

**Public Comment Period: August 9 –
September 9, 2013**

City of Greenville

2012 -2013 Consolidated Annual Performance and Evaluation Report



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Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) details the housing and community development activities undertaken by the City of Greenville Community Development Department during the fiscal year 2012-13 program year. This program year commenced on July 1, 2012 and ended June 30, 2013.

As an entitlement community, the City of Greenville receives federal funds from the U.S. Department of Housing and Urban Development (HUD) programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)

In assessing the progress accomplished towards meeting the five-year goals identified in the 2008-2013 Consolidated Plan, the City's program allocated these resources to support the national goals of community development and planning programs to develop viable urban communities. In particular, the City seeks opportunities to provide decent housing, a suitable living environment and expand economic opportunities for very low, low and moderate income persons/families.

The 2012-13 program year CAPER represents the fifth and final reporting year of the 2008-2013 Consolidated Plan. It is divided into six sections, the: 1.) Summary of the Overall Assessment of the fourth year Performance, 2.) Housing Needs, 3.) Community Development Block Grant, 4.) HOME Investment Partnerships, 5.) Supporting text and, 6.) The Integrated Distribution and Information System (IDIS) reports.

On August 1, 2013, a draft of this document was made available for a thirty (30) day public review and comment period. Staff intentionally extended the public comment period by fifteen (15) days in order to receive all potential comments. A Public Hearing for comments on this CAPER document was held on September 9, 2013 at 7:00 PM in the City Council Chambers at City Hall. The fiscal year 2012-13 CAPER can be found online at: www.greenvillenc.gov/communitydevelopment/housing.

SECTION 1 - OVERVIEW

Assessment of Activities Undertaken to Address Consolidated Plan Objectives and Priorities.

The City of Greenville received a total of \$1,209,424 in federal funds for the 2012-13 fiscal year from the following federal programs: Community Development Block Grant \$851,448 and HOME Investment Partnerships \$357,976.

The City of Greenville was the lead entity of the Pitt County HOME Consortium. However, the Greenville City Council voted on January 7, 2008 to disband the existing Consortium and made an application to become a separate Participating Jurisdiction (PJ) for HOME Investment Partnership funds. The effective date of the dissolution was June 30, 2009. During the Action Plan Year July 1, 2012-June 30, 2013, the City continued to monitor the progress and close out of projects and worked closely with the Consortium members to provide support to consortium members until all remaining funds of the Pitt County HOME Consortium were expended.

The City of Greenville continued to carry out activities that were identified as the needs and priorities identified within the five (5) year Consolidated Plan. Priority needs from 2008 through 2013 call for a concentrated effort within the West Greenville 45-Block Revitalization Area and Housing Rehabilitation within the entire jurisdiction of the City of Greenville. These efforts are designed to preserve the existing housing stock and provide decent, safe affordable housing. The City of Greenville recently updated the five (5) year Consolidated Plan. The new Consolidated Plan identifies priority needs from 2013-2018. Many of the resources, needs, goals, and objectives have remained the same. However, the City placed emphasis on partnerships with other government agencies, non-profits, and the private sector.

Within the City of Greenville, all efforts during the course of the five (5) year period will primarily focus on the needs within the boundaries of the West Greenville 45-Block Revitalization Area bounded by West Fifth Street on the north side, Albemarle Avenue on the east, Fleming Street on the south and Bancroft Avenue on the west. The following activities are being carried out while addressing the needs in this area: housing assistance through rehabilitation, preservation of the existing housing stock, new construction or infill on vacant lots, down payment assistance, homeownership counseling, working with lenders to identify special programs/products for low to moderate income homebuyers, addressing lead-based paint issues, support and implement revolving loans for rehabilitation, support local Continuum of Care Plan, economic development, and overall neighborhood revitalization.

In addition, to avoid deterioration of other parts of the City, funds were made available for housing rehabilitation and down payment assistance for residents citywide. However, the City of Greenville

expended the majority of CDBG and HOME allocations in the West Greenville 45-Block Revitalization Area.

Consolidated Plan Priority – Affordable Housing

Owner-Occupied Rehabilitation

At the beginning of the Fiscal Year 2012-13, funds for rehabilitation of substandard dwellings were budgeted. \$206,837 in CDBG and \$140,000 of HOME funds were set aside to rehabilitate single family homes. During FY 2012-13, a total of eight (8) units were completed utilizing past year funding and current year funding.

Property Acquisition

During the 2012-13 Fiscal Year, one (1) dilapidated property was acquired to remove blighted conditions. The property was acquired to remove a dilapidated structure for the construction of new affordable housing or for economic development initiatives.

Tenant Displacement/Relocation

There was only one (1) tenant of a property that got displaced as a result of acquisition. The tenant of the property was relocated to standard housing in accordance with the Uniform Acquisition and Relocation Act during the Fiscal Year 2012-13.

Down payment Assistance

During the current program year, nine (9) down payment loans were made to first time low and moderate income homebuyers from Federal and locally funded sources. These loans enabled homebuyers to purchase homes for owner occupancy.

Consolidated Plan Priority – Other Special Needs

Transitional / Affordable Housing Production

At the beginning of FY 2012-13, \$58,000 of HOME funds were allocated for certified Community Housing Development Organization (CHDO) new affordable home construction activities for eligible first time homebuyers. Furthermore, the City of Greenville partnered with a private development firm to construct eighty-four (84) affordable multi-family units. The total cost of the Winslow Pointe affordable housing multi-family development was approximately \$11.9 million dollars. The City of Greenville allocated \$450,000 in HOME funds for this activity.

During the fiscal year, two (2) units were converted from Lease-Purchase properties to owner-occupied housing.

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In addition, Streets to Home sold a single family unit. The unit was assisted with HOME funds, conveyed to Streets to Home for a CHDO project to provide affordable owner-occupied housing.

Consolidated Plan Priority – Non Housing Community Development

The goal of the CDBG Program for non-housing community development is to support the expansion of economic opportunities for low to moderate income persons and to support the community's involvement and participation efforts in relation to supporting non housing priority needs. The following are allocated public service and public facility projects for approved non-profit organizations.

