

Greenville, NC

HOME-American Rescue Plan Grant
Allocation Plan

DRAFT



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Planning & Development Services

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HOME-ARP Allocation Plan

Participating Jurisdiction: Greenville, NC

Date: 8/16/2022

Introduction

In September 2021, the U.S. Department of Housing and Urban Development (HUD) announced the allocation of \$1,988,461 to Greenville, NC for a new grant called the Home Investment Partnerships Grant American Rescue Plan (HOME-ARP). The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include acquisition and development of non-congregate shelter (NCS), tenant based rental assistance (TBRA), supportive services, HOME-ARP rental housing development, administration and planning, and nonprofit operating and capacity building assistance.

HOME-ARP funds must assist people in HOME-ARP qualifying populations (QP), which include:

- Sheltered and unsheltered homeless populations
- Those currently housed populations at risk of homelessness
- Those fleeing or attempting to flee domestic violence or human trafficking
- Other families requiring services or housing assistance or to prevent homelessness
- Those at greatest risk of housing instability or in unstable housing situations

To receive funding, the City must develop a HOME-ARP Allocation Plan which describes the distribution of HOME-ARP funds and identifies any preferences for eligible activities. This plan will be submitted to and approved by HUD. The development of the HOME-ARP Allocation Plan must also be informed through stakeholder consultation and public engagement. The following is the City's HOME-ARP Allocation Plan.

Consultation

Summarize the consultation process:

The City of Greenville's consultation process was made up of two key components. The first component was developing and disseminating an online stakeholder survey in order to capture broad assessments of the community needs and areas for ARP allocation. The online survey was open from June 8, 2022, through July 25, 2022. The survey included multiple ARP program-specific questions as well as open ended questions for stakeholders to provide direct and substantial comments and feedback for community needs assessment. The survey received 39 respondents, including those representing homeless services providers, the Continuum of Care (CoC), Fair Housing agencies, affordable housing developers, domestic violence advocacy groups, and others.

The second component was a direct consultation with key stakeholders in the city to discuss program parameters, identify areas that data does not fully address, and to help develop priorities. The virtual consultation was held on June 22, 2022 and was attended by 30 people representing a variety of stakeholders across the city. Discussion was open and included challenges, including an uptick in eviction and increased risk of homelessness for many low-income persons and households. Comments and feedback were considered and incorporated into the planning process.

A third, smaller element was a City Eviction Diversion Committee meeting that was held July 20, 2022 that focused on the HOME-ARP allocation plan development and soliciting feedback from participants on the challenges the City faces regarding evictions to qualifying populations.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Greenville Housing Authority	Housing Authority / CoC Lead	Survey/Virtual Stakeholder Meeting	Best use of funds to meet top needs of qualifying populations would be development of affordable housing and TBRA.
Trillium Health Resources	Managed Care Organization, Organization Serving People with Disabilities	Survey/Virtual Stakeholder Meeting	Lack of affordable housing options, landlords not receptive to accept vouchers, capacity to meet the needs of homeless, and unsheltered outreach are current gaps. Development of affordable rental housing should be the highest priority among eligible uses of HOME-ARP funds.
VA Health Care System	Veteran’s Group / Homeless Service Provider	Survey/Virtual Stakeholder Meeting	As inflation increases, AMI for HUD programs remains the same. Many have income above the 30 or 50 % AMI. Programs need to increase flexibility for eligibility. There is only 1 program serving Veterans, and if they cannot help, options are limited. Increased RRH is needed. Non congregate shelter is needed for those with PTSD, service animals or other needs that cannot be accommodated at the shelter. The area continues to lose landlords, a landlord incentive fund and landlord engagement unit would be beneficial.
Pitt County NCWorks Career Center	Employment and Training Services	Survey/Virtual Stakeholder Meeting	The biggest gaps are minimum shelter and housing available. McKinney-Vento Supportive Service are an unmet need

			among “Qualifying Populations” in the City. Development of affordable rental housing would be the best priority for use of HOME-ARP funds.
Agape Health Services	Organization Serving People with Disabilities, Continuum of Care Staff/ Member, Federally Qualified Health Center	Survey	Moving individuals from shelter to stable housing is problematic when agencies require 2-3x the income for a person to even meet the criteria to rent the residence. Tenant based rental assistance is the top unmet need for “Qualifying Populations”. Rental payment assistance is the most needed assistance within tenant-based rental assistance. For affordable rental housing development, rehabilitation of rental housing would be the best use.
Daughters of Worth	Homeless Service Provider, Domestic Violence Service Provider, Serving at-risk young ladies and women - transitioning out of foster care, victims of trafficking, victims of domestic violence, experiencing homelessness, etc	Survey	There is excessive student housing but not adequate market-rate housing. As rental rates continue to increase, low-income households are unable to afford housing in this city. y. In addition, we have a significant need for transitional housing, to ensure that those who are re-entering into society, exiting trafficking and domestic violence situations, transitioning out of foster care, and/or who are in recovery from substance use are able to generate a true pathway towards success. We are greatly in need of a safe home to be able to service victims of human trafficking. Transportation to employment is a substantial issue. . It would be great to have a program developed that would offer a "second chance" housing initiative and allow individuals to be able to find hope for housing after experiencing the loss of shelter. We need our city leadership (Mayor and council members) to care about all of the people in our community and to make decisions that demonstrate this.
Jackie Robinson Baseball League	Organization serving our youth	Survey	Non-congregate shelter is the highest need among “Qualifying Populations” and should be the top priority for HOME-ARP funds. For affordable rental housing development, rehabilitation of rental housing would be the best use of funds. When renovating the existing affordable housing units, the City should provide washers and dryers in each

