 and 2.	TOTAL	\$ 209,585
		Total Other Funding	\$ 0

Help the Homeless? No
 Help those with HIV or AIDS? No

Start Date: 07/01/03
 Completion Date: 06/30/04

Eligibility: 570.208(a)(3) - Low / Mod Housing
 Subrecipient: Local Government
 Location(s): CT & BG's

CT: 000701 BG: 3 County: 37147
 CT: 000702 BG: 1 County: 37147
 CT: 000702 BG: 2 County: 37147

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0003	CHDO-METROPOLITAN HOUSING and CDC	01 Acquisition of Real Property	CDBG \$695,415
			ESG \$0
2003-3	Housing	570.201(a)	HOME \$0
			HOPWA \$0
	Acquisition of dilapidated substandard properties in areas 1 and 2 for reducing slum and blight and land assembly for new construction of affordable housing.	3186 People (General)	TOTAL \$695,415
			Total Other Funding \$0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(a)(1) - Low / Mod Area
 Subrecipient: Local Government
 Location(s): CT & BG's

CT: 000701 BG: 3 County: 37147
 CT: 000702 BG: 1 County: 37147
 CT: 000702 BG: 2 County: 37147

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0004	CONSORTIUM-FARMVILLE	08 Relocation	CDBG \$ 144,300
2003-4	Other	570.201(i)	ESG \$ 0
		10 Households (General)	HOME \$ 0
	Relocation assistance provided to tenants residing in substandard properties acquired within areas 1 and 2 of the neighborhood revitalization program.		HOPWA \$ 0
		TOTAL	\$ 144,300
		Total Other Funding	\$ 0

Help the Homeless? No Start Date: 07/01/03
Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(a)(1) - Low / Mod Area
Subrecipient: Local Government
Location(s): CT & BG's

CT: 000701 BG: 3 County: 37147
CT: 000702 BG: 1 County: 37147
CT: 000702 BG: 2 County: 37147

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0005	CONSORTIUM-GREENVILLE	04 Clearance and Demolition	CDBG \$ 144,300
			ESG \$ 0
2003-5	Housing	570.201(d)	HOME \$ 0
			HOPWA \$ 0
	Demolition of substandard properties acquired within areas 1 and 2 of the neighborhood revitalization program.	10 Households (General)	TOTAL \$ 144,300
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(b)(1) - Slums / Blight Area
 Subrecipient: Local Government
 Location(s): CT & BG's

CT: 000702 BG: 1 County: 37147
 CT: 000702 BG: 2 County: 37147
 CT: 000701 BG: 3 County: 37147

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0006	CONSORTIUM-PIIT COUNTY	18A ED Direct Financial Assistance to For-Profits	CDBG \$ 72,500
2003-6	Economic Development	570.203(b)	ESG \$ 0 HOME \$ 0 HOPWA \$ 0
	Provide funding to businesses for improvements to existing facilities and for start up to encourage economic development in area 1 of the neighborhood revitalization program.	5 Businesses	TOTAL \$ 72,500
		Total Other Funding	\$ 0

Help the Homeless? No Start Date: 07/01/03
Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(a)(1) - Low / Mod Area
Subrecipient: Local Government
Location(s): CT & BG's

CT: 000701 BG: 3 County: 37147
CT: 000702 BG: 1 County: 37147
CT: 000702 BG: 2 County: 37147

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0007	CONSORTIUM-WINTERVILLE	03 Public Facilities and Improvements (General)	CDBG \$ 13,900
2003-7	Homeless & HIV/AIDS	570.201(c)	ESG \$ 0 HOME \$ 0 HOPWA \$ 0
	Assistance provided to the homeless facility for physical improvements.	0 Persons who are Homeless	TOTAL \$ 13,900
			Total Other Funding \$ 0

Help the Homeless? Yes
 Help those with HIV or AIDS? No

Start Date: 07/01/03
 Completion Date: 06/30/04

Eligibility: 570.208(a)(1) - Low / Mod Area
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses

209 Manhattan Avenue, Greenville, NC 27834

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0008	DEMOLITION	03 Public Facilities and Improvements (General)	CDBG \$ 38,000
2003-8	Special Needs/Non-Homeless	570.201(c)	ESG \$ 0
			HOME \$ 0
			HOPWA \$ 0
	Assistance will be provided to the Family Violence Center to assist with facility repairs. The organizations providers shelter to families experiencing abuse.	30 Persons with Special Needs	TOTAL \$ 38,000
		Total Other Funding	\$ 0

Help the Homeless? No Start Date: 07/01/03
Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility: 570.208(c) - Urgent Need
Subrecipient: Subrecipient Public 570.500(c)
Location(s): Addresses

431 Martin Luther King Junior Drive, Greenville, NC 27834

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0009	GREENVILLE COMMUNITY SHELTER	01 Acquisition of Real Property	CDBG \$ 26,000
			ESG \$ 0
2003-9	Housing	570.201(a)	HOME \$ 0
		4 Housing Units	HOPWA \$ 0
	Funding provided to HABITAT for Humanity to assist with acquiring property to construct affordable housing.		TOTAL \$ 26,000
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04
 Eligibility: 570.208(a)(3) - Low / Mod Housing
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Community Wide

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0010	HABITAT	03 Public Facilities and Improvements (General)	CDBG \$ 20,000
2003-10	Special Needs/Non-Homeless	570.201(c)	ESG \$ 0 HOME \$ 0 HOPWA \$ 0
	Funding provided to aid in the repair of the Take it to the Streets facility. The organization provides housing to women with substance abuse issues.	8 Persons with Special Needs	TOTAL \$ 20,000
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04
 Eligibility: 570.208(a)(2) - Low / Mod Limited Clientele
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses

607 W. Fourth Street, Greenville, NC 27834

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0011	NEW DIRECTIONS FAMILY VIOLENCE CENTER	14A Rehab; Single-Unit Residential	CDBG \$ 0
			ESG \$ 0
2003-11	Housing	570.202	HOME \$ 75,000
			HOPWA \$ 0
	Funding provided to the Town of Farmville through the Pitt County HOME Consortium. Activities will include the rehabilitation of 3 housing units for low-moderate income persons.	3 Housing Units	TOTAL \$ 75,000
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility:
 Subrecipient: Local Government
 Location(s): Addresses

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0012	OWNER-OCCUPIED HOUSING REHABILITATION	14A Rehab; Single-Unit Residential	CDBG \$ 0
2003-12	Housing	570.202	ESG \$ 0
			HOME \$ 100,000
		3 Housing Units	HOPWA \$ 0
	Funding provided to the Town of Farmville through the Pitt County HOME Consortium. Activities will include the rehabilitation of 3 housing units for low-moderate income persons.		TOTAL \$ 100,000
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility:
 Subrecipient: Local Government
 Location(s): Addresses

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0013	PROGRAM ADMINISTRATION	14A Rehab; Single-Unit Residential	CDBG \$ 0
			ESG \$ 0
2003-13	Housing	570.202	HOME \$ 142,750
			HOPWA \$ 0
	Funding provided to the County of Pitt through the Pitt County HOME Consortium. Activities will include the rehabilitation of 6 housing units for low-moderate income persons.	6 Housing Units	TOTAL \$ 142,750
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility:
 Subrecipient: Local Government
 Location(s): Addresses

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0014	RELOCATION	14A Rehab; Single-Unit Residential	CDBG \$ 0
			ESG \$ 0
2003-14	Housing	570.202	HOME \$ 375,415
			HOPWA \$ 0
	Funding provided to the City of Greenville through the Pitt County HOME Consortium. Activities will include the rehabilitation of 8 housing units for low-moderate income persons.	8 Housing Units	TOTAL \$ 375,415
			Total Other Funding \$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility:
 Subrecipient: Local Government
 Location(s): Addresses

