



## **2020-2021 DRAFT Annual Action Plan**

Public Comment Period: November 2, 2020- November 12, 2020

Amended to include CDBG-CV allocations made available through the CARES Act to directly address COVID-19 response and recovery efforts.

## Executive Summary

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

#### 1. Introduction

The 2020-2021 Annual Action Plan (AAP) is the third 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, characterized by being at, or below, 80% of the area median income (AMI). 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 grant programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program (HOME)
- Community Development Block Grant COVID-19 (CDBG-CV)

The City leverages other federal, state, and local resources to support community development efforts prioritizing decent, affordable housing. These additional funding sources include:

- Lead-Based Paint Hazard Control and Healthy Homes Grant (Healthy Homes)
- NC Rural Housing Recovery Infrastructure Grant
- Greenville Utilities Commission Energy Efficiency
- General Fund

The additional programs allow for lead abatement and mitigation in owner-occupied and rental homes with children, supplement infrastructure improvements for multi-family tax-credit projects providing affordable rental units, energy efficiency improvements for owner-occupied units, down payment assistance for homebuyers, and other program administration necessities.

The Housing Division of the Planning and Development Services Department administers and supports the aforementioned programs and related activities. Available activities range from neighborhood-specific to citywide initiatives with the overall aim to create and preserve affordable housing and neighborhood revitalization.

## **2. Summarize the objectives and outcomes identified in the Plan**

Please refer to the tables located on pages 30 and 31 in this plan. These tables summarize and describe our goals for the 2020-2021 funding year. Anticipated outcomes are also identified.

## **3. Evaluation of past performance**

During the 2019-2020 year, the Housing Division implemented programs to more broadly address decent, affordable housing citywide and within the West Greenville Redevelopment Area. The Healthy Homes program was adopted as an opportunity to create safe living environments for both low- and moderate-income homeowners and renters with children under age six. This program is complemented by CDBG funding to address additional sustainability concerns in owner-occupied homes.

Additionally, the City became a recipient of the Rural Housing Recovery Infrastructure Grant from the State to subsidize the Old Firetower Place NC Housing Finance Agency (NCHFA) 9% Tax-Credit Project. The funds will assist with creation of infrastructure and amenities in an effort to support the development of this 60-unit affordable rental project.

Local dollars were invested in a new energy efficiency improvement program that targets homeowners ranging from 100-120% AMI. The intent of this program is to increase inclusivity in the West Greenville Redevelopment Area by supporting the needs of a mixed-income community.

Ongoing programs, such as the owner-occupied rehabilitation, continued to serve citizens citywide and stabilized families with the support of CDBG dollars. The City began implementation of city-sponsored Lincoln Park development by procuring Bill Clark Homes to construct four single-family units for the purposes homeownership to buyers at or below 80% AMI. This project will utilize HOME dollars as one of the largest construction projects to take place using this federal resource in several years. Down payment assistance will be available to qualified buyers to assist with affordability. Other activities in the Lincoln Park project area include acquisition of slum and blighted property and subrecipient funding to non-profits.

**4. Summary of Citizen Participation Process and consultation process**

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. Public input was encouraged in developing the 2020-2021 Annual Action Plan by holding three public meetings in the fall of 2019 and a public hearing during City Council on the dates and locations for the input sessions are as follows:

<b>Date</b>	<b>Location</b>	<b>Event</b>
November 13	City Council Chambers	Affordable Housing Loan Committee Meeting
November 18	Eppes Recreation Center	Public Meeting
November 25	Sheppard Memorial Library	Public Meeting
December 12	City Council Chambers	Public Hearing

Copies of the Draft Plan will be made available to the Affordable Housing Loan Committee members and general public by way of the City of Greenville website, public libraries, City community recreational centers, and Housing Division office. In addition, public meetings will be held where citizens may comment at the following dates and locations:

<b>Date</b>	<b>Location</b>	<b>Event</b>
March 16	Carver Library	Public Meeting cancelled. Location unavailable (COVID-19)
March 30	Barnes, Ebron, Taft Community Center	Public Meeting held virtually via Zoom (COVID-19)
April 8	City Council Chambers	Affordable Housing Loan Committee Meeting held virtually via Zoom (COVID-19)
April 9	City Council Chambers	Public Hearing held virtually via Zoom (COVID-19)

September 9	Held virtually via Zoom (COVID-19)	Affordable Housing Loan Committee Meeting held virtually via Zoom (COVID-19)
September 10	Held virtually via Zoom (COVID-19)	Public Hearing held virtually via Zoom (COVID-19)

**5. Summary of public comments**

The Draft 2020-2021 Annual Action Plan will continue to receive public comments through April 9, 2020. All comments will be included in the Draft Plan as an attachment. The award of additional CDBG-CV funds through the CARES Act triggered the need for an additional public comment period and amendments to the Draft Plan presented in the spring.