Public Service – Subrecipient Projects

The following is summary of approved public service projects for FY 2012-13.

<u>Name of Agency:</u>	Boys & Girls Club of Pitt County, Inc.	
<u>Program:</u>	Triple Play – Prevention of Childhood Obesity (Expanded Service)	
<u>Accomplishments:</u>	Total youth served = 167	
<u>Amount of Funding Allocated:</u>	\$12,250	<u>Expenditures through June 30, 2013:</u> \$6,137.98
<u>Name of Agency:</u>	Pitt County 10-Year Plan to End Chronic Homelessness	
<u>Program:</u>	SOAR – Project Homeless Connect (PHC)	
<u>Accomplishments:</u>	Several people received SOAR training & 279 Homeless Individuals attended Project Homeless Connect	
<u>Amount of Funding Allocated:</u>	\$30,000	<u>Expenditures through June 30, 2013:</u> \$25,751.08
<u>Name of Agency:</u>	Literacy /volunteers of Pitt County	
<u>Program:</u>	Adult Basic Education Classes	
<u>Accomplishments:</u>	Total adults served = 228	
<u>Amount of Funding Allocated:</u>	\$14,200.00	<u>Expenditures through June 30, 2013:</u> \$14,200.00
<u>Name of Agency:</u>	Center for Family Violence Prevention, Inc. (Family Center)	
<u>Program:</u>	Systematic Training for Effective Parenting & Supervised visitations	
<u>Accomplishments:</u>	Total served = 153	
<u>Amount of Funding Allocated:</u>	\$25,000	<u>Expenditures through June 30, 2013:</u> \$16,649.25
<u>Name of Agency:</u>	Center for Family Violence Prevention, Inc. (Safe House)	
<u>Program:</u>	Transitional Housing	
<u>Accomplishments:</u>	Total served = 132	
<u>Amount of Funding Allocated:</u>	\$25,000.00	<u>Expenditures through June 30, 2013:</u> \$5,390.90

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Name of Agency: Building Hope Community Life Center, Inc.
Program: ReCycle Workforce & 21st Century Leadership Academy (21LA)
Accomplishments: 35 very low – low income youth served & 1 homeless
Amount of Funding Allocated: \$18,000 **Expenditures through June 30, 2013:** \$17,126.54

Name of Agency: Greenville Police Athletic League (PAL)
Program: Youth Enrichment: 2012 Summer Camp
Accomplishments: Total served = 150
Amount of Funding Allocated: \$13,500 **Expenditures through June 30, 2013:** \$2,375.16

Name of Agency: Lucille Gorham Intergenerational Center (East Carolina University)
Program: Youth Excelling for Success (YES)
Accomplishments: Total youth served = 56
Amount of Funding Allocated: \$3,000 **Expenditures through June 30, 2013:** \$1,462.00

Public Facility Improvements – Subrecipient Projects

The following is a summary of approved projects:

Name of Agency: Dream Park
Repair: Add mechanical room, restrooms, and spray ground
Accomplishments: Area wide benefit for low – moderate income households
Amount of Funding Allocated: \$80,000 **Expenditures through June 30, 2012:** \$80,000

Affirmatively Furthering Fair Housing

The Federal Fair Housing Act, as Amended, prohibits discrimination in the rental, sale, or financing of any dwelling based upon race, color, religion, sex, national origin, familial status, or disability. As a condition for receiving federal funds from HUD, entitlement communities, such as City of Greenville must “affirmatively further fair housing.” This phrase means to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

An update to the Analysis of Impediments to Fair Housing Choice is currently under preparation by the City of Greenville, and is expected to be completed by November 2013. This section presents the Fair Housing Analysis Update for the 2013-2018 Consolidated Plan. It primarily includes existing

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impediments to fair housing choice currently being addressed and the plans recommended to remedy them. The update relies on public/private information regarding the real estate and banking industries, Greenville housing and community development activities, North Carolina and Greenville Human Relations Agencies, and the Greensboro and Atlanta HUD Offices of Fair Housing and Equal Opportunity.

The City of Greenville always seeks to promote equal opportunity, equal access, and equal rights for those who are underprivileged, disabled, and homeless. During the fiscal year 201-2013, the City of Greenville made numerous advancements towards this goal. These advancements are as follows:

- Nine (9) down payment assistance's (deferred loans) were administered
- Six (6) new single-family homes were constructed
- One (1) new single-family home was sold
- Four (4) homes were sold to GHA for their Lease-Purchase program
- Eighty-four (84) multi-family units were constructed through leveraging HOME funds

The following impediments were identified:

Impediment 1: Lack of affordable housing forces the lower income population to find alternative housing. Alternative housing may consist of doubling up; where households combine to cut the expenses of housing. Others are forced to live in housing that is in poor condition that leads to disparate treatment of protected class families and individuals.

Plan of Action:

The financing industry may have the best strategy for this impediment. While it appears to be true that there are insufficient affordable housing units available for housing choice in Greenville, the fact is that a surplus of moderately priced housing is available. Therefore, if lower income home seekers attempt to follow financing recommendations such as using the City's down payment assistance programs and efforts such as West Greenville revitalization that have been instrumental in bringing clients representing "all realms" of the population to apply for loans to purchase homes.

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

Impediment 2: The lack of education about discrimination and fair housing laws in Greenville. An essential part of fair housing opportunities and enforcement is the education of the public regarding the

rights and responsibilities afforded by fair housing laws. This includes the education of housing and financial providers, as well as citizens.

Plan of Action:

Education is a key element on two fronts. First, it is one of the most pressing needs to ensure fair housing choice. It is imperative that individuals and families seeking housing know their rights and responsibilities and that those involved in the housing industry understand their rights and responsibilities, as well. Secondly, providing public education that produces an employable workforce with higher earning potential will help improve creditworthiness of future homebuyers. The onus falls to the public school system to ensure that tomorrow's residents have the skills they need to be competitive in the job marketplace, as well as to be educated consumers armed with the skills to make informed decisions.