			unit. Many of our youth are being bullied because of their appearance.
A Safe Place to Land	At risk youth (aging out of foster care and single moms)	Survey	There is limited affordable housing outside of student living. For most at risk youth and single moms, previous trauma make student living a non-viable option. One-bedroom suites at an affordable price give them space to grow and heal. At risk youth have experienced significant trauma, are skeptical of authority, and unsure how to navigate the adult world. They are looking for credible others to help them navigate the transition. Affordable, non-student, living is critical. As well as rental assistance for 3-6 months. Affordable Daycare is critical. A 2-3 year waiting period to get a day care voucher is not acceptable. These kids want to work and support themselves.
Pitt County Planning & Development	Homeless Service Provider	Survey/Virtual Stakeholder Meeting	The challenges are shortage of affordable housing; unwillingness of landlords to participate in rental assistance and voucher program; and shortage of emergency housing. If shelters would increase capacity, or add non-congregate beds in hotels until capacity is increased, that would help with the wait time households experience during housing search. It is a fine balance between how much to spend on shelter (congregate or non-congregate) when there is a shortage of affordable housing. An increase in affordable housing inventory is definitely needed. Congregate shelter does not seem like the best use of funding. It could be spent on housing development. Many people want to be in Greenville for access to public transportation, medical care, and other services that are not available in outlying areas.
Center for Family Violence Prevention	Domestic Violence Service Provider	Survey/Virtual Stakeholder Meeting	There is currently little to no affordable housing options. The housing that is available, the clients we serve cannot afford the rent. CFVP serves between 850 and 950 victims of domestic violence and their children annually. Many victims leave everything behind to escape their abuse. Many victims are having to stay longer in the safe shelter because there are no affordable rental units available. Shelters are often full.

			Victims need supportive services while they are looking for housing and for the first 12-18 months while they are rebuilding their lives. It would be very helpful to have transitional housing for victims combined with supportive services for a transitional period (e.g., over 18 months). Case management is the most needed supportive service. Rental unit availability is the top unmet need among “Qualifying Populations” and development of affordable rental housing and rental assistance should be top priorities for HOME-ARP funds.
DVAHCS	Homeless Service Provider, Veterans' Group	Survey/Virtual Stakeholder Meeting	There's technically no emergency housing (getting into shelter can take weeks). Funding is a big gap and having resources to transition people from shelter into housing. Please provide any additional feedback you would like to share as it relates to challenges your organization faces or challenges your population served has. The main challenge is limited funding and resources to provide to clients at risk or currently homelessness. The numbers in need drastically exceed money available. Access to MH services for non-VA healthcare eligible Veterans is also a barrier. Non-congregate shelter is one of the biggest unmet needs. The city would benefit from developing a non-congregate shelter.
Boys & Girls Clubs of the Coastal Plain	Community Organization Serving Underprivileged Youth	Survey/Virtual Stakeholder Meeting	The City would benefit from developing non-congregate shelter. There are gaps in available space in the current shelter and housing inventory. All supportive services are highly needed. Despite the effects of COVID-19, Boys & Girls Clubs of the Coastal Plain has given economically disadvantaged youth a chance to succeed by equipping them with the essential skills necessary to thrive in school, work, and life. We are focused on reaching young people whom data shows are at the highest risk for low academic achievement, school dropout, and juvenile crime. 90% of our members qualify for free or reduced lunch through the Community Eligible Provision (CEP) and half of all members live in households where the annual income is less than \$25,000. Access to supportive services and home resources

			for low income families and their children are the biggest gaps. Services should be a top priority for HOME-ARP funds. The most needed supportive services are mental health services, food, and childcare.
L.A.M.B's Place	Skill development for at risk youth	Survey	There is not enough affordable housing that is not student housing, which does not always meet the need of the individual. The population served is unable to break away from the dependence of the systems due to needs being based on statistics verses individual needs. For example, an individual losing needed financial assistance to aid in becoming self-sufficient due to obtaining employment that supports with their longer-term career goals. The new salary at entry level is low on the salary range but now too high for eligibility for needed support by a hundred dollars. These individuals don't necessarily have supports that could help them financially, such as helping with childcare needs. Challenges as an organization include dependence on these systems and/or bad experiences lead the individual to expect a handout verses a hand up. The City would benefit from developing a non-congregate shelter.
Pitt County Department of Social Services	Organization Serving People with Disabilities, Domestic Violence Service Provider, Foster Children "Aging Out" of the System	Survey/Virtual Stakeholder Meeting	Resources to provide short-term housing stability area the biggest gaps. Supportive services are the biggest unmet needs among "Qualifying Populations" and should be a top priority for HOME-ARP funds. The most needed services are housing counseling and employment assistance.
NC Stop Human Trafficking	Anti-Human Trafficking Advocacy Nonprofit	Survey	There is not enough housing that a person making minimum wage (and has children) can afford. Development of affordable rental housing should be a top priority for HOME-ARP funds. Any additional rental housing funded needs to be on a public transportation route.
Pitt County	Continuum of Care Staff/ Member	Survey/Virtual Stakeholder Meeting	There is an urgent need for Affordable Housing. We see challenges with preventing homelessness & access/availability of affordable housing; these issues work hand in hand.