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

No written comments received by the City have been rejected during the public participation process. All comments will be reviewed and considered before submission.

**7. Summary**

The City of Greenville is committed to meeting and, when possible, exceeding federal requirements for citizen participation by holding multiple public meetings throughout the city in both the fall and spring as an opportunity for community input prior to the adoption of the Annual Action Plan. A public hearing in each season is held to provide citizens and Council an opportunity to engage and comment, as well. Both public hearings and two public meetings are aired on television to increase accessibility. An electronic copy is made available on the City’s website and for stakeholders upon request. Paper copies of the Plan are located in the Housing Division office, at Sheppard Memorial and Carver libraries, and City community centers. Other paper copies can be made upon request.

In addition, as a response to the COVID-19 pandemic, the spring opportunities for community input required staff to utilize current and available technology to stay connected and engaged with the community. Both State and Local Stay At Home Orders from the NC Governor and City of Greenville Mayor prohibited the physical assembly of citizens.

**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	Planning and Development Services Department/ Housing Division
CDBG Administrator	Greenville	Planning and Development Services Department/ Housing Division

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The 2020-2021 Annual Action Plan dictates activities to be undertaken during the fiscal year July 1, 2020- June 30, 2021. The City of Greenville is a recipient of the Community Development Block Grant (CDBG), Home Investment Partnership Program and recently, the Community Development Block Grant COVID-19 (CDBG-CV) funding. The Department of Housing and Urban Development Department (HUD) makes funds available and encourages leverage of additional resources. Supplemental funds in Greenville include General Fund, Greenville Utilities Commission funds, North Carolina Department of Commerce Rural Housing Recovery Infrastructure funding, and HUD-funded Lead Based Paint Hazard Control and Health Homes grants.

The Housing Division of the Planning and Development Services Department administers these funds for various community development programs.

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

### **1. Introduction**

The City of Greenville (hereafter referred to as the City) is actively engaged in ongoing coordination with its local network of public and private community service providers and non-profit organizations that serve the people of Greenville through housing programs, public services and community and economic development programs. The City is the lead agency responsible for HUD's CDBG and HOME programs, and works with its partners to ensure the needs of the residents are met.

To comply with the Consolidated Plan development process and federal regulations (24 CFR 91.200(b), 91.215(i)) the City of Greenville consulted with community service providers, Pitt County, and other entities with a potential interest in or knowledge of Greenville's housing and non-housing community development issues. The City reached out through its website, advertisements in the local newspaper of general circulation, stakeholder meetings, and citizen participation meetings.

### **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 regularly with affordable housing partners and stakeholders in an effort to coordinate, and when possible, create or improve housing programs. Staff has worked with Greenville Housing Development Corporation (GHDC), the non-profit arm of the Housing Authority, to add affordable units within the Neighborhood Revitalization Strategy Area (NRSA). GHDC is completing construction of a new unit for a low- to moderate-income buyer. The City will further support this effort by providing down-payment assistance up to \$20,000, should the buyer be eligible.

Habitat for Humanity of Pitt County constructed a new unit for a first-time LMI buyer within the NRSA. Habitat participated in the City's Subrecipient Program to receive funding to support the development of the unit. The City also provided down payment assistance to the buyer to improve affordability.

The City partners with other nonprofit agencies through the Subrecipient Program that address mental health and related services. During the 2019-2020 program year, the City funded labor costs for therapy services for the Center for Family Violence Prevention and East Carolina University's Family and Marriage Therapy Clinic. Both aim to address mental health needs for victims of abuse.



**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 North Carolina Balance of State Continuum of Care (CoC) is a multi-county regional committee of homeless service providers that includes the City of Greenville and Pitt County. The COC is managed by the North Carolina Coalition to End Homelessness (NCCEH). Within the COC, Pitt County Government and the City of Greenville work to actively end homelessness in the region.

To date, Pitt County 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 currently fully operational. All actions 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.

**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 is a member of the Regional Balance of State Continuum of Care (BoS CoC) which is comprised of 4 counties known as Region 12- Beaufort, Bertie, Martin and Pitt counties. The BoS CoC was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. The BoS is one of twelve CoCs in North Carolina, representing 79 out of 100 counties in the state.

