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DRAFT 2019-2020 ANNUAL ACTION PLAN

Public Comment Period: April 9-May 10, 2019

PUBLIC MEETINGS

April 16, 2019 at S. Greenville
Recreation Center (851 Howell
Street) at 6:00pm

April 25, 2019 at Eppes
Recreation Center (400 Nash
Street) at 6:00pm

May 8, 2019 at City Hall (200
W. Fifth Street) at 4:00pm

PUBLIC HEARING

May 9, 2019 at City Hall (200
W. Fifth Street) at 6:00pm

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2019-2020 Annual Action Plan (AAP) is the second of the City of Greenville's 2018-2022 Five Year Consolidated Plan. The AAP is a requirement of the Department of Housing and Urban Development (HUD) as a condition of receiving funding under certain federal programs. The goal of this plan is to identify the community's priorities related to housing and community development for primarily low- and moderate-income citizens. Included are strategies, resources, and partnerships the community expects to leverage to address identified needs.

The Annual Action Plan serves as the City of Greenville's application for federal funding for the following grants:

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

In addition to CDBG and HOME grants, the City utilizes other funding to support the ongoing effort of providing decent, affordable housing. In 2019, the City was awarded approximately \$1.6 million as part of the Lead Based-Paint Hazard Control and Healthy Homes grant. This HUD funding is for lead abatement and mitigation in pre-1978 built homes where children under six (6) frequent. This funding will be utilized during the 2019-2020 plan year, and over the next three (3) years to provide safe, healthy housing for children and their families and will require match funding from CDBG. The North Carolina Finance Agency also provides funding for urgent repairs for low-income seniors who may not qualify for federally funded programs. The City also utilizes energy efficiency funding provided by Greenville Utilities Commission for repairs and improvements to housing units for households earning up to 100% of the area median income (AMI). The City allocates funding from General Fund for down payment assistance in targeted neighborhoods annually.

The Housing Division of the City of Greenville Community Development Department administers and supports these programs. The Housing Division will manage both place-based and citywide initiatives to support neighborhood revitalization and decent, affordable housing in the upcoming year.

Lincoln Park is a neighborhood within the Neighborhood Revitalization Strategy Area (NRSA), an area designated for intentional investment and relaxed federal compliance requirements. Several lots were acquired by the City in years past and have been utilized for new construction of single-family units through partnerships with affordable housing developers. The remaining

eleven (11) city-owned lots present continued opportunity to increase homeownership in the community. Other housing and community activities in the neighborhood include rehabilitation, lead-abatement, infrastructure improvements, and down-payment assistance.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Consolidated Plan identifies five priority needs with associated objectives and outcomes that align with the funding program associated with each. The objectives are broad in nature and capture a range of community needs. The priorities are:

1. Affordable Housing Preservation and Development
2. Reduction of Slum and Blight
3. Addressing Homelessness
4. Improvements to Public Facilities and Infrastructure
5. Expansion of Available Public Services.

During the 2019-2020 year, the Housing Division will continue to administer programs that benefit primarily low- and moderate-income (LMI) individuals, households, and areas. The City plans to reduce slum and blight in target areas by acquiring and demolishing dilapidated structures and by improving the condition of occupied units through rehabilitation. The City provides a citywide homeowner rehabilitation program aimed at increasing the lifespan of homes for residents at or below 80% of the area median income. Income maximums are increased for households located within the West Greenville Neighborhood Revitalization Strategy Area (NRSA).

The City will also partner with developers to produce new, affordable single-family units within the Lincoln Park neighborhood. Public facilities and infrastructure, such as pocket parks, sidewalks, lighting, and water systems are opportunities to create attractive neighborhoods for existing and future residents. Several down payment assistance (DPA) programs are available to qualifying buyers. The HOME funded DPA program provides an interest free loan of up to 20% of the purchase price not to exceed \$20,000. Other City-sponsored DPA programs are for 10% and 5% and may be combined not to exceed 20% of the purchase price. Buyers are offered homebuyer counselling through a partnership with the Greenville Housing Development Corporation. Staff and partners provide monthly workshops for interested buyers.

The City also partners with non-profits located within or serving citizens of Greenville through a competitive sub-recipient grant program. Community Crossroads Center (CCC), the local homeless shelter, has been an ally for several years. Public service funding is provided to CCC to fund assessments of homeless individuals to aid in prioritization of need and allocation of regional resources. Other non-profit sub-recipients provide services such as afterschool programs, senior citizen fall prevention services, mental health counselling, early childhood and parenting education, financial literacy, and workforce development.