<p>Something 2Somebody</p>	<p>Homeless Service Provider</p>	<p>Survey/Virtual Stakeholder Meeting</p>	<p>Biggest gaps: Limited marketing to those that are in need (how do people in need know about these programs); Stringent guidelines that prohibit available funding to be used for the true need (has to go through too many hands to get to the person in need). Stable affordable living, mental health services, and economic counseling are challenges faced by the population we serve. More affordable rental housing is needed.</p>
<p>Legal Aid of North Carolina</p>	<p>Legal Services</p>	<p>Survey/Virtual Stakeholder Meeting</p>	<p>There is a shocking lack of affordable rentals. Development of affordable rental housing should be a top priority for HOME-ARP funds. For affordable rental housing development, conversion of nonresidential buildings to housing would be the best use of HOME-ARP funds to address this need.</p>
<p>Spiritual Awakening Ministries Inc</p>	<p>Homeless Service Provider, Domestic Violence Service Provider, Veterans' Group, Homeless Populations-Housing & Support Services</p>	<p>Survey/Virtual Stakeholder Meeting</p>	<p>Housing is unaffordable and for-profit organizations don't have the heart capacity necessary! Single housing units are needed and providers without a goal of making profits are needed. Also, a house isn't enough we must provide our constituents with Continuum of Community Care & Support Services. We have land that we purchased located close to Vidant /ECU; we did our research and want to build single unit housing for homeless Vets. The Mayor agrees to change the variance, but we needed funding assistance due to Septic issues. This can be remediated without above ground septic or if we can patch into County Sewerage which is approximately 3 tenths of a mile from our parcel. We can furnish approx. 24 units. We need assistance.</p>
<p>City of Greenville</p>	<p>Homeless Service Provider, Organization Serving People with Disabilities, Fair Housing Organization, Civil Rights Organization, Continuum of Care Staff/ Member</p>	<p>Survey/Virtual Stakeholder Meeting</p>	<p>Biggest gaps: 1. Very limited affordable housing 2. No tenant based rental assistance 3. No decent affordable housing 4. Property managers/landlords not accepting Section 8 Vouchers 5. A need for an eviction diversion program for individuals/family units facing a hardship. Individuals/families are being displaced due to increase in rent and/or owners selling property and new owners are not interested in the voucher program. Voucher holders are not able to find</p>

			affordable housing due to non-acceptance of the voucher program, and people are living in dilapidated housing.
Ronald McDonald House	Temporary housing for families with children receiving medical treatment	Survey	Availability of housing is the biggest gap seen and the most important unmet housing and service need seen is the need for housing counseling services, followed by availability of housing availability and supportive services. Prioritization for employment services, rehabilitation of rental housing, rent payment assistance, and development of rental housing
Beaufort County United Way	Non-profit community support	Survey	Greatest need is additional affordable housing units for low-income residents. Other priorities for funds are housing counseling services, legal services, mental health and outpatient services, substance abuse treatment, childcare, and TBRA.
ECU Family Therapy Clinic	Therapy/Counseling (mainly for uninsured/underinsured)	Survey	The greatest unmet need is availability of rental units, particularly for low-income families. There is also unmet need for mental health and substance abuse services for families. Recommended use of funds include development of rental housing through conversion of nonresidential buildings to housing in addition to rental assistance and utility payments. Recommends that development of a non-congregate shelter.
East Carolina Council, Boy Scouts of America, Inc.	Youth Development	Survey	Biggest gap in shelter and housing inventory is the disparity between community members. Greatest needs and uses of funds include utility and rent assistance, and acquisition of housing units and non-congregate shelter.
Eastern Carolina Board of Realtor	Fair Housing Organization, Civil Rights Organization, Homebuying Education & Financial Literacy	Survey/Virtual Stakeholder Meeting	Gaps in the system include lack of substantial number of immediately available affordable housing units and not enough available options for housing Down Payment assistance. Greatest needs for services include outreach and homelessness prevention services, health services, childcare, and employment assistance.
Koinonia Community Solutions	Homeless Service Provider, Organization	Survey	Massive gaps exist in the availability of truly affordable housing. Greedy landlords and

	Serving People with Disabilities, Fair Housing Organizations, Civil Rights Organization, Domestic Violence Service Provider, Establishing CHDO in progress for directly providing housing services		out-of-state companies drive up the cost of living. The City caters to transitional student living, not to family apartment communities. The City needs to develop more affordable units by converting nonresidential units. Greatest needs in supportive services include housing counseling, mental health and outpatient services, substance abuse services, and childcare.
Community Crossroads Center	Homeless Service Provider	Survey/Virtual Stakeholder Meeting	Greatest gap in services is the need for budgeting/financial literacy education and homelessness prevention services to help keep tenants in their homes and learn how to maintain them. Supportive service needs also include housing counseling, legal services, mental health services, outpatient health services, case management, landlord/tenant liaison, employment assistance, job training, substance abuse treatment services, and childcare.
Taft Mills Group, LLC	Developer	Survey	Greatest unmet need is availability of affordable rental units and supportive housing counseling services. Greatest supportive service needs include outreach services, homeless prevention, food support, employment assistance and job training, substance abuse treatment services, and childcare. Recommend increasing affordable rental units through acquisition of rental housing units and construction of new units.
Habitat for Humanity of Pitt County	Fair Housing Organization	Survey	Greatest gap in housing needs is not enough rental units available. Recommend developing additional affordable rental housing through construction of new units and rehab of existing units. The most needed supportive services include outreach services, homeless prevention, housing counseling, legal services, and landlord/tenant liaison.
West Greenville Health Council	Health Promotion and Disease Prevention	Survey	Gaps in the current system include the need for protection from gentrification, affordable housing for families, and affordable housing for women fleeing situations of domestic violence. The greatest