As a voting member of the regional 12 BoS CoC board, the City participates in the application review and submission process for CoC grants. Once local applications are submitted, they are scored and ranked. They are then submitted to the full committee for final vote as to which applications should be submitted to the BoS CoC. The BoS CoC then reads and reviews the submitted applications. Once scored and ranked the BoS CoC submits the approved applications to HUD to request funding. Those agencies approved for funding from HUD will be notified by the BoS CoC. The BoS CoC signs the grant agreement with HUD and the agencies then contract with the BoS CoC.

The City participates in the Point in Time count annually in January.

The BoS CoC develops funding, policies and procedures for all regions. The regional members do have an opportunity for input in the development of policies and procedures but the final decision stands with the BoS CoC.

HMIS data is collected and entered by local agencies that receive funding from COC grants, as well as, agencies that have a first point of contact with individuals / families that are at risk of homelessness. Pitt County is the lead agency for region 12 and has a staff member that monitors and updates the HMIS data collection.

**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.**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	City of Greenville
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Greenville is the lead responsible agency of the Consolidated Plan. The mission of the City is to provide all citizens with high-quality services in an open, inclusive, professional manner, ensuring a community of excellence now and in the future.
2	<b>Agency/Group/Organization</b>	Housing Authority of the City of Greenville, North Carolina
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HACG promotes the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents while also assuring equal access to safe, quality housing for low and moderate income families throughout the community.

3	<b>Agency/Group/Organization</b>	Pitt County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Pitt County works with the City of Greenville in community and housing needs assessments. The City is the major metropolitan area in the county. The mission of the of Pitt County Government is to enhance the health, safety, and well-being of our community by advocating for and providing quality services in a friendly and cost-effective manner.
4	<b>Agency/Group/Organization</b>	Community Crossroads Center
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Crossroads Center is an emergency shelter that provides homeless adults and families with temporary shelter and meals. Its mission is to serve the homeless and those at risk of homelessness by providing safe housing, and assisting them in developing a long-term plan that leads to self-sufficiency.
5	<b>Agency/Group/Organization</b>	Center for Family Violence Prevention
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Center for Family Violence Prevention is a private, non-profit agency primarily funded by state, federal and local grants. Through this funding, the Center for Family Violence Prevention provides resources and services to victims of domestic violence and their families.
6	<b>Agency/Group/Organization</b>	NC Balance of State COC
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Balance of State Continuum of Care (BOS COC) was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. COC funding serves homeless populations through permanent supportive housing, transitional housing, rapid re-housing, supportive services, and HMIS projects, and is accessed through an annual application process.
8	<b>Agency/Group/Organization</b>	Mid-East Commission
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of Mid-East Commission is to enhance the ability of local governments to successfully improve the quality of life for area citizens: Leadership in technical assistance, planning, program management and development and public-private partnerships.
9	<b>Agency/Group/Organization</b>	LWG Intergenerational Community Center
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	IGCC is committed to promoting independence and self-sufficiency among residents of West Greenville and Pitt County by enriching living and social conditions, increasing economic development, community involvement, improving and advocating educational opportunities, stimulating health awareness, and providing outreach networks. Community members benefit from these services regardless of age, race, creed, religion, economic status, or educational level. IGCC brings all members of the community together to identify and solve community issues with multiple community programs.
10	<b>Agency/Group/Organization</b>	METROPOLITAN HOUSING AND CDC, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Metropolitan Housing is a Community Development Corporation that has developed housing in the West Greenville area.
11	<b>Agency/Group/Organization</b>	Literacy Volunteers - Pitt County
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of LV-PC is to promote literacy in Pitt County through trained volunteer tutors who provide one on one and small group tutoring to adults with limited reading, writing or English speaking/literacy skills.
12	<b>Agency/Group/Organization</b>	Pitt County Council on Aging
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Pitt County Council on Aging works to enhance the quality of life for adults by providing access to a continuum of services, programs, and resources that promote healthy living and independence.
13	<b>Agency/Group/Organization</b>	ECU Marriage and Family Therapy
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	East Carolina University's marriage and family therapy program prepares students to become a licensed marriage and family therapists. The program has been continuously accredited by Commission on Accreditation for Marriage and Family Therapy Education (COAMFTE) since 1992.
14	<b>Agency/Group/Organization</b>	Mediation Center of Eastern Carolina
	<b>Agency/Group/Organization Type</b>	Services - Mediation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MCEC is a conflict resolution based center, offering a variety of programs for the communities they serve. Their mission is to help individuals in the community develop the capacity to respectfully resolve conflict.
15	<b>Agency/Group/Organization</b>	Habitat for Humanity Pitt County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of Habitat for Humanity is to bring people together to build homes, communities and hope.
16	<b>Agency/Group/Organization</b>	Operation Sunshine, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	OS provides nurturing and motivating programs, structured activities to develop and promote academic success, social skills, cultural awareness, personal growth and self-esteem to economically and socially deprived at-risk females ages 5-13 in the Pitt County Community.
17	<b>Agency/Group/Organization</b>	Boys and Girls Clubs of the Coastal Plain
	<b>Agency/Group/Organization Type</b>	Services-Education