The following nonprofits were approved for CDBG public service funding for the 2019-2020 fiscal year:

Agency	Program Title	Purpose	Recommended Award
Center for Family Violence	Crisis Recovery Services	Homeless Needs	\$19,995.00
Martin Pitt Partnership for Children	Parents as Teachers	Youth Development	\$19,995.00
Boys & Girls Club of the Coastal Plain	Club Academy	Youth Development	\$18,993.00
ECU Family Therapy Clinic	Hope & Strength After Trauma (HASTA)	Mental Health	\$18,978.00
Pitt County Council of Aging	Fall Prevention	LMI Seniors	\$9,000.00
Community Crossroads Center	Vi-SPDAT Assessments	Homeless Needs	\$8,640.00
Literacy Volunteers of America	Welcome to Econoville	Financial Literacy	\$4,399.00

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

4. Summary of Citizen Participation Process and consultation process

The City of Greenville recognizes the value and importance of citizen participation in developing activities for each plan year. Several avenues were explored to engage the community concerning community development and housing needs and strategies. Copies of the plan are made available on the City's website and at the local libraries. The general public, nonprofits and other interested parties are able to submit comments on the draft Plan from April 9, 2019 to May 10, 2019.

Public Meetings and Hearings

Seven (7) public meetings were held in various locations to provide an opportunity for citizens to engage with staff regarding the 2019-2020 Annual Action Plan intent. Four (4) of the six (6) were hosted within the West Greenville Neighborhood Revitalization Strategy Area (NRSA) where concentrated investment is prioritized. Two of the public meetings were televised as part of the Affordable Housing Loan Committee meeting and aired on the public access television station. A presentation was also made before the Housing Stabilization Committee, a group of local housing professionals, held at the Community Crossroads Center homeless shelter. In addition, two (2) Annual Action Plan Public Hearing were scheduled for citizens to provide input on December 13, 2018 and May 9, 2019.

5. Summary of public comments

The draft Annual Action Plan for 2019-2020 will continue to receive public comments through May 10, 2019. All comments will be included in the draft AAP as an attachment.

6. Summary of comments or views not accepted and the reasons for not accepting them

No written comments received by the City of the Draft Annual Action Plan have been rejected during the public consultation process. All comments will be reviewed after the public hearing on May 9, 2019.

7. Summary

The City of Greenville has adopted the practice of exceeding federal requirements for citizen participation by holding several public meetings in the fall and spring in prior to the adoption of the Annual Action Plan. Two public hearings are also held to provide citizens and Council members an opportunity to provide input. Both public hearings and two public meetings are aired on television. An electronic copy is made available on the City's website and shared with stakeholders. Paper copies of the Plan are located in the Housing Division office and at two public libraries, Sheppard Memorial and Carver. Other paper copies can be made upon request.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GREENVILLE	Community Development Dept./Housing Division
CDBG Administrator	GREENVILLE	Community Development Dept./Housing Division
HOPWA Administrator	NA	NA
HOME Administrator	GREENVILLE	Community Development Dept./Housing Division
HOPWA-C Administrator	NA	NA

Table 1 – Responsible Agencies

Narrative (optional)

This Annual Action Plan (AAP) for the City of Greenville is for the fiscal year running July 1, 2019-June 30, 2020. As an entitlement community, Greenville is a recipient of the Community Development Block Grant (CDBG) and Home Investment Partnership Program. These funds are made available through the US Housing and Urban Development Department (HUD). Housing and community development programs funded by CDBG and HOME dollars are also supplemented by General Fund, the Greenville Utilities Energy Efficiency program, North Carolina Housing Finance Agency, and HUD funded Lead Based Paint Hazard Control and Healthy Homes grants.

The Housing Division of the City’s Community Development Department serves as the primary administrator of the federal entitlement funds.

Annual Action Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

City staff engages other housing and community development related organizations throughout the year to improve coordination with and to understand the needs to vulnerable populations. Involvement with the Continuum of Care (CoC) allows for dialogue and support of programs serving individuals with low-income, special needs, and/or that are homeless. CoC partners and nonprofits serving these individuals are invited to attend AAP public meetings as well.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Housing Division staff meets monthly with affordable housing stakeholders about creating, coordinating, or improving housing programs. Staff has partnered with the Greenville Housing Authority’s nonprofit arm, Greenville Housing Development Corporation (GHDC), to add housing units within the NRSA. The City transferred a lot to the GHDC for purposes of constructing a single-family home in the Lincoln Park neighborhood. Greenville Housing Authority resident participating in their self-sufficiency program purchased city-owned single-family home with the assistance from the City’s down payment assistance program. The City also partners to provide monthly homebuyer counselling with the Housing Authority.