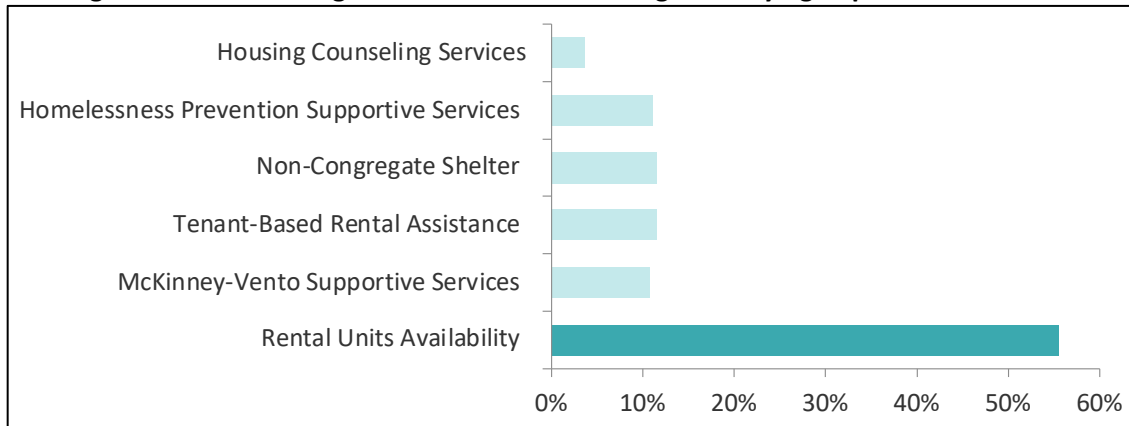
			housing needs identified include availability of rental units, TBRA, and development of new affordable rental housing. Greatest supportive service needs include mental health services and substance abuse treatment services.
Pitt County Veteran Services	Veterans' Group	Survey/Virtual Stakeholder Meeting	The biggest need that the veteran community faces is Section 8 residents being forced to leave their homes and increased need for financial assistance to support increases in cost of living. Greatest housing need is TBRA and development of more affordable rental housing units. Greatest supportive service needs include outreach services, landlord/tenant liaison and substance abuse treatment services. Childcare is also identified as a crucial need. Many veterans cannot afford to pay for childcare and without childcare are unable to work and make an income. We need more programs to assist with childcare so that people can leave their children in good environments in order to be able to make an income to help pay rent and bills.
Greenville-Pitt County Chamber of Commerce	Non-Profit Organization	Survey	Gap exists in the need for increased shelter inventory and homeless prevention services. Most needed supportive services include employment assistance and job training, substance abuse treatment services, and childcare.
Greene Lamp Inc.	Community Action	Survey	Greatest housing need is the development of additional affordable housing and rent payment assistance. Most needed supportive services include homeless prevention, mental health services, food, childcare, and employment assistance and job training. Lack of mental health services and assistance for people who may not qualify for "regular" assistance, especially low-income families.
ECU Health/Access East	Non-Profit Healthcare Organization	Survey/Virtual Stakeholder Meeting	The primary focus seems to be on new residents, student housing or those that are time limited to the area (moved for jobs or medical school only) and not the long-term residents that have been struggling with housing issues for 5-10 or even 15 years or more. The current inventory of houses are priced well above fair market value in a city

			<p>that does not have fair market jobs. Transportation throughout the area to jobs is also an issue which prevents additional earned income. This housing crisis is affecting both adults and children. It affects the health of children, their performance in school which snowballs into other negative outcomes. The same for adults, as no stable shelter can lead to poor attendance at work, lack of sleep, mental health declines, poor physical health and a continued negative rotation. Greatest needs include supportive services, TBRA, and acquisition of affordable rental housing.</p>
Department of Social Services (DSS)	Civil Rights Organization	Survey/Virtual Stakeholder Meeting	<p>Greatest gap in the system is the lack of affordable housing and rental housing with great need for development and rehab of affordable housing units. Supportive service needs include outreach, homeless prevention, housing counseling, mental health, case management, landlord/tenant liaison, employment assistance, substance abuse treatment, and childcare.</p>
Koinonia Community Housing	Community Development Organization	Survey	<p>Supportive Services is the top unmet need, both Homelessness Prevention Housing Counseling Services. NCS is also a top need. Lack of transition shelter, lack of affordable housing (rental and purchase), skyrocketing rents in current supply, lack of quality housing counseling services. Primary challenge is funding to provide housing resources such as transition shelter and to rehabilitate existing shelters. Our constituents badly need outreach services to include housing counseling, accessible job placement and training, transportation access and access to affordable housing among other challenges.</p>
Eviction Diversion Committee	Community Needs Organization	Internal Meeting	<p>Growing eviction crisis. Rents are increasing at a much faster pace than QPs income levels – which was either stagnant or losing ground due to inflation and raising cost of living. Lack of Section 8 and lack of landlords accepting or continuing to accept vouchers.</p>