Impediment 3: Awareness of fair housing issues is important. Everyone needs to know what may constitute a violation, and what they can do in the event they believe they may have been discriminated against. In addition, it is important for lenders, housing providers and their agents to know their responsibilities and when they may be violating fair housing laws.

Plan of Action:

In responding to whether Fair Housing was an issue in Greenville, the financing industry again addressed the results of the recent NCRC report, stating that the minority stigma has improved, but it still exists. The lenders need for production (or writing of loans) drives greater leniency in which lenders select to lend to, thereby lessening the impact of race. Mortgage brokers, on the other hand, know that people do business with people who look like them, and so they hire people that resemble the markets they serve. This is good marketing, but also encourages minority homebuyers to seek loans with lenders who are not necessarily looking out for the borrowers' best interests. Additionally, brokers are most familiar with the products that are most popular in the markets they serve and are not aware of all the products offered by the institutions they represent, thus limiting their offerings to higher-cost products. Unfortunately, uninformed buyers also choose lenders on the basis of word-of-mouth referrals from friends and family, and the belief that banks do not lend money to minorities. Again, while educating consumers is indicated, it is difficult to reach them when they will not avail themselves of the opportunities.

The City will continue its efforts to educate the public during Fair Housing month. During this month several activities are provided to educate the public on specific areas of fair housing and our local loan counseling programs. The City will also encourage lenders, housing providers and their agents to know their responsibilities and to attend training on fair housing laws.

Impediment 4: There are limited housing opportunities for the homeless, those who are at risk of homelessness, and special needs populations. There is not enough funding for permanent housing. Too

many citizens are on the brink of becoming homeless because they have to spend too much of their income on housing (many times not decent or safe housing).

Plan of Action:

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

Impediment 5: Lack of Access to Homeownership (Based on HMDA and apparent Predatory Lending Practices)

This Impediment can be addressed in the 2008-2013 Consolidated Plan as the City considers inequities that may occur in homeownership opportunities for protected classes or those covered by the Fair Housing Law. An analysis of the HMDA data in this document reveals, for example, that while black residents comprise 34 percent of the population, 21 percent of all home purchase mortgage applications come from black families/individuals so therefore, it appears that black applicants may be underrepresented although improving substantially over the past five (5) years. City programs targeted to assist low-moderate income protected classes should focus more closely on educating the population on the importance of homeownership and how to access local lending resources.

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

Plan of Action:

In responding to whether Fair Housing was an issue in Greenville, the financing industry again addressed the results of the recent NCRC report, stating that the minority stigma has improved, but it still exists. The need for production (that is, writing loan business) in the lending industry drives greater leniency in which lenders select to lend to, thereby lessening the impact of race. Mortgage brokers, on the other hand, know that people do business with people who look like them, and so they hire people that resemble the markets they serve. This is good marketing, but also encourages minority homebuyers to seek loans with lenders who are not necessarily looking out for the borrowers' best interests. Additionally, brokers are most familiar with the products that are most popular in the markets they serve and are not aware of all the products offered by the institutions they represent, thus limiting their offerings to higher-cost products. Unfortunately, uninformed buyers also choose lenders on the basis of word-of-mouth referrals from friends and family, and the belief that banks do not lend money to minorities. Again, the solution lies in educating consumers, although it is difficult to reach them when they will not avail themselves of the opportunities.

The City of Greenville is currently evaluating, sharing, and updating our Analysis of Impediments to Fair Housing. Staff is working in tandem with the consultant TDA, Inc. (Training and Development Associates). Normally, the AI would be completed prior to the completion of the ConPlan; however, the schedule has not worked in this direction. The updated AI will be reflected in next year's CAPER.

Affirmative Marketing Plan

It is the policy of the City of Greenville Housing Division not to discriminate against any person on the basis of race, color, national origin, sex, religion, familial status, or disability: in the sale or rental of housing or residential lots; in the advertising the sale or rental of housing; in the financing of housing; in the provision of real estate brokerage services; or in the appraisal of housing.

In accordance with the regulations of the HOME program and in furtherance of the City of Greenville's commitment to fair housing and equal housing opportunity, a policy that establishes procedures to affirmatively market rental or residential units constructed or rehabilitated under the HOME program was approved June 1, 2009. These procedures are designed to assure that individuals who normally might not apply for available housing units because they are socially and/or economically disadvantaged - are provided an opportunity to apply.

In addition, the City of Greenville has adopted policies that assure and encourage the full participation of Women and Minority-Owned Business Enterprises (WMBE) and Disadvantaged Business Enterprises (DBE) in the provision of goods and services. The City of Greenville's WMBE Coordinator publishes a quarterly newsletter and maintains a Business Directory for the construction, maintenance and building trades services. The directory identifies firms that have been certified or registered as DBE by the City of Greenville, and provides information that can assist their efforts to obtain contracts with the City of Greenville. The City expended approximately \$56,000 in general fund dollars to cover the WMBE Coordinator labor and activities, during FY 2012-13.

The City continues to affirmatively market fair housing strategies. These strategies are inherent to each of the housing programs provided through the Housing Division. To ensure equal opportunity access to federal housing programs, the Housing Division includes Minority and Women Business Enterprise (MBE/WBE) requirements in all contracts and agreements.

Education of the Fair Housing Laws will occur throughout the year and more specifically during the month of April, which is designated as "Fair Housing Month" and "CDBG Week".

During the month of April 2013, in celebration of Fair Housing Month, the City of Greenville, the Greenville Human Relations Council, Greenville Property Managers Association and Greenville-Pitt

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Association of Realtors sponsored a Fair Housing Month Poster Contest for residents in grades K-12, including the special education program. The purpose of the poster contest was to demonstrate non-discriminatory housing for all people regardless of race, sex, color, national origin, disability or family status.

City of Greenville will continue to use administrative dollars to affirmatively further fair housing. Funds that are used to assist very low and low income households will be advertised in local newspapers. Special outreach will be provided through various community events and non-profit agencies in the community.