Other coordinated efforts include construction of two single-family units by Metropolitan Housing and Community Development Corporation. One of the two units was purchased by a first-time homebuyer and the other is on the market for purchase by a low- or moderate-income buyer.

The City also partners with nonprofit agencies through public service sub-recipient funding. Mental health and family counselling is provided to low-income clients through the Center for Family Violence Prevention with the support of CDBG funding.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Pitt County Continuum of Care (CoC) is comprised of regional agencies and stakeholders in the effort to prevent and end homelessness. The City is an active member of the Pitt County CoC. The 2018 point in time survey revealed that there are 122 homeless persons in Pitt County. Currently, Pitt County has one hundred (100) emergency beds and twenty-eight (28) transitional housing units available to address this need.

The City, through its nonprofit sub-recipient program, provides funding to Community Crossroads homeless shelter for use of the Vi-SPDAT intake tool. This mechanism aids professionals in assessing and prioritizing the need of homeless individuals. The same public service dollars also support the domestic violence shelter for women and children.

In the coming year, staff will continue to fund homeless services and to have representation in the CoC. This group will administer programs and funds received by the CoC and prepare various grant applications for submission to the NC Balance of State. All activities will assist with community needs aimed at preventing and ending homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Greenville, Pitt County, United Way, and other local agencies formed a partnership in 2008 to develop the Ten Year Plan to End Chronic Homelessness in Pitt County. Work toward accomplishing the intent continues. The goals are to:

1. Provide community-based services and support to prevent homelessness before it happens and diminish risks for homelessness to recur;
2. Create adequate short-term housing options and supportive permanent housing for those who are chronically homeless or at risk of becoming homeless.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

The City is an active partner of the Pitt County Continuum of Care. The group, comprised also of County, nonprofit, and service providers, meets regularly to discuss homeless needs and concerns within the community. The City plans to fund homeless services for an anticipated 650 individuals through its partners.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Consolidated Plan	City of Greenville	The Consolidated Plan identifies several neighborhoods that are considered high priority
Continuum of Care	Pitt County Continuum of Care	The Strategic Plan is consistent with the goals and strategic plan of the continuum of Care and the plan to end homelessness
City of Greenville City Council Goals and Priorities	City of Greenville	The Council goals emphasize creating and sustaining complete neighborhoods, enhancing public infrastructure, and economic development

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Greenville recognizes the value and importance of citizen participation in developing activities for each plan year. Several avenues were explored to engage the community concerning community development and housing needs and strategies. Six public meetings were held in various locations to provide an opportunity for citizens to engage with staff regarding the 2019-2020 Annual Action Plan intent. Four (4) of the six (6) were hosted within the West Greenville Neighborhood Revitalization Strategy Area (NRSA) where concentrated investment is prioritized. Two of the public meetings were televised as part of the Affordable Housing Loan Committee meeting and aired on the public access television station. A presentation was also made before the Housing Stabilization Committee, a group of local housing professionals, held at the Community Crossroads Center homeless shelter. Copies of the plan are made available on the City's website and at the local libraries. The general public, nonprofits and other interested parties were able to submit comments before the draft was crafted from November 13, 2018-December 14, 2018 and after from April 9, 2019 to May 10, 2019.

In addition, two (2) Annual Action Plan Public Hearing were held for citizens to provide input on December 13, 2018 and May 9, 2019.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Comment Period	Non-targeted/broad community	A 31-day Public comment Period was held from November 13, 2018-December 14, 2018 for citizens to provide input.	No written comments were received.	NA	NA
2	Public Meeting	Non-targeted/broad community	A community meeting was held at Eppes Recreation Center on Tuesday, November 13, 2018 from 6p-8p to receive input on the 2019-2020 AAP. Three (5) community members attended.	No written comments were received. See attachment for comment notes.	NA	NA
3	Public Meeting	Non-targeted/broad community	A community meeting was held during the Affordable Housing Loan Committee Meeting at City Hall on Wednesday, November 14, 2018 from 3p-4p to receive input on the 2019-2020 AAP. Three (14) community members attended.	No written comments were received. See attachment for comment notes.	NA	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	A community meeting was held at Barnes Ebron Taft Building on Thursday, November 15, 2018 from 6p-8p to receive input on the 2019-2020 AAP. Three (3) community members attended.	No written comments were received. See attachment for comment notes.	NA	NA
5	Public Hearing	Non-targeted/broad community	A Public Hearing was held at City Council on December 13, 2018 for citizens to provide input.	No written comments were received. See official transcript attached.	NA	NA
6	Stakeholder Meeting		A presentation was made to the Pitt County Housing Stabilization Committee for housing and social service professionals to provide input.	No written comments were received. See attachment for comment notes.	NA	NA
7	Public Comment Period	Non-targeted/broad community	NA	NA	NA	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Public Meeting	Non-targeted/broad community	A public meeting was held on April 16, 2019 for citizens to provide input.	No written comments were received. See attachment for comment notes.	NA	NA
9	Public Meeting	Non-targeted/broad community	A public meeting was held on April 25, 2019 for citizens to provide input.	No written comments were received. See attachment for comment notes.	NA	NA
10	Public Meeting	Non-targeted/broad community	TBD	TBD	TBD	NA
11	Public Hearing	Non-targeted/broad community	TBD	TBD	TBD	NA