	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of the Boys and Girls Clubs of the Coastal Plains is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens.
18	<b>Agency/Group/Organization</b>	KCC CDC
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	KCC CDC provides before and after school programs, summer camps and youth leadership programs to children and youth in Greenville, NC. The City has partnered with KCC CDC to develop an affordable housing project and has donated a home to them for rehabilitation as an affordable rental unit. This improved coordination is expected to continue with future projects.
19	<b>Agency/Group/Organization</b>	Restore One
	<b>Agency/Group/Organization Type</b>	Services-Education Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Restore One is a ministry that seeks to open shelters that offer faith-based residential recovery programs, free of cost to American boys who are survivors of domestic minor sex trafficking. Restore One also counteracts human trafficking and human exploitation by community awareness, education, outreach and partnerships.

20	<b>Agency/Group/Organization</b>	United Way of Pitt County
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way PC creates lasting change by addressing the underlying causes of community issues. UWPC provides a safety net of basic needs services, while also focusing on school success and workforce development.
21	<b>Agency/Group/Organization</b>	Gods Love
	<b>Agency/Group/Organization Type</b>	Philanthropy, Charity and Volunteer Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Gods Love is a philanthropy, charity and volunteer promotion organization in North Carolina.
22	<b>Agency/Group/Organization</b>	Trillium Health Resources
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Trillium is a local governmental agency that manages mental health, substance use, and intellectual/developmental disability services in eastern North Carolina.</p>
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**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 high priority areas and activities to address housing and community development needs
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 values citizen participation in identifying needs and developing activities for each plan year. Staff utilizes multiple modes of communication to inform citizens of opportunities to engage around Action Plan activities. Five public meetings were held with three being in various locations and two held via video technology as a response to COVID-19 to accommodate and encourage citizen participation on the 2020-2021 Plan. Two of the meetings were televised as part of the Affordable Housing Loan Committee meeting airing on the public access television station. Two meetings were scheduled within the Neighborhood Revitalization Strategy Area, one of which was within the West Greenville Redevelopment Area but had to be canceled because of State and Local Stay At Home orders to prevent the spread of COVID-19. Copies of the Plan were made available on the City's website, the Housing Division office, and at the local libraries. Hard copies are also available upon request.

### **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	30-day public comment period was held from November 12, 2019- December 12, 2019 for citizens to provide input	No written comments were received	NA	NA
2	Public Meeting	Non-targeted/broad community	A community meeting was held during the Affordable Housing Loan Committee Meeting in City Hall on November 13 from 4p-5p to receive input on the 2020-2021 AAP.	No written comments were received	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)
3	Public Meeting	Non-targeted/broad community	A community meeting was held at Eppes Recreation Center on November 18, 2019 from 6p-8p to receive input on the 2020-2021 AAP.	No written comments were received	NA	NA
4	Public Meeting	Non-targeted/broad community	A community meeting was held at Sheppard Memorial Library on November 25, 2019 from 6p-8p to receive input on the 2020-2021 AAP.	No written comments were received	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)
5	Public Hearing	Non-targeted/broad community	A Public hearing was held at City Council on December 12, 2019 for citizens to provide input	No written comments were received	NA	NA
6	Public Comment Period	Non-targeted/broad community	31-day public comment period was held from March 9, 2020- April 9, 2020 for citizens to provide input	No written comments were received	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)
7	Public Meeting	Non-targeted/broad community	A community meeting was scheduled at Carver Library on March 16, 2020 from 6p-8p but had to be canceled. State/Local Stay At Home Orders were issued/COVID-19. Staff made recorded a video & made it available for the public.	No written comments were received	NA	NA
8	Public Meeting	Non-targeted/broad community	A community meeting was held virtually via Zoom on March 30, 2020 from 6p-8p to receive input on the 2020-2021 AAP.	No written comments were received	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)
9	Public Meeting	Non-targeted/broad community	A community meeting was held virtually via Zoom during the Affordable Housing Loan Committee Meeting on April 8 from 4p-5p to receive input on the 2020-2021 Draft AAP.	No written comments were received	NA	<a href="https://greenville.granicus.com/MediaPlayer.php?view_id=12&amp;clip_id=3371">https://greenville.granicus.com/MediaPlayer.php?view_id=12&amp;clip_id=3371</a>
10	Public Hearing	Non-targeted/broad community	A Public hearing was held virtually via Zoom at City Council on April 9, 2020 for citizens to provide input on the 2020-2021 Draft AAP.	No written comments were received	NA	<a href="https://greenville.granicus.com/MediaPlayer.php?view_id=10&amp;clip_id=3373">https://greenville.granicus.com/MediaPlayer.php?view_id=10&amp;clip_id=3373</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### **Introduction**

