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# DRAFT 2021-2022 ANNUAL ACTION PLAN

Public Comment Period April 12, 2021- May 13, 2021

## PUBLIC MEETING

May 12, 2021 during  
Affordable Housing Loan  
Committee via Zoom at  
4:00pm

## PUBLIC HEARING

May 13, 2021 during City  
Council via Zoom at 6:00pm

# Contents

Executive Summary.....	2
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	2
PR-05 Lead & Responsible Agencies – 91.200(b).....	7
Tiana Berryman, Housing Administrator .....	8
Housing Division.....	8
Planning and Development Services Department .....	8
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AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	9
AP-12 Participation – 91.105, 91.200(c) .....	12
Expected Resources .....	20
AP-15 Expected Resources – 91.220(c)(1,2) .....	20
Annual Goals and Objectives .....	25
Projects .....	27
AP-35 Projects – 91.220(d) .....	27
AP-38 Project Summary .....	29
AP-50 Geographic Distribution – 91.220(f).....	38
Affordable Housing .....	39
AP-55 Affordable Housing – 91.220(g) .....	39
AP-60 Public Housing – 91.220(h).....	41
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	42
AP-75 Barriers to affordable housing – 91.220(j) .....	44
AP-85 Other Actions – 91.220(k) .....	45
Program Specific Requirements.....	47

## Executive Summary

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

#### 1. Introduction

The 2021-2022 Annual Action Plan (AAP) is the fourth 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 (HOME)

In addition to CDBG and HOME grants, the City utilizes other funding to support the ongoing effort of providing decent, affordable housing. During the 2020 program year, the City was awarded approximately \$1.1 million of additional CDBG funding, referred to as CDBG-CV designated for COVID response and recovery as part of the CARES Act. This HUD funding is being utilized for emergency rental assistance, small business assistance, and non-profit support.

The City is continuing to leverage the Lead-Based Paint Hazard Control and Healthy Homes grant funding for lead abatement and mitigation in pre-1978 built homes where children under six (6) frequent. This funding will be utilized into 2022, when it expires, to provide safe, healthy housing for children and their families and will require match funding from CDBG.

The Housing Division of the City of Greenville Planning and Development Services 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 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**

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 2021-2022 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 continuing acquisition and demolition of 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 bi-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.

The following nonprofits were approved for CDBG public service funding for the 2021-2022 fiscal year:

<b>Non-Profit</b>	<b>Amount</b>
Martin-Pitt Partnership for Children, Inc	\$10,000
Greenville Community Shelter, Inc	\$17,025
Habitat for Humanity of Pitt County	\$32,500
Boys and Girls Clubs of the Coastal Plain	\$20,000
Center for Family Violence Prevention	\$26,466.91
Koinonia Christian Center Church	\$30,000

### 3. Evaluation of past performance

The 2020-2021 program was a challenging year as a result of the COVID-19 pandemic. Labor reduction, closures, and stay-at-home orders greatly impacted production and engagement. The City continued to support affordable housing efforts and Staff and partners completed a first phase of new construction in the Lincoln Park neighborhood. Down payment assistance was made available to first-time homebuyers through the HOME 20% DPA program and plans for additional phases are included in the 2021 Plan. Staff also maintained existing owner-occupied rehabilitation, though construction costs were inflated due to the pandemic.

The City was a recipient of additional CDBG funding through the CARES Act specifically to address COVID preparation, response, and relief efforts. These additional resources required several amendments to the Plan to include activities that would provide aid and support to Greenville residents and businesses. Ultimately, the City was successful in launching both Small Business Assistance and Emergency Rental Assistance Programs to aid in business retention and

eviction diversion efforts. Additionally, CDBG-CV funds were awarded to non-profits with COVID-related activities. All COVID programs will remain available until funds are exhausted.

**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 12, 2021 to May 13, 2021. The 2021-2022 Plan public meeting and hearing schedule is below.