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Greenville will support housing and community development activities with funding from Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), General Fund revenues, local Bond program, North Carolina Housing Finance Agency, Lead-Based Paint Hazard Reduction (LBP) and Healthy Homes (HH) grants, private developers, and Greenville Utilities Commission (GUC). Leveraging funding through existing and future partnerships in addition to CDBG and HOME increases opportunity for community impact and benefit for low- and moderate-income families. Program income generated from CDBG, HOME, and Bond are

reinvested in community development activities each year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin & Planning Economic Development Demolition Housing Public Improvements Public Services	918,753	30,000	789,123	1,737,876	NA	CDBG funds will be used for acquisition and demolition of blighted properties, administration, support of community economic development, housing and public improvements in target areas, and continued support of nonprofits through public service
HOME	Public-federal	Acquisition Administration Homebuyer Assistance Rehabilitation Multifamily New Construction TBRA	495,622	30,000	1,259,300	1,784,922	NA	HOME funds will be used for acquisition, down payment assistance, rehabilitation, creation of new single- and multi-family units, and potential rental assistance.
General Fund	Public-local	Admin & Planning	309,830	0	0	309,830	NA	Local funding will be used for administrative and operating costs training, and planning.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds are used to leverage additional resources by:

- Qualifying as match dollars for Lead Based Paint Hazard Reduction and Healthy Homes grants. The City was awarded \$1.3 million dollars over 42 months with a commitment of a 10% match. CDBG funding supporting administrative and operational costs will satisfy the match requirement.
- For the past several years, Greenville Utilities Commission (GUC) has provided \$150,000 for energy efficiency improvements for owner-occupied homes with residents at or below 100% AMI. This supplemental funding provides additional repairs for homeowners receiving CDBG or HOME rehabilitations, or an opportunity for repairs for families that may not qualify for federally funded programs.
- The City has also applied for a \$350,000 Rural Housing Recovery Infrastructure grant from the North Carolina Department of Commerce for infrastructure improvements to a NCHFA 9% tax credit affordable housing development. The development will provide 60 affordable rental units within the city limits.
- City-owned property purchased with CDBG and Bond dollars is available for development for affordable housing production. Providing lots at reduced cost incentivizes developers to produce units in priority areas.
- General fund dollars to support the administrative and operation costs of the Housing Division demonstrate the City's commitment to adequate capacity for appropriate administration of federal programs. The City contributes roughly \$300,000 for this purpose.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

The City has acquired property in the West Greenville Revitalization Area. The Consolidated Plan has identified this area for city investment. The buildable lots in this target area will be used for affordable housing, both owner-occupied and rental units. Concentrated effort will be focused in the Lincoln Park neighborhood. Two single-family units were completed in the 2018-2019 fiscal year and another lot provided to Greenville Housing Development Corporation for construction of a third.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Preservation and Development	2018	2022	Affordable Housing	West Greenville NRSA Citywide	Supply of affordable housing		Homeowner Housing Rehabilitated: 10 household housing units Rental units constructed: 10 household housing units Homeowner Housing Added: 6 units
2	Reduce Slum & Blight in Residential Areas	2018	2022	Affordable Housing Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development		Buildings Demolished: 3 units
3	Addressing Homelessness	2018	2022	Homelessness	Citywide			Individuals Assisted: 650 Housing for Homeless added:1 Household Housing Unit
4	Improvements to Public Facilities and Infrastructure	2018	2022	Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development		LMI Housing Benefit: 50 Individuals
5	Expansion of Available Public Services	2018	2022	Affordable Housing Non-Housing Community Development Homelessness	Citywide	Affordable Housing Preservation & Development Addressing Homelessness		Homeless Persons Assisted: 1,862 Individuals

