



Greenville
NORTH CAROLINA

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2017 – 2018 DRAFT #1 Annual Action Plan

Public comment period May 8 – June 8, 2017

**Community Development Block Grant (CDBG) &
HOME Investment Partnership Funds**



I. EXECUTIVE SUMMARY

A. Purpose

The Annual Action Plan (AP) is a requirement of the Department of Housing and Urban Development (HUD) for entitlement cities and participating jurisdictions as a condition of receiving funding under certain federal programs. The purpose of the Annual Action Plan is to extend and strengthen partnerships among the public and private sector, to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities. Furthermore, this plan serves as a Planning, Programming, and Budgeting System (PPBS).

This plan serves as the City of Greenville's application for federal funding for the following federal entitlement programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program

B. Background

The 2017-2018 Annual Action Plan represents the fourth (5th) year of the City of Greenville's Consolidated Plan. The current Consolidated Plan was approved on June 13, 2013, by the City Council. The plan identifies a comprehensive strategy to address community needs for the five (5) year period of 2013-2018. The plan identifies program goals and objectives with current priority needs established for the same five (5) year period. The goals and objectives identified guide staff in selecting activities to be carried out during each fiscal year. The top priorities and goals determined in the Consolidated Plan include the following:

- Reduce substandard housing and blight
- Preserve and increase owner-occupied housing for low income families and individuals
- Improve public infrastructure within communities of low wealth
- Increase and cultivate economic opportunities within low wealth communities
- Preserve and retain housing for lower income households through scattered site home rehabilitation
- Produce affordable housing opportunities for both owner occupants and renters
- Elimination of environmental hazards in targeted low income communities
- Promote efforts to develop and maintain housing for special needs populations
- Support programs that provide enrichment to low income communities

C. Geographic Area

Greenville, North Carolina is situated in the eastern portion of the state. Greenville, N.C. is the county seat of Pitt County. Not only is Pitt County one of the largest counties in N.C., but Pitt County also has 646 square miles of agricultural land. The county has an estimated population of 175,354, with the City of Greenville having an estimated population of 89,852 according to the American Community Survey census data. This makes Greenville the tenth largest city in the State of North Carolina. Greenville covers 31.8 square miles of Pitt County, and its extra-territorial jurisdiction extends one (1) mile or more in areas outside the city limits.

From 2000 to 2010, the population increased by almost forty percent (40%), growing by thirty nine and eight tenths percent (39.8%) from 60,476 in 2000 to 84,544 in 2010. Over the past twenty (20) years the community has experienced dramatic growth. Greenville is slowly emerging as a major industrial and economic center for Eastern North Carolina, a center for education, industry, medicine and culture.

D. Geographic Allocation of Investment

Program activities carried out by the City of Greenville will occur throughout the City, but more specifically within the West Greenville Redevelopment Area, the 45-Block Revitalization Area, and areas north of the Tar River. (**Appendix D**). The West Greenville Redevelopment Area can be defined as bounded to the north by the Tar River, to the west by Memorial Drive, to the east by the Center City, and to the south by the 10th Street Connector.

The West Greenville 45-Block Revitalization Area lies within the overall Redevelopment Area. The “45-Block” is a very specific strategy that has been implemented since 2003. This area can be defined as bounded to the north by Fifth Street, to the west by Bancroft Street, to the east by Albemarle Avenue and to the south by Fleming Street. These areas have been community development target areas for City of Greenville for more than eleven (11) years. Another location mentioned above is the area north of the Tar River. Since the flood of 1999, there has been a significant lack of investment within this zone of the city.

Recent efforts have targeted clusters within each area in an attempt to address urgent needs in a more concentrated approach. Please see attached maps of census tracts that are areas of minority concentration and low income block groups (**Appendix D**). Some program data indicates that minority populations comprise a majority of the targeted income groups. However, eligible persons from all racial, ethnic and gender groups are given the opportunity to participate in any of the housing programs.

E. Strategies to Meeting the Underserved Needs

The City of Greenville has established the following strategies for meeting the needs of the underserved in the community.

1. Housing Strategies

a. Down payment Assistance

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. There are funds set aside for the 2017-2018 Program Year to be used for down payment assistance for low-moderate income homebuyers within the City of Greenville. These funds will be used to address goals for increasing homeownership throughout the City. Funding from previous years has also been made available to homebuyers as down payment assistance.

Down payment assistance decreases the amount of financing and/or funding a homebuyer needs in order to purchase a home. To date, we have assisted fifty-three (53) families with funding from the North Carolina Housing Finance Agency totaling \$825,555 and sixty-seven (67) families under the HOME Program totaling \$800,699. The City also provides assistance with local bond funds to aide with down payment or closing costs. Bond funds are awarded to qualifying applicants as a no interest loan up to 10 percent (10%) of the purchase price of the home and amortized over Ten (10) years. Thirty-three (33) families have received assistance totaling \$76,659.

b. Development of Affordable Housing

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create single-family affordable housing opportunities. These opportunities are provided via properties purchased by the City with local public bond funds and HOME Investment Partnership funds. Upon acquisition and installation of infrastructure, the City then makes lots available to non-profit and for profit agencies for development.

All development proposals are accepted based on a reasonable price per square foot and the developer's ability to meet building specifications as required by the Request for Proposal. As a direct result of the City's purchase of the land and the infrastructure improvements, the lots become more affordable; therefore, reducing the cost to the homebuyer. As lots are sold to eligible homebuyers, the funds for the lot cost are sometimes recaptured and used to fund future developments.

c. Owner-Occupied Home Rehabilitation

The City offers grants/loans that assist and encourage preservation of its older housing stock. Home rehabilitation supports homeowners who strive to bring their properties up to today's building standards, and ensures the health, safety, and general welfare of the community. The grant/loans are based on income limits that are provided by the U.S. Department of Housing and Urban Development (See Appendix J). A percentage of the total cost of the work applied can either be forgiven or decreased based upon an applicant's gross income and family size.