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0015	SMALL BUSINESS LOANS/FACADE GRANTS	13 Direct Homeownership Assistance	CDBG \$ 0
			ESG \$ 0
2003-15	Housing	570.201(n)	HOME \$ 70,000
			HOPWA \$ 0
		0 Housing Units	
	Funding will be provided to the CHDO, Metropolitan Housing and Community Development Corporation through the Pitt County HOME Consortium. Activities will include secondary mortgage assistance to low-moderate income persons.	TOTAL	\$ 70,000
		Total Other Funding	\$ 0

Help the Homeless? No Start Date: 07/01/03
 Help those with HIV or AIDS? No Completion Date: 06/30/04

Eligibility:
 Subrecipient: CHDO - 92.2
 Location(s): Addresses

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0016	TAKE IT TO THE STREETS	12 Construction of Housing	CDBG \$ 0
2003-16	Housing	570.204	ESG \$ 0
			HOME \$ 100,000
		3 Housing Units	HOPWA \$ 0
	Funding provided to the CHDO, Farmville Housing Development Corporation, through the Pitt County HOME Consortium. Funds will be used to construct 3 new affordable housing units.		TOTAL \$ 100,000
			Total Other Funding \$ 0

Help the Homeless?
Help those with HIV or AIDS?

No
No

Start Date: 07/01/03
Completion Date: 06/30/04

Eligibility:
Subrecipient:
Location(s):

CHDO - 92.2
Addresses

CONSORTIUM MEMBER SUBMITTAL



Town of Ayden

4144 West Avenue – PO Box 219
 Ayden, NC 28513-0219
 Phone 252-746-7030
 Fax 252-746-7001~TDD 252-746-7024
 EMAIL: amanager@ayden.com
 Visit us: www.ayden.com

Michael J. House, Mayor
Donald E. Russell, Interim Town Manager

MEMORANDUM

TO: Faye Brewington, HOME Coordinator
 VIA Fax: 252-329-4424

FROM: Donald E. Russell, Interim Town Manager *DR*

DATE: April 25, 2003

SUBJ: Requested Info – Memo DD. 4/23/2003

I will be out of town next week, but Cindy will be attending the meeting on Tuesday the 29th. As for the info requested in your memo received this week, please see the following:

1. Community Profile: The demographics of the Town of Ayden are such that the community income range is from high to very low with low to low moderate making up approximately 55% of our profile.
2. Assessment of each community need: The majority of qualifying home-owners in our existing HOME Program are currently on our list for improvements to bring their home up to the Town's Minimum Housing Code. Therefore, we feel that the biggest need of the community at this time is to continue our program of rehabilitation of existing structures.
3. Five-year strategy to address needs: Continue application through the HOME Program along with any available CDBG Program for rehabilitation and infrastructure improvements. (Note: Our 2002-2003 funding was designated to make available to the CHDO in Ayden for new construction; if this does not take place we will amend the use of the funds for application to rehabilitation)
4. One-year strategy (2003-2004 funding cycle): We did not request funding for this cycle due to funds remaining in past years' funding cycles. We hope to utilize all existing funds within the next two-years for rehabilitation of homes of the 55-year old or older qualifying homeowner. We consider our efforts as Scattered Site Rehabilitation since the possibility of qualifying homeowners exists throughout Ayden (see attached map).

If you need more information, please don't hesitate to let me know.

TOWN OF BETHEL
P.O. Box 337
201 West Railroad Street
Bethel, North Carolina 27812

(252) 825-6191
(252) 825-1060 FAX



April 25, 2003

Pitt County HOME Consortium
Five (5) Year needs and Action Assessment.

The Town of Bethel, NC has various needs and deteriorations throughout the town, especially in its residential areas. In these residential areas there are severe infrastructure problems to individual homes, homes that are in dire need of structural repair, and in some cases homes that are occupied when they need to be condemned and torn down. Many of these types homes are occupied by individuals that are not financially able to spend the money to repair these structures, and as a result are forced to live in substandard housing.

The goal of the town is to see that everyone have an affordable but sanitary and non-dilapidated structure to call home. Over the next five years the town hopes to change our current situation by attacking these problems, with the help of HOME funds, by providing assistance with owner-occupied rehabilitation, and possibly venturing to new construction of communities. If only four or five units at a time, the town still feels like we can slowly, but surely, accomplish this goal.

FIVE YEAR ACTION PLAN

Year 1 (2004-2005) Owner- occupied rehabilitation on four to five residential units. Target homes that are in a dilapidated condition for new construction.

Year 2 (2005-2006) Owner-occupied rehabilitation on additional residential units. Begin procedure to purchase land from individuals and relocate them to temporary housing.

Year 3 (2006-2007) Owner - occupied rehabilitation on additional units. Begin new construction on identified homes..

Year 4 (2007-2008) Owner – occupied rehabilitation on additional units. Complete construction on identified dilapidated structures and move individuals (owners) back in.

Year 5 (2008-2009) Owner – occupied rehabilitation on additional units.

Sincerely,

Greg Zephir, Town Manager

TOWN OFFICIALS

GREG ZEPHIR
TOWN MANAGER

FRANK HEMINGWAY, MAYOR

RUBY S. BRILEY
TOWN CLERK

ROBERT F. BRILEY JANET EVERETT DAVIS FREDERIC WHITEHURST ROGER BURTON GLORISTINE BROWN

TOWN OF FARMVILLE

OFFICE OF MAYOR AND TOWN MANAGER
POST OFFICE BOX 86/200 NORTH MAIN
FARMVILLE, NORTH CAROLINA 27828-0086
www.farmville-nc.com
(252) 753-5774



April 8, 2003

Ms. Faye Brewington
HOME Coordinator
P.O. Box 7207
Greenville, N.C. 27835-7207

Re: Public Hearing on HOME Funds
5 Year Action Plan

Dear Ms. Brewington:

The Town of Farmville has held two public meetings in regards to the expenditure of HOME Funds. On Tuesday, March 26, 2003, a public meeting was held in the Conference Room on the first floor of the Farmville Municipal Building at 5:30 p.m. No one from the Public attended. On Tuesday, April 1, 2003, the Farmville Board of Commissioners held a Public Hearing in the Courtroom on the second floor of the Farmville Municipal Building to gain citizen input into the possible uses of HOME Funds. At the conclusion of the Public Hearing, the Board of Commissioners voted to adopt the following work plan for the projected HOME funds for the Town of Farmville:

1. 2002/2003 Funds. These were funds that are anticipated to be available after the sale of the former H.B. Suggs School Property. The amount is estimated to be around \$83,632. The Board of Commissioners elected to reserve these funds for Homeowner Rehabilitation for low and moderate income persons at least 65 years of age.
2. 2003/2004 Funds. The Board of Commissioners elected to reserve these funds also for Homeowner Rehabilitation for low and moderate income persons at least 65 years of age.
3. 2004/2005 Funds. The Board of Commissioners elected to reserve these funds as a contribution to the Farmville Housing Development Corporation to assist them in the development of new affordable housing.
4. 2005/2006 Funds. The Board of Commissioners elected to reserve these funds for Homeowner Rehabilitation for low and moderate income persons at least 65 years of age.
5. 2006/2007 Funds. The Board of Commissioners elected to reserve these funds as

"HONORING OUR PAST
SHAPING OUR FUTURE"

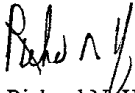
a contribution to the Farmville Housing Development Corporation to assist them in the development of new affordable housing.