Date	Location	Event
November 18	Zoom	Public Meeting-Affordable Housing Loan Committee Meeting
December 2	Zoom	Stakeholders Meeting
December 10	Zoom	Public Hearing- City Council Meeting
May 12	Zoom	Public Meeting- Affordable Housing Loan Committee Meeting
May 13	Zoom	Public Hearing- City Council Meeting

**5. Summary of public comments**

The draft Annual Action Plan for 2021-2022 will continue to receive public comments through May 13, 2021. 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**

To date, 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 13, 2021.

## **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 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. All public hearings and public meetings are accessible virtually due to pandemic accommodations. 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	
CDBG Administrator	Greenville		Planning & Development Services/Housing Division
HOPWA Administrator	NA		
HOME Administrator	Greenville		Planning & Development Services/Housing Division
HOPWA-C Administrator	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, 2021-June 30, 2022. 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, and HUD funded Lead Based Paint Hazard Control and Healthy Homes grants.

The Housing Division of the City’s Planning and Development ServicesDepartment 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 in 2018 and the completed unit was sold during the 2020 program year. The City continues to partner to provide bimonthly homebuyer counselling with the Housing Authority.

Other coordinated efforts include participation in the eviction diversion network aimed at supporting vulnerable households during the pandemic. The City collaborates where feasible with other local agencies to assist LMI renters with necessary assistance. The City launched an emergency rental assistance program in April of 2021 utilizing CDBG-CV funding.

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.

#### **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 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.

**2. 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 is a member of the Region 12 Committee, of the North Carolina Balance of State, Continuum of Care (NC BOS CoC). The region consists of Beaufort, Bertie, Martin, Pitt, and Washington Counties with Pitt County being the Regional Lead.

The North Carolina Balance of State Continuum of Care (NC BOS CoC) is established and maintained to provide a full continuum of housing and services to homeless individuals and families in compliance with the McKinney-Vento Homeless Assistance Act, and to be able to receive U.S. Department of Housing and Urban Development (HUD) funding to provide housing and services through appropriations under that act.

NC BOS CoC is responsible for the creation of policy and procedures for the running of the organization and programs. Sub-committees, with members throughout the regions, are created to draft guidelines, application documents, procedures etc. The Regional committees review and vote to approve or not. As a member of the Region 12 Committee, the City has the opportunity to offer input in the annual submission of applications and funding requests. Applications are submitted to the NC BOS CoC for review and submission to HUD for funding. Project updates are provided by funded agencies at the local CoC monthly meeting.

The Carolina Homeless Information Network (CHIN) is the provider of information services and technical support related to Homeless Management Information System (HMIS) data.

**3. 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. While the COVID pandemic reduced the avenues for engagement, several opportunities to involve the community concerning community development and housing needs and strategies were made available. Three virtual public meetings were held to safely provide an opportunity for citizens to engage with staff regarding the 2021-2022 Annual Action Plan. Two of the public meetings were hosted by the Affordable Housing Loan Committee during its regularly scheduled meeting and aired on the public access television station. A presentation was also made before the housing and community development stakeholders via zoom. 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 16, 2020-December 10, 2020 and after from April 12, 2019 to May 13, 2021.

In addition, two (2) Annual Action Plan Public Hearing were held for citizens to provide input on December 10, 2020 and May 13, 2021.

**Citizen Participation Outreach**

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>	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.
10	<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.
11	<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.
12	<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.
13	<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.
14	<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.
15	<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.
16	<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.
17	<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.
18	<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.
19	<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.
20	<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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Trillium is a local governmental agency that manages mental health, substance use, and intellectual/developmental disability services in eastern North Carolina.

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), CDBG-CV for COVID response, Home Investment Partnership Program (HOME), General Fund revenues, local Bond program, 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, are reinvested into the community.

**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	1,007,445	30,000		1,037,445	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	548,644	30,000		578,644	NA	HOME funds will be used for acquisition, down payment assistance, rehabilitation, creation of new single- and multi-family units
General Fund	Public-local	Admin & Planning	399,822	0	0	399,822	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 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.
- 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 \$310,000 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**

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. Five single-family units were completed in the 2020-2021 fiscal year with plans for another phase.