The City of Greenville has offered the owner-occupied home rehabilitation program since the 1970's. This program has been significantly successful in keeping low-moderate income families in homes that are safe, healthy, affordable, and energy efficient. Recently, staff has also noticed an additional benefit of this program – it also has the ability to preserve the historic character of a neighborhood.

d. Partnerships

The City of Greenville partners with local non-profit agencies to provide Homeownership Counseling and Workshops for potential homebuyers. The City also offers a Homeownership Academy that provides participants with the opportunity to gain working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Redevelopment Area, or in other neighborhoods across the City. At program completion, participants receive a certificate for \$500 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization

In addition to the homeowner partnerships, the City partners with Pitt Community College and East Carolina University for workforce development. Both organizations have Memorandums of Understanding that connect them to activities and projects that the City believes are imperative to community and economic development.

Staff partnered with Metropolitan Housing Development Corporation to construct a new single family home within the target area. The home is near completion and is being currently on the market for sale for a low to moderate homebuyer.

There are 11 (11) single family lots available for construction of affordable housing located within the targeted area. The lots will be made available to non-profits and for profit affordable housing.

2. Community Development Strategies

a. Revitalization

The intended actions in the West Greenville Redevelopment Plan are to build upon the strengths of the area, and remove obstacles that limit the possibilities for success. The goals of the plan in this area are to increase the levels of homeownership, remove blighting influences, improve the public infrastructure, create continuous and ongoing programs that address the social issues of the community, and to provide quality economic development and commercial opportunities for the area and for its residents.

The City made application in 2015 for an amendment to the 2013-2018 Five (5) Year Consolidated Plan to establish the West Greenville Neighborhood Revitalization Strategy Area (NRSA). The NRSA encompasses the current West Greenville Redevelopment area, and expands those boundaries to the north and the south significantly. The NRSA was approved by HUD in 2015.

b. Multi-family Development

Located within the City limits of Greenville, Winslow Pointe is a new community composed of eighty four (84) affordable apartments at forty percent (40%), fifty percent (50%) and sixty percent (60%) restriction on income. The property offers 1, 2, and 3- bedroom apartments. The site is located on the Northwest corner of Hooker and Burrington Road, which surrounds the old Winslow home. This location is in the central part of Greenville located near JH Rose High School, shopping, parks, and medical facilities. The natural boundaries that surround the site make this property unique for an area within the city limits in close proximity to many services.

This project was funded in part with HOME Investment Partnerships funds, Low Income Housing tax credits and private investments. The NRP Group and its affiliated company formed the construction and development team. The project was completed in 2013, and the City was able to leverage over \$11 million on the Winslow Pointe development. Recently, developers expressed an interest to begin Phase 2 of Winslow Pointe. Staff has discussed this phase with the development team, and they have also noted that they will pursue tax credits from the North Carolina Housing Finance Agency (NCHFA).

In 2014, the City of Greenville also provided HOME Investment Partnership funds to multi-family developers as gap funding. There was only one (1) interested developer in the 2014-2015 fiscal year. The developer proposed a low income senior housing development, which is located within the Medical District.

Therefore, the site is within close proximity to shopping, medical care, public transportation, and other services.

The aforementioned development is named Parkside Commons. This project was granted \$150,000 of HOME funds from the City, and they were also a recipient of the 2014 Low Income Housing Tax Credits provided by NCHFA. Construction began in the Spring 2015 and opened in June of 2016. The project has ninety-eight (98) affordable senior units.

c. Infrastructure Improvements

Staff is currently working on the securing easements for the West Fifth Streetscape Phase II. Phase II extends four (4) city blocks, and the same treatment that the Gateway project received is also planned for this project. This portion of the streetscape will provide a more sustainable pedestrian experience, and will provide much needed traffic and utility upgrades. The planning and design is completed. Construction funded by a local General Obligation Bond, will be to be started sometime in 2017.

Lincoln Park is a neighborhood within the urban core. This portion of the city is very old. Therefore, many infrastructure improvements are necessary. The City owns eleven (11) lots within the neighborhood, and will help facilitate the construction of new, affordable, single-family homes. These homes will be occupied by low-moderate income homeowners, renters, and those who are eligible for the lease-purchase option.

New home construction in the Lincoln Park Neighborhood is underway. Partnerships with the Greenville Housing and Development Association and Metropolitan Housing and Development Corporation were established in 2014 and 2015 respectively for this area. This activity required a host of infrastructure improvements. City staff oversaw the abandonment, extension, and installation of new upgraded water and sewer lines. Furthermore, this activity involved installation of sidewalks, curb and gutter, and street lighting improvements. Staff completed the water and sewer abandonment within the area. Phase I of upgrades to street light infrastructure along Bancroft Avenue has begun for this area.

Staff anticipates that there will be other infrastructure improvements throughout the West Greenville Target Area. This target area will require future improvements because of the age of the infrastructure. West Greenville is within the urban core, and is the oldest area within the city limits.

3. Economic Development Strategies

The West Greenville Redevelopment Area lies within a U.S. Department of Agriculture designated food desert, according to the Food Access Research Atlas. Therefore, the City has made it a top priority to recruit, facilitate, and potentially incentivize a deal that would bring a grocery store/commercial center to the area. Over the past couple of years, staff has partnered with other organizations to develop a feasible business plan for the incubator. As a result, staff has determined that a multi-use commercial center would better suit the needs of the community and small business.

Recently the City has developed a partnership with a non-profit to develop a commercial center that will include a grocery store focusing on fresh fruits and vegetables, a laundry mate and office space.

4. Environmental Obstacles

Many of the low-moderate income communities across the nation face environmental hazards, and lack the funds to abate or mitigate them. The City of Greenville still has housing units that are of sufficient age to contain lead. The City is dedicated to providing funding for the elimination, abatement, or mitigation of some of these hazards.

a. Lead

The West Greenville Redevelopment Area exists within one of the oldest developed areas of the city. The neighborhoods in this area are part of the urban core. Many of the homes in these neighborhoods have both lead and asbestos materials inside of them. The City will continue to work in eliminating these hazards when possible. For example, when staff conducts owner-occupied home rehabilitations, it is the City's policy to test for and abate any lead or asbestos material. Staff will constantly seek out grant opportunities for lead or asbestos abatement.

b. Brownfield Development

The City of Greenville has been a recipient of EPA Brownfield funds in the past. The City will continue to seek grant opportunities to mitigate these types of circumstances. Many Brownfields exist within low-moderate income neighborhoods. These parcels should not be viewed as weaknesses or threats; rather they are opportunities for education and economic development.