6. 2007/2008 Funds. The Board of Commissioners elected to reserve these funds for Homeowner Rehabilitation for low and moderate income persons at least 65 years of age.

We are requesting that the Pitt County HOME Consortium approve the reuse of our 2002/2003 funds and the proposed 5 year plan for future funding also be approved and included in the Consortium's Five Year Plan. I have attached for your review and information a copy of the Affidavit of Publication from the Farmville Enterprise, where the Public Hearing and Public Meeting was advertised.

If you have any questions, or if you need any additional information, please call me at 753-6700.

Sincerely,



Richard N. Hicks
Town Manager

PITT COUNTY HOME CONSORTIUM

TOWN OF GRIFTON COMMUNITY ASSESSMENT'S NEED PLAN

The Town of Grifton needs to develop additional low and moderate income level housing within the town limits. The Town will focus on new construction of five homes that will be located in an area that HOME funding installed infrastructure from previous grant funding years.

After the new construction of the above mentioned units, the Town of Grifton will focus on the rehabilitation of owner occupied single family dwellings inside the Town of Grifton.

PITT COUNTY HOME CONSORTIUM
TOWN OF GRIFTON FIVE-YEAR PLAN
2004-2008

YEAR 2004 – The Town of Grifton will focus on new construction of five homes that will be located in an area that HOME funding installed infrastructure from previous grant funding years.

YEAR 2005 – The Town of Grifton will focus on new construction of five homes that will be located in an area that HOME funding installed infrastructure from previous grant funding years.

YEAR 2006 – The Town of Grifton will focus on the rehabilitation of owner occupied single family dwellings inside the Town of Grifton.

YEAR 2007 – The Town of Grifton will focus on the rehabilitation of owner occupied single family dwellings inside the Town of Grifton.

YEAR 2008 – The Town of Grifton will focus on the rehabilitation of owner occupied single family dwellings inside the Town of Grifton.

FyI ^{7/25/03} *af*

PITT COUNTY HOME GRANT PROGRAM

COMMUNITY PROFILE AND ASSESSMENT OF NEED

Pitt County covers 656 square miles of land in eastern North Carolina. The 2000 Census population for Pitt County is 133,798 with an annual growth rate of 2.4%. There are 58,408 housing units in the County of which approximately 42% are renter occupied. The average persons per household is 2.43 and the County has a median annual family income of \$49,100.

Pitt County has experienced an increasing need for low-income housing rehabilitation programs. The flood of September 1999 has drastically contributed to this need. Several homes that were adversely affected by the flood and did not qualify for flood assistance programs for one reason or another are desperately in need of repair assistance. Pitt County is actively pursuing any funding available that may enable the County to assist with low-income housing rehabilitation. Beginning in 2003, Pitt County will receive scattered site CDBG funds automatically every three years from the North Carolina Division of Community Assistance. The County may also apply, on a competitive basis, for additional CDBG funds for concentrated needs, however, the ability to use housing funds scattered throughout the County is a major priority.

Currently, the HOME Program provides additional monies to supplement the County's ongoing Community Development Block Grant (CDBG) Program. Last year the program provided \$71,000, which is currently being used to rehabilitate two dwellings and replace one dwelling.

Pitt County has also been approached by officials with the North Carolina Division of Community Assistance (DCA) and the Governor's Office to participate in a new affordable housing initiative to be initiated through a Capacity Building Grant. The purpose of the grant is to enable Pitt County to develop capacity to undertake an activity (i.e., construction of affordable housing units) that it has previously been unable to carry out. The primary program objectives are to:

- 1) Expand homeownership opportunities in Eastern North Carolina;
- 2) Reduce costs by tapping volunteer groups that helped after Hurricane Floyd; and
- 3) Develop and prove model for engaging lenders, Community Development Corporations, and Department of Corrections.

The Capacity Building Grant will provide up to \$75,000 over approximately 18 months. Program participation requires partnership with a non-profit group to provide staffing

(i.e., Program Coordinator). Grifton Mission Ministries has agreed to serve as the non-profit group for the County's program. The Program Coordinator will be responsible for locating building lots, working with volunteer groups (e.g. NC Baptist Men, etc), setting up lenders to provide construction loans, and identifying and counseling families for homeownership. After these efforts begin, the County will apply for a Housing Development Grant through the Division of Community Assistance for funds to acquire property on which to construct housing units. Pitt County has also requested that DCA broaden the scope of the program to utilize some of the housing funds to replace substandard structures on property already owned by eligible homeowners.

PITT COUNTY HOME GRANT PROGRAM

5 YEAR PROJECT STRATEGY

2003-2004 HOME funds

Use funds in conjunction with FY2003 Scattered-Site CDBG funds for rehabilitation of approximately seven homes within Pitt County's jurisdiction.

2004-2005 HOME funds

Use funds in conjunction with FY2003 Scattered-Site CDBG funds and/or other housing rehab. project funds for rehabilitation and/or replacement of qualifying homes within Pitt County's jurisdiction.

2005-2006 HOME funds

Use funds in conjunction with FY2006 Scattered-Site CDBG funds and/or other housing rehab. project funds for rehabilitation and/or replacement of qualifying homes within Pitt County's jurisdiction.

2006-2007 HOME funds

Use funds in conjunction with FY2006 Scattered-Site CDBG funds and/or other housing rehab. project funds for rehabilitation and/or replacement of qualifying homes within Pitt County's jurisdiction.

2007-2008 HOME funds

Use funds in conjunction with FY2006 Scattered-Site CDBG funds and/or other housing rehab. project funds for rehabilitation and/or replacement of qualifying homes within Pitt County's jurisdiction.

TOWN OF WINTERVILLE

Need Assessment

At this time, the Town of Winterville's greatest need is rehabilitation. Our elderly population has the greatest need of rehab work to their homes. There have been a two request from citizens under 55 with disabilities.

In the near future, the Town of Winterville will consider new construction to replace homes beyond repair.

5 Year Strategy

2004-2005 – The Town of Winterville will continue rehabilitation during this cycle, but will begin to consider new construction. We have several homes that are beyond repair. Depending upon the amount allocated by the consortium, we will consider 1-2 new constructions during this cycle.

2005-2006 – The Town of Winterville will continue rehabilitation as needed. We hope to actively pursue new construction during this cycle by completing at least 1-2 new homes.

2006-2007 – The Town of Winterville will continue rehabilitation and new construction during this cycle. The Town will begin to consider a housing project for low to moderate income families.

2007-2008 – The Town of Winterville will continue rehabilitation and new construction during this cycle. The Town will purchase land for a housing project

2008 – 2009 – The Town of Winterville will continue rehabilitation and begin new construction of the housing project during this cycle.

1 Year Strategy

2003-2004 – The Town of Winterville will continue rehabilitation during this cycle. The Board of Aldermen is requesting an increase of \$25,000 for this funding cycle. This will provide us with \$125,000 for rehabilitation work (\$100,000 HOME Funds and \$25,000 match). With this increase we hope to completely rehab at least 5 homes.

SUBRECIPIENT MONITORING PLAN

**CITY OF GREENVILLE
SUBRECIPIENT MONITORING**

- A. Subrecipient meeting before applications are submitted (new or formerly suspended subrecipients – discuss eligibility and time table)
- B. Subrecipient meeting after HUD approval of budget but before contract is signed (cover new regulations and compliance items. clarify multi-year project's timetable.
- C. Only complete applications to be submitted for review (see application)
- D. Perform initial assessments for rehabilitation/construction projects (after applications are received)
- E. Conduct an Announced and Unannounced visits (new and formerly suspended subrecipients)
- F. Have organizations prepare 504 Transitional and Self Assessment
- G. Monthly reports are due starting after HUD approval by the 15th of each month.
- H. Payments are in reimbursement form only. Try to spent all allotted funds in the year allocated. Balance can be carried over into the next year if organization is funded.
- I. Contracts are for 12 months only. If funds are not allocated or spent at end of contract or HUD approval, they may be reallocated depending on cause of delay.
- J. File maintenance individual file containing all pertinent information on each funded subrecipient and separate file for environment review, Davis-Bacon, 501 (3) (c) status by funding year.