In addition to these activities, the City provides a full time staff position (Human Relations Coordinator) to address landlord/tenant issues, provide emergency housing assistance and outreach to citizens. This position is funded with approximately \$60,000 general government revenues. One of the primary responsibilities of the staff member is to serve as a liaison to the Greenville Human Relations Council. The Greenville Human Relations Council serves as an advocate for all people in pursuit of human and economic relationships, to promote activities, education and programs which enhance human dignity, equal opportunity, mutual respect and harmony among the many different citizens of Greenville.

Each HOME PJ must adopt affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

The City of Greenville understands that we have population that is in a greater disproportionate need. The Hispanic population is not only a growing population across the nation, but also in Greenville-Pitt County. The city has already created affordable housing brochures in Spanish, but we are also planning for entire home education workshops in Spanish.

- Nine (9) down payment assistance's (deferred loans) were administered
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Homeless Needs

Actions to meet supportive housing needs (include HIV/AIDS)

Funding to nonprofit organizations that address supportive needs is made available each fiscal year for eligible applicants. All nonprofits that receive funding are encouraged to participate with local Continuum of Care efforts.

Although the City does not receive Housing Opportunities for Persons with Aids (HOPWA) funds, the Greenville Housing Authority and Pitt County AIDS Service Organization (PICASO), a local nonprofit apply on an annual basis. They are currently managing ten (10) units of housing for HIV AIDS afflicted citizens.

Actions to plan and/or implement continuum of care

HUD encourages communities to address housing and homelessness through a comprehensive, collaborative, and strategic approach that it has promoted since 1994. HUD's Continuum of Care concept facilitates this process and is designed to help communities envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness.

As in past years, the City of Greenville has actively assisted with the creation and development of a Continuum of Care for Pitt County. The group, known as the Pitt County Continuum of Care, is comprised of City and County staff, as well as non-profit and for-profit representatives. The group meets monthly to discuss issues impacting the ever-growing homeless population. Efforts to end homelessness and to coordinate supportive services to homeless persons are top priorities for the community. The Pitt County Continuum of Care's mission for combating homelessness is to have a seamless continuum of housing and services to meet the housing and support service needs of all homeless subpopulations in the County and the City of Greenville, in both urbanized and non-urbanized areas. This requires the strengthening of coordinated activities of the local homeless coalition, the providers, other non-profit organizations and homeless individuals and advocates. The January 2013 Point in Time Count revealed that there are one hundred twenty three (123) homeless persons in Pitt County and one hundred ten (110) beds available to serve them.

During the upcoming fiscal year, the group will continue to develop the Continuum of Care and prepare an Emergency Services grant application for submission. To date, the Pitt County Continuum of Care has received funding from the 2003, 2004, 2005, 2006, 2007, 2008, 2009 and 2010 funding cycle. Funding received under the 2004 and 2005 award was allocated to implement a Homeless Management Information System (HMIS). All actions by the Continuum of Care group will address obstacles to meet the underserved needs in the community, assist with the reduction of poverty level families, assist with the development of institutional structures, and enhance coordination between public and private housing and social service providers.

Actions to prevent homelessness

The United States Interagency Council on Homelessness issued a challenge to communities across the country to address the problem of homelessness, specifically the chronically homeless. In the fall of 2006 and spring of 2007, the Pitt County Board of Commissioners and the City of Greenville City Council adopted resolutions to develop a 10-Year Plan to End Chronic Homelessness in Pitt County. The 10-Year Plan is a comprehensive effort of various community organizations, leaders and citizens. The City of Greenville committed \$15,000 CDBG funding towards this effort.

The Blue Ribbon Task Force to End Chronic Homelessness in Pitt County spent approximately eight (8) months gathering data on homelessness in community and reviewing best practice approaches being used in other communities to reduce and end homelessness. The Task Force held focus groups and forums to help determine the best approaches for the community. The 10-Year Plan to End Chronic Homelessness in Pitt County represents the culmination of work over the past year. The two major recommended goals featured in the plan are evidenced-based practices drawn from best practices of innovative programs and initiatives in place across the country:

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

In addition, Pitt County Government was awarded Homeless Prevention and Rapid Re-Housing Program (HPRP) funds from the North Carolina Office of Recovery and Investment (OERI), which is funded under the American Economic Recovery and Reinvestment Act of 2009. The City of Greenville serves as a partnering agency.

Ending chronic homelessness is a challenge for the entire community. There are no simple solutions. Ending homelessness will require a cooperative effort among government agencies, private and public services, businesses, faith-based organizations and neighborhoods.

Actions to address emergency shelter needs

The City of Greenville, through its CDBG Program provided financial assistance during the 2012-13 Fiscal Year to Center for Family Violence Prevention, which provides emergency housing to battered women and young children.

Actions to develop transitional housing

During the fiscal year 2012-13, funding was provided to the Center for Family Violence Prevention for safe family visits. Center for Family Violence Prevention provides transitional housing for domestic violence victims. The need for safe, affordable housing for victims of domestic violence is well documented. Without access to housing options, women fleeing from abusive relationships are often

forced to live in substandard conditions or return to their batterers. While many battered women need only short-term, emergency shelter, others face numerous barriers to achieving independence free from abuse and require long-term housing assistance and a variety of support services.

Recognizing the housing needs of battered women, many domestic violence service providers now offer longer-term, transitional housing to the women and children they serve. The City has also continued its relationship with the CHDO Streets to Home to provide transitional rental housing for victims of domestic violence and homelessness who are transitioning from emergency shelter to permanent housing.

Transitional housing, sometimes called second stage housing, or supportive housing is a residency program that includes support services. Usually provided after crisis or homeless shelter, transitional housing is designed as a bridge to self-sufficiency and permanent housing. Residents usually remain from six months to two years, and are typically required to establish goals to work towards economic stability.

Meeting Underserved Needs

Actions taken and accomplishments to meet worst-case needs

The Greenville Police Department and LIFE/STRIVE of North Carolina, Inc. have collaborated together to implement a prisoner re-entry program in the City of Greenville, through a grant funded by the North Carolina Governor's Crime Commission. Re-entry involves the use of programs targeted at promoting the effective reintegration of offenders back to communities upon release from prison and jail. Re-entry programming, which often involves a comprehensive case management approach, is intended to assist offenders in acquiring the life skills needed to succeed in the community and become law-abiding citizens. A variety of programs are used to assist offenders in the re-entry process, including pre-release programs, drug rehabilitation, vocational training and work programs. STRIVE has a successful job training program which was partially funded with CDBG Public Service funds in the past.