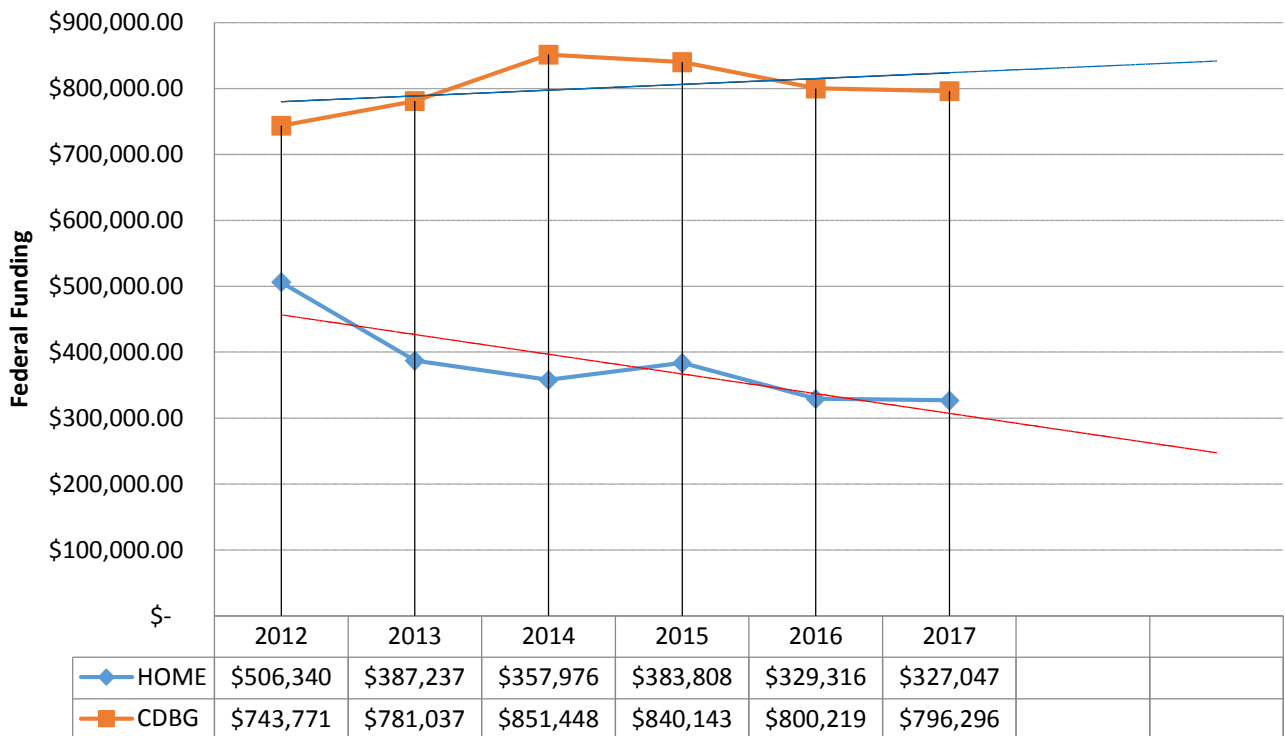
Sources of Funds



II. SOURCES OF FUNDS

Resources available to support activities identified in the Consolidated Plan and this Annual Action Plan will include Community Development Block Grant, HOME Investment Partnership, general revenues, local Bond program, North Carolina Housing Finance Agency, private lending institutions and private developers. The graph below depicts past federal funding, but it also provides a forecast of funding as well.

Year-to-Year Funding Chart



A. CDBG Program

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. The City of Greenville became an Entitlement Community in 1994. As an Entitlement Community, the City receives an annual funding allocation from the U.S. Department of Housing and Urban Development. The primary objective of CDBG is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. All activities carried out must meet one of the three National Objectives.

Those objectives are:

- Benefit low-moderate income persons;
- Aid in the prevention or elimination of slums or blight; or
- Addressing an “urgent need”

B. HOME Investment Partnerships Program

The HOME Investment Partnerships program was created by the National Affordable Housing Act of 1990 to create local partnerships for providing decent affordable housing to lower income households. This program seeks to encourage local jurisdictions to work with non-profit organizations and the private investment community to achieve this goal. Cities receiving HOME funds must reserve fifteen percent (15%) of their HOME funds to Community Housing Development Organizations (CHDOs) for affordable housing development.

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.

In January 2008, the City Council of Greenville approved disbanding the Consortium partnership and submitted application to become a “Participating Jurisdiction” for HOME funding. This Action Plan represents Greenville’s seventh (7th) year as a HOME Participating Jurisdiction.

Local match requirement for the 2016-2017 HOME Program is approximately \$81,761. The City of Greenville will utilize funds from local funds earmarked for Affordable Housing which serve low income families and individuals and for meeting match requirements. The funds will be used to augment HOME funded projects. The Greenville HOME program currently has a match credit of **\$963,272.78**, which will be carried over to the following year. Despite the match credit, the City continues to identify a match with all projects, evidence of which is detailed on the match log.

C. Affordable Housing Bond Program

On November 2, 1992, the citizens of Greenville approved a \$5 million bond referendum for affordable housing. The funding was divided into three (3) revolving loan categories. The categories include homeownership, land banking, and elderly housing rehabilitation. Loans are continually recaptured and reinvested into the program fund to further efforts to promote and preserve affordable housing. This bond led to the production of 161 affordable

homes for first time low and moderate income buyers and flood survivors and over 153 loans to low and moderate families for home purchases and rehabilitation of low income elderly homeowner residences. These funds have been recycled since 1992 and are available for the West Greenville 45-Block Revitalization program and other affordable housing initiatives of the City of Greenville.

In 2004, citizens approved \$10 million in bond referendums for the revitalization efforts in the Uptown and West Greenville 45-Block Revitalization focus area.