**City of Greenville
Subrecipient Monitoring Plan**

Monitoring Objectives:

1. To ensure compliance with all applicable Federal, State and Local regulations.
2. To maintain accurate and current information on the activities of all funded subrecipients.
3. To identify any areas of improvement or best practices for the subrecipient and grantor.

Scope of Monitoring:

1. Monthly Activity Reports to include information of clientele served.
2. Annual Financial Statement (audited or unaudited if monitoring does not coincide with subrecipients calendar year.
3. List of Current Board of Directors with addresses
4. Year to Date Annual Budget
5. Program Activity Files
6. Subrecipients By-Laws
7. Official Minutes of Board Meetings
8. Program Contracts
9. 504 Transition Plan
10. On-site visits to make sure subrecipient activities coincide to grant application and amendments.

**City of Greenville
Subrecipient Monitoring Plan**

Monitoring Procedures

1. One month written notice of visit listing needed documentation, dates and by whom.
2. Entrance conference.
3. On-site visit and review documentation.
4. Staff reviews activity for compliance by review to include but not limited to the following:
 - A. Program Activity/Folders
 - B. Contract
 - C. Procurement documents
 - D. Clientele served information
 - E. Board Meeting Minutes
 - F. By-Laws
 - G. 504 Transition Plan
 - H. Financial Statements
 - I. Audit
5. Exit conference identifying results
6. Written report of findings and corrective actions to be taken if any with due date of corrective action. Report is due to subrecipient within 30 days of completion of monitoring visit.
7. Set second monitoring date to review for corrective actions (if warranted).

**City of Greenville
Subrecipient Corrective Action Plan**

All levels of violations are to be put in writing along with response.

1. Minor Infractions – 15 days to correct
 - Monthly Reports
 - Lack of Central file
2. Intermediate Infractions – 30 days to correct
 - Continuation of level 1
 - Failure to honor contract with City
2. Final Sanction – depends on severity of problem
 - Continuation of level 1 (Temporary suspension. Provide 60 days of TA to correct problem)
 - Failure to spend funds in timely manner (One year suspension if failure is within subrecipients control)
 - Continued failure to honor contract (Permanent suspension. If all corrective actions are taken, then one-year suspension after pass compliance audit).

ADVERTISEMENTS

1st South Bank
Greenville, NC

Call The Bank You'll Ever Need!

Maximum deposit accepted \$100,000. Available for individual investors only. Annual Percentage Rate as of January 2, 2003. Rates are subject to change.

15 MONTH

2.25% APY

12 MONTH

Member FDIC

A Registered Broker/Dealer
Member SIPC
Thursday, January 30th 7:00 p.
Courtyard by Marriott
2225 Stantonsburg Road
Greenville, NC

To Reserve your seat
Call Denny W. Purser, CFP, 355-003

CFP and CERTIFIED FINANCIAL PLANNER are federal trademarks of the Certified Financial Planner Board of Standards, Inc.

The Greenville City Page January 27 - February 2, 2003

The City of Greenville is dedicated to providing all citizens quality services in an open, ethical manner, insuring a community of distinction for the future.

TINGS
2003



lay, January 27, 2003
1103 Broad Street
will meet on Tuesday,
1. in the First Floor
Martin Luther King, Jr.

Committee

at 5:30 p.m. in
Oppard Memorial
Street
Ken Uppette
Development
4514

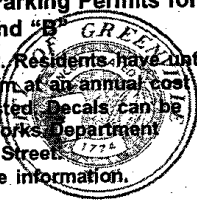
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NOTICE OF FUNDS AVAILABILITY FOR COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)

The Pitt County Home Consortium announces the availability of funds for certified Community Housing Development Organizations (CHDO) in the amount of \$133,200.00. All funds must be used in accordance with the HOME Program regulations. In order to be eligible for funding, interested non-profit agencies are required to complete an application for CHDO certification prior to submitting an application for funding. The deadline for submitting applications for HOME funds is 5:00 p.m. Friday, February 28, 2003. You may contact Faye Brewington or Chris Davis for additional information at the City of Greenville Planning and Community Development Department, 306 South Greene Street. Please call (252) 329-4509 or (252) 329-4061. Persons with disabilities needing assistance should call (252) 329-4492. (TTY)

Controlled Residential Parking Permits for areas "A" and "B"
expired on December 31, 2002. Residents have until February 14, 2003 to renew them at an annual cost of \$5.00 for each decal requested. Decals can be obtained at the Public Works Department at 1500 Beatty Street.
Call 329-4467 for more information.



Ride "GREAT"

For more information, call 329-4532.



We want to help you
get around in your
community!

Best-Irons Humanitarian Awards B

The Best-Irons Humanitarian Awards B be held on Saturday, February 15, 2003 at the Hilton Inn, Greenville Boulevard. \$17.50. The guest speaker will feature Stewart of the North Carolina Humanities. Call Cassandra Daniels at 329-4494 for

Pitch In Greenville

Join the Citywide 200

Spring Clean Up

Saturday, March 29th, 1
Saturday, April 5



Call Neighborhood Ser
information at 329-4110 or
website at www.ci.green

Sponsored by the City of Greenville and the Community Appearance



Lynncroft Shopping
Center

The Community Ap
Commission of the City
would like to commend
area businesses on their
beautifully Greenville with t
of their property. The
recognizes and appreci
efforts that they each ha
enhance the visual quali
Thank you for helping to r
an attractive place in v

PUBLISHER'S AFFIDAVIT

NORTH CAROLINA
PITT COUNTY:

Carrol Rouse affirms that she is
Account Executive of The Daily Reflector, a newspaper
published daily at Greenville, Pitt County, North Carolina, and that the
advertisement, a true copy of which is hereto attached, entitled
City Page

was published in said The Daily Reflector on the following dates:

March 3, 2003

and that the said newspaper in which such notice, paper, document or
legal advertisement was published, was, at the time of each and every
publication, a newspaper meeting all of the requirements and
qualifications of Chapter 1, Section 597 of the General Statutes of North
Carolina and was a qualified newspaper within the meaning of Chapter
1, Section 597 of the General Statutes of North Carolina.

Carrol Rouse

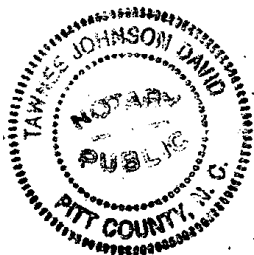
Affirmed and subscribed before me this 23rd day

of April, 20 03

Lawrence Johnson, David
(Notary Public)

My commission expires

March 3, 2004



March 3 - 9, 2003

The City of Greenville is dedicated to providing all citizens with quality services in an open, ethical manner, insuring a community of distinction for the future.