The City of Greenville will continue to support housing and community development activities with funding from CDBG, HOME, CDBG-CV, General Fund revenues, local Bond funding, Lead-Based Paint Hazard Control and Healthy Homes grants, Greenville Utilities Commission (GUC) Energy Efficiency funds, and other resources as available. The availability of CDBG and HOME funds makes possible the leveraging of additional funding through public-private partnerships and other agencies. Program income from

these programs is reinvested in the community to further community development activities.

**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 Demolition Public Improvements Public Services Rehabilitation	977,960	30,000	890,008	1,897,968	NA	CDBG funds will be utilized for administration and planning to facilitate all eligible activities. Funds will support acquisition and demolition of blighted properties in priority areas, public improvements to enhance priority areas, citywide owner-occupied home rehabilitation, and continued support of non-profits.
HOME	Public-federal	Admin & Planning Homebuyer Assistance Rehabilitation Multifamily New Construction	545,511	575,200	1,696,749	2,817,460	NA	HOME funds will be utilized for administration and planning to facilitate all eligible activities. Funds will support down payment assistance, new construction of single and multifamily development.

CDBG-CV	Public-federal	Micro-business Public Service Admin & Planning	1,164,559	0	0	1,164,559	NA	CDBG-CV funding will be used to assist local small businesses and non-profit organizations who have been negatively affected by the COVID-19 pandemic along with administration and planning related to those activities. Funds will be used to help retain jobs, create jobs and help viable local businesses stay in business as well as help non-profits continue to provide vital services to low/mod income residents.
General Fund	Public-local	Admin & Planning	328,695	0	0	328,695	NA	Local funding will be used for administrative and operating costs, 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**

Additional funds are leveraged due to the availability of federal resources through a variety of programs. They include:

- Lead-Based Paint Hazard Control and Healthy Homes grants account for \$1.3 million in funding available for administration and lead abatement or control measures in homes with children under age six. Qualifying as match dollars, CDBG funding supports operational costs.
- Greenville Utilities Commission (GUC) supports energy efficiency improvements in owner-occupied units of households at or below 100% area median income (AMI). This supplemental funding makes possible additional repairs for homeowners participating in CDBG or HOME rehab programs, or an opportunity for repairs for families that may not qualify for federally funded programs.
- The City is a recipient of \$350,000 through the NC Department of Commerce's Rural Housing Recovery Infrastructure program. These funds will be used to supplement infrastructure improvements in a NC Housing Finance Agency 9% tax credit affordable housing development.
- City-owned property purchased with federal or local bond funds has been made available to affordable housing developers to encourage production in priority areas.
- General Fund dollars support the administrative and operational costs of the Housing Division demonstrating the City's commitment to adequate capacity for facilitation of federal programs.

**If appropriate, describe publicly 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 federal and local investment. The buildable lots in this priority area will be used for affordable housing. Concentrated effort will be focused in the Lincoln Park neighborhood. Completion of one new unit was documented during the 2019-2020 plan year and construction of four more began. Completion and sale of these units is expected in the 2020-2021 program year.