D. Funding Summary Chart*

Source	Amount	Description
Community Development Block Grant (CDBG)	\$796,296	Funds will be used for administration, housing rehabilitation, acquisition, relocation, public service, public facility improvements, economic development and clearance/ demolition.
HOME Investment Partnership	\$327,047	Funds will be used for administrative cost, housing rehabilitation, new construction, down payment assistance, and CHDOs.
General Revenue	\$300,806	Funds to leverage administrative/operating costs for staff and other local municipal appropriations to support programs.
Program Income	\$60,000	Home/CDBG Program Income
*Estimated-No final allocations from HUD to date		
Total All Sources	\$1,484,149	Approximate total of all sources

Citizen Participation Plan



III. CITIZEN PARTICIPATION PLAN

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. Revisions to the Citizen Participation Plan were placed into effect as of September 11, 2003 (see **Appendix F**) in an effort to increase public awareness. Despite the recent changes to the current plan, we will continue to search for avenues to increase the level of participation by the community. Resources to better our current plan will include HUD recommendations; contact with other cities to review their plans; and most importantly, the consideration of input from the local community to increase involvement.

The City also encouraged public participation in developing the 2017-2018 Annual Action Plan by making a copy of the DRAFT plan available to the Affordable Housing Loan Committee members, Redevelopment Commission, Continuum of Care; and a copy accessible at all City Community Recreational Centers, Library and Housing Division Office for the general public, non-profits and other interested parties to review and submit comments from May 8, 2017 through June 8, 2017. In addition, a community meeting was held at Sheppard Memorial Library on Tuesday, May 23, 2017 to get community input on the Plan. A second community meeting was held on Thursday, May 25, 2017 at the George Washington Carver Library.. The following comments were received:

1. Create or partner to build a cultural center
2. Provide more recreational opportunities and planned open space
3. Continue to provide homeownership opportunities.
4. Provide infrastructure upgrades when possible in low wealth communities (e.g. sidewalks, lights, stormwater, and water & sewer).
5. Maintain the historic character of neighborhoods.
6. Create more affordable rentals.
7. Create more workforce training opportunities.
8. Create jobs and create commercial opportunities.

There will be two (2) Public Hearings held for citizens to provide input. The first public hearing was held on January 12, 2017 during the City Council Meeting. The final public hearing will be held on June 8, 2017 during the City Council Meeting.

Current Year Action Plan

IV. CURRENT YEAR ACTION PLAN

A. Introduction

The 2017-2018 Annual Action Plan describes the CDBG and HOME activities proposed for the 2017-18 fiscal year. The Five (5) Year Consolidated Plan guides development of each annual action plan, and serves as a roadmap for the activities to be undertaken. The plan also includes the resources available to perform the activities, a detailed description of the activities, and maps depicting the areas in which the activities will occur.

The activities to be undertaken by the City of Greenville for the 2017-2018 fiscal year will include Program Administration, Owner-Occupied Housing Rehabilitation, New Construction, Public Service and Public Facility Improvement, New Affordable Housing Construction by Community Housing Development Organizations and Non-Profits, Multi-Family Construction, and Demolition and Clearance of Substandard properties. Staff anticipates that a majority of the proposed activities will be completed within the program year with a few activities extending into future years.

In addition to regular Community Development activities through the CDBG and HOME Programs, the City will continue work to expand the supply of new single-family affordable housing units with the assistance of local bond funds. These new units require the experience and oversight of the City of Greenville Housing Division. The City of Greenville has constructed or facilitated the development of a total of 171 units throughout the City since 1996. See the breakdown below:

New Single Family Units	Total Units
Singletree	24
Carolina Heights	15
Red Oak	2
Countryside Estates	105
West Greenville	24
Lincoln Park Redevelopment	3
Total	173

B. Performance Measurement

The focus on demonstrating performance and results is present at all levels of government and in the private sector. Performance measurement is a program tool that can help housing and community development practitioners collect data, track progress, and report on program results in a way that speaks to the impact a program has had on a community and the lives of its residents. Performance Measurement is an organized process for gathering information to determine how well programs and activities are meeting established needs and goals. There are three (3) main components to Outcome Performance Measurement System: Objectives; Outcomes; and Indicators.

1. Objectives:

Performance Measurement offers three (3) possible objectives for each activity. These objectives are based on the broad statutory purposes of the four (4) Community Planning and Development programs:

a. Creating Suitable Living Environments

This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. The activities are intended to address a wide range of issues faced by low and moderate income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.

b. Providing Decent Housing

This objective focuses on housing activities whose purpose is to meet individual family or community housing needs.

c. Creating Economic Opportunities

This applies to activities related to economic development, commercial revitalization or job creation.

2. Outcomes:

The second component of the system is outcomes, which are closely related to objectives. The program outcome helps further refine the objectives and is designed to capture the nature of the change or the expected result of the objective to achieve. The following are the three (3) identified:

a. Availability/Accessibility

This applies to activities that make infrastructure, public services, public facilities, housing or shelter available or accessible to low and moderate income people, including persons with disabilities.

b. Affordability

These are activities that provide affordability in a variety of ways to low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation or day care.

c. Sustainability

This applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

3. Indicators:

Once the program's purpose (objective) has been established and intended result (outcome), the next step is to identify how to measure progress towards achieving the intended results. There are four (4) common indicators that are relevant for most activities:

- Amount of money leveraged from other sources
- Number of persons, households, businesses, units or beds assisted
- Income level of persons or households by: thirty percent (30%), fifty percent (50%), sixty percent (60%) or eighty percent (80%)
- Race, ethnicity and disability data

A successful performance measurement system is tailored to the specific goals and objectives of the program. To meet its obligation to assess program performance, HUD requires grantees to provide information on their achievements and investments since program objectives and activities are determined and implemented locally.

C. 2017-2018 Action Plan Projects:

1. Program Administration

Activity 2017/18-1

Regulatory Citations: 24 CFR Parts 92.207, and 570.206

Description: Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant and HOME Programs, will be funded through CDBG and HOME awards, as well as local general revenue support.

Funding Amount:	\$32,700	HOME
	\$151,000	CDBG
	\$300,806	General Fund

2. Rehabilitation/Urgent Repair-Housing

Activity 2017/18-2

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

Description: This program is designed to assist very low to low income homeowners with rehabilitating existing housing structures. The primary intent of this activity is to bring units up to code through the provision of rehabilitation activities to eliminate all code violations and provide a decent, safe and sanitary living environment. Program costs incurred may include demolition, construction, permitting fees, surveying, lead abatement, credit reports and closing costs. This activity will target owner occupied homeowners only. Qualified candidates for assistance include homeowners with annual incomes below eighty percent (80%) of the median area income as defined by HUD.