Actions and accomplishments to serve people with disabilities

Elderly and disabled homeowners wishing to have their homes rehabilitated are given first priority. In situations in which a homeowner has special needs, those needs are taken into account by Housing Division staff. Provisions are made to provide devices necessary for mobility and comfort.

Within the City of Greenville there continues to be a need to assist homeless, unemployed, "at risk" youth, victims of domestic abuse, and drug abuse. The program responds to such needs through the CDBG funding of organizations that cater to the needs of these groups. Such groups include the Greenville Community Shelter, L.I.F.E. of NC, Lucille Gorham Intergenerational Center, and Center for Family Violence Prevention Program.

Efforts to Reduce Poverty

City of Greenville housing programs inherently address poverty by creating housing opportunities for low income households and services for low wealth individuals and communities. Without these housing opportunities many low income households would not be able to afford housing repair costs or to purchase a home.

City of Greenville also provides funding for various projects to create economic opportunities for low to moderate income persons, which aid in the reduction of poverty. The City's Urban Development Division operates the following programs: business facade improvement program; small business plan competition and is currently working on development of a small business incubator in the designated redevelopment area.

Transportation systems in Pitt County and major highways have been improved and will continue to be improved to meet the demands of a growing population.

Program Monitoring

The Housing Division conducts formal monitoring of its CDBG and HOME grant programs annually in August and September. The monitoring visits consist of reviewing programmatic procedures to ensure that each grant program regulations defined in the Code of Federal Regulations and the scope of work described in the Subrecipient Agreement is met. General financial and accounting procedures are also reviewed in accordance with applicable Office of Management and Budget circulars.

If a finding or concern is identified as a result of the monitoring, technical assistance is provided in order for the agency to correct the deficiency. If deficiencies persist, reimbursement fund may be suspended and/or the subrecipient could jeopardize future funding opportunities.

The City ensures that all monitoring letters detail specific time frames for a monitoring response and the corrective actions that need to be taken. Additionally, the City will impose sanctions if the corrective actions are not taken within the specified time frame. Furthermore, staff is discussing a quarterly monitoring schedule.

Leveraging Resources

On November 2, 1992, the citizens of Greenville approved a one million dollar bond referendum for affordable housing. The funding was divided into three (3) revolving loan categories. The categories include homeownership, land banking, and elderly housing rehabilitation. As revolving loans, these

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funds are continually recaptured and recycled into the activities to further efforts to promote and preserve affordable housing. These funds have been recycled since 1992 and are available for the West Greenville 45-Block Revitalization area and other affordable housing initiatives of the City of Greenville.

In 2004, Greenville citizens again approved a \$10 million dollar bond referendum for the revitalization efforts in the Uptown Greenville and West Greenville Certified Redevelopment Area which focused efforts in the 45-Block Revitalization area. \$5 million of the \$10 million is set aside for the priorities and goals identified below within the West Greenville 45-Block Revitalization area to leverage CDBG and HOME funds.

The City of Greenville was awarded through the 2009 American Recovery and Reinvestment Act (ARRA) from the U.S. Department of Housing and Urban Development a Lead Based Paint Hazard Control Grant. The \$1.9 million grant funds have been implemented since that time to accomplish the following within 36 months, beginning April 15, 2009:

- Control and reduce lead hazards in one hundred ten (110) low-income housing units in the Greenville area
- Addressing one hundred ten (110) housing units occupied by children under the age of six (6) years with elevated blood lead levels
- Provide eighty five (85) outreach programs for community awareness and education regarding lead hazards aimed at reaching 5,000 people
- Screen and test children under the age of six (6) years for elevated lead blood levels
- Provide Lead Safe Work and Lead Certification training to at least ten (10) Contractors involved in the City of Greenville housing rehabilitation program
- Provide economic opportunities to at least sixty (60) unemployed and underemployed persons in the targeted neighborhoods, creating sixty (60) jobs
- Develop a self sustaining program by integrating lead hazard reduction into housing rehabilitation programs

At the program's completion, one hundred twenty five (125) units have been tested for lead paint and one hundred two (102) units were cleared of lead based paint. The program was also responsible for training forty six (46) persons in lead safe worker training and created twenty seven (27) jobs.

The City of Greenville has been very successful over the past five (5) years in partnering with private housing organizations. Just within the past year, the Community Development Department leveraged nearly \$12 million dollars from partnering with the NRP Group to construct an eighty four (84) unit affordable multi-family housing development. In addition to the funds leveraged, the City was also able to obtain three (3) HOME units which must remain affordable over a twenty (20) year period. Over the

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next five (5) years, staff will continue to pursue these types of opportunities.

In addition to working with private developers, the City of Greenville has also assisted in several transitional housing units. We have partnered with Pitt County and the Greenville Community Shelter in adding beds for both supportive and transitional housing. Over the next five (5) years, staff will continue to assist and partner with other agencies to ensure that both families and individuals have enough resources to fight their way out of poverty.

In addition, the City of Greenville contributes approximately \$300,000 of General Fund (local) dollars to support the Housing Division staff administrative costs to administer federal grants and bond fund projects.

Managing the Process

The Community Development Housing Division consistently seeks methods to improve and strengthen its programs. Assessment of program activities in compliance with outlined performance measurement objectives, indicators and outcomes in the action plan is performed annually.

In addition, the Senior Planner conducts regular “desk audits” of all programs to insure compliance with regulations.

Citizen Comments and Public Participation

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. During the development of the 2013-18 five (5) year Consolidated Plan Year, three (3) public hearings were held to advise the community of proposed activities and sources of funds. In addition, two (2) community meetings were held to receive comments from citizens in developing the plan.

All requests for bids from contractors to assist with housing repairs and construction throughout the year were handled in an open and fair manner.