# 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	CDBG HOME	Homeowner Housing Rehabilitated: 10 units Rental units constructed: 10 units Homeowner Housing Added: 5 units Down payment assistance: 10
2	Reduce Slum & Blight in Residential Areas	2018	2022	Affordable Housing Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development	CDBG	Buildings Demolished: 2 units
3	Addressing Homelessness	2018	2022	Homelessness	Citywide	Addressing Homelessness	CDBG HOME CDBG-CV	Individuals Assisted: 650 individuals
4	Improvements to Public Facilities and Improvements	2018	2022	Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development	CDBG	Individuals Benefited: 50
5	Expansion of Available Public Services	2018	2022	Affordable Housing Non-Housing Community Development	Citywide	Affordable Housing Preservation & Development Addressing Homelessness	CDBG CDBG-CV	Households Assisted: 1,950
6	Micro-Business Enterprise	2020	2020	Economic Development & Sustainability	Citywide	Retain & Add Local Employment, Business Longevity & Sustainability	CDBG-CV	Individuals Assisted: 100

**Table 6 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	<b>Affordable Housing Preservation and Development</b>
	<b>Goal Description</b>	The City will create and preserve affordable housing for low- and moderate- income families 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.
<b>2</b>	<b>Goal Name</b>	<b>Reduction of Slum and Blight</b>
	<b>Goal Description</b>	The City will eliminate environmental hazards and improve neighborhood quality by demolishing dilapidated structures in West Greenville. These vacant properties will then be used to create new housing opportunities.
<b>3</b>	<b>Goal Name</b>	<b>Addressing Homelessness</b>
	<b>Goal Description</b>	The City will utilize federal funding to support the regional efforts of the CoC that provide housing and services to special needs populations and very-low income individuals.
<b>4</b>	<b>Goal Name</b>	<b>Improvements to Public Facilities and Infrastructure</b>
	<b>Goal Description</b>	To complement and support homeownership opportunities in the West Greenville community, the City will use federal funds to increase and improve facilities and

		infrastructure that may include sidewalks, lighting, streetscapes, and green or other community spaces.
<b>5</b>	<b>Goal Name</b>	<b>Expansion of Available Public Services</b>
	<b>Goal Description</b>	The City will continue to support non-profits through CDBG sub-recipient funding.
<b>6</b>	<b>Goal Name</b>	<b>Microbusiness Enterprise</b>
	<b>Goal Description</b>	The City will provide short-term working capital assistance to small businesses to enable retention of jobs held by low-moderate income persons to avoid job loss caused by business closures related to COVID-19.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

CDBG and HOME resources will be used to administer housing and community development activities throughout the city with emphasis in the West Greenville Neighborhood Revitalization Strategy Area (NRSA). CDBG-CV resources will be used to prevent job loss and additional HOME resources will also be used to establish a temporary Tenant Based Rental Assistance (TBRA) program to assist City of Greenville residents affected by COVID-19.

### Projects

#	Project Name
1	CDBG: Program Administration (2020)
2	CDBG: Rehabilitation (2020)
3	CDBG: Public Facilities (2020)
4	CDBG: Public Services (2020)
5	CDBG: Acquisition (2020)
6	CDBG: Clearance/Demolition (2020)
7	CDBG-CV: Small Business Forgivable Loan (2020)
8	CDBG-CV: Public Services (2020)
9	CDBG-CV: Emergency Rental Assistance (2020)
10	HOME: Program Administration (2020)
11	HOME: CHDO Reserve Activities (2020)
12	HOME: Down Payment Assistance (2020)
13	HOME: New Construction/Housing (2020)

Table 7 - Project Information

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

The community goals and needs identified in the 2018-2022 Consolidated Plan determine the project and funding priorities for the 2020-2021 program year. The needs of the community exceed available funding, increasing the importance of leveraging additional resources. Several of the intended activities are for citywide participation, while the majority will be concentrated within priority area of the NRSA.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	CDBG: Program Administration (2020)
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	All
	<b>Funding</b>	\$195,592
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Planned Activities</b>	Program administration of the CDBG program
<b>2</b>	<b>Project Name</b>	CDBG: Rehabilitation (2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	<ol style="list-style-type: none"> <li>1. Affordable housing preservation and development</li> <li>2. Reduce slum and blight</li> </ol>
	<b>Funding</b>	\$1,102,376
	<b>Description</b>	The rehabilitation program assists low- and moderate-income homeowners with repairing existing housing. Rehab activities eliminate code violations and extend the lifespan of housing units.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of units rehabilitated: 10
	<b>Planned Activities</b>	Rehabilitation activities are intended to remediate code violations providing decent, safe, and sanitary living environments for 10 qualified homeowners with annual incomes at or below 80% AMI citywide or 120% AMI within the NRSA.
<b>3</b>	<b>Project Name</b>	CDBG: Public Facilities (2020)
	<b>Target Area</b>	West Greenville NRSA
	<b>Goals Supported</b>	<ol style="list-style-type: none"> <li>1. Affordable housing preservation and development</li> <li>2. Reduction of slum and blight</li> <li>3. Addressing Homelessness</li> </ol>
	<b>Funding</b>	\$200,000
	<b>Description</b>	Efforts will continue to improve public facilities including infrastructure, streetscape, sidewalks, public parks, drainage, etc that will attract and support residents in the West Greenville community. Public facility improvements may also support needs of homeless resources.
	<b>Target Date</b>	June 30, 2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of households to benefit: 50
	<b>Planned Activities</b>	Improvements to public facilities, streetscape, sidewalks, parks, drainage, etc. that benefit 50 LMI households.
<b>4</b>	<b>Project Name</b>	CDBG: Public Services (2020)