Funding Amount:	\$352,496	CDBG
	\$ 30,000	CDBG Program Income
	\$ 50,000	Urgent Repair-NCHFA
	\$150,000	Disaster Recovery-NCHFA

Performance Measurement

Objective: Providing Decent Housing

Outcome: Affordability

Output Indicators: Number of units rehabilitated Goal: 6

3. Public Facilities

Activity 2017/18-3

Regulatory Citations: 24 CFR Part 570.201 (c)

Description: Efforts will continue to improve public facilities including infrastructure, streetscape, sidewalks, public parks, drainage, etc.

Funding Amount: \$155,000 CDBG

Performance Measurement of Acquisition Activities

Objective: Creating Suitable Living Environments

Outcome: Availability/Accessibility

Output Indicators: Number of LMI Persons **Goal:** 50

4. Public Services

Activity 2017/18-4

Regulatory Citations: 24 CFR Part 570.201(e)

Description: The City of Greenville will make available funds to assist non-profit organizations with approved public services activities. Qualified agencies will participate in projects that benefit City of Greenville citizens. Non-profit housing and service providers must assist the under-served populations of the City. Applications from non-profits are submitted to the City for consideration annually and reviewed by the Affordable Housing Loan Committee. The activities will assist low income persons, homeless and special needs persons, youth development, victims of family/domestic violence, and housing providers. All funding will be expended from September 2016 through September 2017.

Activity	Amount
Lucille Gorham Center	\$ 15,039
Boys and Girls Club	\$ 16,000
Literacy Volunteers	\$ 13,000
Center for Family Violence	\$ 20,000
Pitt County Council on Aging	\$ 11,000
Community Crossroads Center	\$8,961
L.I.F.E of NC, Inc.	\$16,000
Total	\$100,000

Funding Amount: \$100,000 CDBG

Performance Measurement of Public Service Activities

Objective: Creating Suitable Living Environment

Outcome: Sustainability

Output Indicators: Number of LMI households served **Goal:** 225

5. Clearance/Demolition

Activities 2017/18-5

Regulatory Citation 24 CFR Part 570.201(d)

Description: This activity is designed to acquire and demolish substandard structures in the West Greenville 45-Block Revitalization area in an effort to improve the living conditions for low income residents. Parcels may be recombined for the development of new, affordable housing units.

Funding Amount: \$37,800 CDBG

Performance Measurement

Objective: Creating Suitable Living Environment

Outcome: Affordability, Availability/Accessibility

Output Indicators: Number of units demolished **Goal:** 2

6. Community Housing Development Organization (CHDO) Reserve Activities

Activity 2017/18-6

Regulatory Citations: 24 CFR Part 902.207 (a), (c), (d)

Description: It is anticipated that a certified CHDO will utilize the funding to continue production of single family units for first-time, low-moderate income homebuyers. At the present time, the City has one (1) certified organization, Metropolitan Housing and CDC.

Funding Amount: \$50,000 HOME

Performance Measurement

Objective: Decent Affordable Housing

Outcome: Affordability

Output Indicators: Number of new single family units **Goal:** 1

7. Down payment Assistance Program

Activity 2017/18-7

Regulatory Citations: 24 CFR Part 902.207

Description: Funds available for first time buyers who have completed homebuyer education classes.

Funding Amount: \$40,000 HOME

Performance Measurement

Objective: Decent Affordable Housing

Outcome: Affordability

Output Indicators: Number of new homeowners

Goal: 2

8. New Construction/Housing

Activity 2017/18-8

Regulatory Citations: 24 CFR Part 92.205 (a)

Description: This activity will provide funding for the development of new affordable housing via partnerships with non-profits on property previously acquired by the City through HUD and bond funding. These homes will be made available to homebuyers or renters who are LMI.

Funding Amount: \$204,347 HOME
\$ 30,000 HOME Program Income

Performance Measurement

Objective: Decent Affordable Housing

Outcome: Affordability

Output Indicators: Number of new single family units

Goal: 5

D. CDBG/HOME Funding Chart

Activity	HOME	CDBG
Administration	32,700	151,000
Rehabilitation/UR/Housing	0	352,496
Public Facilities	0	155,000
Public Services	0	100,000
Clearance/Demolition	0	37,800
CHDO Reserve	50,000	0
Down Payment Assistance	40,000	0
New Construction/Housing	204,347	0
Total	\$327,047	\$796,296

D. Contingency Provisions

All funding amounts in this draft plan are estimates. As HUD has not yet released final allocation amounts for CDBG and HOME, it is required that the Annual Action Plan has funding contingency provisions. The following provisions will be utilized in the following order upon any changes from the estimated funding amounts listed in this plan.

Step 1 – Administration

Administration amounts for CDBG and HOME will be recalculated to ensure that the allowable caps are not exceeded, namely, 20% and 10%, respectively. If funding increases for either category, the administration amount will increase in accordance with that percentage.

If there is a decrease in either category that causes the cap to be exceeded, the administration amount will be reduced to comply with percentage caps exactly so that the administration amounts are 20% and/or 10% of allocations, respectively.

Step 2-Public Services

If there is a CDBG funding decrease, staff will ensure that the 15% cap is not exceeded. If it is exceeded, all activities will be reduced by the same percentage in order to meet the 15% limit.

Step 3-HOME Increase or Decrease - New Construction/Housing

Any additional increase or decrease will be absorbed by the New Construction/Housing Activity. All additional monies or necessary reductions will be reflected in this activity.

Step 4-CDBG Increase or Decrease – Rehabilitation/Housing

Any additional increase or decrease will be absorbed by the Rehabilitation/Housing Activity. All additional monies or necessary reductions will be reflected in this activity.

Other Actions



V. OTHER ACTIONS

A. Affirmatively Furthering Fair Housing

The City continues to fund affirmatively fair housing marketing actions. These actions are inherent to each of the housing activities provided through the Community Development Department. Staff Training of Fair Housing rules and tools as well as public Education of the Fair Housing Laws will occur throughout the year and most specifically during the month of April, which is designated as “Fair Housing Month”. The annual Fair Housing Month activities will also include an educational seminar/forum and quarterly landlord/tenant workshops. “National Community Development Week” also occurs in the month of April. As part of a weeklong celebration of CD Week the City typically has a tour for Elected Officials, hosts a public education forum, Fair Housing seminar, Financial Literacy workshop, Contractors workshop and a Housing Partners Reception.