The notice of availability of the CAPER for review and to receive public comments was published in the “Daily Reflector” on Monday, August 5, 2013, August 12, 2013, and August 19, 2013. The CAPER was made available for review for a period of thirty (30) days. See attached copy of Publisher’s Affidavits. Also, the “Notice of Public Hearing” to receive comments at City Council meeting was published in the “Daily Reflector” on August 5, 2013, August 12, 2013, and August 19, 2013. Notices were also

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published in two (2) minority newspapers during month of September 2013 in “Daily Drum” and “M-Voice”.

In addition to the public hearing, the following meetings were conducted as part of Greenville’s public participation process as well as to disseminate program information:

- Monthly Affordable Housing Loan Committee meetings (AHLC);
- Technical assistance meetings during the CDBG Notice of Funding cycle for nonprofits with interested organizations;
- Monthly Continuum of Care meetings;

Finally, to improve access of the CAPER for the community, the Housing Division posted the CAPER on the city’s website for review.

There were no public comments received by the City of Greenville for the 2012-2013 CAPER.

Institutional Structure

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

The private sector is provided with incentives for developing affordable rental housing through tax credits provided by the federal tax credit program. Tax credits provide developers with an additional North Carolina subsidy for low income apartment construction. In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care.

The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, service providers, and other interested group. The development of the continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Greenville Housing Authority has also joined this group and began working in concert with the City of Greenville in revitalization efforts in the West Greenville 45-Block Revitalization Area. Over the next year, the Greenville Housing Authority will be our partner in both supportive housing and lease-purchase programming.

Reduction of Lead-Based Paint Hazards

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

All projects in which HUD funding is used are in compliance with the new Lead Based Paint (LBP) guidelines as enacted on September 15, 2000. Testing of all units is conducted and, if found, all lead hazards are abated.

In addition, the City of Greenville was awarded a grant from Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control a Lead-based Paint Hazard Control Grant Program for thirty-six (36) month period, as part of the American Economic Recovery and Reinvestment Act of 2009. The grant agreement was signed April 15, 2009. In FY 2011-2012 there were twenty-one (21) units abated of Lead Based Paint hazards. During this fiscal year, four (4) units were cleared of Lead Based Paint hazards.

The goals of the grant included; 1. Testing and abatement of one hundred ten (110) units, 2. Training for Contractors and 3. creation of sixty (60) jobs.

Self Evaluation

The overall goal of the Housing Division of the Community Development Department is to develop viable communities by providing safe, sanitary, and decent housing, a suitable living environment, and expanding economic opportunities principally for low to moderate income persons. The Consolidated Plan is a vehicle which enables officials and citizens of the City of Greenville to pursue this goal, collectively address neighborhood and community problems and plan for the future. To structure these efforts, a five (5) year strategic plan and annual action plan was created. While the five (5) year strategic plan typically remains static, the annual action plan changes every year to address various goals outlined in the larger and more global strategic plan. To evaluate progress, efforts are annually assessed through the CAPER.

Thus, the purpose of the self-evaluation section is to look at how activities and strategies have made an impact on identified community needs. An analysis of the City of Greenville's Program Year 2012-13 Annual Action Plan goals are grouped into five (5) priority areas: Affordable Housing Strategy, Homeless Strategy, Special Needs Strategy, Community Development and Economic Development Strategies.

Affordable Housing Strategy

Over the past year, the housing market in Greenville continued recovery at a slow pace like the rest of the country. The City of Greenville continued programs that focused toward achieving the following priority housing goals. Three (3) program activities were carried out in an effort to meet the City's affordable housing goal: down payment assistance, owner occupied rehabilitation and implementation of lease/purchase options. In addition, City staff continued to be successful in providing technical and educational support to both non-profits and homeowners.

Homelessness Strategy

The City of Greenville has made a priority of addressing the homeless issue by participating in various community efforts. In collaboration with Pitt County Government and other partners, a "Project Homeless Connect" event was held March 2012. This event initially served 350 "at risk" or homeless individuals and their families. Pitt County Government has taken the lead in this event and scheduled to be held again in October 2014.

In addition, City Staff and Elected Officials will continue to serve on the 10-Year Plan to End Homelessness Advisory Committee, as well as the Continuum of Care.

Special Needs Strategy

To address individuals and families with special needs, the City provided local non-profit organizations with CDBG funds to assist with job training and placement of ex-offenders re-entering society, victims of domestic violence, and at risk youth development.

Moreover, the City of Greenville recognizes that over the next five (5) years there an influx of both veterans and Hispanics into the community. A high percentage of veterans are at risk of becoming homeless, and many need supportive housing options. Furthermore, during the course of completing the 2013-2018 five (5) year Consolidated Plan, staff was made aware that the Hispanic population is in disproportionately greater need within our community. Therefore, staff has planned to take action to help mitigate these issues over the next five (5) years.

Community Development Strategy

During FY 2012-2013, the City used CDBG funds to make necessary facility improvements and repairs to aid in providing services to low income individuals and families. This strategy was implemented through a partnership with the Recreation and Parks Department.

The City is also in the process of both designing and preparing for phase II of a streetscape project associated with the major thoroughfare (West Fifth Street) that runs through the West Greenville Redevelopment Area. Moreover, staff has been preparing for both a small business incubator and a commercial center within the Redevelopment Area. Currently, we are in the final stages of property

acquisition. The subsequent step will allow for completion of the design for the building, bid the construction, and create an agreement with a private developer.

Economic Development Strategy

The City of Greenville understands that it takes a comprehensive approach to grow communities and neighborhoods. Only recently has the City of Greenville embraced economic development. In communities and neighborhoods of low wealth, the economy is just as important as the affordability of the housing.

Over the next five (5) years, the City will utilize CDBG funds for small businesses and entrepreneurs within low wealth communities. Creating a neighborhood commercial and business friendly environment is a top priority. Furthermore, we will pursue non-profit agencies that provide workforce development initiatives that teach middle skills and beyond.