## 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 Homeowner Housing Added: 2 units
2	Addressing Homelessness	2018	2022	Homelessness	Citywide			Individuals Assisted: 650 Housing for Homeless added:1 Household Housing Unit
3	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

<b>1</b>	<b>Goal Name</b>	Affordable Housing Preservation and Development
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	<b>Goal Description</b>	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.
<b>2</b>	<b>Goal Name</b>	Addressing Homelessness
	<b>Goal Description</b>	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
<b>3</b>	<b>Goal Name</b>	Expansion of Available Public Services.
	<b>Goal Description</b>	The City will continue to support nonprofits through CDBG sub-recipient funding.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

### Projects

#	Project Name
1	CDBG: Program Administration (2021)
2	CDBG: Rehabilitation (2021)
3	CDBG: Public Services (2021)
4	HOME: Program Administration (2021)
5	HOME: CHDO Reserve Activities (2021)
6	HOME: Down Payment Assistance (2021)
7	HOME: New Construction/Housing (2021)

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 West Greenville is an attempt to address disproportionate need in a concentrated area of poverty. The area of focus exists within 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 PI



## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	CDBG: Program Administration (2021)
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	All
	<b>Funding</b>	CDBG: \$201,489
	<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>	6/30/2022
	<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 (2021)
	<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>	CDBG: \$695,956
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2022

	<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 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.
<b>3</b>	<b>Project Name</b>	CDBG: Public Services (2021)
	<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> </ol>
	<b>Funding</b>	<p>CDBG: \$140,000</p> <p>Additional anticipated funding for this project is includes:</p>

<b>Description</b>	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.
<b>Target Date</b>	6/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	814 LMI households

	<p><b>Planned Activities</b></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- \$26,466.91</p> <p>Martin/Pitt Partnership for Children- \$10,000</p> <p>Boys &amp; Girls Club of the Coastal Plain- \$20,000</p> <p>Community Crossroads Center- \$17,025</p> <p>Habitat for Humanity of Pitt County- \$32,500</p> <p>Koinonia Christian Center Church- \$30,000</p>
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<b>4</b>	<b>Project Name</b>	HOME: Program Administration (2021)
	<b>Target Area</b>	NA
	<b>Goals Supported</b>	All
	<b>Funding</b>	HOME: \$54,864
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2022
	<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>5</b>	<b>Project Name</b>	HOME: CHDO Reserve Activities (2021)
	<b>Target Area</b>	West Greenville NRSA
	<b>Goals Supported</b>	1. Affordable Housing and Preservation Development
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2022
	<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 three single-family units for first-time, low- to moderate-income homebuyers

<b>6</b>	<b>Project Name</b>	HOME: Down Payment Assistance (2021)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1. Affordable housing preservation and development
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Down payment assistance for first-time, low- to moderate-income homebuyers.
	<b>Target Date</b>	6/30/2022
	<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>7</b>	<b>Project Name</b>	HOME: New Construction/Housing (2021)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1. Affordable housing preservation and development
	<b>Funding</b>	HOME: \$193,780
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of new units: 1 owner-occupied
	<b>Planned Activities</b>	Construction of 1 new owner-occupied unit

## **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 10<sup>th</sup> 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**

<b>Target Area</b>	<b>Percentage of Funds</b>
West Greenville NRSA	<b>75</b>
Citywide scattered site	<b>25</b>

**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 home buying process.
5. **Homeless Services** are provided through sub-recipient funding creating emergency solutions for individuals and families in need.
6. **Emergency Rental Assistance** is a COVID response program designed as a means for eviction diversion. The intent of this program is to address rental arrears for LMI households experiencing negative financial impact of the pandemic.

One Year Goals for the Number of Households to be Supported	
Homeless	526
Non-Homeless	0
Special-Needs	0
Total	526

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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	150

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. Eviction diversion will be a unique focus made possible through the continuation of COVID resources. 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 bimonthly 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**

**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 home buying process.
5. **Homeless Services** are provided through sub-recipient funding creating emergency solutions for individuals and families in need.
6. **Emergency Rental Assistance** is designed to assist LMI households with rent payments during or after a period of financial distress to aid sustained housing.

#### **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 and ending July 1, 2022 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 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 affordable housing developers 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 \$50,000 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.