B. Analysis of Impediments to Fair Housing Choice

An update to the Analysis of Impediments to Fair Housing Choice was completed by the City of Greenville, December 2013. This section presents the Fair Housing Analysis Update for the 2013-2018 Five (5) Year Consolidated Plan. It primarily includes existing impediments to fair housing choice currently being addressed and the actions to remedy them. The update relies on public/private information regarding the real estate and banking industries, Greenville housing and community development activities, North Carolina and Greenville Human Relations Agencies, and the Greensboro and Atlanta HUD Offices of Fair Housing and Equal Opportunity.

In addition, the City will implement the following activities to address identified impediments to current Plan:

Impediment 1

Lack of affordable housing forces the lower income population to find alternative housing. Alternative housing may consist of “doubling up,” a practice where households combine to cut the expenses of housing. Others are forced to live in housing that is in poor condition that leads to disparate treatment of protected class families and individuals.

Plan

The financing industry may have the best strategy for this impediment. While it appears to be true that there are insufficient affordable housing units available for housing choice in Greenville, the fact is that a surplus of moderately priced housing is available. Lower income home seekers may attempt to follow financing recommendations such as using the City's down payment assistance programs.

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

Additionally, the City plans to dedicate more time and resources in communities north of the river than it has in the past. Since 2003, West Greenville has seen the most investment from the City's entitlement funds; however, the City does have "scattered site" programs that allow citizens from across the community to benefit from HUD entitlement funding. Residents living north of the river have lower incomes and the concentration of Hispanic residents is higher in this area. This small shift in focus will help to address housing burdens for this area of the City.

Furthermore, the City intends to continue its' support of affordable housing tax credit developments outside of the low income census tracts. Also, the City will begin to investigate and evaluate the creation of a Neighborhood Revitalization Strategy Area (NRSA).

Impediment 2

Lack of education about discrimination and fair housing laws in Greenville result in citizens who are unaware of rights or where to report violations and lenders who may not be knowledgeable about fair housing practices. An essential part of fair housing opportunities and enforcement is the education of the public regarding the rights and responsibilities afforded by fair housing laws. This includes the education of housing and financial providers, as well as citizens. Everyone needs to know what may constitute a violation, and what they can do in the event they believe they may have been discriminated against. In addition, it is important for lenders, housing providers and their agents to know their responsibilities and when they may be violating fair housing laws.

Plan

Education is a key element on two (2) fronts. First, it is one of the most pressing needs to ensure fair housing choice. It is imperative that individuals and families seeking housing know their rights

and responsibilities and that those involved in the housing industry understand their rights and responsibilities, as well.

Secondly, providing public education that produces an employable workforce with higher earning potential will help improve creditworthiness of future homebuyers. The onus falls to the public school system to ensure that tomorrow's residents have the skills they need to be competitive in the job marketplace, as well as to be educated consumers armed with the skills to make informed decisions.

The City will continue its efforts to educate the public through Fair Housing month activities and a local loan counseling program. Further, the City's Community Relations Officer will continue to coordinate the City's community-wide Fair Housing Workshop annually and disseminate information throughout the year about Greenville's fair housing activities. Information may include monthly public service announcements through local media (radio, television, and newspapers) advertising fair housing mediation services and distribution of print materials to local merchants and residents advertising fair housing workshops and fair housing mediation services to residents of community development target areas.

Special outreach may be made to school-aged children to start early education on fair housing issues. Housing discrimination education programs can be developed around Fair Housing month. To avoid teaching laws in a stale format, the approach should be to explore opinions, beliefs and behavior in age appropriate ways. Additionally, a poster contest may be held as part of the month's activities and winning posters can be featured in advertisements and materials the City uses for its fair housing education generally.

Further, the City will encourage lenders, housing providers and their agents to know their responsibilities and to attend training on fair housing laws. Over the long term, the City will promote the development of a voluntary affirmative action marketing agreement by the local Board of Realtors and Home Builders Association.

The City will provide assistance to residents in the resolution of housing complaints. The City's Community Relations Officer will refer discrimination complaints which cannot be resolved through mediation to the U.S. Department of Housing and Urban Development or the N.C. Human Relations Commission.

The City will continue to evaluate the need for the establishment of a local Fair Housing Ordinance and the effectiveness of the Fair Housing Plan.

Impediment 3

Substandard housing and low property maintenance contribute to the lack of safe, decent, and sanitary affordable housing. A pro-active property maintenance code enforcement program could help with the preservation of the rental housing stock.

Plan

The City will consider several activities to increase the availability of affordable housing opportunities and programs to preserve existing rental housing stock throughout the City including a program to assist homeowners in rehabilitating substandard housing stock in an effort to keep those units affordable once renovations have been completed.

Impediment 4

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

Plan

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

The City will also strive to convene working groups of providers that deliver services to the homeless, those at risk of homelessness, and special needs populations to establish referral networks that more easily connect those in need with available resources. Additionally, by convening these groups, service providers may find ways to share resources and maximize their efforts by working together.

Impediment 5

Lack of access to homeownership (Based on HMDA and apparent Predatory Lending Practices) limit housing choices.

This Impediment is being addressed in the 2013-2018 Consolidated Plan as the City considers inequities that may occur in homeownership opportunities for protected classes or those covered by the Fair Housing Law and provides education to the public on these issues along with remedies when non-compliant acts are found.

An analysis of the HMDA data in this document reveals, for example, that while black residents comprise thirty seven percent (37%) of the population, eighteen percent (18%) of all home purchase mortgage applications come from black families/individuals. As a result, it appears that black applicants may be underrepresented with the problem worsening over recent years. Hispanics and Asians are also underrepresented in loan applications as compared to their share of the population. City programs targeted to assist low-moderate income protected classes should focus more closely on educating the population on the importance of homeownership and how to access local lending resources.