SECTION 2 – HOUSING NEEDS

Public Housing Strategy

There are four (4) Public Housing Authority managing agencies in the Pitt County area, which include Greenville Housing Authority with a total of seven hundred fourteen (714) units; Mid East Commission who manages a total of one hundred thirty five (135) units in three (3) towns; Farmville Housing Authority who manages one hundred seventy four (174) units and Ayden Housing Authority who manages one hundred seventy five (175) units. Each of the mentioned Public Housing Authorities receives federal funds to modernize and repair public housing units. None of the public housing authorities in Pitt County have been designated as “troubled” agencies or otherwise performing poorly.

During fiscal year 2012-13, the City of Greenville Community Development Department, Housing Division continued in partnership with the Greenville Housing Development Corporation to implement a Lease/Purchase program utilizing rehabilitated single family units for low to moderate income residents in the West Greenville 45-Block Revitalization Area. Two (2) homes sold during the fiscal year to a lease purchase program participant.

Foster and Maintain Affordable Housing

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. During the 2012-13 program year, funds were reserved for downpayment assistance to low-moderate income homebuyers within the City of Greenville. These funds are used to address goals for increasing homeownership within the West Greenville Redevelopment Area. Funding from previous years has also been made available to homebuyers as downpayment assistance. Provision of downpayment assistance decreases the amount of financing and or private source of funding a homebuyer needs in order to purchase a home. This past fiscal year, three (3) homebuyers utilized the program.

The City also provides assistance with local bond funds to aide with downpayment or closing costs. Bond funds are awarded to qualifying applicants as a zero interest loan up to 10 percent of the purchase price of the home and amortized over ten (10) years. This past fiscal year, six (6) homebuyers utilized this program.

Eliminate Barriers to Affordable Housing

The City of Greenville partners with local nonprofit agencies to provide homeownership counseling and workshops for potential homebuyers. The City also offers a Homeownership Academy that provides

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participants with the opportunity to gain a working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Revitalization Area. At the completion of the program, participants receive a certificate for \$500.00 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization Area.

There are also other barriers to Affordable Housing. Some of these barriers citizens cannot hope to break through by themselves. Public policy will always affect groups or individuals in one way or the other. However, most of the time policies are put in place to make environments more equitable. There are instances where public policy will adversely affect a minority group more so than others. In Greenville, NC, there are a couple of policies that create barriers to affordable housing.

Non-living wages: The City of Greenville housing prices are among the highest in the county, yet wages have not gone up at the pace of rents and housing prices. A working adult earning a \$7.25/hour wage makes \$15,080.00 /year, which places them in just above 30% AMI for an individual. An adult would have to work two (2) full-time jobs to place themselves near 80 percent of AMI. In addition, families receiving public assistance, such as Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI) receive a fixed amount of a few hundred dollars a month for basic needs, such as housing, food, and healthcare. Some of these fixed incomes are always in danger of being cut.

Mental illness: The State of North Carolina has pivoted several times in the business of handling mental illness. In 2001 the State Legislature created the "Mental Health Systems Reform Act". The state privatized the arrangement of local and regional mental health services; thus, requiring that local jurisdictions contract out delivery of services. As a result, most would note the quality of care that North Carolinians with mental illness receive has declined. Moreover, allegations of fraud and waste have increased. The most recent pivot is to cut funding to many of the Family Care Homes around the state. This would certainly adversely affect a small group of people, and potentially make them homeless.

Financing: In the financing industry, credit terms are tightening and lenders are paying more attention to widening gaps in sources and uses; thus, requiring more money up front from the borrowers. Historically borrowers negotiated with lenders based on the borrower's creditworthiness, collateral and track record. For various reasons the lenders are looking beyond just the numbers of the borrowers. Public policy allowed the bank and other financial institutions to relax lending standards over a decade, and now those standards have tightened – along with the lending mentality. The lack of available financing for low-moderate income households will become a larger barrier to affordable housing over the next five (5) years.

SECTION 3 - COMMUNITY DEVELOPMENT BLOCK GRANT

Relationship of Expenditures to Priority Needs

During FY 2012-13, Community Development Block Grant (CDBG) activities were conducted in accordance with the priority goals and objectives identified in the Consolidated Plan. Greenville's total CDBG program allocation for FY 2012-13 was \$781,037. Funds were distributed among owner-occupied housing rehabilitation; acquisition of dilapidated/substandard properties; clearance and demolition; assistance to nonprofits and administration. As per regulation, a jurisdiction cannot spend more than fifteen percent (15%) of its allocated FY 2012-13 grant amount on public services and cannot spend more than twenty percent (20%) on administrative costs, irrespective of actual expenditures during the program year.

According to the Integrated Disbursement and Information System (IDIS) PR26 Financial Summary Report, the City of Greenville spent 8.04 percent of its allocated FY 2012-13 grant amount on public services and 17.62 percent of its allocated grant amount on administration costs.

Low/moderate Area Benefit

Excluding costs for planning and administration, all CDBG expenditures during FY 2011-12 went toward activities and projects with a national objective of benefitting low to moderate income residents.

Amendments and Other Changes to Programs

None.

National Objective Failures

None.

Actions Taken to Avoid Displacement

Efforts are made to avoid displacement. Should a family occupy a structure that is not a feasible rehabilitation project or unit and the structure is contributing to a slum/blighting situation, the family is then relocated. Downpayment assistance is offered to tenants that qualify under program guidelines for purchase of a home. The property can also be rehabilitated under our owner-occupied rehabilitation

program. When displacement is necessary, efforts are in place to relocate the person(s) to comparable, decent, safe, and sanitary housing. All efforts are made to find units within the same neighborhood however per Uniform Relocation Act (URA) regulations; it is ultimately the decision of the individual as to where they chose to relocate.

Compliance With Uniform Relocation Act

All necessary measures for complying with URA guidelines have been met and the necessary documentation is located in the files.

If Jobs Were Filled With Over Income People

None

For Limited Clientele Activities, if any

Public service funds were provided to two nonprofits organizations serving only homeless individuals and families; and victims of domestic violence.

Rehabilitation Accomplishments and Costs

Eight (8) owner occupied rehabilitation units were completed at a cost of approximately \$430,000.

Property Acquisition

One (1) substandard property was acquired at a cost of \$11,452.