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Preservation and Development
	Goal Description	Through CDBG and HOME programs, the City will create and preserve housing for low- and moderate-income by extending the lifespan of units through rehabilitation, providing down payment assistance for first-time homebuyers, and by working with private developers to produce affordable owner-occupied and rental units.
2	Goal Name	Reduction of Slum and Blight
	Goal Description	The City will work to eliminate environmental hazards and improve neighborhood quality by demolishing dilapidated structures in the West Greenville Area.
3	Goal Name	Addressing Homelessness
	Goal Description	The City will utilize federal funding to support the work of nonprofit organizations that provide housing and services to special needs populations and very-low income individuals
4	Goal Name	Improvements to Public Facilities and Infrastructure
	Goal Description	To complement and attract homeownership opportunities in the West Greenville community, the City will use federal funding to increase and improve public facilities and infrastructure that may include sidewalks, lighting, streetscapes, and green and other community spaces.
5	Goal Name	Expansion of Available Public Services.

	Goal Description	The City will continue to support nonprofits through CDBG sub-recipient funding.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Greenville anticipates level funding for the 2019-2020 fiscal year for CDBG and HOME programs resulting in approximately \$1.4 million dollars. These resources will be used to administer housing and community development activities throughout the city and with emphasis in the West Greenville Neighborhood Revitalization Area (NRSA).

Projects

#	Project Name
1	CDBG: Program Administration (2019)
2	CDBG: Rehabilitation/Urgent Repair Housing (2019)
3	CDBG: Public Facilities (2019)
4	CDBG: Public Services (2019)
5	CDBG: Acquisition (2019)
6	CDBG: Clearance/Demolition (2019)
7	CDBG: New Construction (2019)
8	HOME: Program Administration (2019)
9	HOME: Rehabilitation (2019)
10	HOME: CHDO Reserve Activities (2019)
11	HOME: Down Payment Assistance (2019)
12	HOME: New Construction/Housing (2019)

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Project and funding determinations are based on the needs and goals identified in the 2018-2022 Consolidated Plan. The needs of the community exceed available funding, increasing the importance of leveraging additional resources. While several activities are citywide, such as, down payment assistance and rehabilitation; concentrated effort in the NRSA is an attempt to address disproportionate need in a concentrated area of poverty. The NRSA consists of the City's urban core tracts 7.01, 7.02, and 1.00. Creating affordable housing in this area was identified as a top priority in the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Program Administration (2019)
	Target Area	NA
	Goals Supported	All
	Funding	CDBG: \$183,750 General Fund: \$309,830
	Description	Staff salary, planning, and administrative service delivery costs for implementing CDBG will be funded with the 20% administrative cap allowed by federal regulations and with support of local general fund.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Planned Activities	Program administration of the CDBG program

2	Project Name	CDBG: Rehabilitation/Urgent Repair Housing (2019)
	Target Area	Citywide
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduce slum and blight
	Funding	<p>CDBG: \$650,000</p> <p>Additional anticipated funding for this project is includes:</p> <p>CDBG program income: \$30,000</p> <p>Lead-Based Paint Hazard Control: \$1,300,000</p> <p>Healthy Homes: \$300,000</p> <p>GUC Energy Efficiency: \$150,000</p>
	Description	The rehabilitation program assists low- and moderate-income homeowners with repairing existing housing. Rehab activities 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, closing costs, and administrative delivery costs. Qualified candidates for assistance include households with annual incomes at or below 80% AMI outside of the West Greenville NRSA and up to 120% AMI within the NRSA.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of units rehabilitated: 10

	Planned Activities	Rehabilitation activities to eliminate all code violations and to provide decent, safe, and sanitary living environments for 10 qualified homeowners with annual incomes at or below 120% AMI within the NRSA and at or below 80% AMI in non-NRSA areas.
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3	Project Name	CDBG: Public Facilities (2019)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduction of slum and blight
	Funding	CDBG: \$200,000
	Description	Efforts will continue to improve public facilities including infrastructure, streetscape, sidewalks, parks, drainage, etc. that attract and support residents in the West Greenville community.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of LMI individuals and/or families served is 50.
	Planned Activities	Improvements to public facilities, streetscape, sidewalks, parks, drainage, etc. that benefit 50 LMI individuals and/or families.