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

Plan

Mortgage brokers know that people do business with people who look like them, and so they hire people that resemble the markets they serve. This is good marketing, but also encourages minority homebuyers to seek loans with lenders who are not necessarily looking out for the borrowers' best interests. Additionally, brokers are most familiar with the products that are most popular in the markets they serve and are not aware of all the products offered by the institutions they represent, thus limiting their offerings to higher-cost products. Unfortunately, uninformed buyers also choose lenders on the basis of word-of-mouth referrals from friends and family, and the belief that banks do not lend money to minorities.

To educate potential homebuyers, the City will work to create homebuyer guides that inform first-time buyers and other purchasers about the process involved in locating, qualifying for, and securing a home. Steps such as inspection, negotiation, and closing would be explained as well as the roles of different players (real estate agents, loan officers, and others). Typical costs can be outlined as well. The Guide may include information on geographic areas that are not yet integrated to promote equal housing opportunity in these areas. Sections on housing resources and basic fair housing rights would be included as well. These guides should be produced in Spanish and any other language that has a concentrated population in Greenville at the time of publication. The City will also work with local agents and community groups to arrange house or neighborhood tours that allow residents to explore available opportunities that may be outside of their immediate surroundings.

Again, the solution lies in educating consumers, although it is difficult to reach them when they will not avail themselves of the opportunities. The City continues to address Impediment #1

(affordable housing) and Impediment #2 (education) during the program year 2016-2017 with education. The City has a HOME commitment in the amount of \$150,000 to an affordable senior housing development and will review future request for funding for the construction of quality affordable rental housing for lower income families. Also, the City's Fair Housing Officer intends to continue educating the community about fair housing law and concerns. The City will continue to provide CDBG funding for eligible fair housing activities. For example, staff plans to visit several apartment communities and public housing communities to provide education days. These days will include topics such as tenant and landlord rights, and legal updates from our partners at Legal Aid of NC.

C. Affirmative Marketing Policy

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

This Affirmative Marketing Policy is documented and maintained in the Housing Division files, and shall be included in all HOME project proposals and agreements and HOME project files. The Beneficiary is held to the terms of the Policy by the requirement in the applicable HOME Subrecipient or HOME/Community Housing Development Organization ("CHDO") Agreement.

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

1. In the sale or rental of housing or residential lots;
2. In advertising the sale or rental of housing;
3. In the finance of housing;
4. In the provision of real estate brokerage services; or
5. In the appraisal of housing.

Please see **Appendix H**.

D. Minority/Women Business Outreach

It is the policy of the City of Greenville to provide minorities and women equal opportunity for participating in all aspects of the City's contracting and procurement programs,

including, but not limited to, construction, projects, supplies and materials purchases and professional and personal service contracts.

E. Evaluation and Reduction of Lead-Based Paint Hazards

Lead poisoning is one of the worse environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children.

All children are at higher risk to suffer lead poisoning than adults, but children under age six (6) are more vulnerable because their nervous systems are still developing. At high levels, lead poisoning can cause convulsions, coma, and even death. Such severe cases of lead poisoning are now extremely rare, but do still occur. At lower levels, observed adverse health effects from lead poisoning in young children include reduced intelligence, reading and learning disabilities impaired hearing and slowed growth.

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have made a concerted effort to reach this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR Part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In all property rehabilitation projects undertaken by the City of Greenville, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992, Title X of the Housing and Community Development Act of 1992 (Title 24, Part 35 of the Code of Federal Regulations).

The City of Greenville is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs implemented. Currently, the City of Greenville has contracted with an agency to provide all lead testing and clearance activities. This agency has also agreed to provide training for the housing rehabilitation contractors.

F. Anti-Poverty Strategy

City of Greenville housing programs directly addresses poverty by creating housing opportunities for low income households. Without these housing opportunities many low income households would not be able to afford housing rehabilitation costs or to purchase a home.

G. Developing Institutional Structures

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

The private sector is provided with incentives for developing affordable rental housing through tax credits provided by the federal tax credit program. Tax credits provide developers with an additional state subsidy for low income apartment construction.

In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care. The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, service providers, and other interested groups. The development of the continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Public Housing Authority has also joined the Continuum of Care and has begun working in concert with the City of Greenville and our revitalization efforts in the West Greenville Redevelopment Area.

The City of Greenville will continue to coordinate with other governmental agencies, non-profit organizations, private enterprises and individuals to provide increased opportunities for the target area.

H. Public Housing

There are four (4) Public Housing managing agencies in the Pitt County area, which include Greenville Housing Authority with a total of 779 units; Mid East Commission who manages a total of 135 units in three (3) towns; Farmville Housing Authority who manages 174 units and Ayden Housing Authority who manages 175 units. Each of the mentioned Public Housing Authorities receives federal funds to modernize and repair public housing units.

In addition, the City of Greenville Community Development Department Housing Division has formed a partnership with the Greenville Housing Authority to offer bimonthly Homeownership and Financial Literacy classes to public housing residents and other

citizens. So far, three (5) former residents utilizing the Housing Choice Voucher program and City of Greenville HOME down payment assistance program have purchased a new home, developed by a local Community Housing Development Organization.

I. Recapture Provisions

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, City of Greenville has adopted the recapture provision. Greenville provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. Greenville provides HOME funds to its CHDO's to develop affordable housing. Greenville CHDO's have adopted the HOME recapture provision, with the exception of development of rental units. When CHDO's develop homeownership single-family housing, down payment assistance is provided by the city.

All CHDO's, subrecipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City of Greenville. The City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period.

Net sales proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage, sales commission, the original homebuyer's down payment and the cost of any property improvements made by the original homebuyer. To the extent that net proceeds are available at closing, all of the HOME funds are due and payable. In the event of foreclosure, the Lender may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale. The recapture provision is enforced through execution of a Declaration of Deed Restrictions, which identifies the period of affordability, primary residency requirement, and term and conditions required when using the recapture provision.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed eighty percent (80%) of the area median income adjusted by family size as published annually for Greenville. Maximum loan amounts of up to \$20,000 (twenty percent (20%) of sales price of home with cap of \$20,000). Loans will be amortized over a fifteen-year (15) period at zero percent (0%) interest. If the property is disposed voluntary, involuntary or is in default, the percentage for repayment is based on the actual year.