Units Completed For Each Type of Program

Rehabilitation of eight (8) Owner Occupied homes were completed

Five (5) homes were cleared of Lead Based Paint Hazards

Eight (8) public services grants awarded to public service agencies serving low income clients

One (1) substandard unit was acquired

Nine (9) Down-Payment Assistance loans were approved

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One (1) displaced tenant was relocated

One (1) public facility improvement was completed that served a low-moderate income area

CDBG Expenditures For Rehabilitation

\$89,216

Other Funds Invested

1992 Bond Funds and 2004 Bond Funds

Delivery Costs

\$147,265

Neighborhood Revitalization Strategy Area, if any

No area established

CDBG Financial Summary Attachments

See attached.

- Reconciliation of cash balances (Federal Cash Transaction Reports)
- Program income, adjustments and receivables

Summary of Activities Accomplishments:

Activities accomplished during the reporting period included the following:

- Eight (8) Owner-Occupied home rehabilitations were completed.
- Four (4) homes were cleared of Lead-Based Paint Hazards
- Eight (8) public services grants awarded to public service agencies serving low income clients
- One (1) substandard unit was acquired
- Six (6) substandard units were demolished and removed
- One (1) displaced tenant was relocated
- One (1) public facility improvement was completed
- Nine (9) down payment assistance's (deferred loans) were administered
- Six (6) new single-family homes were constructed
- One (1) new single-family home was sold
- Four (4) homes were sold to GHA for their Lease-Purchase program
- Eighty-four (84) multi-family units were constructed through leveraging HOME funds

SECTION 4 - HOME INVESTMENT PARTNERSHIPS PROGRAM

Distribution of HOME Funds Among Identified Needs

During the 2012-13 fiscal year, HOME program resources totaled \$387,237. HOME funds were provided to assist with new construction, housing rehabilitation, downpayment assistance and administrative costs. While efforts to increase new housing units continued, the City also continued to support the existing housing stock through housing rehabilitation. Seven (7) housing rehabilitation activities were completed by the City of Greenville from the HOME program. Total costs of each rehab ranged from \$35,000 to \$70,000. Additional rehabs were underway at the end of the fiscal year. Other activities included the provision of down payment assistance to three (3) low-income, first-time homebuyers through the City of Greenville. All activities completed addressed identified needs and objectives as found in the adopted Consolidated Plan. All activities are monitored for compliance with program guidelines. As lead entity, the City of Greenville maintains the necessary documentation, monitors all participating jurisdictions and CHDO's, and provides daily assistance to members with program rules and regulations as well as the requisition of funding.

HOME Match Report (HUD 40107A)

According to the HOME final rule 24 CFR Part 92, Participating Jurisdictions (PJs) under the HOME program must provide a 25 percent non-federal match for eligible HOME activities (minus administration costs). For FY 2012-13, Greenville used Local Affordable Housing Bonds and General fund dollars to provide a match needed for the grant and carried forward a match credit of \$960,067.87.

Contracting Opportunities For W/MBE's

Submittal of each annual CAPER must also include Part III of HUD Form 4107, otherwise known as HOME Annual Performance Report. Specifically, this report is used to report on the contract and subcontracting opportunities with MBEs and WMEs for any HOME projects completed during FY 2010-11. While there are no statutory requirements for contracting with a MBE or WBE, HUD uses this report to determine the outreach efforts of the Division to MBEs and WBEs.

Summary of Results of Onsite Inspections of HOME Rental Units

Not applicable

Assessment of Effectiveness of Affirmative Marketing Plans

The City routinely solicits minority and female contractors to provide services. Each advertisement encourages minority and females business owners to apply where applicable. Efforts include advertising in local minority publications where available. While affirmative marketing plans are in place, the availability of minority and female owned businesses is limited within City of Greenville.

Information About the Use of Program Income

Any program income generated through the HOME program is reallocated to program activities to further the City's efforts.

Analysis of Successes and Failures and Actions Taken to Improve Programs

The Housing Division consistently evaluates the HOME Program for efficiency and continually updates the requirements and procedures as needed.

ATTACHMENTS FOR CDBG PROGRAM INCOME;
ADJUSTMENTS AND LOANS & RECEIVABLES

Program Income

1. Total program income to revolving funds:
(Identify by fund type and amount)

Entitlement Funds

Owner-Occupied Rehab: \$55,830.24

These funds are program income from loan payments that were reprogrammed for Housing Rehabilitation.

2. Float-funded activities: *None*
3. Other loan repayments by category: *None*
4. Income received from sale of property: *\$0*

Prior Period Adjustments

1. Reimbursement made for disallowed costs: *None*
 - Activity name
 - Activity number
 - Program Year expenditure was reported
 - Amount returned to program account

Loans and Other Receivables

1. Float-funded activities outstanding as of the end of the reporting period: *None*
2. Total number of loans outstanding and principle balance as of the end of reporting period: *17 loans with a balance of \$156,193.05*
3. Parcels acquired or improved with CDBG funds that are available for sale as of reporting period: *None*
4. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period: *None*

Lump sum drawdown agreement: *None*

ATTACHMENTS FOR HOME PROGRAM INCOME;
ADJUSTMENTS AND LOANS & RECEIVABLES

Program Income

1. Total program income to revolving funds:
(Identify by fund type and amount)

Entitlement Funds

Owner-Occupied Rehab: \$5,625.93

These funds are program income from loan payments that were reprogrammed for Housing Rehabilitation.

5. Float-funded activities: *None*
6. Other loan repayments by category: *None*
7. Income received from sale of property: *\$0*

Prior Period Adjustments

1. Reimbursement made for disallowed costs: *None*
 - Activity name
 - Activity number
 - Program Year expenditure was reported
 - Amount returned to program account

Loans and Other Receivables

1. Float-funded activities outstanding as of the end of the reporting period: *None*
2. Total number of loans outstanding and principle balance as of the end of reporting period: *10 loans with a balance of \$101,152.51*
3. Parcels acquired or improved with HOME funds that are available for sale as of reporting period: *None*
4. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period: *None*

Lump sum drawdown agreement: *None*