4	Project Name	CDBG: Public Services (2019)
	Target Area	Citywide
	Goals Supported	<ol style="list-style-type: none"> 1. Expansion of available public services 2. Addressing homelessness
	Funding	<p>CDBG: \$100,000</p> <p>Additional anticipated funding for this project is includes:</p>
	Description	The city will make available funds to assist nonprofit organizations with approved activities. The Affordable Housing Loan Committee (AHLC) makes a recommendation for funding. Qualified agencies will provide services that assist low-income individuals, homeless and special needs individuals, youth development, housing providers, and mental health services.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	1,862 LMI households

	<p>Planned Activities</p>	<p>The City of Greenville will make available funding to assist approved nonprofits that address the needs and goals identified by the ConPlan. Activities will be provided by the agencies below in the following amounts:</p> <p>Center for Family Violence- \$19,995</p> <p>Martin/Pitt Partnership for Children- \$19,995</p> <p>Boys & Girls Club of the Coastal Plain- \$18,993</p> <p>ECU Family Therapy Clinic- \$18,978</p> <p>Pitt County Council of Aging- \$9,000</p> <p>Community Crossroads Center- \$8,640</p> <p>Literacy Volunteers of America- \$4,399</p>
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5	Project Name	CDBG: Acquisition (2019)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduction of slum and blight
	Funding	CDBG: \$100,000
	Description	Acquiring substandard property for purposes of creating new units and/or eliminating environmental hazards.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of units acquired: 2
	Planned Activities	In an effort to eliminate environmental hazards and to create new housing opportunities, the City will seek to acquire property in target areas such as the Lincoln Park neighborhood.

6	Project Name	CDBG: Clearance/Demolition (2019)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Reduction of slum and blight 2. Improvements to public facilities and infrastructure 3. Affordable housing preservation and development
	Funding	CDBG: \$50,000
	Description	Following acquisition, demolition of substandard structures in the West Greenville NRSA supports the City's ongoing effort to improve the living conditions of residents. Parcels of demolished structures may be recombined to create buildable lots for the development of new, affordable housing units.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of units to be demolished: 2
	Planned Activities	Two substandard units will be cleared from the West Greenville NRSA.

7	Project Name	CDBG: New Construction (2019)
	Target Area	Citywide
	Goals Supported	1. Affordable housing development
	Funding	CDBG: \$454,126
	Description	This activity will provide funding for the development of new affordable housing via partnerships with developers. These homes will be made available to LMI or market-rate homebuyers.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of new units: 3 owner-occupied
	Planned Activities	Construction of 3 new owner-occupied units.
8	Project Name	HOME: Program Administration (2019)
	Target Area	NA
	Goals Supported	All
	Funding	HOME: \$49,562
	Description	Staff salary, planning, and administrative service delivery costs for implementing HOME activities will be funded with the 10% administrative cap allowed by federal regulations and with support of local general fund.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	NA
	Planned Activities	Program administration of the HOME program

9	Project Name	HOME: Rehabilitation (2019)
	Target Area	West Greenville NRSA
	Goals Supported	1. Affordable Housing and Preservation Development
	Funding	HOME: \$315,360
	Description	The rehabilitation program assists low- and moderate-income homeowners with repairing existing housing. Rehab activities 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, closing costs, and administrative delivery costs. Qualified candidates for assistance include households with annual incomes at or below 80% AMI citywide.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of new single-family units: 3
	Planned Activities	Production of three single-family units for first-time, low- to moderate-income homebuyers
	10	Project Name
	Target Area	West Greenville NRSA
	Goals Supported	1. Affordable Housing and Preservation Development
	Funding	HOME: \$300,000

	Description	The City plans to continue supporting development of affordable units with a certified Community Housing Development Organization (CHDO). Currently the City partners with Metropolitan Housing and Community Development Corporation and is actively recruiting additional CHDOs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of new single-family units: 4
	Planned Activities	Production of three single-family units for first-time, low- to moderate-income homebuyers

11	Project Name	HOME: Down Payment Assistance (2019)
	Target Area	Citywide
	Goals Supported	1. Affordable housing preservation and development
	Funding	HOME: \$120,000
	Description	Down payment assistance for first-time, low- to moderate-income homebuyers.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of new homeowners: 6
	Planned Activities	Following completion of homeownership counselling, down payment assistance of up to 20% of the purchase price not to exceed \$20,000 will be made available to qualified buyers.