Assistance provided to non-profit agencies through the CDBG Program will be secured with a subrecipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing for City of Greenville residents.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Greenville to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations, in the same manner as program income.

The recapture provision will ensure that each HOME assisted unit will remain affordable for a period of time determined by the recapture schedule below, established in accordance with 24 CFR 92.254(a)(4):

HOME Funds Provided	Period of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

J. Section 3 Requirements

Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701u) (Section 3) requires the Community Development Department to ensure that employment and other economic and business opportunities generated by the Department of Housing and Urban Development (HUD) Section 3 financial assistance, to the greatest extent feasible, are directed to public housing residents and other low-income persons, particularly recipients of government housing assistance, and business concerns that provide economic opportunities to low and very low income persons.

It is the policy of the Community Development Department of the City of Greenville to require its Contractors to provide equal employment opportunity to all employees and applicants for employment without regard to race, color, religion, sex, national origin, disability, veteran's or marital status, or economic status and to take affirmative action to ensure that both job applicants and existing employees are given fair and equal treatment. See Section 3 Plan **Appendix I**.

Monitoring Plan



VI. MONITORING PLAN

City of Greenville will continue to improve its established monitoring system of CDBG, HOME and other housing and community development activities to ensure regulatory compliance. Monitoring is the responsibility of the City of Greenville Community Development Department Housing Division, to include but not limited to:

Monitoring Objective

Primary - To ensure that subrecipients are:

- Complying with all applicable federal requirements
- Complying with administrative and financial management standards
- Performing and delivering services in a timely manner

Secondary - To identify any potential areas of non-compliance and offer technical assistance.

Monitoring Procedure

- In-house reviews of subrecipient materials & regulations review
- Pre-monitoring visits with subrecipient
- Conduct visit as follow:
 - Notify of date, scope, focus of review
 - Hold entrance conference with chief official
 - Document, gather & analyze
 - Hold exit conference to report results, hear reaction & form conclusions
- Follow-up with letter of results to include findings and/or concerns.

On-Site Visits

Staff performs one (1) on-site monitoring review annually; depending on the assessment of risks for non-compliance, there may be additional monitoring tasks put in place. Program operations are observed, staff persons are interviewed, client eligibility is confirmed, financial and programmatic reports are verified.

Long-Term Compliance

Activities involving real property acquisition or improvement require long-term compliance with original purpose of the federal assistance. City of Greenville Community Development Department maintains a CDBG Real Property Inventory that is updated annually, and confirms that such property is still being used for the intended purpose. City also carries out an annual review of HOME-assisted rental units, to ensure compliance with Housing Quality Standards, tenant eligibility, and rent ceilings.

Rental Housing Monitoring

Staff must review annual Project Compliance Reports and perform regular on-site visits throughout the affordability period to ensure continued compliance with:

- Rent and occupancy requirements
- Property standards
- Other Federal requirements (fair housing, lead-based paint, affirmative marketing, etc.)

Homelessness



VII. STRATEGIES TO ELIMINATE HOMELESSNESS

A. Continuum of Care

Since 2001, the City of Greenville has actively assisted with the creation and development of a Continuum of Care for Pitt County. The group, known as the Pitt County Continuum of Care, is devised of City and County staff, as well as non-profit and for-profit representatives. The group meets monthly to discuss the ever-growing homeless population in our community. Efforts to end homelessness and to coordinate supportive services to homeless persons are top priorities for the community. The January 2015 Homeless Population Point in Time Survey revealed that there are Eighty-Three (83) homeless persons in Pitt County. Currently, Pitt County has one hundred (100) emergency beds and twenty-eight (28) transitional housing units available to serve them.

For the purpose of implementing Pitt County's "Our Journey Home: Plan to End Chronic Homelessness", Pitt County has joined a 79-county entity known as the Balance of State (BoS) Continuum of Care (CoC). The BoS CoC is managed by the North Carolina Coalition to End Homelessness (NCCEH). Within the BoS there are Regional Committees that encompass the participating counties. Pitt County is now a multi-county Regional Committee.

During the upcoming 2017-2018 fiscal year, the group will continue to administer programs and funds received by the Continuum and prepare various grant applications for submission to the NC Balance of State. To date, the Pitt County Balance of State, Continuum of Care has received funding every year since the 2003 funding cycle. Funding received under the 2004 and 2005 award was allocated to implement a Homeless Management Information System (HMIS) which is in full operation now. All actions by the Pitt County Balance of State, Continuum of Care 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. Other actions will include marketing of the continuum to reach out to surrounding communities in an endeavor to promote regional participation.

B. Ten-Year Plan to End Homelessness

The City of Greenville, Pitt County Government, United Way and other non-profit agencies formed a partnership in 2008 to hire a professional consultant to assist the community with developing a Ten-Year Plan to End Chronic Homelessness in Pitt County.

The Plan was approved October 2008 by the Greenville City Council and Pitt County Commission. The goals and objectives are as follow:

GOAL 1

Provide community-based services and support to prevent homelessness before it happens and diminish risks for homelessness to recur.

■ Outcome 1-A

Increased access to services provided to the homeless population.

■ Outcome 1-B

Increased number of individuals who are employed and able to manage their personal finances.

■ Outcome 1-C

A comprehensive client-centered discharge planning process coordinated among community agencies for individuals leaving foster care, mental health facilities, jails and prisons, medical facilities, and military units who are at risk for homelessness.

■ Outcome 1-D

A data infrastructure (HMIS) that would link all services, screen for program eligibility, and gather data needed to monitor (assess) progress of implementation.

GOAL 2

Create adequate short-term housing options and supportive permanent housing for those who are chronically homeless or at risk of becoming homeless.

■ Outcome 1-A:

Increased inventory of housing options that meet the needs of individuals and families who are homeless and those at risk of becoming homeless.

Both local governments and non-profit agencies are now in the process of implementation. The City Council approved in September 2008 a two (2) year contribution of CDBG funds in the amount of \$30,000 per year to fund implementation activities. During fiscal year 2012, the CDBG program funded SSI/SSDI Outreach, Access, and Recovery (SOAR) Training, which strived to increase disability benefits for homeless people and those at risk of homelessness who are living with disabilities. In fiscal year 2017-2018, the City will seek to assist those agencies who provide the homeless with housing, economic opportunities, and education opportunities.