<b>Target Area</b>	Citywide
<b>Goals Supported</b>	<ol style="list-style-type: none"> <li>1. Expansion of available public services</li> <li>2. Addressing homelessness</li> <li>3. Affordable housing preservation and development</li> </ol>
<b>Funding</b>	\$150,000
<b>Description</b>	The City will make available funds to assist non-profit organizations with approved activities. The Affordable Housing Loan Committee (AHLC) makes a recommendation for funding that is included in the AAP. Qualified agencies will provide services that assist low- and moderate- income individuals, homeless persons, youth development, housing providers, and mental health services. Other services may be procured throughout the program year.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of individuals served: 1,950



	<b>Planned Activities</b>	<p>The City of Greenville will make available funding to assist approved non-profit sub-recipients that address the needs and goals identified by the 2018-2022 Consolidated Plan. The agencies, activities, and funding amounts recommended by the AHLC are below:</p> <p>Center for Family Violence- \$22,000</p> <p>Community Crossroads Center- \$10,000</p> <p>Martin-Pitt Partnership or Children- \$20,000</p> <p>Habitat for Humanity- \$18,000</p> <p>Boys &amp; Girls Club of the Coastal Plain- \$15,000</p> <p>Lucille Gorham Intergenerational Center- \$15,000</p> <p>Other community needs addressed by non-profits- \$50,000</p>
<b>5</b>	<b>Project Name</b>	CDBG: Acquisition (2020)
	<b>Target Area</b>	West Greenville NRSA
	<b>Goals Supported</b>	<ol style="list-style-type: none"> <li>1. Affordable housing preservation and development</li> <li>2. Reduction of slum and blight</li> </ol>
	<b>Funding</b>	\$150,000
	<b>Description</b>	Acquiring substandard property for purposes of creating new units and/or eliminating environmental hazards.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of units acquired: 2
	<b>Planned Activities</b>	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.
<b>6</b>	<b>Project Name</b>	CDBG: Clearance/Demolition (2020)
	<b>Target Area</b>	West Greenville NRSA
	<b>Goals Supported</b>	<ol style="list-style-type: none"> <li>1. Reduction of slum and blight</li> <li>2. Affordable housing preservation and development</li> <li>3. Improvements to public facilities and infrastructure</li> </ol>
	<b>Funding</b>	\$50,000
	<b>Description</b>	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 lots suitable for new development of affordable housing.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of units to be demolished: 2
	<b>Planned Activities</b>	The City anticipates demolition of up to 2 units within the West Greenville community for purposes of supporting new development and/or reduction of slum and blight.

<b>7</b>	<b>Project Name</b>	CDBG-CV: Small Business Forgivable Loan (2020)
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	1. Retention of jobs and business longevity and sustainability
	<b>Funding</b>	\$672,802
	<b>Description</b>	Provide short-term working capital assistance to small businesses to enable retention of jobs held by low-moderate income persons to avoid job loss caused by business closures related to COVID-19.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 businesses
<b>Planned Activities</b>	Capital funding to small businesses to help retain jobs & sustain business.	
<b>8</b>	<b>Project Name</b>	CDBG-CV: Public Services (2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	4. Expansion of available public services 5. Addressing homelessness  Affordable housing preservation and development
	<b>Funding</b>	\$150,001