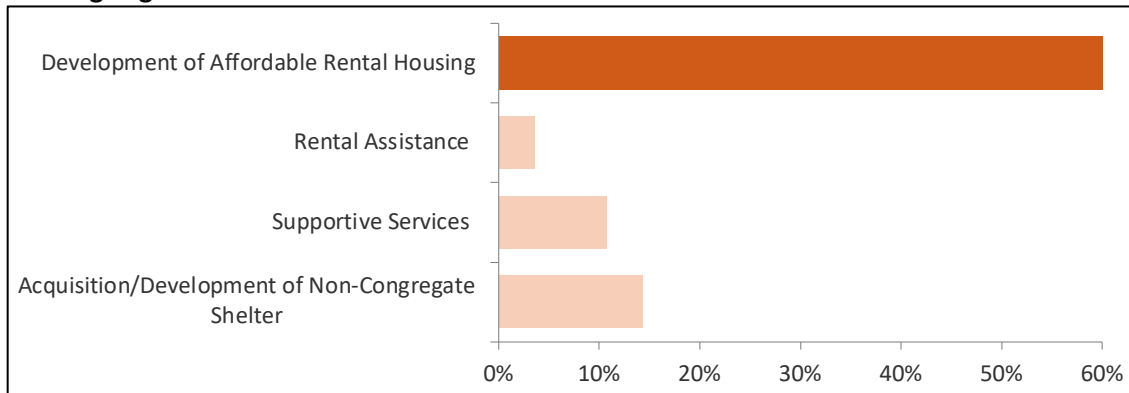
Summarize feedback received and results of upfront consultation with these entities:

Stakeholders ranked the lack of affordable rental housing as the number one unmet need. Homeless Prevention Supportive Services, TBRA, and NCS were ranked very closely as the next priority. Comments and insights noted the lack of affordable units and a lack of NCS as citywide needs for assisting QPs with that activity. Ranking listed the development of affordable rental housing as the top eligible use. Full list of the virtual stakeholder list can be found in the appendix.

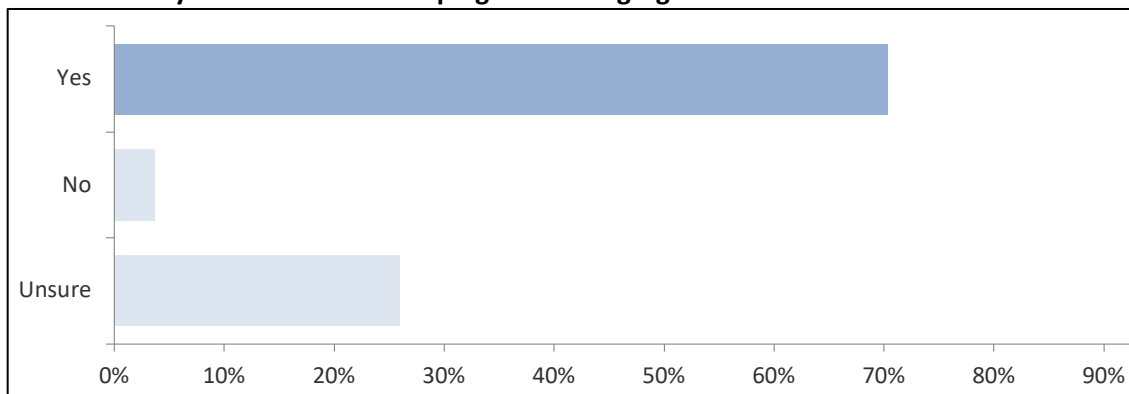
Ranking the Unmet Housing and Service Needs Among "Qualifying Populations"



Ranking Eligible Uses of HOME-ARP Funds



Would the City benefit from developing a non-congregate shelter?



Public Participation

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- ***Public Notice:***
- ***Public comment period: start date – 10/17/2022 end date - 11/10/2022***
- ***Public hearing: 11/10/2022***

Describe any efforts to broaden public participation:

In addition to the public notice and public comment period, the City utilized the City of Greenville official web page and social media platforms to help broaden the participation process, including Facebook, Instagram, Twitter, and others. The City promoted the planning process, including how community members and interested parties could participate in the public hearings and public comment periods.

Summarize the comments and recommendations received through the public participation process:

To be included as an attachment.

Summarize any comments or recommendations not accepted and state the reasons why:

To be included as an attachment.

Needs Assessment and Gaps Analysis

Homeless Needs Inventory and Gap Analysis Table

Homeless									
	Current Inventory					Homeless Population			Gap Analysis
	Family		Adults Only		Vets	Total Persons	Vets	Victims of DV	# of Beds
	# of Beds	# of Units	# of Beds	# of Units	# of Beds				
Emergency Shelter	40	12	80	80	0				
Transitional Housing	8	2	0	0	0				
Permanent Supportive Housing	223	61	155	155	115				
Other Permanent Housing						--	--	--	
Sheltered Homeless						102	--	16	
Unsheltered Homeless						36	--	--	
Current Gap									-10*

Data Sources: 1. 2020 Point in Time Count (PIT); 2. 2020 Continuum of Care Housing Inventory Count (HIC); 3. Consultation

* The gaps analysis does not include Permanent Supportive Housing (PSH) beds. The 2020 Housing Inventory County documents these beds as being filled during the night of the 2020 Point in Time County.

Describe the size and demographic composition of qualifying populations in the PJ's boundaries:

Homeless as defined in 24 CFR 91.5

The CoC releases an annual Point-in-Time (PIT) Count that includes valuable data for addressing the needs of residents who are experiencing homelessness. The 2020 North Carolina Balance of State CoC PIT count data was used to capture the most recent and relevant homeless population data due to alterations in methodology during the 2021 count to mitigate the effects of the COVID-19 pandemic. It is noted that the Continuum of Care's region is multiple counties across the state, the data reflected in this narrative are estimations based on the entirety of the CoC's region. Therefore, estimates and rates combined with stakeholder input have led the overall content of estimated composition.