12	Project Name	HOME: New Construction/Housing
	Target Area	Citywide
	Goals Supported	2. Affordable housing preservation and development
	Funding	HOME: \$1,000,000
	Description	This activity will provide funding for the development of new affordable housing via partnerships with developers. These homes will be made available to homebuyers or renters who have low- or moderate-incomes.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Number of new units: 3 owner-occupied 10 rental
	Planned Activities	Construction of 3 new owner-occupied and 10 rental units

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Many of the activities administered by the City of Greenville will occur throughout the city, however, the West Greenville NRSA will receive concentrated effort and investment. The NRSA is a 667.58 acre area located west of downtown Greenville and the East Carolina University area, east of the Medical Center, south of the Tar River, and north of the new 10th Street connector. Populated predominantly by Black/African American households with 84.9% and the median household income ranging from \$15,229 to \$25,092 amongst the qualifying census tracts, this community is a minority concentrated area of poverty.

Geographic Distribution

Target Area	Percentage of Funds
West Greenville NRSA	75
Citywide scattered site	25

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

In an effort to create recognizable improvements within the NRSA, development will be pursued and implemented with a concentrated approach to increase momentum and for efficiency of resources. While program data suggests a majority of households are minority, eligibility for programs is extended to all racial, ethnic, and gender groups equally.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Greenville actively seeks methods for creating and maintaining affordable housing through a variety of housing and complementary community and economic development strategies.

Housing Strategies:

1. **Down Payment Assistance** reduces the amount of financing required for homebuyers to achieve homeownership.
2. **Owner-Occupied Home Rehabilitation** assists homeowners with maintenance of older homes by financing needed repairs through grants or zero-interest loans.
3. **New Construction** of single- and multi-family units is incentivized by providing a number of subsidies to developers.
4. **Homeownership Counselling** provided in partnership with other agencies educates and provides support to prospective homebuyers about the homebuying process.
5. **Homeless Services** are provided through sub-recipient funding creating emergency solutions for individuals and families in need.

One Year Goals for the Number of Households to be Supported	
Homeless	650
Non-Homeless	27
Special-Needs	0
Total	677

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	17
Rehab of Existing Units	10
Acquisition of Existing Units	2
Total	29

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will continue to support a variety of low- and moderate-income families with housing. Homeless support will be provided through the Community Crossroads Center and the Center for Family Violence Prevention, both sub-recipients of CDBG. While other housing activities are aimed at supporting non-homeless households through production of new units, rehabilitation, and acquisition for purposes of new construction.

AP-60 Public Housing – 91.220(h)

Introduction

There are four (4) Public Housing managing agencies in Pitt County that receive federal funding to address and maintain public housing needs. The agencies are Greenville Housing Authority, Mid-East Commission, Farmville Housing Authority, and Ayden Housing Authority.

Actions planned during the next year to address the needs to public housing

The City will continue to partner with the Greenville Housing Authority to provide homeownership counselling in preparation for ownership and to create new affordable units for low- and moderate-income buyers. The City partners with GHA for monthly workshops offered to public housing residents and the general public.

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

Preparing and assisting public housing residents with obtaining homeownership goals helps transition residents to self-sustainability and reduces the overwhelming demand for public housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

NA

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City is an active partner of the Pitt County Continuum of Care. The group, comprised also of County, nonprofit, and service providers, meets regularly to discuss homeless needs and concerns within the community. The January 2018 Homeless Population Point in Time count revealed 122 homeless individuals in Pitt County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City plans to fund homeless services for an anticipated 650 individuals. Services will be administered through sub-recipient partners, Community Crossroads and the Center for Family Violence Prevention.

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

The City is committed to continuing support for the regional committee through services and programs that aid in the reduction, and ultimate elimination, of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses emergency shelter with services administered through sub-recipient partners, Community Crossroads and the Center for Family Violence Prevention.

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

Considering the relationship between mental health and chronic homelessness, the City is funding the mental health counselling through ECU Family Clinic in addition to other direct housing assistance for homeless individuals and families. Financial literacy classes are being provided by staff and through sub-recipient, Literacy Volunteers of America, to address issues such as credit, budgeting, and employment that tend to also create obstacles to obtaining housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,

foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Greenville is not a recipient of the Emergency Solutions Grant (ESG), however is a committed partner of the ESG-funded Continuum of Care. The City provides CDBG funding to help address housing, social service, education, and youth needs through sub-recipient grants.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Greenville developed an Analysis of Impediments to Fair Housing Choice (AI) serving as a comprehensive consideration of housing issues in the city limits. From this, there were five (5) goals identified to address impediments to fair housing including: increasing access to affordable housing, reducing substandard housing, increasing employment training and opportunities, increasing economic development activities and investments, and increasing fair housing awareness and education.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In an attempt to address and remove negative, or unintended consequences of public policies that serve as barriers to affordable housing, the City supplements affordable housing strategies with locally funded programs that benefit citizens citywide and/or above maximums for federal programs. These programs include the Energy Efficiency, West Greenville and University Area Down Payment Assistance, and 10% Loan Assistant programs. While programs and services are emphasized in a racially concentrated area of poverty, the NRSA designation allows some CDBG-funded programs to be extended to residents with incomes above 80% AMI. This allows for creating and sustaining mixed-income communities.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Staff partners with a variety of other agencies to understand community needs and to leverage additional resources to address them. The City continues to create affordable housing through a variety of strategies, to support community economic development, and to fund services that benefit low- to moderate-income citizens. Sub-recipient funding makes available social services, senior services, homeless services, youth development and family programs, literacy resources for residents of Greenville meeting a variety of underserved needs. Staff will continue to create opportunities to engage the public on specific needs through an increasing amount of community outreach.