BOARD AND COMMISSION MEETINGS
FOR THE WEEK OF MARCH 3, 2003
Dates, Times, and Locations

- Development Commission will meet on Tuesday, March 4, 2003 at 5:30 p.m. in the First Floor Conference Room, City Hall, 201 Martin Luther King, Jr. Drive
- Community Appearance Commission will meet on Wednesday, March 5, 2003 at 5:30 p.m. in the First Floor Conference Room, City Hall, 201 Martin Luther King, Jr. Drive
- Human Relations Council will meet on Wednesday, March 5, 2003 at 7:00 p.m. in the First Floor Conference Room, City Hall, 201 Martin Luther King, Jr. Drive
- Environmental Advisory Commission will meet on Thursday, March 6, 2003 at 7:00 p.m. in the Conference Room, Public Works Department, 1500 Beatty Street

Greenville City Council
Informational Meeting

Wednesday, March 5, 2003
8:00 a.m. in Council Chambers, City Hall, 201 Martin Luther King, Jr. Drive

Discussion of Capital Improvement (CIP) items

Notice of Street Name Change Proposal
Park Place Court to Allen Taylor Court

The Planning and Zoning Commission of the City of Greenville will hold a public hearing on March 18, 2003 at 6:30 p.m. in the Council Chambers of the Municipal Building at 201 Martin Luther King, Jr. Drive to consider changing the street name of Park Place Court to Allen Taylor Court.

During this public hearing, objections or suggestions will be considered by the Planning and Zoning Commission, and general public is invited to attend.

A map is on file in the Planning Office, located on the third floor of the Community Building at the corner of Fourth and Greene Streets and is available for public inspection during normal working hours Monday through Friday.

Greenville Recreation and Parks Department offering Shag Lessons

The Greenville Recreation and Parks Dept. and Marvin Wells will be cosponsoring beginning Shag Lessons for adults ages 16 and up at the Teen Center off of 14th Street Thursday, March 13, 2003 for four consecutive Thursday evenings from 7:00 p.m. to 8:00 p.m.

Cost is \$20 for Greenville residents and \$40 for non-residents. To register and pay fees for this class, come by the Jaycee Park Administrative Building at 2000 Cedar Lane or call 329-4542 for further information.



Notice of Public Hearings

Notice is hereby given that the City Council of the City of Greenville will hold public hearings on the 13th day of March, 2003, at 7:00 p.m. in the Council Chambers of the Municipal Building, 201 Martin Luther King, Jr. Drive in order to consider the adoption of the following ordinances:

The adoption of an ordinance rezoning the following described territory within the Planning and Zoning Jurisdiction of the City of Greenville:

- Request by James M. Williamson to rezone two tracts totaling 13.121 acres located along the northern and southern right-of-way of Springfield Drive, 240+ feet west of Memorial Drive and south of Greenfield Terrace Subdivision from (Tract 1 - 7.867 acres) OR (Office-Residential [High Density Multi-family]) to CH (Heavy Commercial) and from (Tract 2 - 5.454 acres) RO (Residential [High Density Multi-family]) to OR (Office-Residential [High Density Multi-family])
- Request by HMM Investments to rezone a 45.83 acre tract located north of SR 1467 (formerly US 284 Business), south of Woodruff Downs Road and west of E's Barbecue Road from MRS (Medicaid-Residential-Single Family) to CG (General Commercial)

A copy of the maps and ordinances are on file at the City Clerk's office located at 201 Martin Luther King, Jr. Drive and are available for public inspection during normal working hours Monday through Friday.

Notice of Public Hearing on Request for a Noncontiguous Annexation

The public will take notice that the City Council of the City of Greenville has called a public hearing at 7:00 p.m. on the 13th day of March, 2003 at the Municipal Building on the question of annexing the following described noncontiguous territories, requested by petition filed pursuant to G.S. 160A-58, as amended:

- Being all that certain area as shown on the annexation map entitled "Lot 1, Rebecca's Design Property prepared by H.C. Harris, Jr. Engineering & Surveying, P.A., containing 1.85 acres.

Lying and being situated in the Wadesville Township, Pitt County, North Carolina and located on the northern right-of-way of Davenport Farm Road approximately 630 feet west of its intersection with Woodruff Drive including 1.85 acres.

A copy of the map and ordinance is on file at the City Clerk's office located at 201 Martin Luther King, Jr. Drive and is available for public inspection during normal working hours Monday through Friday.

Moye-Hooker Connector Project Phase I

Line Avenue will be closed at Dickinson Avenue and Chestnut Street. Chestnut Street will be closed at Line Avenue and Memorial Drive starting

February 10, 2003 until May 15, 2003

Only local traffic and businesses will have access

City of Greenville Request for Proposals for Banking Services

The City of Greenville is seeking the services of a company for proposals for banking services for a period of 5 years. Requests for Proposals were invited to interested institutions on Monday, February 24, 2003. The proposals are due by 12:00 p.m. on Friday, March 14, 2003. If you would like to obtain a Request for Proposal outlining requirements and a format for response, please call 252-329-4442.

Notice of Public Hearing

On March 13, 2003, an initial input public hearing will be held to discuss the City of Greenville's 5-year Consolidated Plan and the 2003-04 Annual Plan for the Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) Programs. The public hearing will be held on the March 13, 2003 City Council Meeting at 7:00 p.m. in the City Council Chambers, City Hall, 201 Martin Luther King, Jr. Drive. Questions or comments should be directed to the questions concerning the Consolidated Plan or the 2003-04 Annual Plan should contact Chris Davis at (252) 329-4061.

Notice of Public Hearing Special Use Permit Using the Land Use Intensity (LUI)

The Planning and Zoning Commission of the City of Greenville has scheduled a public hearing on Tuesday, March 18, 2003 at 6:30 p.m. in the First Floor Council Chambers of the Municipal Building, located at 201 Martin Luther King, Jr. Drive in order to consider a request for a special use permit by Arthur Living Trust (Louise Arthur) to construct 110 four (4) bedroom units on property totaling 19.56 acres, using Intensity and Use Intensity Standards. The property is zoned R-1 (Office-Residential) and is located on the southern right-of-way of Arlington Boulevard, approximately 400 feet west of the intersection of Evans Street and Arlington Boulevard at the corner of Green Mill Run, being identified as Tax Parcel Numbers 00606, 00607, and 00609.

During this public hearing, objections or suggestions will be duly considered by the Planning and Zoning Commission, and the general public is invited to attend.

A map is on file in the Planning Office located on the third floor of the Community Building at the corner of Fourth and Greene Streets and is available for public inspection during normal working hours Monday through Friday.

Pitch In Greenville! Join the Citywide 2003 Spring Clean-Up!

Saturday, March 29th, through Saturday, April 5th

Call Neighborhood Services for information at 329-4110 or check out the website at www.d.greenville.nc.us
Sponsored by the City of Greenville and the Community Appearance Commission



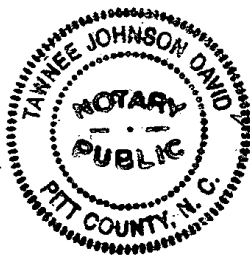
PUBLISHER'S AFFIDAVIT

NORTH CAROLINA
PITT COUNTY:

Carrol Rouse affirms that she is
Account Executive of The Daily Reflector, a newspaper
published daily at Greenville, Pitt County, North Carolina, and that the
advertisement, a true copy of which is hereto attached, entitled
City Page

was published in said The Daily Reflector on the following dates:
March 10, 2003

and that the said newspaper in which such notice, paper, document or
legal advertisement was published, was, at the time of each and every
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1, Section 597 of the General Statutes of North Carolina.



Carrol Rouse
Affirmed and subscribed before me this 23rd day

of April, 20 03

Tawnee Johnson David
(Notary Public)

My commission expires March 3, 2004

The Greenville City Page

March 10 - 16, 2003

The City of Greenville is dedicated to providing all citizens with quality services in an open, ethical manner, insuring a community of distinction for the future.