According to the 2020 PIT count, White/ Caucasian residents are the largest demographic of people experiencing homelessness. Just over 56% of people experiencing homelessness are White/ Caucasian, 38% are Black or African American, and the remainder are American Indian or Alaskan Native, Native Hawaiian or Other Pacific Islander, Asian, or multi-racial. 5% percent of overall homeless are Hispanic/ Latino. 57% of homeless individuals identify as Male. 74% are over the age of 24 and 18% being under the age of 18, mostly in households with other adults. About 10% were reported as chronically homeless. 336 individuals reported having a mental illness, 266

reported having a substance use disorder, 151 are veterans, 195 are unaccompanied youth, and 253 are victims of domestic violence.

Populations At-risk of Homelessness as defined in 24 CFR 91.5

HUD defines those at risk of homelessness as individuals and families who have an income at or below 30% of the area median income (AMI), do not have sufficient resources or support networks to prevent them from becoming homeless, or live with instability. Using HUD's 2014-2018 CHAS data, the City has 7,325 households with incomes at or below 30% AMI, (20% of all city households). Ninety four percent of these households are renter households. Households at-risk of homelessness include an estimated 9,335 households who are extremely cost burdened, paying over 50% of their income toward housing and 6,440 who are cost burdened (above 30%, less than 50%). An estimated 12,955 LMI (<=80% AMI) renter households are cost burdened at the 30% mark, making up approximately 53% of total renter households in the City. Additionally, according to ACS data, 58.27% (7,003 households) of cost burdened renters earned less than \$20,000 between 2016-2020, while only approximately 2,221 rental units offer a gross rent price within the needed range to prevent being cost burdened. In other words, there is a lack of about 4,782 affordable rental units for households making under \$20,000 a year.

Table: Cost Burden Estimates by HUD adjusted median family incomes (HAMFI)

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	5,860	5,510	7,325
Household Income >30% to <=50% HAMFI	4,220	2,405	4,750
Household Income >50% to <=80% HAMFI	3,735	1,165	5,655
Household Income >80% to <=100% HAMFI	1,020	110	3,490
Household Income >100% HAMFI	945	150	15,650
Total	15,780	9,335	36,865
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	5,515	5,205	6,900
Household Income >30% to <=50% HAMFI	3,745	2,175	4,110
Household Income >50% to <=80% HAMFI	3,040	910	4,560
Household Income >80% to <=100% HAMFI	655	50	2,380
Household Income >100% HAMFI	275	0	6,585
Total	13,230	8,340	24,530
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	345	305	425
Household Income >30% to <=50% HAMFI	470	225	640
Household Income >50% to <=80% HAMFI	695	255	1,095
Household Income >80% to <=100% HAMFI	365	60	1,110
Household Income >100% HAMFI	670	150	9,065
Total	2,545	995	12,335

Data Source: HUD Comprehensive Housing Affordability Strategy (CHAS 2014-2018)

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

According to the 2017 – 2018 Statistical Brief by the NC Council for Women and Youth Involvement, domestic violence and Sexual Assault state grantees reported 138,134 crisis calls, an increase from the previous fiscal year. About 85% of the crisis calls were reported to be from female. There is no data available regarding size and demographics of victims of human trafficking. The State of North Carolina reported 260 human trafficking cases in 2020.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

There is a large overlap between those at-risk of homelessness (above data) and households in need of assistance to prevent homelessness or at greatest risk of housing instability. Lack of affordability is the primary issue highlighted in data and consultation. Of the 9,335 severely cost burdened households, 5,205 are renting households who are also in the extremely low-income range ($\leq 30\%$) and are considered at greatest risk of housing instability. CHAS data estimates 7,555 renter households at the 0-30% AMI level have one or more severe housing problems and 4,470 renter households between the 30%-50% AMI level have one or more severe housing problems. These 12,000+ households are at the greatest risk of housing instability.

While there is insufficient data sources that match the exact definition of QP #4, we can glean general demographics and need from looking at the City's poverty levels. Poverty is often a direct correlation as it relates to households requiring housing assistance to prevent homelessness or to those being at-risk of housing instability. According to ACS, there are 23,594 (27.3% of City) residents below the poverty level, of which 22.2% are under 18 years old and 9.2% are above the age of 60. Of those living under the poverty level, an estimated 10,589 are White, 11,616 are Black or African American, 178 are Asian, 831 are Latino, and 612 are mixed race. There are more females (14,381) under the poverty level than males (9,213).

Describe the unmet housing and service needs of qualifying populations:

Homeless as defined in 24 CFR 91.5

There are multiple unmet needs affecting this population. There is insufficient availability of emergency shelter units/beds to meet immediate needs. During our consultation, many respondents highlighted the need for additional affordable housing within the city. Respondents also highlighted the following unmet service needs for the homeless population: housing search and counseling, mental health services, childcare, employment assistance and additional outreach services. The overwhelming message highlighted was consistent: per multiple stakeholders, there is a large need for units that are affordable to extremely low-income households. The median rent is about \$650 which is affordable for households that earn about \$26,000, which is beyond the current earnings for most of the persons who fit this QP definition.

Populations At-risk of Homelessness as defined in 24 CFR 91.5

The unmet needs for the populations at risk of homelessness include resources for rental or utility deposit assistance and availability of affordable rental housing units. This common theme was highlighted by multiple stakeholders citing the severe shortage of safe and affordable rental units for those that are experiencing homelessness. Housing counseling, mental health services, and employment assistance, and case management were highlighted during our consultation as service needs for the at-risk of homelessness and greatest risk of housing insecurity.