	<b>Description</b>	The City will make available funds to assist non-profit organizations with approved activities. The Affordable Housing Loan Committee (AHLC) makes a recommendation for funding that is included in the AAP. Qualified agencies will provide services that assist low- and moderate- income individuals, homeless persons, youth development, housing providers, and mental health services. Other services may be procured throughout the program year.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of individuals served: 500
	<b>Planned Activities</b>	The City of Greenville will make available funding to assist approved non-profit sub-recipients that address the needs of residents impacted by COVID-19.
	<b>Planned Activities</b>	Program administration of the CDBG program
<b>9</b>	<b>Project Name</b>	CDBG-CV: Emergency Rental Assistance (2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1. Affordable housing preservation and development
	<b>Funding</b>	\$225,301
	<b>Description</b>	Funding will be made available to assist Greenville residents affected by the COVID-19 continue to maintain their residence by providing temporary funding towards rent, utilities and deposits.
	<b>Target Date</b>	12/31/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of new units: 150
	<b>Planned Activities</b>	Provide direct payment to local landlords and utility companies on behalf of residents affected by COVID-19 to help them retain their housing and prevent homelessness.
<b>10</b>	<b>Project Name</b>	HOME: Program Administration (2020)
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	All
	<b>Funding</b>	\$190,078
	<b>Description</b>	Staff salary, planning, and administrative service delivery costs for implementing HOME will be funded with the 10% annual allocation administrative cap allowed by federal regulations and with support of local general fund.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Planned Activities</b>	Program administration of the HOME program
<b>11</b>	<b>Project Name</b>	HOME: CHDO Reserve Activities (2020)
	<b>Target Area</b>	West Greenville NRSA
	<b>Goals Supported</b>	1. Affordable housing preservation and development
	<b>Funding</b>	\$300,000

	<b>Description</b>	The City plans to continue supporting development of affordable units with an eligible Community Housing Development Organization (CHDO). The City is actively recruiting non-profit developers to participate in the program.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of new single-family units: 1
	<b>Planned Activities</b>	Production of one new single-family unit for a first-time low-to moderate income homebuyer
<b>12</b>	<b>Project Name</b>	HOME: Down Payment Assistance (2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1. Affordable housing preservation and development
	<b>Funding</b>	\$200,000
	<b>Description</b>	Down payment assistance for LMI first-time or buyers who have not owned a home within the past three years.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of new homeowners: 10
	<b>Planned Activities</b>	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.

<b>13</b>	<b>Project Name</b>	HOME: New Construction/Housing (2020)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	2. Affordable housing preservation and development
	<b>Funding</b>	\$1,817,460
	<b>Description</b>	Funding will be made available for the development of new affordable housing via partnerships with private developers. New units will support the need for rental and owner-occupied housing for low- and moderate-income families.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of new units: 10
	<b>Planned Activities</b>	New construction or rehabilitation for purposes of creating new rental or owner-occupied units.
<b>14</b>	<b>Project Name</b>	CDBG-CV: Admin
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	All
	<b>Funding</b>	\$116,455
	<b>Description</b>	Staff salary, planning, and administrative service delivery costs for implementing CDBG-CV will be funded with the 20% administrative cap allowed by federal regulations and with support of local general fund.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200
	<b>Planned Activities</b>	Program administration of the CDBG-CV program



## **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**

Most activities include eligibility citywide in an effort to support broad and diverse affordable housing practices. The West Greenville community, however, benefits from focused attention and some exceptions to decrease racially-concentrated areas of poverty and to remain aligned with plans for redevelopment.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
West Greenville NRSA	75
Citywide Scattered Site	25

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

#### **Discussion**

Funds are concentrated within the NRSA in an effort to create significant improvements. Development has been initiated and will continue implementation with a focused approach to increase momentum and ensure both an efficient and effective use of resources. While program data suggests a majority of households are minority occupied, 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 prioritizes creating and preserving affordable housing with the use of federal and local housing resources. A variety of housing and community economic development strategies are utilized including:

1. Down Payment Assistance
2. Owner-Occupied Home Rehabilitation
3. New Construction
4. Homeownership Education
5. Homeless Services
6. Emergency Rental Assistance

One Year Goals for the Number of Households to be Supported	
Homeless	650
Non-Homeless	34
Special-Needs	0
Total	684

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	10
Rehab of Existing Units	22
Acquisition of Existing Units	2
Total	74

**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 affordable housing. Homeless support will be provided through the Community Crossroads Center, a sub-recipient of CDBG. Other households receiving assistance will include 10 owner-occupied rehabilitations, 12 Healthy Home program participants supplemented with CDBG funding, 4 HOME-funded new builds in partnership with Bill Clark Homes, 2 CHDO builds, 1 new construction project by Habitat for Humanity of Pitt County through the sub-recipient program, 3 additional down payment assistance subsidies not associated with any other project and 40 households with TBRA assistance.

## **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 Assistance 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)**

### **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 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 of 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.



## Program Specific Requirements

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

#### 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, the 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 voluntarily, involuntarily 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 a 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 the 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.

Recaptured 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.