BOARD AND COMMISSION MEETINGS FOR THE WEEK OF MARCH 10, 2003 Dates, Times, and Locations

Greenville Utilities Commission will meet on Tuesday, March 11, 2003 at 5:30 p.m. in the Board Room, GUC Building, 200 Martin Luther King, Jr. Drive

Affordable Housing Loan Committee will meet on Wednesday, March 12, 2003 at 3:00 p.m. in the Second Floor Conference Room, Community Building, 306 S. Greene Street

Police Community Relations Committee will meet on Wednesday, March 12, 2003 at 7:00 p.m. in Meeting Room A/B of the Greenville Police/Fire-Rescue Department, 500 S. Greene Street

Recreation and Parks Commission will meet on Wednesday, March 12, 2003 at 7:30 p.m. at the South Greenville Recreation Center on Howell Street

Convention and Visitors Authority will meet on Thursday, March 13, 2003 at 5:30 p.m. in the CVB Conference Room, Greenville Convention Center, Greenville Boulevard

Greenville City Council

**Thursday, March 13, 2003
7:00 p.m. in Council Chambers, City Hall
201 Martin Luther King, Jr. Drive**

1. Appointments to boards and commissions
2. Consideration of minutes from the February 1, February 10, and February 13, 2003 City Council Meetings
3. Consideration of an ordinance to establish a no parking zone on a portion of West Third Street
4. Consideration of various tax refunds
5. Consideration of an ordinance (requested by James M. Williams) to rezone two tracts totaling 13.121 acres located along the northern and southern right-of-way of Springfield Drive, 420+ feet west of Memorial Drive, 420+ feet west of Memorial Drive as follows: Tract 1, consisting of 7.687 acres, from OR (Office-Residential [High Density Multi-family]) and R6 (Residential [High Density Multi-family]) to CH (Heavy Commercial); Tract 2, consisting of 5.454 acres, from R6 (Residential [High Density Multi-family]) to OR (Office-Residential [High Density Multi-family])
6. Consideration of an ordinance (requested by HMM Investments) to rezone a 45.33 acre tract located north of SR 1487 (formerly US 284 Business), south of MacGregor Downs Road, and west of B's Barbecue Road from MRS (Medical-Residential-Single Family) to CG (General Commercial)
7. Consideration of an ordinance (requested by Rebecca E. Davenport) to annex 1.85 acres located on the northern right-of-way of Overport Farm Road approximately 530 feet east of its intersection with the 2003-04 Annual Plan for the CDBG and HOME Programs
8. Public hearing on the proposed activities within the 5-year Consolidated Plan and the 2003-04 Annual Plan for the CDBG and HOME Programs
9. Presentation by Jimmy Hile on architectural plan for rebuilding River Park North
10. Report on the State of North Carolina required NPDES March permit submission for stormwater
11. Report on U.S. Department of Justice letter regarding Weed and Seed reauthorization

Notice of Public Hearing

On March 13, 2003, an initial public hearing will be held to discuss the City of Greenville's 5-year Consolidated Plan and the 2003-04 Annual Plan for the Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) Programs. The public hearing will be held during the March 13, 2003 City Council Meeting at 7:00 p.m. in the City Council Chambers, City Hall, 201 Martin Luther King, Jr. Drive. Persons with disabilities should contact 329-4069 (TTY). Anyone with questions concerning the Consolidated Plan or 2003-04 Annual Plan should contact Chris Davis at (252) 329-4061.

Notice of Public Hearing and Special Use Permit Using the Land Use Intensity (LUI)

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Saturday, March 29th, through Saturday, April 5th

Call Neighborhood Services for information at 329-4176 or click on the website at www.ci.greenville.nc.us
Sponsored by the City of Greenville and the Community Appearance Committee

Historic Preservation Awards

Sallie Southall Cotton Award - Mele Cox
Robert Lee Hunter Award - Dr. Robert Dettich
Architectural Restoration Award - John O'Brien
The Historic Preservation Commission will select this year's recipients at the Uplown Greenville Social on Tuesday, March 11, 2003 at 5:30 p.m. at the Starlight Cafe

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CITIZEN COMMENTS

**Cherry View, Biltmore, Perkins Town, and Lincoln Park
Revitalization Program**

We have begun meeting within the West Greenville Neighborhoods to present the framework for the 45-block multi year Revitalization Program. These meetings will provide an opportunity for citizens to express their opinion on the needs of their neighborhoods and establish priorities for addressing those needs. The following is the current meeting schedule:

<u>Dates</u>	<u>Location</u>	<u>Time</u>
3/25/2003	Cherry View Neighborhood Association Meeting	3:30 P.M.
04/09/2003	Neighborhood Meeting Eppes Center	3:00 P.M.
04/10/2003	West Greenville CDC Meeting	2:15 P.M.
04/11/2003	West Greenville Focus Group Meeting	10:00 A.M.
04/15/2003	West Greenville Focus Group Meeting	3:00 P.M.
04/16/2003	Joint Tour City Council / Affordable Housing Loan Committee	3:00 P.M.
04/21/2003	Affordable Housing Loan Committee	3:00 P.M.
04/23/2003	Neighborhood Meeting Eppes Center	3:00 P.M.
04/26/2003	Higgs Neighborhood Association Meeting	10:00 A.M.
04/28/2003	Sadie Saulter School	7:00 P.M.
04/30/2003	Willis Building Informational Meeting	8:00 A.M.
05/07/2003	Neighborhood Meeting Eppes Center	7:00 P.M.

There will be additional meetings where times have not been established. Updates will be provided to the Planning and Zoning Commission and the Redevelopment Commission. Staff will develop and disburse fliers and advertise the future meetings in the newspaper to help inform citizens of the meetings. We will be talking individually with people on a one to one basis.

The Cherry View, Biltmore, Perkins Town, and Lincoln Park Neighborhood Revitalization Program will be a component of the larger effort of the Redevelopment Commission. The recommended plan will be considered by City Council at their meeting on June 12, 2003 and a Public Hearing will be held also. The information will be formulated to meet HUD requirements for the Community Development Block Grant Program and HOME Program 5-year Consolidate Plan and 2003-2004 Annual Plan. City Council will be presented the recommended plan based upon citizen comments received. A more detailed plan for the first year of the program will be developed for City Council consideration hopefully by September 1, 2003.

(#146858)

**CHERRY VIEW, PERKINS TOWN, BILTMORE, AND LINCOLN PARK
NEIGHBORHOOD REVITALIZATION PROGRAM
QUESTIONS AND ANSWERS**

1. What is the purpose of the plan?

The Cherry View, Perkins Town, Biltmore, Lincoln Park Neighborhood Revitalization Program is an effort to revitalize depressed areas through housing rehabilitation, acquisition and demolition of substandard properties, street improvements, façade grants for businesses and other activities to encourage growth and vitality.

2. Will I be forced to move?

The first priority in these areas will be to preserve existing homeowner's homes. Owner occupied properties will be rehabilitated to the greatest extent possible. If rehabilitation of the home is not feasible, other options will be explored to assist the owner. The primary purpose of the program is to improve and maintain the character of the neighborhoods.

3. Where will relocated persons go?

As part of the plan, actions to partner with builders and encourage the development of multi-family rental properties and single-family homes will be pursued. If relocation is necessary, staff will assist occupants with relocation to decent, safe, and sanitary housing within the same area when possible and in some cases individuals may be relocated to other areas.

4. Will elderly persons be given priority for housing rehabilitation?

Yes. Elderly persons, 62 years of age or greater, will be given priority for assistance.

5. Will traffic concerns be addressed?

Yes. Staff will work closely with the City of Greenville Public Works Department to identify traffic problems and solutions to address those problems.