Actions planned to foster and maintain affordable housing

1. **Down Payment Assistance** reduces the amount of financing required for homebuyers to achieve homeownership.
2. **Owner-Occupied Home Rehabilitation** assists homeowners with maintenance of older homes by financing needed repairs through grants or zero-interest loans.
3. **New Construction** of single- and multi-family units is incentivized by providing a number of subsidies to developers.
4. **Homeownership Counselling** provided in partnership with other agencies educates and provides support to prospective homebuyers about the homebuying process.
5. **Homeless Services** are provided through sub-recipient funding creating emergency solutions for individuals and families in need.

Actions planned to reduce lead-based paint hazards

The City has been awarded a \$1.6 million dollar grant over a three (3) and a half year period beginning April 1, 2019 for lead abatement and mitigation. Lead will continue to be addressed in pre-1978 built homes through the owner-occupied rehabilitation program.

Actions planned to reduce the number of poverty-level families

The City actively removes barriers to elevate poverty-level families by providing financial literacy education, extending the lifespan of housing for low-income homeowners through the owner-occupied rehabilitation program, and by providing down payment assistance to reduce needed financing for low-income homebuyers. Social and housing services provided through sub-recipients also eliminate financial burdens for citizens at or near poverty-level.

Actions planned to develop institutional structure

The City of Greenville, through the Housing Division, a network of sub-recipients, Community

Housing Development Organization (CHDO), housing contractors, and Continuum of Care partnership is organized to utilize all local, state, and federal funding through appropriate programs. The private sector is incentivized to provide services that address the goals of the Consolidated and Annual Action Plans. By coordinating with other governmental agencies, non-profit organizations, private enterprises, and individuals, the network or resources will increase opportunities within the target area and citywide.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Greenville partners with local nonprofit agencies to provide homeownership counselling and workshops for potential homebuyers. At program completion, participants are eligible for down payment assistance for the purchase of their first home.

In addition, the City partners with Metropolitan Housing and CDC and Greenville Housing Development Corporation for creation of new single-family units in the West Greenville NRSA. The City is continuing to expand partnerships with affordable housing developers for additional production.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City has partnered with the Greenville Housing Development Corporation to access their down payment assistance funds through a partnership with the North Carolina Housing Finance Agency (NCHFA). The NCHFA program can bring up to \$20,000 in down payment assistance to qualified buyers. When combined with the City's down payment assistance program, up to \$40,000 is available to reduce the burden of homeownership for low-wealth families.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

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, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City. 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 80% of the area median income adjusted by family size as published annually for Greenville. Maximum loan amounts of up to \$20,000 (20% of sales price of home with cap of \$20,000). Loans will be amortized over a fifteen-year period at 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 nonprofit agencies through the CDBG Program will be secured with a sub-recipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

Recaptured HOME funds by 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):

<u>HOME Funds Provided</u>	<u>Period of Affordability</u>
Less than \$15,000	5 years
\$15,000 to \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Housing rehabilitation assistance will be offered to persons/families with incomes up to but not greater than 80% AMI adjusted by family size and as published annually for Greenville. For households with incomes less than 50% AMI, a 15-year deferred loan will be offered up to \$60,000 for rehabilitation

assistance. For households with incomes from 51% to 80% AMI, the combination of a deferred payment loan and a no-interest loan is available. Deferred loans are forgiven at a rate of 10% each year and no-interest loans are amortized over ten (10) years. In no case may the assistance exceed \$60,000 unless special circumstances exist that warrant exceeding the maximum price and approval of the City Manager is granted.

Assistance provided to nonprofit agencies through CDBG will be secured with a sub-recipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

Recaptured HOME funds by CHDOs, on behalf of the City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO to provide affordable housing for City of Greenville citizens.

Recapture HOME funds provided by an agency other than a CHDO, will be recaptured by the 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.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Greenville does not have existing debt.