Further, ACS estimates 52.6% of the city's renters are costs burdened (paying over 30% of income to housing costs). This amounts to a little over 12,899 households who are cost burdened. Lack of affordable housing inventory and a persistent affordability gap challenge both populations recovering from homelessness and those households at risk of homelessness or housing instability. Those at-risk of homeless or housing instability often need short-term subsidies such as mortgage/rent assistance to avoid foreclosure or eviction, as well as utility assistance to avoid shutoff or security deposits to allow new rental contracts. Supportive services such as housing or financial counseling, landlord mediation for eviction proceedings will also benefit these groups.

The risk homelessness and/or increased cost burden is further evidenced by multiple media reports and direct personal reports to the City and stakeholder organizations that landlords are raising the rent on all units and suggesting leases will not be renewed if a tenant participated in the Treasury Department's Emergency Rental Program (ERAP).

The City Eviction Diversion Committee meeting highlighted several issues that are affecting QPs and others. Minimum wage in this area has not increased or kept up with increase in cost-of-living standards, thereby exacerbating the gaps between what people earn and what it costs to get by. The state of North Carolina maintains a state minimum wage at \$7.25—the lowest it can be under federal rules.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

According to the 2021 Domestic Violence Counts Report for North Carolina conducted by the National Network to End Domestic Violence victims of domestic violence made 178 requests in a single day for shelter, housing, and other supportive services that providers could not provide. With approximately 81% of these unmet requests being for housing and emergency shelter. Stakeholder feedback highlighted the need for longer transitional housing and supportive services for this population.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

The unmet needs for the populations needing assistance to prevent homelessness or at risk of greater housing instability mirror those from above, including rental payment assistance or utility deposit assistance and development of affordable rental housing units. Housing counseling, mental health services, and homeless prevention were highlighted during our consultation as service needs for those at greatest risk of housing insecurity. Stakeholder feedback also

highlighted the barriers families with children are facing due to multi-year long waitlists for childcare.

Furthermore, Section 8 vouchers have not increased in the city since 1974. This is a huge crisis with respect to housing instability. Unlike other states, evicting tenants before their lease is up is legal in North Carolina. Stakeholders cite clauses that exist in many of these leases and a mismatch to the QP tenant's understanding as a gap in service need and education. Many tenants of the Section 8 program have been told they are welcomed to stay in their apartments as long as they pay a higher monthly rent, and that the landlord/property management company is no longer accepting Section 8 Vouchers as rental payment. Most affected are the elderly and/or disabled. Tenant advocacy and legal services and more available affordable housing would benefit this population.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Housing Authority of City of Greenville (HACG) provides public housing and oversees the Section 8 Housing Voucher Program. HACG operates 3 Asset Management Properties with over 714 units of public housing serving very low-income families, seniors and disabled residents of Greenville. Over 746 housing choice vouchers are supplied to low-income families to rent privately owned housing. According to the 2021 Housing inventory county, HACG has 96 HUD-VASH vouchers to provide permanent supportive housing to Veterans. Additionally, HACG has 228 permanent supportive housing beds to serve other individuals and families experiencing homelessness, and 28 permanent supportive housing beds to support persons living with AIDS in Pitt County. HACG's strategy is to empower families through the involvement in the Family Self-Sufficiency program. This program assists households in gaining access to education employment, and other community services to become more economically independent.

The Center for Family Violence Prevention is a private, non-profit agency primarily funded by state, federal and local grants to provides resources and services to victims of domestic violence and their families. The Center operates New Directions, a 23-bed emergency shelter for abused individuals and their children. Residents of the shelter receive individual case management, counseling, support groups, food, clothing, advocacy and referrals to other agencies in the community.

Daughters of Worth recently started a new program for girls, young ladies, and women of all ages who are victims/survivors of human trafficking called Women of Freedom. Through the Women of Freedom initiative, Daughters of Worth is rising up to provide trauma-informed services for women of all ages who are courageously exiting their trafficking situations. Services provided include: Mentorship/Advocacy, Case Management, Emergency Services Support, Trauma Informed Therapeutic Services, Legal Counsel, Referrals to Partnering Organizations

(Including Health Care), Identification/Document Recovery, and Care Coordination for Relocation as Needed.

The Salvation Army in the Carolinas has been fighting for those impacted by human trafficking since 2011 through Project FIGHT in North Carolina. After meeting the immediate needs of human trafficking survivors and helping them to find stable footing, Project Fight helps connect them to a network of agencies and services including medical, mental health, legal, housing, and other services they may require. All the while walking beside them helping them along the path to restoration, fighting for them every step of the way.

Community Crossroads Center (CCC) is the only homeless shelter for the general population in Greenville. CCC offers a variety of services to meet the needs individuals experiencing homelessness in the City. The shelter works with agencies and organizations that provide a wide array of programs and opportunities to meet the needs of those individuals. CCC offers 41 shelter beds in a communal living arrangement, and case management assessment to help the individuals staying in the shelter transition to stable, permanent housing.

The Lucille W. Gorham Intergenerational Community Center was created through a partnership between the west Greenville community, East Carolina University, the City of Greenville and Pitt Community College. The Center is committed to promoting independence and self-sufficiency among residents in Greenville and Pitt County by enriching living and social conditions, increasing economic development, community involvement, improving and advocating education opportunities, and providing outreach networks.

Metropolitan Housing and CDC offers affordable and safe housing solutions for low- and middle-income households in the Greenville area. Its mission is to improve the quality of life for low-income individuals and families through systematic and sustainable community development efforts. We make the process easy by providing affordable housing solutions to people.