6. What types of businesses will be encouraged?

Businesses such as barber shops, neighborhood drug stores, neighborhood grocery stores, specialty shops, and restaurants.

7. **When will work begin?**

Work will begin late summer or early fall pending approval of the plan by the U.S. Department of Housing and Urban Development.

8. **Will rental properties be acquired because of the dilapidated condition?**

Substandard rental properties will be addressed through code enforcement. Dilapidated rental properties will be acquired and the owner will be paid fair market value as established through the required appraisal process.

9. **Will Community Development Block Grant (CDBG) and HOME Investment Partnership money be spent in the neighborhoods?**

Yes. Funds will be spent within those areas as identified in the Consolidated Plan which include portions of the Cherry View, Perkins Town, Biltmore and Lincoln Park neighborhoods. CDBG and HOME are both community development programs funded by the US Department of Housing and Urban Development. All needs for which CDBG or HOME funds are spent, must meet one of the following National Objectives: benefit low to moderate income persons, aid in preventing slum and blight, or meet an urgent need.

10. **What is the Consolidated Plan and will copies of the Consolidated Plan be available?**

The Consolidated Plan is a five-year plan that identifies the community's housing and community development needs and establishes a strategy to address those needs. Included within the Consolidated Plan is the Annual Plan. The Action Plan identifies activities to be carried out within the first year of the plan and where these activities will take place. Copies of the Consolidated Plan will be available beginning May 1, 2003.

11. **Will black contractors be involved with repairs?**

Yes. Minority and women contractors are encouraged to bid.

12. **What is substandard?**

A substandard structure is a structure that falls substantially below the approved housing code for the City of Greenville and the State of North Carolina. Such units are considered unsafe for inhabitants. Repairs for the unit cannot exceed 90% of the resale value of the units once repaired.

20. **Will rental properties bought by the city be made available for homeownership with buyer assistance in the form of loans or grants?**

Any rental properties that are acquired by the city will be inspected to determine the feasibility of rehabilitating the unit. If the unit is repairable, it will be rehabilitated and offered to a homebuyer and assistance will be available for eligible applicants.

21. **Once activities begin, how will homeowners be contacted?**

Homeowners will be contacted directly by phone, through mailings, and in some cases door to door.

22. **How much of the citizens input will be included in the plan?**

The plan will be developed with citizen's feedback. All comments and concerns will be considered as the plan is developed.

23. **What activities will take place north of Martin Luther King Jr. Drive or along the proposed 10th Street corridor?**

All activities will be limited to the areas identified due to the limited funding received by the city. No activities will take place within areas north of Martin Luther King Jr. Drive or along the 10th Street corridor at this time.

24. **Does the city currently have redevelopment plans for those properties acquired in the revitalization program?**

There are no redevelopment plans at the current time. Redevelopment plans will be developed utilizing input from the citizens. The primary goals will be neighborhood revitalization and homeownership in these areas.

25. **How can the city assist with trash concerns?**

The Planning Department will work closely with the Public Works Department to ensure frequent pick up of debris are made once activities have begun. Code enforcement will also be a tool in combating the concerns over trash within these areas.

26. **Will sidewalks be installed?**

Sidewalks are anticipated to be installed in areas that are redeveloped where feasible and where there is sufficient right of way to do so.

27. How will crime be addressed?

The Planning Department will work closely with the City of Greenville Police Department to assist with addressing the crime issues in these areas.

28. Will lighting be improved?

The Planning Department will work closely with Greenville Utilities Commission to review current lighting in the area and to determine what improvements are needed.

WEST GREENVILLE FOCUS GROUP

P.O. Box 20417
Greenville, NC 27858

Phone: 252-215-1019
Fax: 252-215-1008

Proposal from the West Greenville Focus Group for West Greenville Revitalization:

Homeowners:

1. No homeowners in the revitalized areas should be forced to abandon their properties and rehabilitation should not mandate relocation.
2. Existing homeowners should receive maximum rehabilitation funds in order for their homes to mirror new homes.
3. All individuals displaced must be eligible for replacement cost for a property comparable in accordance with current standard housing codes in size and structure and within the city limits and ETJ if they so desire.
4. Homeowners should be able to obtain grant funds to assist in the purchase of a new structure.
5. Modify the CDBG Major objective as follows:
 - a. Redevelopment should accomplish at least two of the following three objectives:
 - i. Must benefit Low to Moderate-Income persons by 51% or more *
 - ii. Prevent or eliminate shum or blight conditions *
 - iii. Urgent Needs?
6. Streets should be equipped with high intensity lighting.
7. Residents of the West Greenville Community should be given first priority for 75% of the jobs funded by the CDBG funds because of economic development.
8. Create an Advocate Group to govern community activities to aid homeowners/renters in making informed decisions regarding repair, rehabilitation, and relocation.
9. City officials who are contacted by citizens should inform them to contact the Advocate Group for counseling and concerns.
10. Assessments should be reviewed by legal counsel (constitutional attorney) who represent the citizens.
11. There shall be no redlining or steering activities conducted during the revitalization process.

Renters:

1. Renters who need assistance with Credit Repair should be identified within the first year of the Revitalization process and referred to the Advocate Group to receive assistance with credit repair.
2. Assure that Section 8 assistance is utilized for the renters who are unable to afford apartment costs above their current rental status.
3. Relocation funds should be adequate to facilitate the relocation of renters to decent, safe, & sanitary housing.
4. Develop affordable rental housing that is non-public housing to assist in the relocation of displaced renters who are unable to afford housing in other areas of the community.

Important Questions:

1. Will the expansion of ECU encroach upon the current residents of the West Greenville neighborhood? If so, how will that enhance or affect the quality of life for the residents in that area?
2. What will happen to renters who have a negative credit history and unable to rent in other areas of the community?



City of Greenville

North Carolina

P.O. Box 7207 - Greenville, NC 27835-7207

April 24, 2003

West Greenville Focus Group
P.O. Box 20417
Greenville, NC 27858

Dear Committee Members,

Thank you for your eagerness and enthusiasm towards the new initiative developing for portions of West Greenville. The vision generated within the Cherry View, Perkins Town, Biltmore, and Lincoln Park Neighborhood Revitalization Program extends unlimited possibilities for positive change. While the framework for the revitalization program has been initiated by the city, the citizens in and around the affected area will help develop the final plan. Efforts from the West Greenville Focus Group as advocates for the citizens will greatly assist with the process insuring that the needs and concerns are included within the plan. Through collaboration with the city, the West Greenville Focus Group will be a great asset to city staff as well as the citizens of Greenville.

In response to the proposal submitted to city staff at our meeting on April 15, 2003, we will insure that your requests are included within the plan to the extent permitted under federal and City approved guidelines. Many of the goals stated within your proposal are a part of the plan as required by law with the exception of setting aside a specific number of jobs and services awarded to residents of the area. In addition, the focus of the plan remains an effort to preserve the homes of existing homeowners and to promote homeownership to renters in the areas. While your group may voluntarily create a number of client-based services that aid in the revitalization process, referrals of clients to the services will also be on a voluntary basis and at the wishes of the client. A copy of the proposal will also be submitted with the Consolidated Plan under citizen's comments.

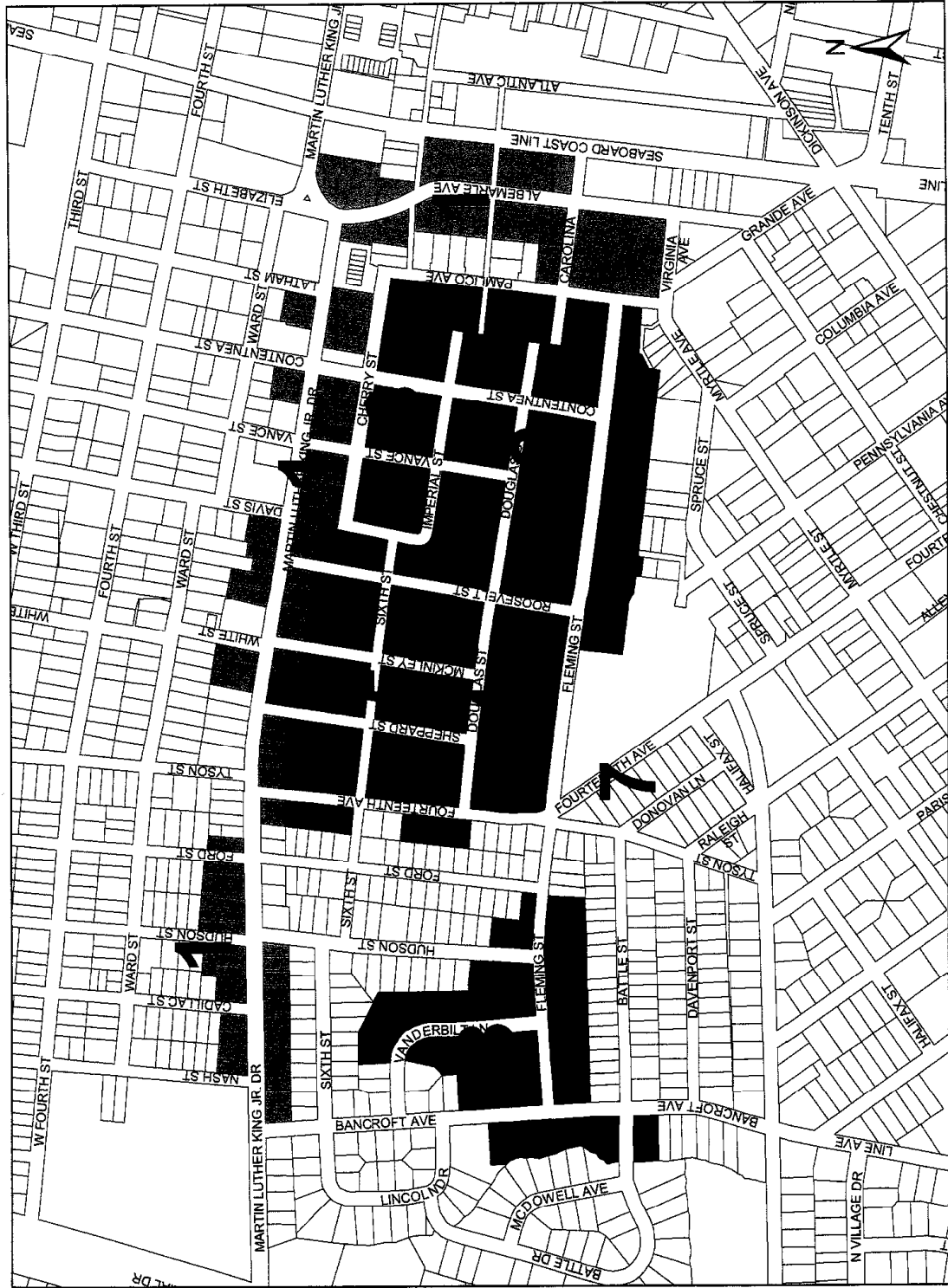
Once again, thank you for your participation and we look forward to working with you throughout the process.

Sincerely,

Andrew Harris
Director of Planning and Community Development

MAPS

COMMUNITY DEVELOPMENT ACTIVITY FOCUS AREAS



2003-2004 TARGET AREAS

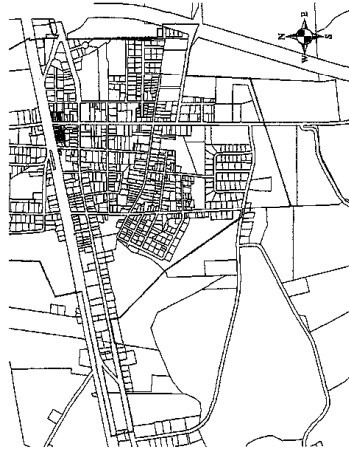


2003 - 2007 HOME TARGET AREAS

FARMVILLE

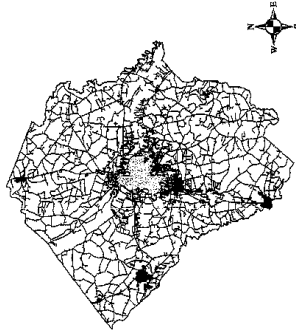


BETHEL



Prepared By:
City of Greenville
Planning & CD Department
April 24, 2003

VICINITY MAP



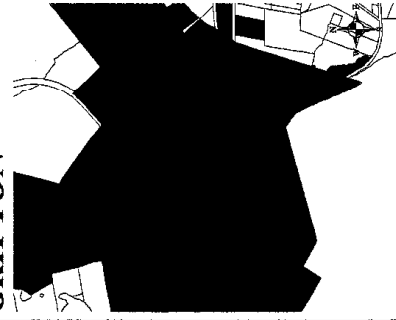
WINTERVILLE



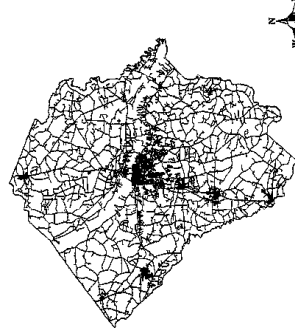
AYDEN



GRIFTON



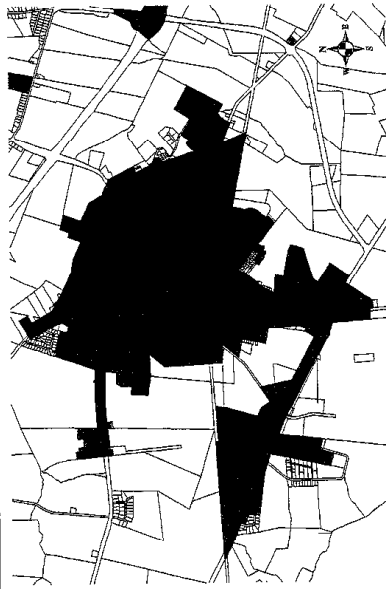
PITT COUNTY



Scattered Site Rehabs

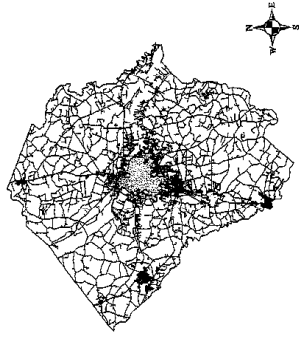
2003 - 2004 HOME TARGET AREAS

FARMVILLE



Prepared By:
City of Greenville
Planning & CD Department
April 24, 2003

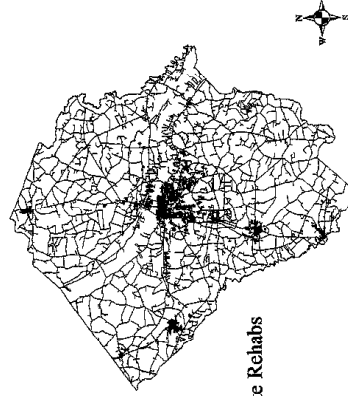
VICINITY MAP



WINTERVILLE



PITT COUNTY



Scattered Site Rehabs