To address the barriers of affordable housing, the **City of Greenville** continues to develop affordable housing and provide support services through job training and job creation initiatives. The city's housing programs directly address poverty by creating housing opportunities for low-income households. Without this housing assistance, many low-income households would not be able to afford housing rehabilitation costs or to purchase a home. The City of Greenville will continue to coordinate with other governmental agencies, nonprofit organizations, and private enterprises to provide increased housing opportunities for qualifying populations.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

There is a shortage of both shelter units and beds that has proven difficult to quantify. There is an unmet need of supportive services for all QP categories who need a variety of assistance in building professional and social skillsets, health assistance, to include mental and behavioral therapy, case management, and other services.

The availability of housing units does not meet the needs of the qualifying population. As previously highlighted, there is a lack of about nearly 4,800 affordable rental units solely for households making under \$20,000 a year. There is a need for quality affordable housing units of multiple sizes in neighborhoods throughout the City. Whether new construction or housing rehab that adds rental units to the market, this is a high priority.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP Notice:

The City does plan to further identify “other populations” within the qualifying populations already outlined.

Identify priority needs for qualifying populations:

The analysis above and consultation with key stakeholders have identified the following priority needs:

1. Lack of Affordable Rental Housing
2. Rental assistance / affordability assistance
3. Supportive Services (McKinney-Vento Supportive Services, Housing Counseling Services)

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

To determine the level of need and gaps Greenville looked at both qualitative and quantitative inputs. Data from the U.S. Census and CHAS data were used in partnership with feedback and on-the-ground insights from key stakeholders in the area in the development of this plan. Online stakeholder survey input and feedback described various needs, but lack of affordable housing and a higher need for supportive services and agency capacity building were recurring themes. The need for affordable rental housing was determined by evaluating data sources and community partner input which supports the need for rental development that will be affordable and remain affordable. Additionally, the need for long-term supportive services or case management to achieve housing stability has been identified as a priority among qualifying populations.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

The City expects to administer programs directly and/or sub-recipient partnerships. Once the City has received the full HOME-ARP grant award from HUD, the City will issue either Request for Proposals (RFPs), Request for Qualifications (RFQs), Notices of Funding Availability (NOFAs), or requests for Letters of Interest (LOIs) to select partner agencies. The City will encourage minority- and women-owned businesses (MBE/WBE), those leveraging Section 3 eligible workers, and Community Housing Development Organizations (CHDO) to apply. At the close of the application period, all applications received will be reviewed for completeness, eligibility, and their ability to deliver on the priority needs identified within this plan. Each applicant will also be reviewed for their ability to carry out the project meeting all eligibility criteria.

Award(s) will be made based on the applicant's project scope as it pertains to the outlined priority needs in this plan as well as the applicant's familiarity with utilizing federal funding and ability to comply with all federal and local requirements.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

The City will administer the program. The City used a portion of the HOME-ARP administrative funds to procure Civitas, LLC, a HUD grants management consultant to assist in the development of the HOME-ARP allocation plan. Civitas assisted the City with data collection and analysis, stakeholder outreach, and Allocation Plan development.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services			
Acquisition and Development of Non-Congregate Shelters	\$715,865.42		
Tenant Based Rental Assistance (TBRA)	\$250,000		
Development of Affordable Rental Housing	\$724,326.43		
Non-Profit Operating	\$ 0	5 %	5%
Non-Profit Capacity Building	\$ 0	5 %	5%
Administration and Planning	\$298,269.15	15 %	15%
Total HOME ARP Allocation	\$1,988,461		

Additional narrative, if applicable:

The City plans to have a multi-pronged approach to addressing the needs of the qualifying populations with the bulk of HOME-ARP funds going toward development of NCS and affordable rental housing. The City is minimizing the amount in administrative costs to ensure more funding availability for projects. .

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

After reviewing the gap analysis for shelter and affordable housing availability, as well as analyzing local capacity and other sources of funding as it relates to community needs, the City identified eligible activities that will assist individuals and families of the most vulnerable qualified populations. The gap analysis shows that there is a need to increase the supply of affordable housing as a means to increase availability of permanent supportive housing and provide opportunities for LMI households who are at-risk of homelessness or housing instability.

There is also a need for NCS development in order to provide a long-term solution for those needing emergency shelter in times of crisis. The HOME-ARP grant provides an opportunity to assist households with temporary supportive housing through the acquisition and development of non-congregate shelters. These shelters will not only help those experiencing homelessness, but they will also assist families or individuals who fleeing, or attempting to flee, domestic violence and sexual assault. Development of NCS can help address these needs directly.

Lastly, there are persons and households in need of imminent assistance to avoid eviction. HOME-ARP TBRA will help these QPs with rental assistance in order meet those immediate needs as TBRA is no longer offered through other programs.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

Based on industry standards and current economic conditions, the City estimates 175 affordable housing units will be created or preserved to the housing stock with the HOME-ARP funding.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

The primary goals will be to help address the lack of affordable housing in the City and to provide emergency shelter options in the form of non-congregate shelter production. By adding affordable rental units to the housing stock, the City of Greenville plans for the HOME-ARP allocation to contribute to the overall goal of reducing homelessness and housing instability for the most vulnerable populations, as well as allowing more availability of emergency shelters beds/units. These efforts will supplement other projects and funding resources to promote affordable housing and housing stability.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

- Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).
- PJs are not required to describe specific projects to which the preferences will apply.

The City has determined that it will not give preferences to one or more qualifying populations or sub-population within one or more qualifying populations for any eligible activity or project within its HOME-ARP Allocation Plan.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

N/A

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

N/A

HOME-ARP Refinancing Guidelines

The City does not intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing.