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City of Greenville

2013 -2018 Consolidated Plan and 2013 – 2014 Annual Action Plan



For information regarding the Plan,

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2013-2018 Consolidated Plan and 2013-2014 Annual Action Plan

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Executive Summary

ES-05 Executive Summary

1. Introduction

The City of Greenville is a rapidly growing municipality, and there is a mixture of housing opportunities within the city limits. These opportunities range from large non-affordable single-family structures to one (1), two (2), and three (3) bedroom apartments which are somewhat affordable. The affordable housing in Greenville has grown over the past five (5) years; however, the affordable housing that is decent is few and far between.

The vast majority of the rental housing stock in Greenville, NC was built prior to 1980. There is a very high concentration of undesirable rental housing within the West Greenville Redevelopment Area. Many families and individuals are forced to live in sub-par conditions due to fixed incomes, lack of job opportunities, and lack of job training.

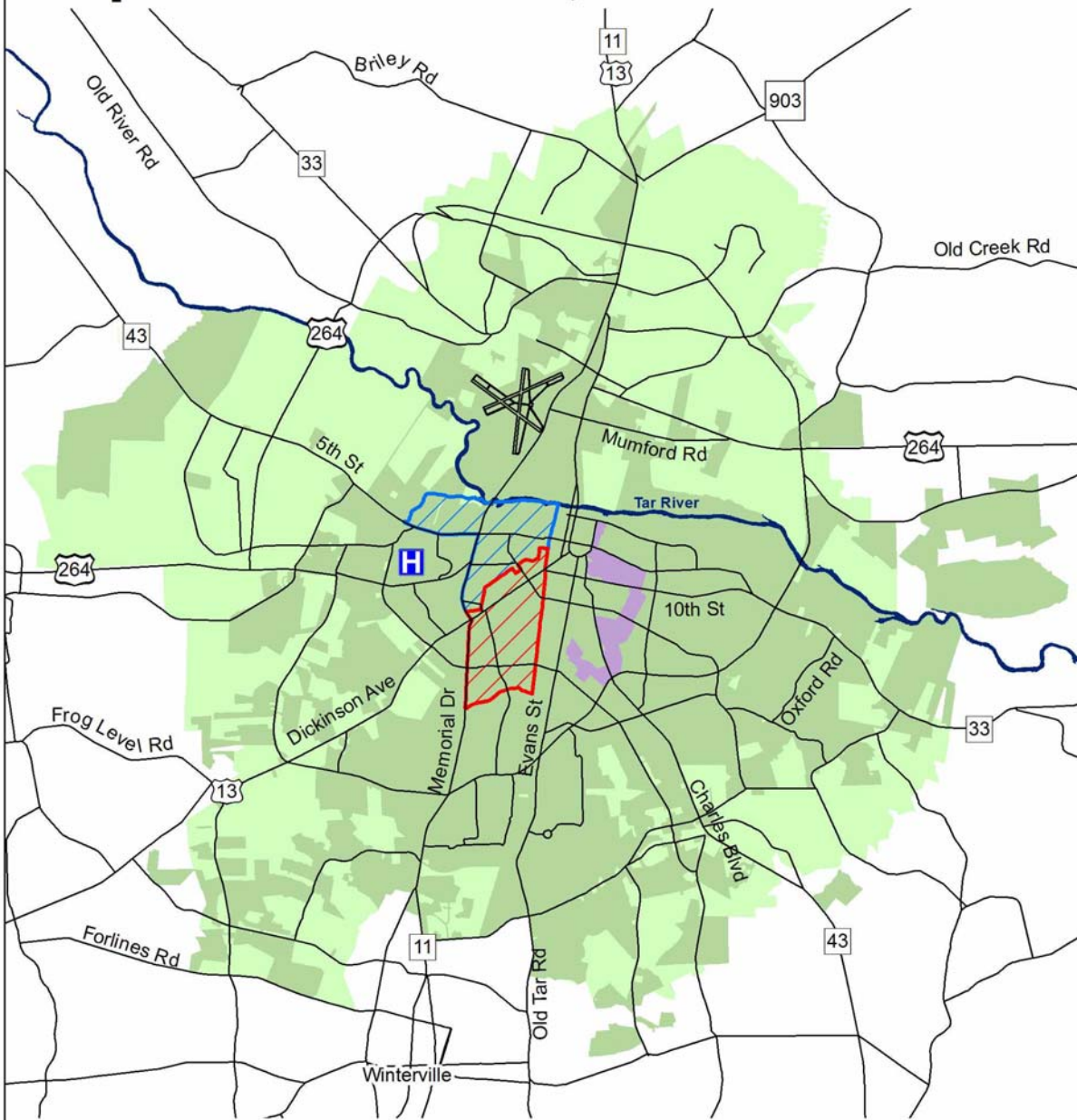
A large percentage of extremely low-income and low-income households in the City of Greenville experience one (1) or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one (1) person per room, or that pay more than 30% of their income to cover housing expenses.

For many of the persons or families within the 30% to 80% AMI, workforce development is a great need. Over the next five (5) years the City of Greenville will provide resources and assist in implementing workforce training. Greenville has many jobs to offer; however, many of them are unattainable if one does not have the proper training. In partnership with Pitt Community College and other local non-profits, the city will focus on assisting the low - moderate population in obtaining the 21st century job training.







The current Consolidated Plan was last updated in 2008 and remains in effect until 2013. In addition to the Consolidated Plan update, the Housing Division is also in the process of identifying activities for the upcoming 2013-2014 Annual Action Plan. The Annual Action Plan is the annual allocation of resources for housing activities utilizing Community Development Block Grant (CDBG) and HOME Investment Partnership Funds. The proposed activities must tie back to the identified objectives of the Consolidated Plan.

Map of Greenville, NC

April 23, 2013



Map Legend

- | | | |
|--|---|---|
|  Greenville City Limits |  Census Tract 7.01 |  ECU Campus |
|  Greenville ETJ |  Census Tract 7.02 |  Major Roads |

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Five (5) Year Consolidated Plan and the Annual Action Plan is a requirement of the U.S. Department of Housing and Urban Development as a condition of receiving funding under certain federal programs. The goal of the Plan is to extend and strengthen partnerships among the public and private sector to provide more opportunities in decent-affordable housing establish and maintain suitable living environments, and expand economic opportunities.

This plan serves as the City's application for federal funding for the following federal entitlement programs:

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

This Plan identifies a comprehensive strategy to address community needs for the five (5) year period of 2013 – 2018. The Plan associates goals and objectives with current needs throughout the five (5) year period. The goals and objectives identified throughout the plan serve as a guide for staff and policymakers to select activities that will be implemented during each fiscal year. The top priorities and goals determined in the Consolidated Plan include the following:

1. Reduce substandard housing and blight
2. Preserve and increase owner-occupied housing for low income families and individuals
3. Improve public infrastructure within communities of low wealth
4. Increase and cultivate economic development opportunities within low wealth communities
5. Preserve housing for lower income households through scattered site rehabilitation
6. Produce affordable housing opportunities for both owner occupants and renters
7. Elimination of environmental hazards in targeted low income communities
8. Promotion of efforts to develop and maintain housing for special needs populations
9. Support of programs that provide enrichment to low income communities

3. Evaluation of past performance

The focus on demonstrating performance and results is present at all levels of business, including government. Performance measurement is a program tool that can help housing and community development practitioners collect data, track progress, and report on program results in a way that speaks to the impact a specific program has on a community as a whole. Performance measurement is an organized process for gathering information to determine how well programs and activities are meeting the established needs and goals. There are three (3) primary

components to the Outcome Performance Measurement System: They are (1) Objectives, (2) Outcomes, and (3) Indicators.

1. Objectives:

Performance Measurement offers three possible objectives for each activity. These objectives are based on the broad statutory purposes of the four Community Planning and Development programs:

a. Creating Suitable Living Environments

This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. The activities are intended to address a wide range of issues faced by low and moderate income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.

b. Providing Decent Housing

This objective focuses on housing activities whose purpose is to meet individual family or community housing needs.

c. Creating Economic Opportunities

This applies to activities related to economic development, commercial revitalization or job creation.

2. Outcomes:

The second component of the system is outcomes, which are closely related to objectives. The program outcome helps further refine the objectives and is designed to capture the nature of the change or the expected result of the objective to achieve. The following are the three identified:

a. Availability/Accessibility

This applies to activities that make infrastructure, public services, public facilities, housing or shelter available or accessible to low and moderate income people, including persons with disabilities.

b. Affordability

These are activities that provide affordability in a variety of ways to low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation or day care.

c. Sustainability

This applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

3. Indicators:

Once the program purpose (objective) has been established and intended result (outcome), the next step is to identify how to measure progress towards achieving the intended results. There are four common indicators that are relevant for most activities:

- Amount of money leveraged from other sources
- Number of persons, households, businesses, units or beds assisted
- Income level of persons or households by: 30%, 50%, 60% or 80%
- Race, ethnicity and disability data

A successful performance measurement system is tailored to the specific goals and objectives of the program. To meet its obligation to assess program performance, HUD requires grantees to provide information on their achievements and investments since program objectives and activities are determined and implemented locally.

The City of Greenville has continued to implement activities that were identified as the needs and priorities identified within the 2008-2013 Five (5) year Consolidated Plan. Priority needs from 2008 through 2013 call for a concentrated effort within the Certified West Greenville Redevelopment Area. These efforts were designed to preserve the existing housing stock. Within the City of Greenville, all efforts during the course of the five year period will primarily focus on the needs within the boundaries of the Certified West Greenville Redevelopment Area bounded by West Fifth Street on the north side, the Uptown District on the east, Dickinson Avenue on the south and Memorial Drive on the west.

The following activities are being carried out in 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, continue 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, 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.

The City of Greenville expended the majority of CDBG and HOME allocations in the Certified West Greenville Redevelopment Area. Pitt County HOME Consortium members expended their allocations throughout low to moderate income Pitt County communities.

Consolidated Plan Priority – Affordable Housing

Owner-Occupied Rehabilitation

At the beginning of the fiscal year 2011-12, funds for rehabilitation of substandard dwellings were budgeted. \$230,621 in CDBG and \$100,000 of HOME funds were set aside to rehabilitate seven single family homes. During FY 2011-12, a total of twelve (12) units were completed utilizing past year funding and current year funding.

Rental Housing Production and Rental Rehabilitation

At the beginning of fiscal year 2011-12, HOME funds of \$226,000 was set aside to provide assistance for the production of Multi-Family affordable rental housing in the West Greenville 45-Block Revitalization Area. A total of three units were scheduled to be produced for low income families. Additionally, \$50,000 in CDBG funds was budgeted to rehabilitate two rental dwellings. The City awarded \$450,000 to the NRP group for the development of Winslow Pointe consisting of eighty four (84) units of affordable rental multi-family housing the development. In addition Streets to Home a Certified CHDO converted two (2) housing units to affordable rental dwellings (600 Ford Street and 414 Cadillac Street). However, none of the FY 2011 set aside was used for these activities as prior year funds were expended.

Property Acquisition

During the 2011-12 fiscal year, six (6) dilapidated properties were acquired to remove blighting conditions. Properties were acquired to either rehabilitate into suitable affordable housing, to remove a dilapidated structure for the construction of new affordable housing or for economic development initiatives.

Tenant Displacement/Relocation

Tenants of properties that were displaced as a result of acquisition of occupied properties were relocated to standard housing in accordance with the Uniform Acquisition and Relocation Act. During the 2011-12 fiscal year, four (4) households were relocated.

Down payment Assistance

During the program year, four (4) 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 2011-12, \$100,340 of HOME funds were allocated for certified Community Housing Development Organization (CHDO) new affordable home construction activities for eligible first time homebuyers. During the fiscal year, two (2) units were converted by Streets to Home for Transitional housing. Six (6) homes were started by Metropolitan Housing Community Development Corporation and Streets to Home for eligible First Time low income homebuyers.

In addition, Streets to Home developed a second single family unit in partnership with Center for Family Violence Prevention. The substandard unit was acquired with CDBG funds, conveyed to Streets to Home for a CHDO project to rehab for purposes of a transitional unit for displaced women and children residing in a “safe house” as a result of domestic violence.

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 2011-12.

Name of Agency: Boys & Girls Club of Pitt County, Inc.
Program: Triple Play – Prevention of Childhood Obesity
Accomplishments: Total youth served 135.
Amount of Funding Allocated: \$11,000 **Expenditures through June 30, 2012:** \$10,980

Name of Agency: N.C. Rural Fund for Development
Program: Homebuyer Education and Counseling

Accomplishments: 11 families received counseling
Amount of Funding Allocated: \$5,800 **Expenditures through June 30, 2012:** \$2,066

Name of Agency: L.I.F.E. of N.C., Inc.
Program: Re-Entry Program – Job Training
Accomplishments: 90 individuals benefited, 27 jobs created.
Amount of Funding Allocated: \$20,000 **Expenditures through June 30, 2012:** \$6,124

Name of Agency: Building Hope Community Life Center, Inc.
Program: Workforce Development
Accomplishments: 30 very low to low income youth served, two homeless
Amount of Funding Allocated: \$15,000 **Expenditures through June 30, 2012:** \$14,090

Name of Agency: EXCEED, Inc.
Program: Job Training
Accomplishments: Total persons served: 6
Amount of Funding Allocated: \$5,000 **Expenditures through June 30, 2012:** \$3,209

Name of Agency: Center for Family Violence Prevention
Program: Hispanic Outreach & Supervised visitations
Accomplishments: 43 supervised visitations.
Amount of Funding Allocated: \$22,200 **Expenditures through June 30, 2012:** \$12,800

Name of Agency: Center for Family Violence Prevention (Safe House)
Program: Employment Training Center
Accomplishments: 152 Clients benefited from training
Amount of Funding Allocated: \$6,000 **Expenditures through June 30, 2012:** \$5,869.62

Name of Agency: Greenville Police Athletic League (PAL)
Program: Youth Enrichment
Accomplishments:
Amount of Funding Allocated: \$13,500 **Expenditures through June 30, 2012:** \$0

Name of Agency: Lucille Gorham Intergenerational Center
Program: Youth Enrichment
Accomplishments:
Amount of Funding Allocated: \$3,000 **Expenditures through June 30, 2012:** \$0

Public Facility Improvements – Sub-recipient Projects

The following is a summary of approved projects:

Name of Agency: Operation Sunshine, Inc.
Repair: Roof, HVAC, Mechanical Gate
Accomplishments: 24 very low to low income youths served
Amount of Funding Allocated: \$11,795 **Expenditures through June 30, 2012:** \$11,542.32

Name of Agency: L.I.F.E of N.C., Inc.
Repair: Program Equipment & general repairs
Accomplishments: Total of 90 individuals benefited, 27 jobs created.
Amount of Funding Allocated: \$20,345 **Expenditures through June 30, 2012:** \$18,404

Name of Agency: Center for Family Violence Prevention, Inc. (Safe House)
Repair: Handicap accessibility ramp
Accomplishments: 152 persons benefited from improvement.
Amount of Funding Allocated: \$2,800 **Expenditures through June 30, 2012:** \$2,800

Name of Agency: Building Hope Community Life Center, Inc.
Repair: Expand workroom & computer laboratory
Accomplishments: Total of 30 very low to low income youth served
Amount of Funding Allocated: \$26,700 **Expenditures through June 30, 2012:** \$26,700

4. Summary of citizen participation process and consultation process

The City of Greenville continues to acknowledge the importance of citizen participation when developing activities for each upcoming year. There were revisions made in 2003 to the Citizen Participation Plan in an effort to increase public awareness. Despite the changes to the plan, the City will always seek out new avenues to increase the level of participation by the community. Furthermore, the City will seek guidance from HUD, other municipalities, and most importantly people from target communities.

In the past, the City has also encouraged participation in developing the Five (5) Year Consolidated Plan and the Annual Action Plan by making a copy of the plan available to the Affordable Housing and Loan Committee, Redevelopment Commission, Continuum of Care, and has always made a copy of the accessible to the community at several locations. These locations are at the following locations: (1) City Community Recreational Centers, Library, and the Housing Division Office.

The general public, boards and commissions, non-profits, and other interested parties are asked to review and submit comments from May 8, 2013 - June 8, 2013. In addition, there were two (2) community meetings held. The first community meeting was held at the Carver Library on February 27, 2013 at 5:30 PM. The second community meeting was held at Sheppard Memorial Library on March 13, 2013 at 6:00 PM. These meetings were held so the community would have input on the Plan.

5. Summary of public comments

The following comments were received at the 1st and 2nd Community Meetings:

1. Consider a lease-purchase program to assist in homeownership
2. Increase credit and personal budget education
3. Assist in providing decent and affordable rental housing
4. Support the Greenville Housing Authority with more funds for housing
5. Support and provide transitional and supportive housing opportunities for veterans and homeless
6. Support re-entry programs for ex-felons, veterans, and those that have lost their jobs
7. Provide and support workforce development programs
8. Provide and support senior programs
9. Provide and support child care programs for single parents
10. Increase partnerships among government agencies, non-profits, and the private sector

The following comments were received at the Affordable Housing and Loan Committee (05/08/2013):

1. Consider a lease-purchase program to assist in homeownership
2. Conduct more homeownership workshops throughout the year – Carver Library
3. Recruit and groom more non-profits to carryout activities
4. Partner with other agencies to leverage more dollars on top of the 15% Public Service Cap
5. Focus on commercial activity for the Dickinson Avenue Corridor
6. Provide and support senior programs

The following comments were received at the Redevelopment Commission (6/4/2013):

1. Partner with non-profits to provide more decent and affordable rental opportunities
2. Work with lenders to provide the best possible rates to low-moderate income families for homeownership opportunities

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

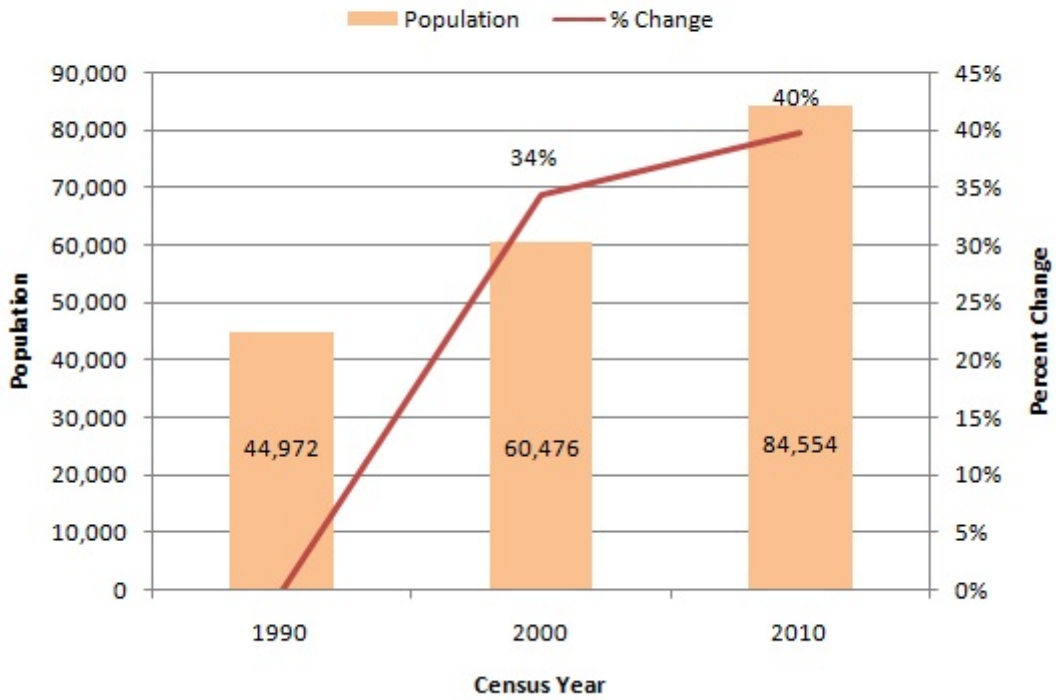
All comments public comments were valid, and staff made notes of each. Staff reviewed all comments after the meeting was over, and noted that all comments should be accepted.

7. **Summary**

The Consolidated Plan is designed to help the City of Greenville to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the: Community Development Block Grant (CDBG), and the HOME Investment Partnership (HOME). Key components of the Consolidated Plan include:

- **Consultation and Citizen Participation:** Allows the City and staff to both consult and collaborate with other public and private entities, non-profits, and the public in order to align and coordinate community development programs with a range of other plans, programs and resources to achieve greater impact in the communities and target areas.
- **The Consolidated Plan.** The Five (5) Year Consolidated Plan describes the jurisdiction's community development priorities and multiyear goals based on a needs assessment of housing and community development, a strategic plan, and a market analysis of housing and economic market conditions and available resources.
- **The Annual Action Plan.** The Consolidated Plan is carried out through Annual Action Plans, which provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan.
- **Consolidated Annual Performance and Evaluation Report (CAPER).** In the CAPER, grantees report on accomplishments and progress toward Consolidated Plan goals in the prior year.

Greenville, NC - Population by Decennial Census with Percent Change



The Process

PR-05 Lead & Responsible Agencies

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GREENVILLE	

Table 1 – Responsible Agencies

Narrative

The City of Greenville is no longer part of a consortium. The Greenville City Council voted on January 7, 2008 to approve disbanding the Pitt County HOME consortium. The consortium was officially dissolved on June 30, 2009. The City completed an application to become a separate Participating Jurisdiction for the HOME Investment Partnership funds. The City was also approved to become a Participating Jurisdiction.

The City of Greenville is both proud and humbled to be an Entitlement Community and a Participating Jurisdiction. Funding received from the U.S. Department of Housing and Urban Development is vital for Greenville, NC and the low-moderate income population that lives here.

Consolidated Plan Public Contact Information

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City of Greenville, NC

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PR-10 Consultation

The City of Greenville is aware that over the next five (5) years partnerships and sharing resources will become more important than ever before. Due to budget cuts, lack of resources, and increased demand for assistance and services, the organizations, agencies, and a groups working to assist the low-moderate population are having to stretch each dollar further. Through partnerships, these services can remain at current levels and possibly expand in some areas.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The City works with other public and private agencies to identify and prioritize community needs, develop strategies, create action plans, identify key community resources, and promote the coordination of those resources. Representatives from public and private agencies, as well as the private sector involved in assisted housing, health services, and social services participate in individual and group meetings to obtain information and provide input to the development of the Consolidated Plan.

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

The Greenville City Council and the Pitt County Board of Commissioners in 2007 passed resolutions to develop a 10-year plan to need chronic homelessness in Pitt County. From the collaboration, the Continuum of Care was created to address the needs of the homeless population and seek Continuum of Care funding from HUD in order to address the needs for permanent supportive housing, transitional housing and HMIS. A staff liaison is appointed by the City to serve as a member of the Pitt County Regional, NC Balance of State North Carolina Balance of State Continuum of Care committee. The committee meets on a monthly basis to discuss the needs of the homeless population, discuss policy guidelines and receive monthly updates for ongoing projects. The staff liaison also serves as a member of sub-committee's as needed, participates in the annual Point-in-Time count and the annual Project Homeless Connect.

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

The Balance of State Continuum of Care (BoS CoC) was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. Because the Balance of State is the largest geographic CoC in the North Carolina, representing 79 out of 100 counties, it is organized into Regional Committees that coordinate local work and planning. Pitt County is an active regional committee in the BoS. The BoS CoC is responsible for determining how to

allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS. All Regional Committees are required to use BoS Coc's Carolina Homeless Information Network (CHIN) for uniform reporting and data management.

On the local level, the City's staff liaison serves on the Pitt County Regional Committee. The Committee, through subcommittees, creates and develops policies and procedures, project applications and reviews. The information is taken back to the full committee for review and approval. Once applications are approved on the local level, they are sent to the BoS CoC for approval and funding.

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the
GREENVILLE COMMUNITY SHELTER	Housing PHA Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	The Greenville Community Shelter was consulted over the phone and by proxy. Staff consulted with a representative from the CoC and the 10 year project to end homelessness. The anticipated outcomes are an increase in beds for transitional and supportive housing.
PITT COUNTY PLANNING DEPARTMENT	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless	The Pitt County Planning Department was consulted through one-on-one meetings and phone conversations. Staff consulted with the Homeless Project Coordinator about specific needs. The anticipated outcome of this

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the
	Services-homeless Planning organization	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy	consultation is an increase in beds for transitional and supportive housing. Furthermore, staff will begin to promote new programs that may come online within the next couple of years that support veterans and their families.
Greenville Housing Authority	Housing PHA Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment	Lead-based Paint Strategy Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans HOPWA Strategy Anti-poverty Strategy	The Greenville Housing Authority was consulted through one-on-one meetings and phone conversations. The GHA and the city have always been great partners in decent affordable housing. Over the next five (5) years this partnership will continue. The anticipated outcome will be the production of new affordable housing units.
Vidant Health	Health Agency Major Employer	Housing Need Assessment Anti-poverty	Vidant Health was consulted through a meeting with a city staff person and several Vidant Health

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the
		Strategy Workforce Housing	staff people. After careful discussion, it was decided that a slow and meticulous process was necessary for this partnership to grow. The anticipated outcome of this consultation is that Vidant Health employees will be marketed toward living in one of the City's target areas. West Greenville is located directly across from the regional health center.

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

The City does not discriminate on who is consulted. Any and every resource in the community can play a role in making Greenville, NC a better place to live, work, and do business.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	City of Greenville	The Consolidated Plan targets on several neighborhoods that are considered high priority areas within the Comprehensive Plan
Strategic Economic Plan	City of Greenville	The Strategic Plan discusses the importance of economic development within the West Greenville and the improvement of infrastructure.
Continuum of Care	Pitt County	The Consolidated Plan aligns itself with the CoC by assisting in the programming of homeless prevention.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(1))

The City of Greenville will work with the State and other local government agencies to ensure that the goals and objectives discussed in the Consolidated Plan are implemented in the most effective and efficient way possible.

PR-15 Citizen Participation

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

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Hispanic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>There were two (2) community meetings held in two (2) different locations. Each location was strategic to target areas. The attendance at the first meeting was poor, but the second meeting was attended by many more people. These people were from the community, non-profits, private sector, and local government.</p>	<p>The following comments were received:</p> <ol style="list-style-type: none"> 1. Consider a lease-purchase program to assist in homeownership 2. Increase credit and personal budget education 3. Assist in providing decent and affordable rental housing 4. Support the Greenville Housing Authority with more funds for housing 5. Support and provide transitional and supportive housing opportunities for veterans and homeless 6. Support re-entry programs for ex-felons, 	n/a	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			veterans, and those that have lost their jobs 7. Provide and support workforce development programs 8. Provide and support senior programs 9. Provide and support child care programs for single parents 10. Increase partnerships among government agencies, non-profits, and the private sector		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Greenville is a rapidly growing municipality, and there is a mixture of housing opportunities within the city limits. These opportunities range from large not affordable single-family structures to one (1), two (2), and three (3) bedroom apartments which are somewhat affordable. The affordable housing in Greenville has grown over the past five (5) years; however, the affordable housing that is decent is few and far between. The vast majority of the rental housing stock in Greenville, NC was built prior to 1980. There is a very high concentration of undesirable rental housing within the West Greenville Redevelopment Area. Many families and individuals are forced to live in sub-par conditions due to fixed incomes, lack of job opportunities, and lack of job training.

A large percentage of extremely low-income and low-income households in the City of Greenville experience one (1) or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one (1) person per room, or that pay more than 30% of their income to cover housing expenses.

For many of the persons or families within the 30% to 80% AMI, workforce development is a great need. Over the next five (5) years the City of Greenville will provide resources and assist in implementing workforce training. Greenville has many jobs to offer; however, many of them are unattainable if one does not have the proper training. In partnership with Pitt Community College and other local non-profits, the city will focus on assisting the low - moderate population in obtaining the 21st century job training.

NA-10 Housing Needs Assessment

Summary of Housing Needs

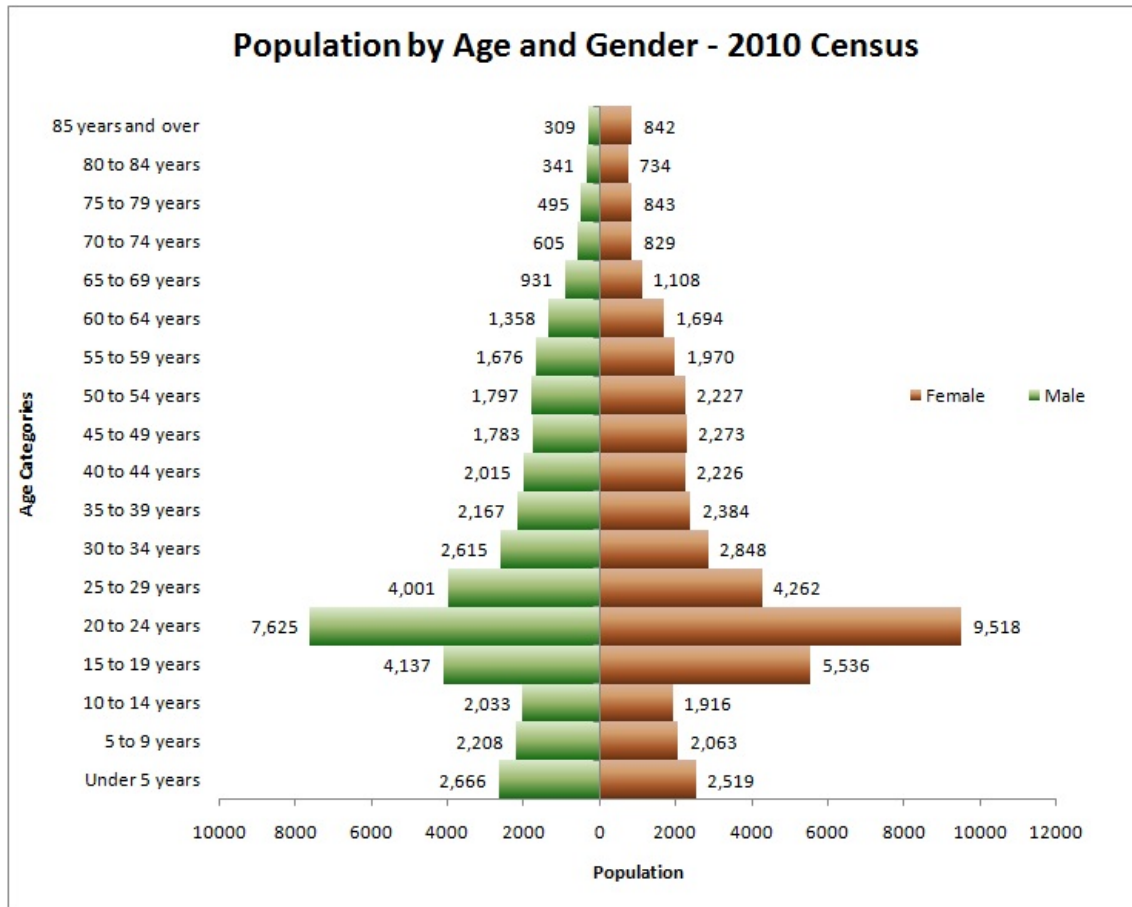
A large percentage of the very low and low-income households in Greenville, NC experience one or more housing problems. These housing problems range from having more one (1) person per room, to those paying more than 30% of their income to cover housing costs, to those occupying units without a complete kitchen or bathroom. The housing needs within the City of Greenville vary from different ages, different ethnicities, to different geographies.

The one constant with all low-moderate households in Greenville - the rents paid are typically more than the household can afford. A second primary barrier is the age of the housing stock. Many renters are living in units that are twenty-five (25) years old or more. Older homes typically translate to more cost. For example, older homes are less energy efficient, and are more likely to need home repairs.

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	60,476	76,327	26%
Households	28,145	33,969	21%
Median Income	\$28,648.00	\$31,714.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS Data
 2000 Census (Base Year)
 2005-2009 ACS (Most Recent Year)



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	7,625	4,865	5,405	2,754	
Small Family Households *	2,050	1,045	2,010	7,184	
Large Family Households *	150	80	310	625	
Household contains at least one person 62-74 years of age	320	375	470	234	1,605
Household contains at least one person age 75 or older	360	670	480	205	1,045
Households with one or more children 6 years old or younger *	1,394	580	665	1,989	

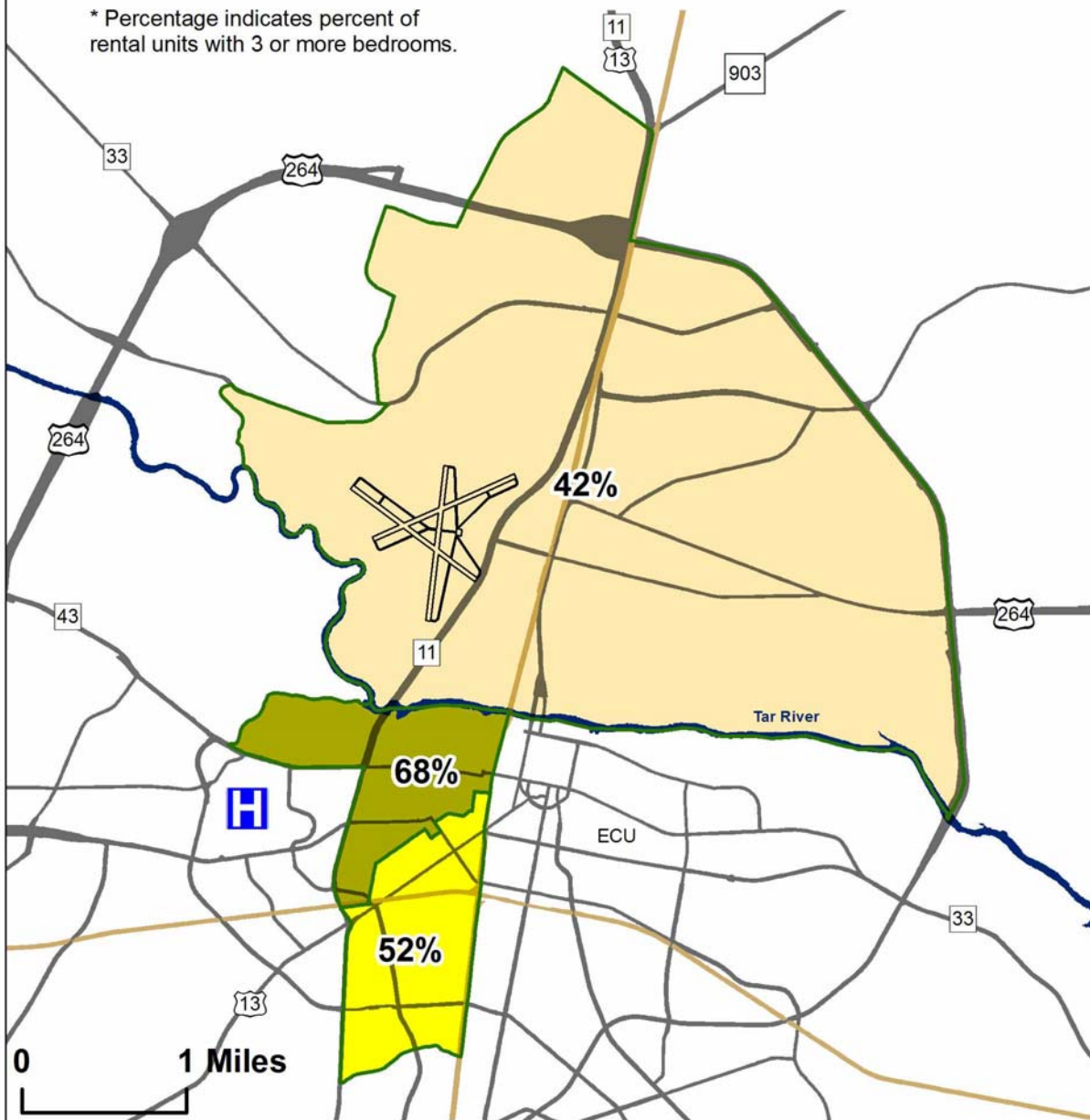
* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Percentage of Rental Units (3 or More Bedrooms) - Tracts 7.01, 7.02, and 8

* Percentage indicates percent of rental units with 3 or more bedrooms.



Map Legend



Source: 2010 Census

Census Tract	% Rental Units with 3 or more bedrooms
7.01	67%
7.02	52%
8	42%

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	155	30	15	15	215	15	40	15	25	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	0	30	60	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	15	110	65	355	0	20	15	25	60
Housing cost burden greater than 50% of income (and none of the above problems)	5,005	1,390	335	10	6,740	515	420	260	95	1,290
Housing cost burden greater than 30% of income (and none of the above problems)	700	2,070	1,815	260	4,845	54	180	500	225	959
Zero/negative Income (and none of the above problems)	520	0	0	0	520	30	0	0	0	30

Table 7 – Housing Problems Table

Data Source: 2005-2009 CHAS

City of Greenville, NC

Housing Units by Size and Tenure

	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units
Occupied housing units	32,771	11,793	20,978
1, detached	36%	81%	10%
1, attached	6%	11%	4%
2 apartments	13%	6%	17%
3 or 4 apartments	3%	1%	4%
5 to 9 apartments	11%	0%	18%
10 or more apartments	29%	1%	45%
Mobile home or other type of housing	2%	1%	3%
1 room	0%	0%	1%
2 or 3 rooms	19%	4%	27%
4 or 5 rooms	50%	28%	62%
6 or 7 rooms	20%	39%	9%
8 or more rooms	11%	29%	2%

Source: 2011 American Community Survey, 1 YR Estimate

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	5,350	1,430	460	120	7,360	530	480	285	150	1,445
Having none of four housing problems	1,085	2,520	3,550	1,789	8,944	109	425	1,110	695	2,339
Household has negative income, but none of the other housing problems	520	0	0	0	520	30	0	0	0	30

Table 8 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,640	760	750	3,150	184	160	305	649
Large Related	155	50	90	295	0	30	44	74
Elderly	355	280	245	880	154	280	114	548
Other	3,875	2,420	1,120	7,415	245	165	290	700
Total need by income	6,025	3,510	2,205	11,740	583	635	753	1,971

Table 9 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,430	215	0	1,645	165	105	120	390

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	115	15	15	145	0	10	4	14
Elderly	170	105	80	355	150	175	19	344
Other	3,530	1,070	245	4,845	215	145	115	475
Total need by income	5,245	1,405	340	6,990	530	435	258	1,223

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Single family households	185	15	85	75	360	0	20	0	25	45
Multiple, unrelated family households	4	0	20	0	24	0	0	15	0	15
Other, non-family households	0	0	0	20	20	0	0	0	0	0
Total need by income	189	15	105	95	404	0	20	15	25	60

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

What are the most common housing problems?

Individuals and families within the 0% - 80% Area Median Income range typically have been affected by housing problems themselves or know someone who has been affected by housing problems. Some of those individuals and families are affected more harshly than others. Many those individuals and families are even affected by numerous housing problems. In Greenville, NC, our population is most commonly affected by two (2) housing problems. Those problems are (1) cost burden and (2) overcrowding.

The data above shows that the vast majority of the housing problems observed are by those renting properties. There are homeowners who are dealing with housing problems, and many of those are the elderly. Overall, the renters in Greenville are burdened by the cost of housing.

Are any populations/household types more affected than others by these problems?

The data in the tables above do show that there are a couple of target population/ household types that are more affected by the housing problems. This data gives both city staff and policy makers a clearer picture of whom needs help. The data tell us that renters with small families in which live in single-family homes need the most help.

Throughout the 2013 - 2018 Consolidated Plan, one would notice that there are several barriers to affordable housing. One of those barriers is high rent. Moreover, those on fixed-incomes or with limited earning potential will always struggle with this problem.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Many low-income families with children are at risk of becoming homeless. Whether these families are currently in a home, a shelter, or a rapid re-housing program - they still face the some of the same barriers. Some of those major barriers are (1) jobs, (2) job training, and (3) childcare.

Aside from the barriers mentioned above, affordable housing is, and will be one of the greatest challenges the City of Greenville will face over the next five (5) years.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The operational definition that the City and our partners use for the "at-risk" population is: Anyone living at 50% or below of median income could be considered "at risk". This is also a standard benchmark for other HUD housing assistance programs.

The amount of people living in the City of Greenville that are considered "at risk" can be generated by looking at the 2007 – 2011 ACS data. For a single individual in Greenville, NC – 50% AMI is equal to \$20,010.00 and for a family of three (3) 50% AMI is equal to \$25,850.00. The ACS data shows that there are approximately 13,195 households are "at risk" within the city limits.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

In Consultation with the Continuum of Care, the City of Greenville has gathered data that notes the vast majority of the chronic homeless have substance abuse and/ or mental disabilities. The housing side of the instability of occupancy relates to jobs, education, and affordability of the unit.

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 75% of the low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need identified.

A large percentage of very low and low-income households in the City of Greenville experience one (1) or more housing problems. The U.S. Department of Housing and Urban Development define housing problems as (1) Lack of complete kitchen facilities, (2) Lack of complete plumbing facilities, (3) More than one (1) person per room, and (4) Cost burden greater than 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,630	445	550
White	3,390	230	345
Black / African American	2,875	215	175
Asian	100	0	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	0	10

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four (4) housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,170	700	0
White	1,635	375	0
Black / African American	2,220	310	0
Asian	4	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	195	10	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,060	2,345	0
White	1,805	950	0
Black / African American	1,105	1,285	0
Asian	10	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	50	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	750	2,010	0
White	375	1,260	0
Black / African American	340	600	0
Asian	10	25	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	20	45	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

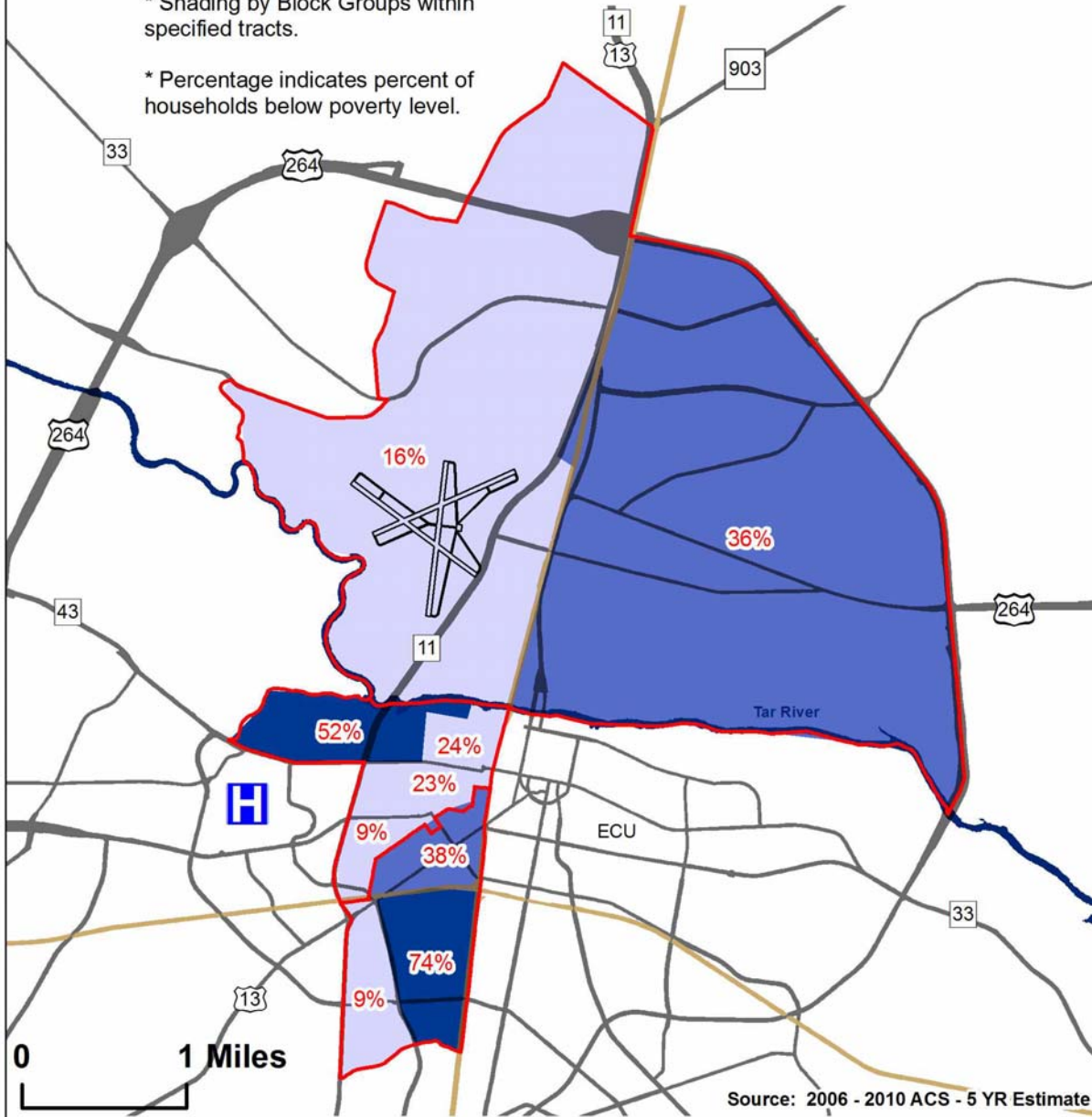
*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Percent of Households in Poverty - Tracts 7.01, 7.02, and 8

* Shading by Block Groups within specified tracts.

* Percentage indicates percent of households below poverty level.



Source: 2006 - 2010 ACS - 5 YR Estimate

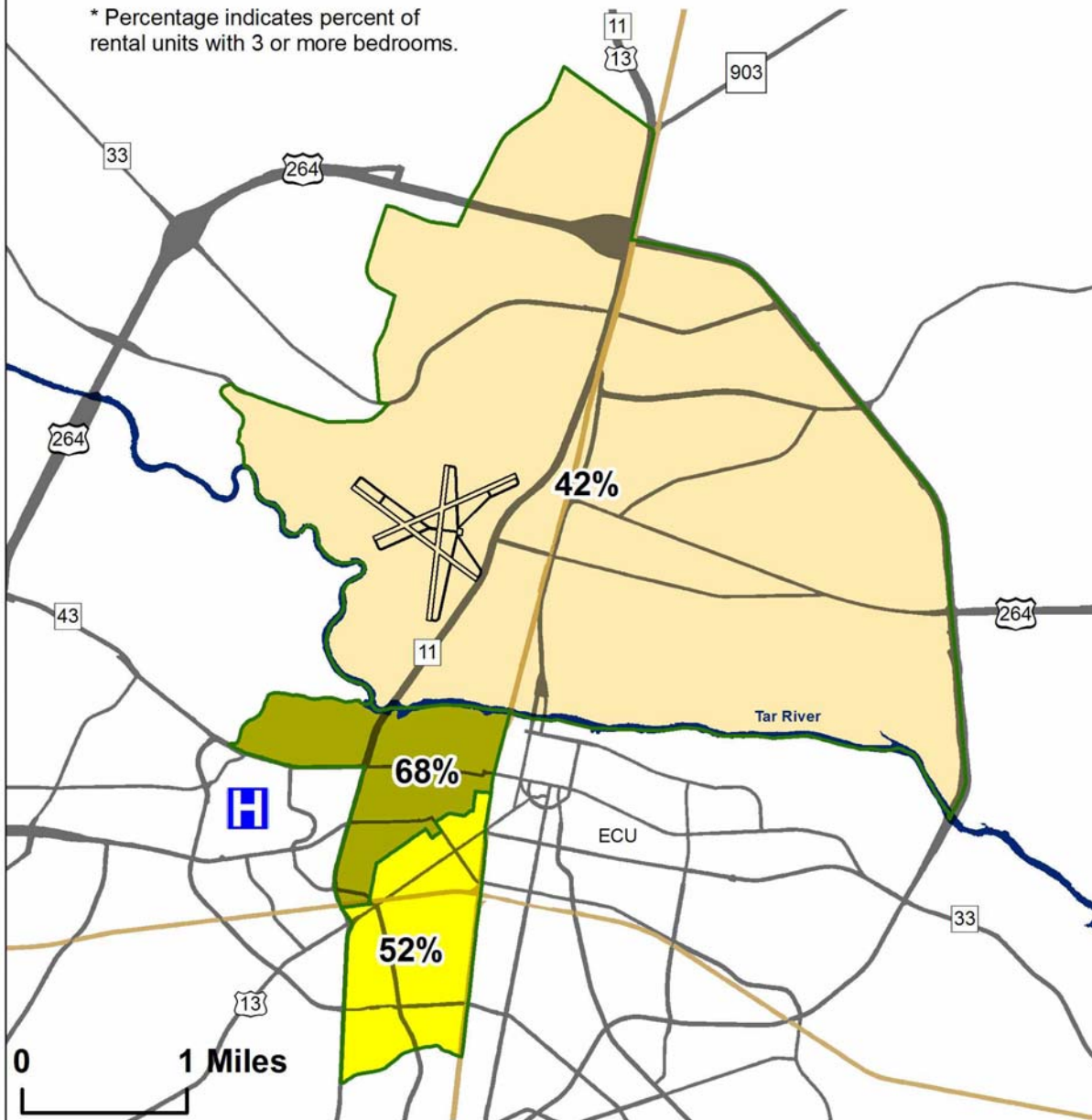
Map Legend



TRACT	BLOCK GROUP	% HH IN POVERTY
7.01	1	52%
7.01	2	9%
7.01	3	23%
7.01	4	24%
7.02	1	74%
7.02	2	9%
7.02	3	38%
8	1	16%
8	2	36%

Percentage of Rental Units (3 or More Bedrooms) - Tracts 7.01, 7.02, and 8

* Percentage indicates percent of rental units with 3 or more bedrooms.



Map Legend

Source: 2010 Census

	42% - 50%		66% and up
	51% - 65%		Tract Boundary

Census Tract	% Rental Units with 3 or more bedrooms
7.01	67%
7.02	52%
8	42%

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 75% of the low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need identified.

A large percentage of very low and low-income households in the City of Greenville experience one (1) or more housing problems. The U.S. Department of Housing and Urban Development define **SEVERE** housing problems as (1) Lack of complete kitchen facilities, (2) Lack of complete plumbing facilities, (3) More than one and a half (1.5) person per room, and (4) Cost burden greater than 50%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,875	1,200	550
White	3,185	440	345
Black / African American	2,335	755	175
Asian	100	0	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	4	10

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,915	2,950	0
White	900	1,115	0
Black / African American	915	1,615	0
Asian	0	4	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	90	120	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	745	4,665	0
White	520	2,230	0
Black / African American	175	2,220	0
Asian	0	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	50	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	270	2,490	0
White	50	1,590	0
Black / African American	190	750	0
Asian	10	25	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	20	45	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The housing cost burden amongst families and individuals who are 0% - 80% of the Area Median Income are very high. According to the 2009 Census data, nearly 44% of the Greenville's population is within the range of 0% - 80% of the Area Median Income (\$31,714). The cost burden affects most of the races and ethnicities equally. However, there is one segment of the population whom is adversely affected more so than others - which is the Hispanic population.

"The Hispanic population would more than double, from 53.3 million in 2012 to 128.8 million in 2060. Consequently, by the end of the period, nearly one in three U.S. residents would be Hispanic, up from about one in six today." - US Census Bureau.

With the expected growth of the Hispanic population and the known disproportionate needs of the population; the City of Greenville must plan for this issue appropriately.

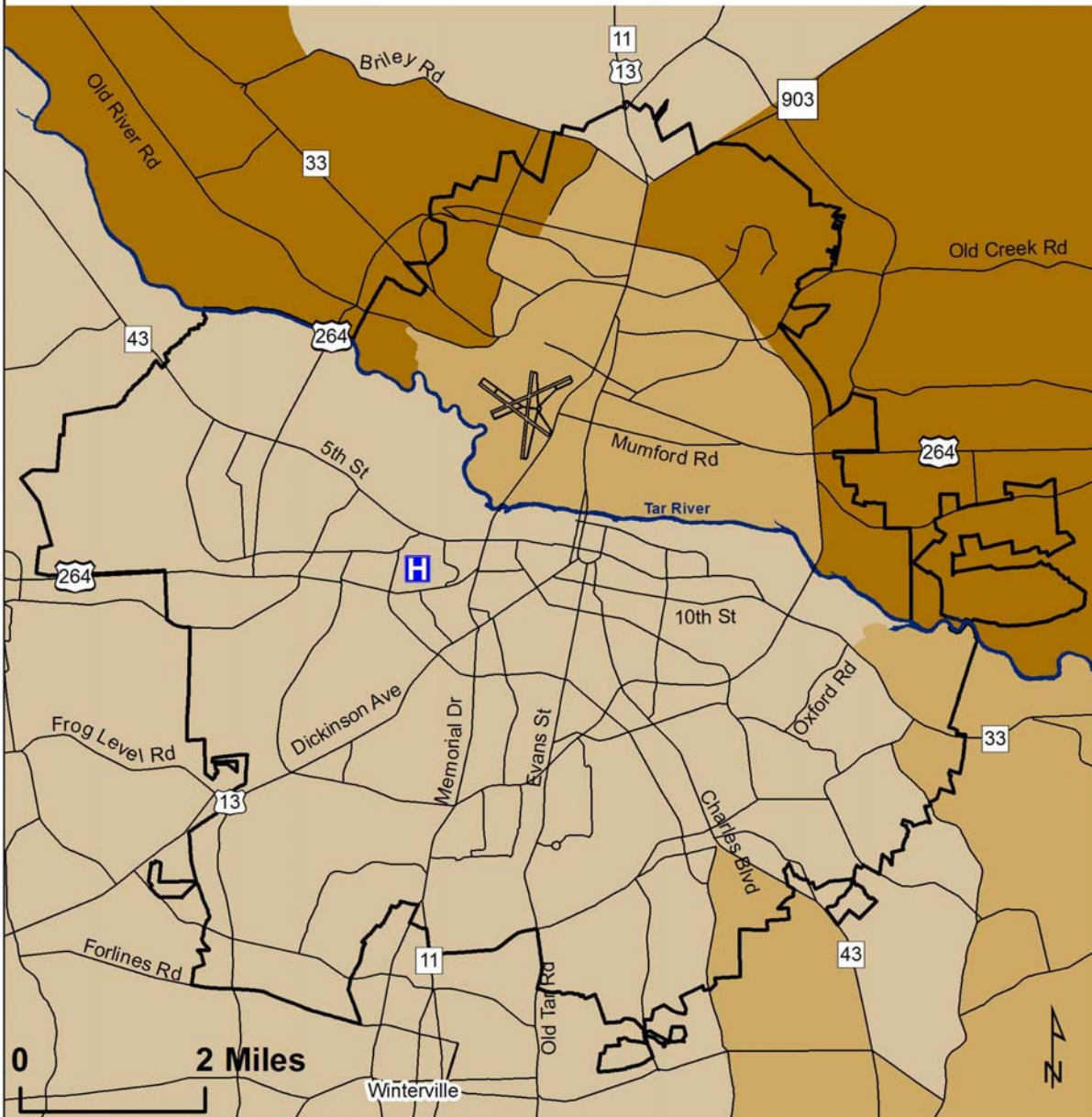
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,845	7,060	8,485	585
White	11,785	3,420	4,740	355
Black / African American	5,175	3,240	3,250	205
Asian	355	15	130	20
American Indian, Alaska Native	94	0	10	0
Pacific Islander	0	0	0	0
Hispanic	300	190	155	10

Table 20 – Greater Need: Housing Cost Burdens AMI






Data Source: 2005-2009 CHAS

Hispanic Population by Census Tract



Map Legend

Source: 2007 - 2011
ACS, 5 YR Estimate

- | | | | | | |
|---|----------|---|-------------|---|-------------------------|
|  | 1% - 5% |  | 11% and up |  | Greenville Jurisdiction |
|  | 6% - 10% |  | Major Roads | | |

NA-30 Disproportionately Greater Need: Discussion

Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

The Hispanic population showed a disproportionately greater need in both housing problems and severe housing problem throughout the 0% - 80% AMI range. Meanwhile, the other groups did show a great need within the same range, but not at the same rate. It was clear after conducting the calculations from the 2005-2009 CHAS data, that the Hispanic population shows the greatest need.

Needs not previously identified

The Hispanic population has many of the same needs that all other individuals and families who are low income need. Everyone within the low-moderate income ranges face the same barriers to affordable housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The 2011 ACS data shows that the vast majority of the Hispanic population in Greenville lives north of the Tar River, or on the eastern boundaries of the city limits. These areas are more rural in character.

NA-35 Public Housing

Introduction

Families below 30% of the Area Median Income are typically those served by public housing. The Greenville Housing Authority owns and operates 714 units of public housing. The GHA receives federal funds annually. These funds have been cut over the past five (5) years. These funds are used for programming, administration, modernization, and repairs. The next five (5) years may trend the same way. If this is the case, many of the families and individuals on the waiting list may never have the opportunity to benefit from GHA services.

The Greenville Housing Authority is currently at 90% of Fair Market Rent with their Section 8 vouchers. This is a strategic move on the part of the GHA staff - by doing so, the vouchers are able to extend to more families.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	700	753	20	703	21	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	9,890	10,123	10,172	10,113	7,465	0	0
Average length of stay	0	0	9	5	3	5	0	0	0
Average Household size	0	0	2	2	1	2	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	145	120	6	114	0	0	0
# of Disabled Families	0	0	155	176	14	142	18	0	0
# of Families requesting accessibility features	0	0	700	753	20	703	21	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

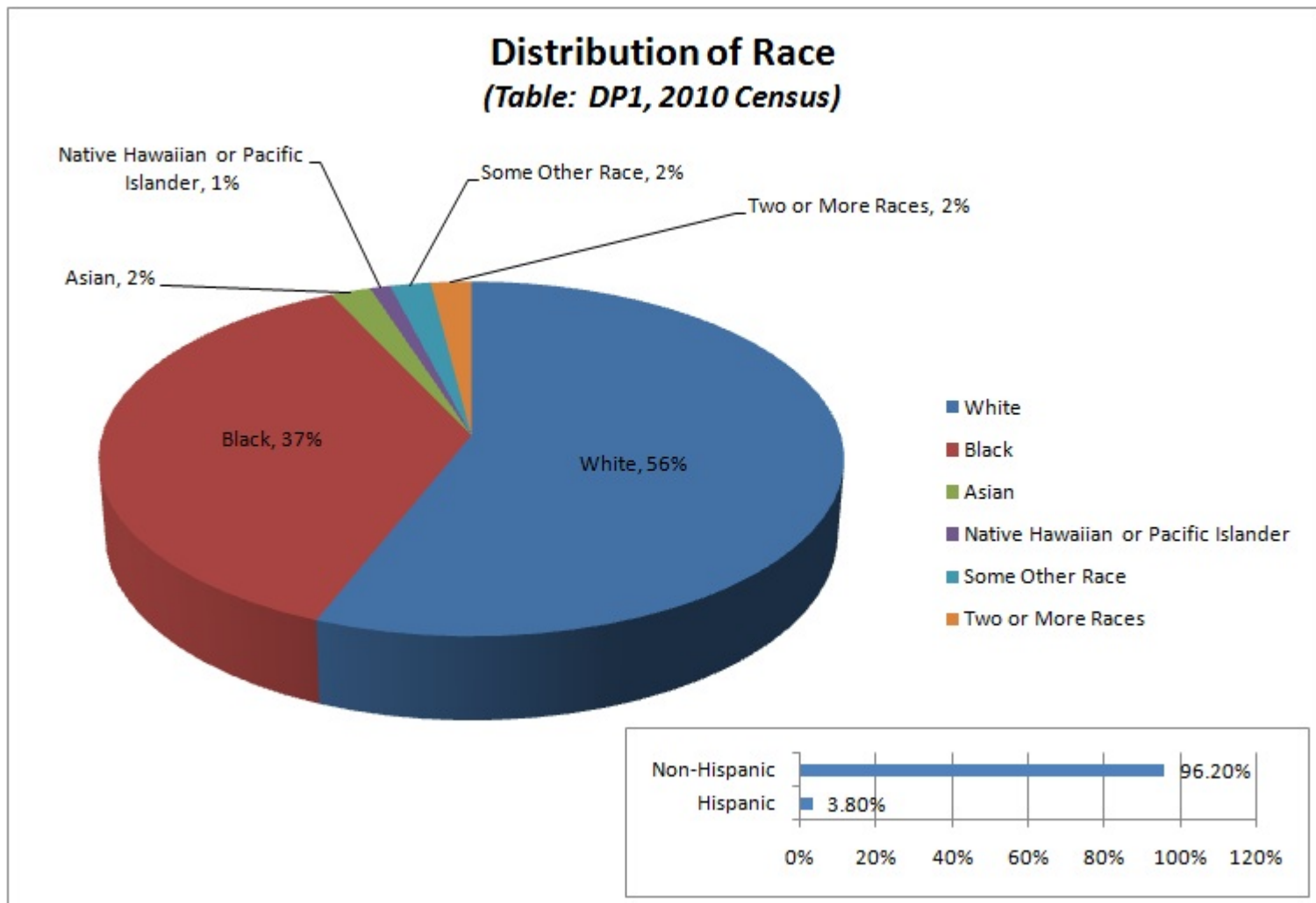
Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	8	38	7	26	5	0	0
Black/African American	0	0	690	713	13	675	16	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)



Ethnicity of

Residents

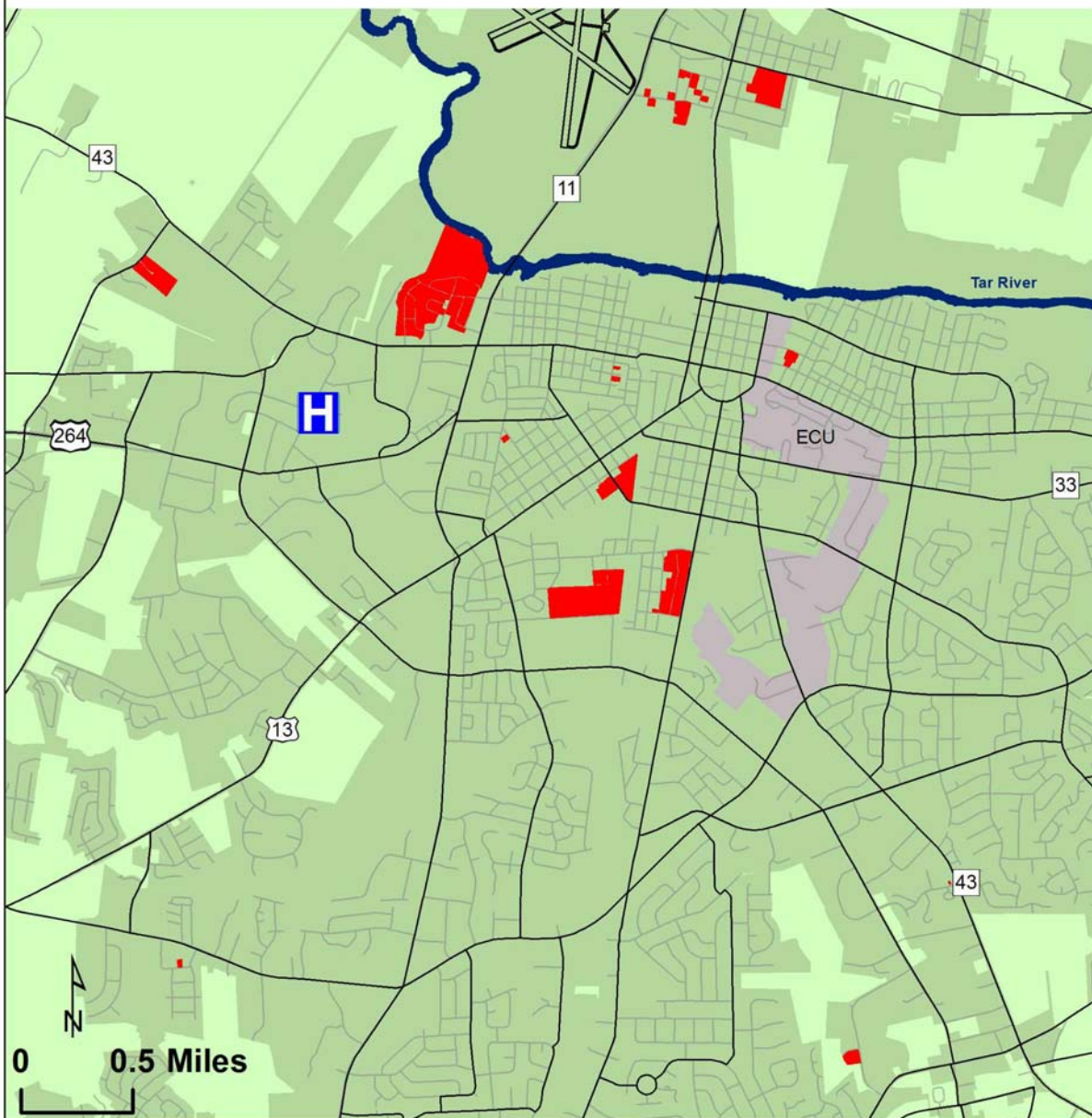
Program Type							
Race	Certificate	Mod-Rehab	Public Housing				
				Total	Project -	Tenant -	Special Purpose Voucher

					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	4	0	4	0	0	0
Not Hispanic	0	0	693	749	20	699	21	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									


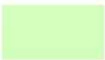
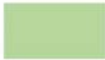

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Map of Public Housing (Greenville Housing Authority)



Map Legend

- | | | | |
|---|------------------------|--|----------------|
|  | Public Housing (GHA) |  | Greenville ETJ |
|  | Greenville City Limits |  | Major Roads |

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

Many of those families and individuals discussed in the disproportionate needs section are the same people that are describe in this section. Families and individuals that are 0% - 30% primarily reside in public housing, and if they do not - many of them are on the waiting list. Greenville Housing Authority reports a public housing waiting list of two hundred fifty (250) families at or below the 30% AMI range. There is an annual turnover of about 15%.

There are a range of needs for families in public housing. Many of these needs are addressed through programs that GHA already has in place. These are programs such as the Pathways to Self-Sufficiency, Neighborhood Networks, and Home Ownership Classes.

The City of Greenville would like to partner with Pitt Community College and non-profit groups to bring workforce development programs to families and individuals who reside in public housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Greenville Housing Authority reports a public housing waiting list of over five hundred (500) families at or below 30% of Area Median Income for Section 8 assistance. The annual turnover rate is over 25%.

There are a range of needs for families in public housing. Many of these needs are addressed through programs that GHA already has in place. These are programs such as the Pathways to Self-Sufficiency, Neighborhood Networks, and Home Ownership Classes.

The City of Greenville would like to partner with Pitt Community College and non-profit groups to bring workforce development programs to families and individuals who reside in public housing.

How do these needs compare to the housing needs of the population at large

The majority of Greenville's population does not have to deal with the housing problems that the low-moderate income individuals and families do. The four (4) housing problems are mostly affecting low income households. The 80% and above AMI may have to deal with these issues on a small scale, but data shows that there is a direct correlation between annual income and housing conditions.

The City of Greenville and staff will continue to promote education programs, job creation programs, and job training programs. These types of programs have the ability to help individuals and families increase their annual income.

NA-40 Homeless Needs Assessment

Introduction

The 2013 Housing Needs Survey reported that one hundred twenty three (123) homeless persons in Pitt County/City of Greenville are now housed in one of three programs detailed below.

The City of Greenville has been a partner in the homeless strategic planning process. As part of the 10-Year Plan to End Chronic Homelessness in Pitt County – there are two (2) main goals that we intend to partner in.

1. Assist in providing community-based services and support to prevent homelessness prior to it happening, and mitigate the reoccurrences of homelessness.
2. Assist in the creation of short-term housing options and supportive housing for those who are chronically homeless or at risk of becoming homeless.

As part of the strategic plan, the city has supported the development of programs that provide expanded services to homeless. We will continue to support these types of programs if our annual budget allows it.

SOAR: SSI/SSDI Outreach Access and Recovery was established in Pitt County in 2008. This program works with homeless individuals with disabilities to access entitlement benefits. This program utilizes specially trained case managers who work with the individuals to apply for and receive entitlement benefits in a short period of time.

Homeless Prevention and Rapid Re-housing Grant (2009-2012): This grant has helped provide financial assistance to eligible homeless and at-risk clients to maintain or obtain stable housing.

Emergency Solutions Grant 2012-2013: This Grant specially targets homeless individuals and families by providing financial assistance (rent & utilities) to get back into stable housing.

Supportive Housing Programs: This program has the ability to help expand housing options for homeless individuals by increasing bed inventories in supportive housing settings. These settings include Shelter+Care, VASH (VA-Homeless Veterans Program), and Permanent Supportive Housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Jurisdiction's Rural Homeless Population

The Pitt County Homeless Coordinator has documented that the vast majority of the rural homeless population consists of single adults, who historically have had issues such as: mental health issues, substance abuse issues, physical disabilities, and lack of personal resources.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction

Unsheltered = these individuals are typically the chronic homeless individuals. They normally have mental health and substance abuse problems, and are typically older males.

Sheltered = these families and individuals are typically not substance abusers. The Greenville Community Shelter is a "dry sheltered". There is an intake process to determine whether or not these families or individuals are indeed substance abusers. Traditionally, there are more families in shelters. The families normally do not stay in the shelter long periods of time.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The top three (3) categories which are experiencing homelessness are Households with Adults and Children, Households with ONLY Adults, and Veterans. The same three (3) categories are also exiting homelessness at a high rate. The numbers exiting homelessness are higher than those that are becoming homeless.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Point-in-Time Survey was conducted over a six (6) year period. There were an estimated six hundred (600) individuals that were experiencing homelessness over that time. On average that means about one hundred (100) homeless individuals per year.

Nature and Extent of Homelessness by Racial and Ethnic Group

The vast majority of homeless families and individuals are "Not Hispanic", according to the Point-in-Time Survey conducted. The data shows that the majority of homeless families and individuals are Black (378), but the White populations in the area are very close to those numbers (205). The population that does not show any signs of homelessness is the Asian population.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

The Point-in-Time Survey data clearly shows that the vast majority of homeless are sheltered.

NA-45 Non-Homeless Special Needs Assessment

Characteristics of Special Needs Populations

According to the 2007-2011 ACS demographic data for Greenville, NC, the amount of elderly in the city has increased every since 2000. There are many factors in the City of Greenville that will continue to increase this number every year. For example, there is a regional medical center in Greenville. Many older families and individuals are planning their lives around the proximity to medical facilities. Furthermore the poverty level for households in Greenville, NC is nearly 25% for a household of one (1). Many of these households are people with mental and physical disabilities. Therefore, homelessness also becomes an issue. There are studies that show there is a direct correlation between poverty and homelessness.

Housing and Supportive Service Needs and Determination

The concept of transitional housing has a long history in the fields of mental health and corrections, predating its application to the homeless arena by decades. State and local public mental health and corrections departments developed these residential programs to ease the transition back into regular housing for people leaving mental hospitals or prisons.

Today transitional housing has many other users. These users range from the mentally disabled, to homeless, and to those on the brink of becoming homeless. In Greenville – Pitt County, the typical individual or family that stays in transitional housing usually has demonstrated an inability to sustain housing. They have either defaulted on their lease, been evicted from their homes, and/or have a poor credit history.

The City of Greenville will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. The City will provide resources and funding the both the CoC and the Greenville Community Shelter to assist both types of the aforementioned cases. The City agrees that both transitional housing and supportive housing has the ability to assist with breaking down the barriers to affordable housing.

Public Size and Characteristics of Population with HIV / AIDS

According to the CHIN data provided by Pitt County, the HIV/AIDS population is not the typical client of the Greenville Shelters. The CHIN database has only documented three (3) persons with HIV/AIDs in the area, and only two (2) of whom were in the City of Greenville. The Greenville Housing Authority had approximately \$180,000 budgeted to help those with HIV/AIDS in the fiscal year 2012. However, the number of families that are receiving assistance from programs that assist those with HIV/AIDS is not clear.

NA-50 Non-Housing Community Development Needs

Public Facilities

The US Housing and Urban Development Department list examples of public facilities as senior, handicapped, youth, or neighborhood centers, shelters for the homeless, and child care centers. The City of Greenville has several centers around the community that cater to a wide array of demographics. However, the West Greenville Redevelopment Area does not have many of these public facilities.

Public facilities serve the community in many different capacities. These facilities are necessary to support and maintain the high quality and standards of social, physical and economic health, safety, comfort, and general well being. For example, the West Greenville Redevelopment area is extremely fortunate to have a library. The library receives a large amount of traffic on a day-to-day basis. Both young and old take advantage of the books, technology, and services.

West Greenville would benefit from more facilities similar to the library. There are a large number of elderly who would benefit from a senior center, and there are a large number of single moms who would benefit from child care center.

Need Determination

These needs were suggested at the second public meeting for the Consolidated Plan.

Public Improvements

Public improvements provide benefits to communities as a whole, rather than very specific individuals and families. The City of Greenville has and will continue to provide Infrastructure improvements. These include street, sidewalk, water, sewer, flood, and drainage improvements. Over the past five (5) years, the City of Greenville has implemented Phase I of its streetscape plan, added sidewalks, and made storm water improvements in some areas.

The primary criterion for investment in infrastructure should be a positive social net benefit/cost ratio. That is, the overall equation between net benefits and costs for the community as a whole – subject to there being budgetary scope to fund the servicing costs of the public component of the investment. The West Greenville Redevelopment area needs more streetscape improvements, more storm water improvements, more sidewalks, and improved lighting among other needs.

Need Determination

These needs were suggested during the creation of the Redevelopment Plan, during public meetings held in West Greenville for the Streetscape Projects, and for the Consolidated Plan.

Public Services

The public service category is an extremely valuable tool that every Community Development Department should capitalize on. Non-profits can be a great resource for getting programs out in the community. Public service activities include housing referral and counseling services, personal budget classes, homeownership counseling, food distribution (food bank services), health education, or workforce development.

The entire city and the target areas can benefit from the services that non-profits provide. More specifically, the West Greenville Redevelopment Area can benefit from homeownership workshops, housing counseling, personal budgeting classes, GED classes, and 21st century job training.

Need Determination

These needs were suggested during the second meeting of the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Greenville, N.C. lies in the eastern portion of the state. It is approximately an hour and half from both the beach and the state capital (Raleigh). Greenville, N.C. is the county seat of Pitt County. Not only is Pitt County one of the largest counties in N.C., but Pitt County also has 646 square miles of agricultural land. The county has a population of 164,798, with the City of Greenville having a population of 84,554 according to the 2010 census data. This makes Greenville the tenth (10th) largest city in the State of North Carolina. Greenville covers 31.8 square miles of Pitt County, and its extra-territorial jurisdiction extends one mile outside the city limits.

According to 2010 Census data, there are 36,071 occupied housing units within the city. The majority of the housing units within the City of Greenville are rental. In fact, only 37% (13,381 units) are owner-occupied. The population of the rental occupied units equate to 47,872 individuals - more than half of the population. Furthermore, the total number of housing units built before 1990 equate to 17,481 units, which is nearly half of all units within the city. Thus, the housing stock is becoming more and more in adequate.

The number of vacant properties for sale are significantly lower (634) than the number of vacant properties for rent (3,076). The City of Greenville's for rent ratio is 4 to 1, whereas the states ratio is nearly 2 to 1 according to the 2011 ACS. The 2011 data shows that the vacancy rate in Greenville has increased since the last five (5) year plan was drafted. The current vacancy rate is 16%, whereas the vacancy rate five (5) years ago was 11%.

The housing market has suffered all throughout the nation, and we have seen some of this here within the City of Greenville. However, our market has made significant progress over the past year. Staff will continue to monitor the condition of the market over the next five (5) years, and strategically implement activities accordingly.

MA-10 Number of Housing Units

Introduction

The City of Greenville has many rental units available within the city limits. However, the number is very deceiving due to the fact that a very high number of those units were specifically built for college students. Many of these units are not affordable; they may give a false impression on paper. There are some vacant affordable housing units, but many are in disrepair (poor conditions) and many do not have enough room for families.

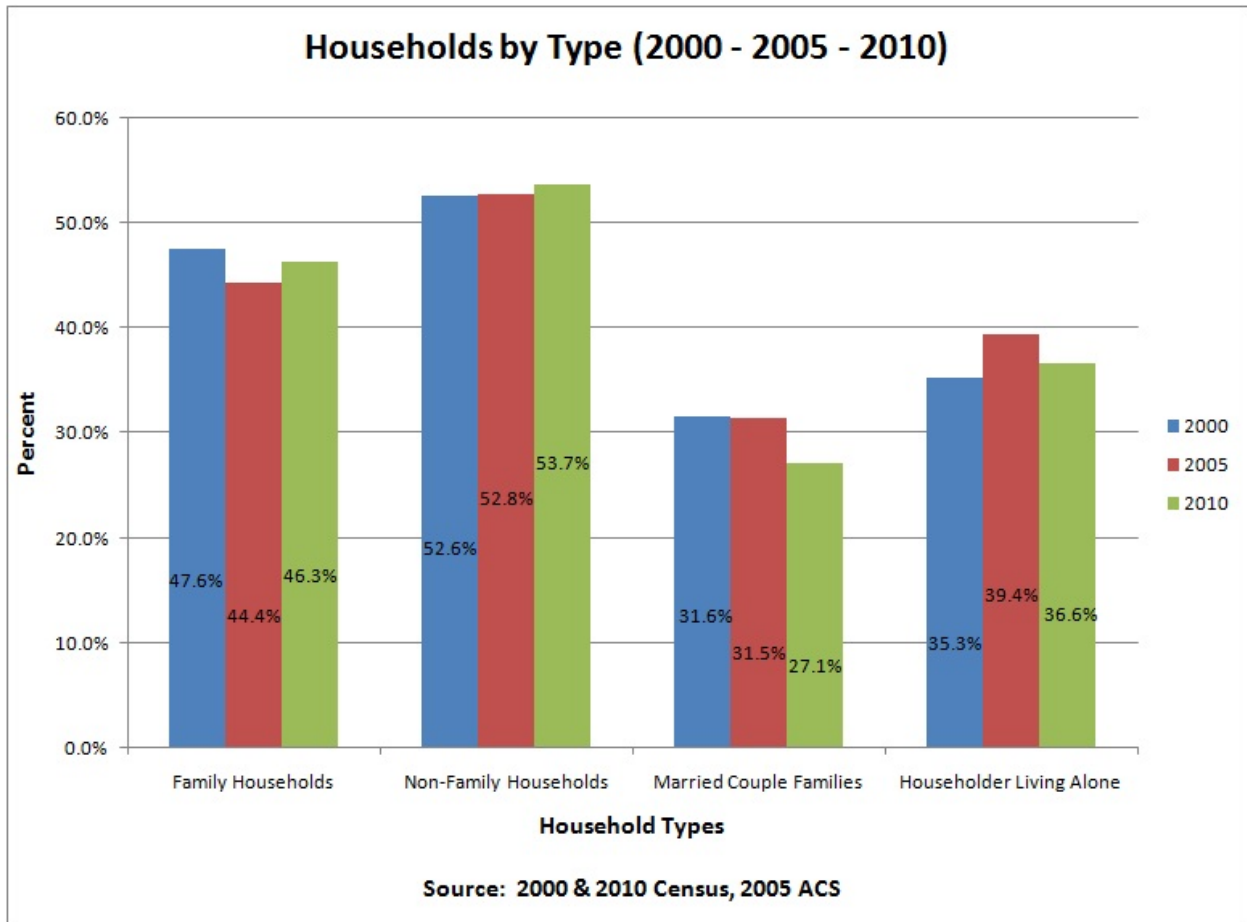
Moreover, there are a significant amount of affordable rental properties that were built prior to 1980. Therefore, over the next five (5) years their age may adversely affect their ability to be rented. As noted in the tenure table below, there is a significant amount of three (3) or more bedroom units which are outdated and for renters - the two (2) bedroom units are very popular, but out-of-date. Also note, the two (2) bedroom is by far the most utilized, but the amount of new two (2) bedroom units on the market are few.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,874	33%
1-unit, attached structure	2,099	5%
2-4 units	5,294	14%
5-19 units	14,374	37%
20 or more units	3,024	8%
Mobile Home, boat, RV, van, etc	987	3%
Total	38,652	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data



Percentage of Rental Units - 3 or more bedrooms

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0%	194	1%
1 bedroom	66	1%	6,156	29%
2 bedrooms	2,091	17%	10,582	49%
3 or more bedrooms	10,399	83%	4,454	21%
Total	12,583	101%	21,386	100%

Table 29 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Number and Targeting of Units

The city will target low - moderate income families with our programs. Families typically need two (2) - three (3) bedroom units. We can utilize our CHDOs and other private groups to leverage additional dollars with construction or rehabilitation.

Units Expected to be lost from Inventory

In consultation with the Greenville Housing Authority, staff has identified a gap in affordable housing units. Over the next five (5) years, we anticipate that this gap will widen. For example, the Greenville Housing Authority currently has seven hundred forty-six units (746) under Annual Contribution Contract; of those units, only six hundred eighty (680) can be utilized due to budget cuts. That is a total of sixty-six (66) units not meeting their potential. Furthermore, the Section 8 waiting list is at three hundred plus (300+) individuals.

Does the availability of housing units meet the needs of the population?

No, the housing does not meet the needs of the population in two (2) very contrasting ways. First, the housing stock is aging more rapidly than new housing is being developed. Second, the amount of available affordable housing is limited.

Need for Specific Types of Housing

Over the past (5) five years the market conditions have changed dramatically. The nation has witnessed a sharp decline in demand for housing while the supply has recognized a very small lapse. Therefore, speculation building is no longer feasible. Also, potential homebuyers have grown more reluctant due to current market conditions.

The City of Greenville recognizes the flux in the market, and we have made a conscience effort to pivot. The Community Development Department will continue to promote homeownership, but will also provide other options for affordable housing. For example, staff will begin promoting a new lease purchase program. The market is for single-family housing is slowly growing; however, staff will require each CHDO to provide a market analysis with each proposed new home construction.

Within the City of Greenville, there are several housing needs for low to moderate income families and individuals. (1) Home Ownership Opportunities, (2) Lease-Purchase Programs for Single-Family Homes, (3) Rental Housing Opportunities for Single-Family Homes, and (4) Multi-Family Housing Rental Opportunities.

MA-15 Cost of Housing

Introduction

The cost of housing is one of the major barriers to affordable housing. From 2000 -2009 the median home value has increased \$42,700 - that is a 46% change. While the city has recognized a pretty significant increase in home values, rents have increased a moderate \$100. Although, that 26% change in rent can still become a barrier to affordable housing for those who are on fixed incomes - such as the elderly.

The 2009 data below describes how there are 22,000 + units that are rental. Only 1325 of those units are 30% or below of HAMFI (Housing and Urban Development Area Median Family Income). This indicates that only 16% of rental property is affordable under HUD standards.

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	92,100	134,800	46%
Median Contract Rent	392	493	26%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS Data
2000 Census (Base Year)
2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,379	53.2%
\$500-999	8,736	40.8%
\$1,000-1,499	752	3.5%
\$1,500-1,999	339	1.6%
\$2,000 or more	180	0.8%
Total	21,386	100.0%

Table 31 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,325	No Data
50% HAMFI	6,585	869

% Units affordable to Households earning	Renter	Owner
80% HAMFI	14,225	1,969
100% HAMFI	No Data	3,089
Total	22,135	5,927

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	541	545	704	954	1,247
High HOME Rent	518	536	661	879	946
Low HOME Rent	472	506	607	702	783

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Availability of Sufficient Housing

According to the 2007 -2011 ACS 5-year estimates, there are a total of 39,152 housing units within Greenville. The same data notes that 17,481 of the aforementioned units were built prior to 1990. Nearly half of the total housing units available are almost twenty-five (25) years of age.

The total number of rental-occupied units is 20,499. There are 16,702 total rental units with the estimated gross rent at or above \$500.00. The median rent paid within the City of Greenville is nearly seven hundred (\$700) dollars. The ACS Gross Rent as a Percentage of Household Income (GRAPI) notes that there are an estimated 10,135 units that are NOT affordable. This is just under half of all the rental-occupied units in the City of Greenville.

The answer is NO. There is not enough housing for all income levels. Furthermore, the housing that is available is already out-of-date, or will quickly become out-of-date.

Expected Change of Housing Affordability

The median rent contract in 2000 according to ACS was \$392. Then in 2005-2009 ACS the median rent contract was \$493, and in the 2007-2011 ACS the data showed that the median rent contracts within Greenville, NC were nearly \$700. Over the past decade, Greenville has observed approximately a 44% increase in median rent contracts. This data alone suggests that over the next five (5) years we should expect our rents to move even higher than they are today.

The median home value in 2000 according to ACS was \$92,100. Then in 2005-2009 ACS the median home values was \$134,800, and in the 2007-2011 ACS the data showed that the median home values within Greenville, NC were nearly \$147,600. Over the past decade, Greenville has observed approximately a 38% increase in median home values. Greenville has been very fortunate in the sense that our community has observed such an increase in the latest economic recession. This data alone suggests that over the next five (5) years we should expect our home values to begin to increase.

Rent Comparison

According to the HUD FMR and HOME rents table above, the Fair Market Rents for the two (2) - three (3) bedroom units are both \$700 and above. As noted in the 2007 - 2011 ACS survey the median rent contracts for Greenville are extremely close to \$700. The actual number is \$696. The vast majority of clients that the city serves are at or below the 50% AMI level. Thus, the data suggests that there is a large gap in the FMR and the Low Home Rent.

Our strategy will not change. We will continue to assist in activities which produce affordable 2 - 3 bedroom units. These units will be for homeownership, rental, and lease-purchase.

MA-20 Condition of Housing

Introduction

The City of Greenville uses two (2) terms to describe both substandard condition **NOT** suitable for rehabilitation, and substandard condition suitable for rehabilitation. These two (2) terms are "dilapidated structures" and "deteriorated structures". Our Code Enforcement Department uses these terms to note in a case not only the condition of the structure, but the priority in which these structures will be addressed.

The City of Greenville Minimum Housing Code notes that a "**dilapidated** shall mean that a dwelling is unfit for human habitation and **cannot** be repaired, altered or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value".

The code also notes that "**deteriorated** shall mean that a dwelling is unfit for human habitation and **can** be repaired, altered, or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value".

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,389	27%	11,976	56%
With two selected Conditions	72	1%	424	2%
With three selected Conditions	0	0%	13	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,122	72%	8,973	42%
Total	12,583	100%	21,386	100%

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,263	26%	5,587	26%
1980-1999	4,672	37%	9,471	44%
1950-1979	4,036	32%	5,665	26%
Before 1950	612	5%	663	3%
Total	12,583	100%	21,386	99%

Table 35 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,648	37%	6,328	30%
Housing Units build before 1980 with children present	1,419	11%	375	

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

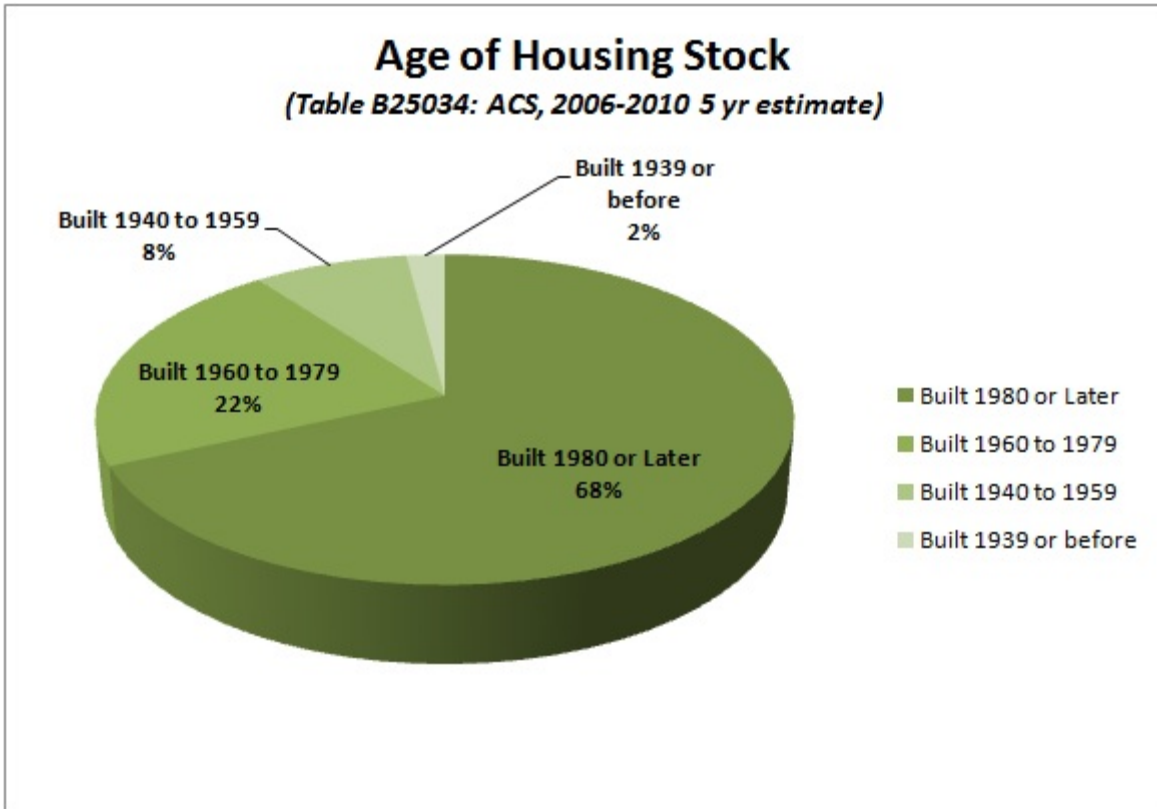
Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	62	31	93
Abandoned Vacant Units	62	31	93
REO Properties	7	3	10
Abandoned REO Properties	7	3	10

Table 37 - Vacant Units

Alternate Data Source Name:

Code Enforcement Windshield Survey



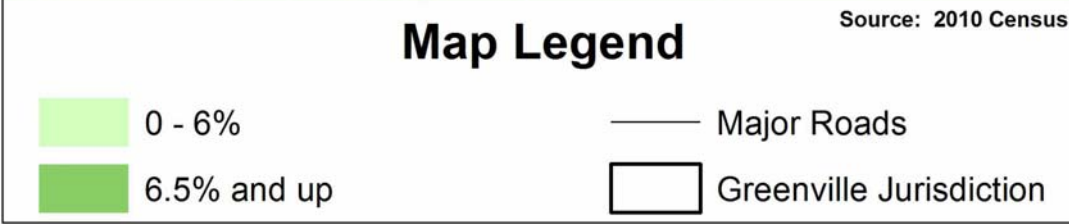
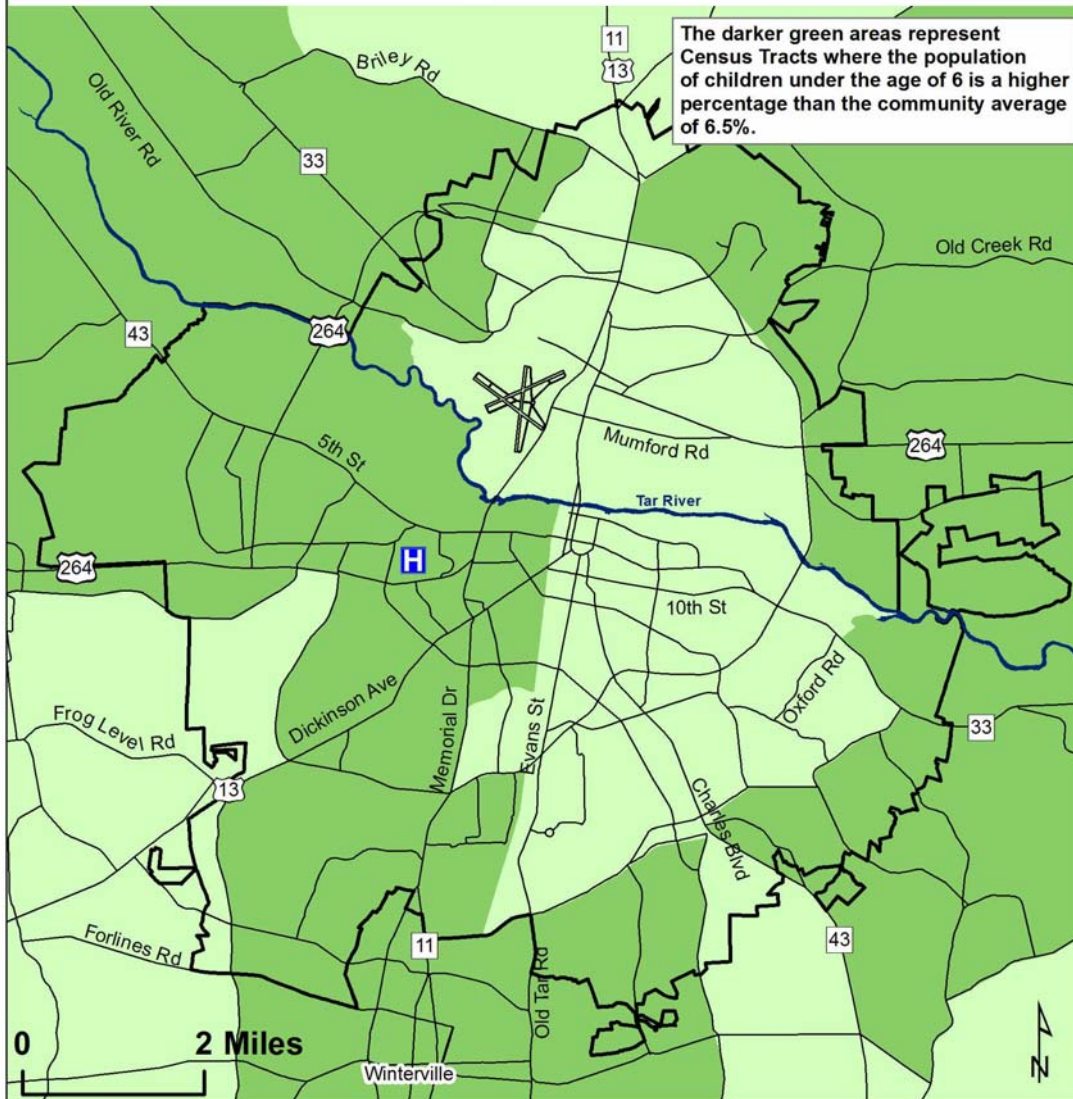
Need for Owner and Rental Rehabilitation

The City of Greenville has many old homes which need rehabilitation. Many of these homes are within areas that Community Development has deemed as focus areas. The City of Greenville has been conducting owner-occupied rehabilitation since the early 1970's. It is our intention and goal to continue this service over the next five (5) years. Every year our waiting list for owner-occupied rehabilitation grows. Staff currently is implementing a list that has over two-hundred fifty (250) households recorded.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on housing stock information provided in the 2010 Census for the City of Greenville there are 11,878 housing units built before 1978. Of the total number of pre-1978 units 3,133 (26.4%) are located in low/moderate income census tracts 6.02, 7.01 and 7.02. The corresponding breakdown of the pre-1978 units in percentage is 18.6%, 73.1 % and 86.1%. This means that there are 8,745 (73.6%) pre-1978 units that could be occupied by low/moderate income households in non-low/mod census tracts.

Children Under Age of 6 by Census Tract



MA-25 Public and Assisted Housing

Introduction

Totals Number of Units

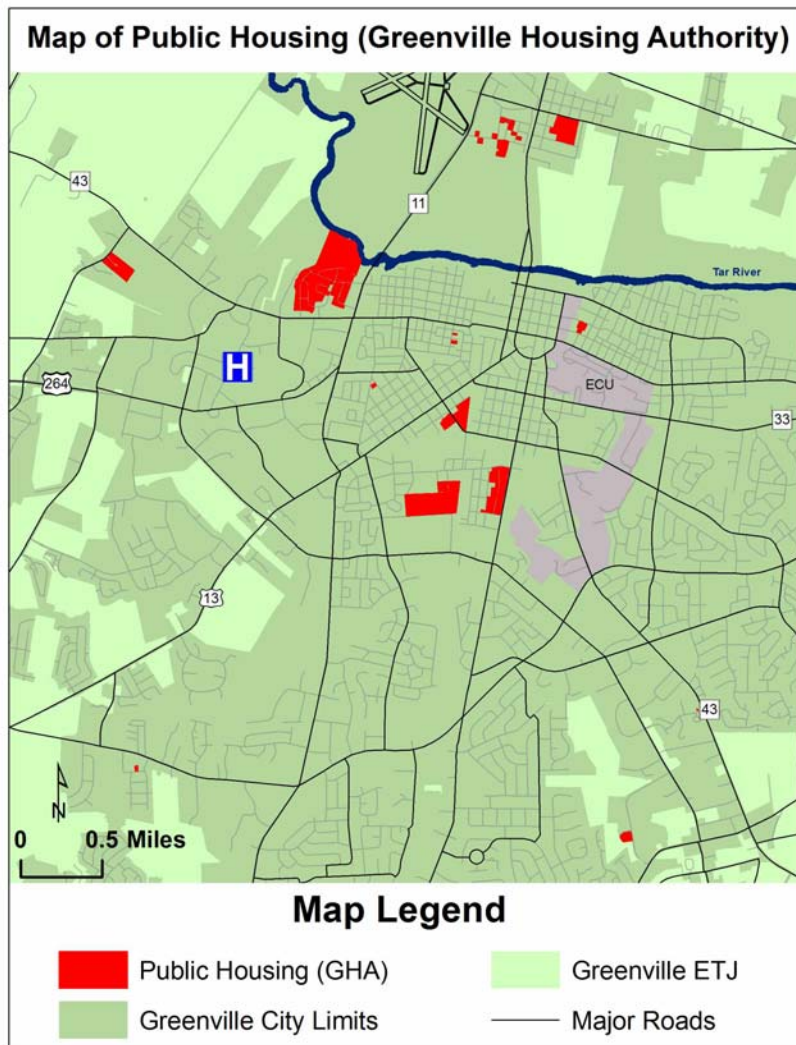
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	714	746	26	720	297	0	0
# of accessible units									
# of FSS participants									
# of FSS completions									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

The Greenville Housing Authority operates a total of 714 public housing units. GHA annually receives Federal funds to modernize and repair public housing units. The GHA renovates a number of units annually and largely replaces floor tile, kitchen cabinets, countertops, water heaters, and complete bathroom renovations and painting. The GHA has a replacement cycle on all appliances, and has installed roofs, A/C siding, and security doors on much of the housing stock over the past several years.



Public Housing Condition

Public Housing Development	Average Inspection Score
Moyewood	80b - 32.0
Kearny Park & New Town	91c - 36.4
Hopkins/Meadowbrook/Dubber/Laney	94c - 37.6

Table 39 - Public Housing Condition

Restoration and Revitalization Needs

Although the Greenville Housing Authority has a replacement and restoration cycle on its units, much of their housing stock is already or quickly becoming out dated. Over the next five (5) years it is going to be tough to sustain their current cycle - due to funding cuts. The GHA must continue to apply for grant funds to both construct new units, and renovate its current stock.

Strategy of Improving the Living Environment of low- and moderate Income Families

The Greenville Housing Authority does have a strategy to improve the living environments of the families who utilized their services. The will continue to seek funding from a variety of sources to construct new units and renovate the current units. For example, the GHA has completed two (2) EPC Contracts over the past five (5) years. These contracts have totaled over \$5 million dollars. These funds were used for new HVAC and PHA units. Furthermore, other energy efficiencies were addressed, such as: lighting, water-use, and E300 standards.

MA-30 Homeless Facilities

Introduction

According to the U.S. Department of Housing and Urban Development (HUD), a person is considered homeless only when he or she: (1) Resides in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings, (2) Resides in an emergency shelter, (3) Resides in transitional housing for persons who originally came from the streets or emergency shelters, (4) Resides in any of the aforementioned places but is spending a short time (up to thirty (30) consecutive days) in a hospital or other institution, (5) Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing, (6) Is being discharged within a week from an institution, such as mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than thirty (30) consecutive days and no subsequent residence has been identified, and (7) Is fleeing a domestic violence situation and no subsequent residence has been identified.

There is one (1) major homeless facility within the Greenville city limits. The Greenville Community Shelter has the ability to house seventy (78) individuals for emergency shelter and sixteen (16) individuals for transitional housing needs. The Center for Family Violence Prevention is in a close second when it comes to emergency shelter capacity. They have the ability to shelter twenty-eight (28) individuals.

The City of Greenville intends to continue to support and assist those organizations that help mitigate and abolish homelessness.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	21	0	8	57	6
Unaccompanied Youth	79	0	0	71	22
Households with Only Adults	0	0	0	91	10
Chronically Homeless Households	0	0	0	56	0
Veterans	0	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source CHIN Database

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

SOAR Program: This program works with homeless individuals with disabilities to access entitlement benefits. There are specially trained case managers who work with the individuals to apply for and receive entitlement benefits in a short period of time.

Homeless Prevention and Rapid Re-housing Grant: This grant provided financial assistance to eligible homeless and at-risk clients to maintain or obtain stable housing.

Emergency Solutions Grant: This grant targets homeless individuals and families. It provides financial assistance for both rent and utilities, which allow the persons to get back into stable housing as soon as possible.

Permanent Supportive Housing Programs: Through the work of the 10-Year Plan and Pitt County Regional Committee of the North Carolina Balance of State, several agencies in the City of Greenville have expanded housing options for homeless individuals by increasing bed inventories of permanent supportive housing. These include Shelter+Care, VASH, and Permanent Supportive Housing programs.

In the Housing Needs Survey conducted in January 2013, it was reported that 123 homeless persons in Greenville/Pitt County are housed in one of these permanent supportive housing programs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically homeless individuals is defined as "an unaccompanied, disabled individual who has been persistently homeless for more than a year or who has been homeless for four (4) or more episodes over a period of three (3) years." Professionals in the field of homelessness note that, "people who are chronically homeless are highly likely to cycle in and out of housing, the streets, emergency shelters, hospitals, mental health facilities, and/or jails for varying periods of time.

Within the Greenville Area, there are several services and facilities that meet the needs of the chronically homeless and the homeless. For example, there is the Greenville Community Shelter, Greenville Housing Authority, Center for Family Violence, Streets to Homes, STRIVE, Pitt Community College, Medical Center within the Greenville Community Shelter, Local Faith Based Community Organizations, Public Health Department, Department of Social Services.

The wide varieties of services and facilities have the ability to provide several levels of resources to those in need. These resources range from emergency housing and transitional housing to workforce development and medical services.

MA-35 Special Needs Facilities and Services

Introduction

As the City of Greenville becomes a larger community, the need for facilities and services for the special needs population will increase. The latest data shows that Greenville, NC has nearly 90,000 people within its city limits. Over the next five (5) years, the city may reach the 100,000 mark. The Veterans Clinic is currently under construction. The new VA Hospital will serve as a regional VA magnet.

In a study conducted in 2006, approximately 200,000 veterans were homeless on any given night. Veterans make up a disproportionate share of people who are homeless (+/- 26%).

Greenville/Pitt County must prepare itself for a potential influx of individuals who need both facilities and services. In the sections below, there are strategies for mitigating some potential issues that may arise in the future. Furthermore, there are strategies that discuss how to assist with the current conditions.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Greenville will partner with several agencies to provide services to populations mentioned above. Both the City and the Greenville Housing Authority have programs and services to support the elderly. The City has an elderly homeowner rehabilitation program, the GHA provides both housing and services for this particular population. The elderly population will continue to increase in both Pitt County and Greenville due to our regional medical center, and a newly constructed VA hospital. Over the next five (5) years the City of Greenville will pursue new partnerships with the medical community, the Veterans Administration, and non-profit groups who are working with the elderly population.

The City will also provide assistance to those non-profits whose mission is to provide housing and supportive services to individuals with disabilities. GHA is currently a partner in providing some of these services, but they also provide housing to those with HIV/AIDS in the form of 61 dedicated rental units. These units are funded through HUD's HOPWA and Shelter + Care programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Through the work of the 10-Year Plan to End Homelessness and the Pitt County Regional Committee of the NC Balance of State; agencies within and around the City of Greenville have expanded housing options for homeless individuals by increasing bed inventories of permanent

supportive housing. Keep in mind that those individuals who are chronically homeless are those that have mental health and substance abuse problems. When these individuals return from institutional rehabilitation, supportive housing is necessary.

The Shelter+Care program (three (3) programs through GHA), the VASH program (VA-Homeless Veterans Program administered through GHA), and Permanent Supportive Housing programs (two (2) funded through the Greenville Community Shelter) all provide resources for aforementioned population.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Supportive housing certainly benefits those who are homeless. However, supportive housing can also act as a means to prevent homelessness. Many individuals with disabilities and other special needs can benefit for the preventative nature of this program. The City of Greenville intends on partnering and assisting those organizations whose mission is to support those in danger of becoming homeless.

In our annual goals, the city states that we shall provide resources to the special needs population. Those resources include, but are not limited to transitional housing assistance, supportive housing assistance, and counseling.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Supportive housing certainly benefits those who are homeless. However, supportive housing can also act as a means to prevent homelessness. Many individuals with disabilities and other special needs can benefit for the preventative nature of this program. The City of Greenville intends on partnering and assisting those organizations whose mission is to support those in danger of becoming homeless.

In our annual goals, the city states that we shall provide resources to the special needs population. Those resources include, but are not limited to transitional housing assistance, supportive housing assistance, and counseling.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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 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.

MA-45 Non-Housing Community Development Assets

Introduction

The nation is just now crawling out of an economic recession - very close to depression. The housing market has seen a very steep decline throughout the country; this same market has had a major economic impact within Greenville. The development community in the past decade has been one of the economic giants of the area, which helped Ad Valorem Tax revenues to reach the heights that they did. The Ad Valorem Tax is the city's largest revenue generator, but in the future this tax cannot be solely relied upon as much as in the past. The city will have to use all of its current and potential resources in order to create the revenue needed for operating expenses and for Capital Improvement Projects (CIPs). Capital Improvement Projects serve as one of the largest assets to a municipality. They have the ability to help ensure the health, safety, and general welfare of the public. These projects both raise the quality of life and stimulate the local economy.

There are several ways that the City of Greenville can grow the tax base. (1) Retain the current business structure and help facilitate their expansion (2) Recruit new business into the community, (3) Promote entrepreneurship and small business development, and (4) grow a 21st Century workforce.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	268	17	1	0	-1
Arts, Entertainment, Accommodations	5,782	6,335	16	16	0
Construction	1,425	1,105	4	3	-1
Education and Health Care Services	12,886	15,636	35	39	4
Finance, Insurance, and Real Estate	2,137	2,380	6	6	0
Information	609	844	2	2	0
Manufacturing	2,718	743	7	2	-5
Other Services	1,472	2,016	4	5	1
Professional, Scientific, Management Services	2,545	1,190	7	3	-4
Public Administration	1,150	2,456	3	6	3
Retail Trade	4,309	6,796	12	17	5
Transportation and Warehousing	616	289	2	1	-1
Wholesale Trade	752	526	2	1	-1
Total	36,669	40,333	--	--	--

Table 42 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	41,141
Civilian Employed Population 16 years and over	36,669
Unemployment Rate	10.87
Unemployment Rate for Ages 16-24	35.38
Unemployment Rate for Ages 25-65	4.93

Table 43 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector

Management, business and financial	14,725
Farming, fisheries and forestry occupations	185
Service	7,579
Sales and office	9,395
Construction, extraction, maintenance and repair	1,814
Production, transportation and material moving	2,971

Table 44 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,914	86%
30-59 Minutes	3,925	11%
60 or More Minutes	1,063	3%
Total	34,902	100%

Table 45 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,328	194	1,320
High school graduate (includes equivalency)	4,134	567	1,970
Some college or Associate's degree	7,635	625	2,219
Bachelor's degree or higher	10,414	211	1,658

Table 46 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	126	108	84	422	939
9th to 12th grade, no diploma	1,385	736	407	1,085	1,017
High school graduate, GED, or alternative	4,809	1,772	1,937	2,976	1,698
Some college, no degree	11,749	2,965	1,603	2,874	1,098
Associate's degree	773	1,046	830	1,261	317
Bachelor's degree	2,806	3,051	2,065	2,294	863
Graduate or professional degree	51	1,090	1,274	2,531	890

Table 47 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,214
High school graduate (includes equivalency)	21,424
Some college or Associate's degree	27,169
Bachelor's degree	41,123
Graduate or professional degree	54,924

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three (3) largest employment sectors in Greenville, NC are (1) Education and Healthcare, (2) Arts, Entertainment, and Accommodations, and (3) Retail. There are a couple of sectors that are close 4ths and 5ths, but the premier employers in Greenville, NC are Vidant Medical Center, East Carolina University, and Pitt Community College.

Describe the workforce and infrastructure needs of the business community:

The overwhelmingly high number of people in the age group 14-55 is definitely one of Pitt County's greatest resources. This depicts a ready and willing workforce for this part of the state. Economic development has many driving factors. One of the most important factors in economic development is human capital. In 2009, approximately 27% of people Pitt County had college degrees. This means that approximately 27,000 people in Pitt County had college degrees in 2009. Also, the high school graduation rate in Pitt County was nearly 80% in 2009.

Source: <http://accrpt.ncpublicschools.org/app/cgext>

According to 2009-10 data from the North Carolina Department of Public Instruction (LEA Cohort Graduation Rates), Pitt County Public Schools showed gains in the number of students who start the ninth grade and graduate within five years. Pitt County Schools showed a 4.7% gain in five-year graduation rates from the 08-09 school years to 09-10. Local education is a very important factor in the recruitment of industry and business. Pitt County has a long way to go; however, as Table 3 indicates, the rate of graduation is getting better. Hopefully, this trend will continue in the future.

When industries are searching for a site to locate their business, they take into account the current stock of human capital and potential stock of human capital (Pitt Community College – Business and Industry Services)[i]. Pitt County and Greenville have both. We also have the ability to train the labor force to suit each business through our community college system.

Over the past decade the state of North Carolina has seen a large increase in population and the state net migration percentage has remained at one (1) or close to one since 1990. In Pitt County both net migration and natural increase has occurred over the past two decades (numbers to illustrate your point). The county has seen more natural increase than it has net migration. This means that more children are being born rather than people dying, and our county has outside population influence. The growth in the natural increase indicates that many of the people who live in the county are actually born here. Our outside population is influenced by several factors, some of which include: the university, hospital, and the industries.

As part of the City of Greenville’s workforce development initiatives, entrepreneurs both current and prospective have been targeted. The City of Greenville has and will continue to place resources within the small business community. These resources can range from grants to education to one-on-one dialogue.

As explained in the Equal Employment Opportunity - Regulations section of this topic, HUD promotes the use of outreach programs to encourage socially and economically disadvantaged groups to participate in HOME-funded programs and activities. Under Executive Orders 11625, 12432, and 12138, PJs must prescribe procedures acceptable to HUD for a minority outreach program to ensure that they are making concerted efforts to attract minority groups to the procurement process.

What constitutes a minority-owned business?

A "minority-business enterprise" is a business in which minority group members own 51 percent or more of the company; or, in the case of a publicly-owned business, one in which minority-group members own at least 51 percent of its voting stock and control management and daily business operations. For this purpose, minority-group members are those groups of U.S. citizens found to be disadvantaged by the Small Business Administration pursuant to Section 8(d) of the Small Business Act.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create

Over the next five (5) years, Greenville, NC expects to have numerous local and regional private investments that will generate a great deal of economic activity. Within the next year, Greenville will be observing the opening of a new Dental School, VA Hospital, Federal Courthouse, Children's Hospital Expansion, and large retail projects. The City of Greenville has recently approved an incentive policy that will help market and attract companies and businesses to this area. It is our goal to improve the quality of life in Greenville, NC by using policies that focus on the triple-bottom line.

There have been several economic development assessments in Greenville over the past year. The City of Greenville has completed our own ED assessment. From the assessment we learned several things. One, our workforce is becoming stronger every day. Pitt Community College (PCC) is a leading community college in North Carolina. Unlike in other parts of the state, where community colleges and universities may be at cross purposes, PCC has a great working relationship with the University. One good example of their partnership is Operation Re-Entry. It is a program to support veterans as they upgrade skills and re-enter the workforce. PCC leads the way helping veterans through the Career Readiness Certificate program, Six Sigma White Belt, and OSHA 10 training.

Our infrastructure is solid. Over the next five (5) years, the public sector will be funding many of the Capital Improvement Projects. For example, there are three (3) large transportation projects slated to begin within the next five (5) years. Greenville must work on our Utility Cost. Pitt County Development Commission noted that one of the most often used points of elimination is utility cost. Investor-owned electric utilities have special economic development rate riders for large customers. Public power, for example, touts the ability to negotiate rates, but companies often want a rate sheet to review and will not go the extra step of negotiating. Greenville Utilities is an active partner in economic development.

Greenville places in the middle of the pack on water and sewer costs compared to the benchmark communities in the ED assessment. Generally, our water rates are more competitive than sewer. Given Greenville's abundant water supply, we need to market this to companies and businesses that are water-use intensive. Another infrastructure asset is our Airport Service. Currently Pitt Greenville Airport has one carrier with six daily flights to Charlotte.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Greenville, NC is very fortunate to have two (2) higher educational institutions within the city limits. These two (2) institutions produce very different workforces. Of course, there are some similarities such as nursing; for the most part one produces technical skills and the other produces professional skills. This combination works great because the community has jobs for both workforces. The workforce that needs the most help is those who do not finish high school, or did not go to college.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

Pitt Community College (PCC) is a leading community college in North Carolina. Unlike in other parts of the state, where community colleges and universities may be at cross purposes, PCC has a great working relationship with the University. One good example of their partnership is Operation Re-Entry. It is a program to support veterans as they upgrade skills and re-enter the workforce. PCC leads the way helping veterans through the Career Readiness Certificate program, Six Sigma White Belt, and OSHA 10 training.

These efforts will assist in the implementation of the workforce development strategies referred to throughout the Consolidated Plan. However, the aforementioned training alone will not

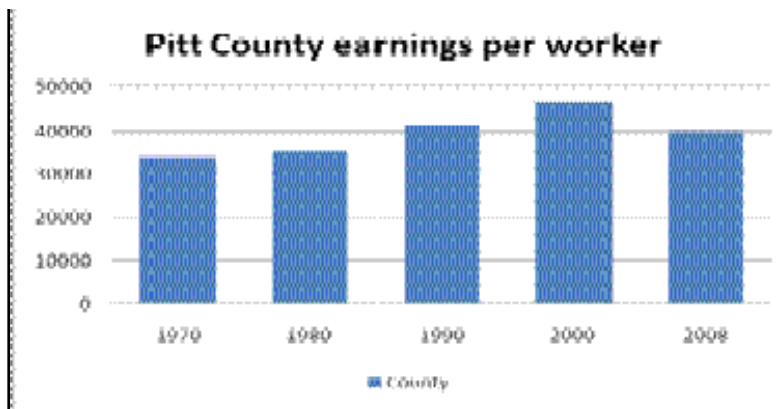
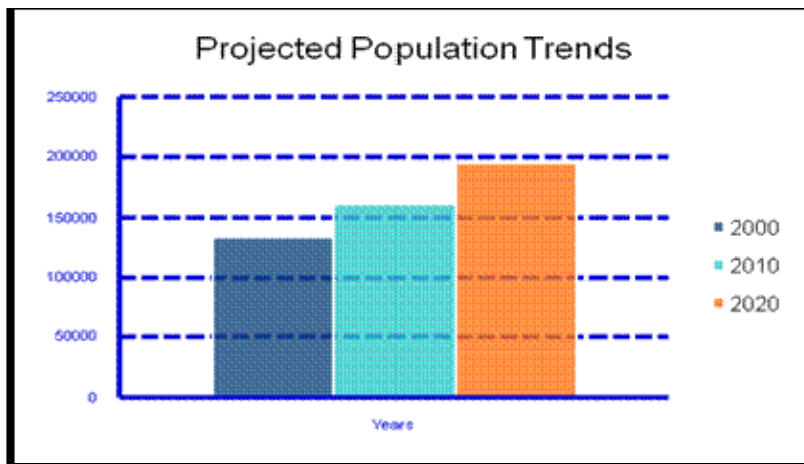
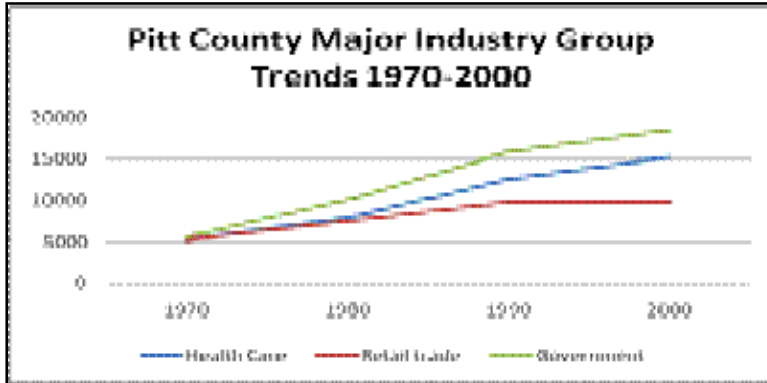
Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Greenville will take on several economic development initiatives within the Certified Redevelopment Areas. For example, the city will continue to provide assistance to both small business and entrepreneurs through grants, loans, and infrastructure. The City will also partner with organizations that provide workforce development opportunities for youth, high school drop outs, those re-entering the population after imprisonment, disabled, special needs, and the elderly.

The City of Greenville will also provide assistance for recruitment of commercial uses in HUB Zones, and provide consultation in redevelopment activities.



MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

For the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-income census tracts within the Greenville city limits. There are two (2) specific areas within the city limits where there "concentrations" of housing problems. These areas are (1) the West Greenville Redevelopment Area, and (2) the area north of the Tar River.

Are there areas in the Jurisdiction where these populations are concentrated?

For the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-income census tracts within the Greenville city limits. There are two (2) specific areas within the city limits where there "concentrations" of housing problems. These areas are (1) the West Greenville Redevelopment Area, and (2) the area north of the Tar River.

What are the characteristics of the market in these areas/neighborhoods?

These "concentrated" areas are typically characterized by old housing stock, low and fixed-incomes, and specified racial demographic. Another characteristic that can be assumed through data is a lower educational attainment level.

Are there any community assets in these areas/neighborhoods?

Yes. There are many concrete community assets in these "concentrated" areas. For instance, West Greenville has an elementary school, a library, a police substation, a youth recreation center, a baseball field, a workforce development center, and an afterschool center. Furthermore, there are abstract community assets (meaning that the average person would not be able to perceive these assets). For example, these communities with the "concentrated" issues typically have the ability the rally together through atypical systems. These systems can help feed families, raise money, and even shelter families.

Are there other strategic opportunities in any of these areas?

Both of the aforementioned areas have a tremendous amount of opportunity. Both of these areas are within close proximity to very important resources to the entire City of Greenville. The area north of the river is close the Pitt-Greenville Airport. The opportunities for this area are endless, if there is a significant amount of public investment - followed by private investment.

The potential in West Greenville is not so inconspicuous. West Greenville lies in between the university/ Uptown district and the regional medical district. The opportunity for housing development, commercial development, and job growth are endless.

Strategic Plan

SP-05 Overview

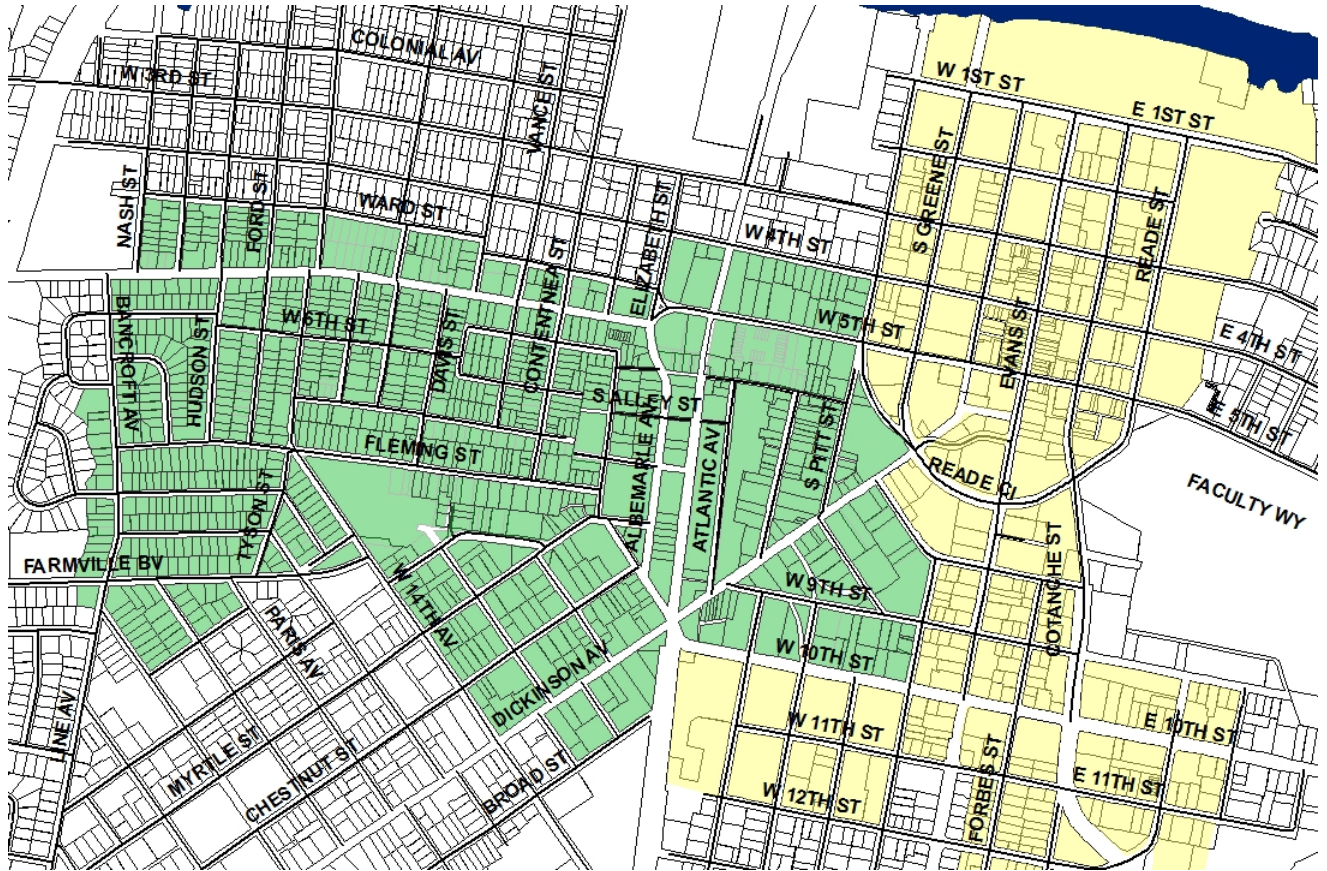
Strategic Plan Overview

The mission of the City is to extend and strengthen partnerships among the public and private sector to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities. The City of Greenville is not a Participating Jurisdiction. The Consolidated Plan serves as our application for funding. The Community Development Department, Housing Division is charged with the task to manage resources, deliver services, and implement strategies noted in the Five (5) Year Consolidated Plan.

The Consolidated Plan establishes a unified, coordinated vision of community development actions for the upcoming five (5) years. Key elements of the Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from citizens and its community development partners to determine its housing and community development needs, and to undertake specific actions consistent with those strategies. Specifically, the City is actively involved with, and obtains significant input from specialized organizations, agencies, and committees focused on the needs of the city and its residents. Input is also gathered throughout the year through public meetings, citizen participation, and interaction with residents and business and community leaders.

SP-10 Geographic Priorities

Geographic Area



1. WEST GREENVILLE REVITALIZATION

Local Target area

The West Greenville Redevelopment Area is bounded the Medical District to the west, the Tar River to the north, the downtown to the east, and a newly planned major thoroughfare (10th Street Connector) to the south.

The West Greenville Redevelopment Area has many old homes. A vast majority of these homes need significant repair. The majority of the single-family homes are built in a craftsman style. This area has a few surviving businesses, but the vast majority of existing commercial stock is dilapidated. Furthermore, the commercial building stock needs to be expanded. For example, a grocery store and office space has been expressed as a neighborhood priority.

The Community Development Department held the first consultation and citizen participation meeting within the West Greenville Redevelopment Area. The second was held outside of the West Greenville Redevelopment Area. The second meeting was the most attended, and many of the people there were from West Greenville. The suggestion that were made at the meeting, primarily dealt with issues that are part and parcel to living in West Greenville is not only a target area and a Certified Redevelopment Area, but it also lies within the two (2) lowest-income census tracts in Greenville, NC.

- Reduce substandard housing and blight
- Preserve and increase owner-occupied housing for low income families and individuals
- Improve public infrastructure within communities of low wealth
- Increase and cultivate economic development opportunities within low wealth communities
- Produce affordable housing opportunities for both owner occupants and renters
- Elimination of environmental hazards in targeted low income communities
- Promotion of efforts to develop and maintain housing for special needs populations
- Support of programs that provide enrichment to low income communities.

1. Increase in the affordable housing stock 2. Removal of blighted, deteriorated, and dilapidated structures 3. Lower number of housing units that contain lead 4. A new commercial center with a grocery store and business opportunities 5. Addition of available office space for small businesses that want to locate in the area 6. Improved sidewalks, lighting, storm water, and fiber optics. Yes.

The City of Greenville, in partnership with other agencies and organizations will both implement and support programs that help eliminate and mitigate the barriers to affordable housing.

Provide and assist in the construction, rehabilitation, and planning of low to moderate income communities and housing.

Promote, implement, and assist with educational programs that will provide future opportunities for home-ownership, job options, and family stability.

Support non-profits who help those that have made bad decisions in the past, to work towards better opportunities.

Provide and Assist in down-payment assistance programs, workforce development programs, and financial management programs.

2. GREENVILLE SCATTERED SITE AREAS

Local Target area

The Greenville Scattered Site target area encompasses the entire City of Greenville, and all of the low-income census tracts. The City of Greenville lies in the eastern portion of the state of North Carolina, and within Pitt County. It is approximately 85 miles east of the state capitol (Raleigh, NC), and approximately 80 miles west of the beaches on North Carolina. Greenville, NC is the tenth (10th) largest municipality within the state of North Carolina, and is also among the fastest growing. The population in Greenville is just above 86,000 and the city limits cover approximately 66 square miles.

The City of Greenville is the retail, health care, educational and cultural hub of Eastern North Carolina. You can find everything from a major retail store, to a world-class regional medical facility and heart center, to the state's second largest university. There is a mixture of housing stock in Greenville. There are many single-family neighborhoods, duplex neighborhoods, and multi-family neighborhoods. The majority of the multi-family developments in Greenville cater to the large student population.

The consultation and citizen participation process showed that there are needs throughout the city. Many of the suggestions that were made during this process focused on the West Greenville Redevelopment Area; however, the public voiced concerns about areas all across the city. For example, the area north of the river has come up in discussions on several different occasions. The 2005-2009 ACS data notes that the vast majority of the Hispanic population resides in this area. Furthermore, it has been documented throughout this plan that the Hispanic population is disproportionately in greater need than every other racial group.

- Reduce substandard housing and blight
- Preserve and increase owner-occupied housing for low income families and individuals
- Improve public infrastructure within communities of low wealth
- Increase and cultivate economic development opportunities within low wealth communities
- Preserve housing for lower income households through scattered site rehabilitation
- Produce affordable housing opportunities for both owner occupants and renters
- Elimination of environmental hazards in targeted low income communities
- Promotion of efforts to develop and maintain housing for special needs populations
- Support of programs that provide enrichment to low income communities.

1. Increase affordable housing 2. Increase of job opportunities 3. Increase of job training opportunities 4. Improve infrastructure and transportation network 5. Improve the quality of life related concerns 6. Improve the resources available to those with disabilities/ special needs, those that are homeless, and those that have been incarcerated.

There are several barriers to affordable housing within the City of Greenville. These barriers include lack of decent affordable housing, education, criminal history, bad credit, and lack of financial resources. The City of Greenville, in partnership with other agencies and organizations will both implement and support programs that help eliminate and mitigate the barriers to affordable housing.

Provide and assist in the construction, rehabilitation, and planning of low to moderate income communities and housing.

Promote, implement, and assist with educational programs that will provide future opportunities for home-ownership, job options, and family stability.

Support non-profits who help those that have made bad decisions in the past, to work towards better opportunities.

Provide and Assist in down-payment assistance programs, workforce development programs, and financial management programs.



Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Our focus will remain in the Certified Redevelopment areas – more specifically, concentrating in the West Greenville Redevelopment Area. Our Redevelopment Areas are in a great location. They lie between the university area and the Medical District. This geographic location will serve as a great asset in the future for housing, business, senior programs, and educational opportunities.

Another area of focus for the city is north of the Tar River. This area has many extremely low and low households. There is a lack of affordable housing and commercial uses in this area. In 1999, the area north of the Tar River was decimated by Hurricane Floyd and the subsequent flood.

The City of Greenville has always conducted scattered site activities. Low income households are not limited to one (1) or two (2) portions of the city. These households can be in many places throughout the city limits.

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Reduce substandard housing and blight	High	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Victims of Domestic Violence	Creation of decent affordable housing Provide resources to special needs population
Preserve and increase affordable housing	High	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Victims of Domestic Violence	Creation of decent affordable housing Provide resources to special needs population
Improve public infrastructure	High	Extremely Low – Low Moderate Middle Large Families Families with Children	Create economic opportunities for low to mod

		<p>Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>	<p>Provide resources to special needs population</p>
<p>Increase economic opportunities</p>	<p>High</p>	<p>Extremely Low – Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence</p>	<p>Create economic opportunities for low to mod</p> <p>Support and create valuable programs</p> <p>Provide resources to special needs population</p>

		Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
Scattered Site Rehabilitation	Low	Extremely Low Low Moderate Families with Children Elderly Individuals Families with Children veterans Elderly Frail Elderly Persons with Physical Disabilities	Creation of decent affordable housing Provide resources to special needs population
Produce affordable housing	Low	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Veterans	Creation of decent affordable housing Provide resources to special needs population

		<p>Victims of Domestic Violence</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Victims of Domestic Violence</p>	
Elimination of environmental hazards	Low	<p>Extremely Low</p> <p>Low Moderate</p> <p>Middle Large Families</p> <p>Families with Children</p> <p>Elderly Public Housing Residents</p> <p>Rural</p> <p>Chronic Homelessness Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p>	<p>Eliminate environmental hazards</p> <p>Provide resources to special needs population</p>

		Victims of Domestic Violence Non-housing Community Development	
Maintain housing for special needs population	High	Extremely Low Low Moderate Families with Children Elderly individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families	Creation of decent affordable housing Provide resources to special needs population
Support non-profits	High	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly	Support and create valuable programs Provide resources to special needs population

		Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
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Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The City of Greenville recognizes the flux in the market, and we have already made a conscience effort to pivot. Over the past five (5) years we have targeted some areas for new home construction. For the most part, these homes have sold within a reasonable amount of time. Staff intends on changing our strategy a bit. Over the next five (5) years our intention is to build new homes only when we or our partners have eligible buyers lined-up and ready to go.
Rehabilitation	The Community Development Department understands that our current housing stock is aging, and the need of owner occupied rehabilitation will continue to increase. Since we plan on being more strategic with our new home construction - this should free up some resources for rehabilitation.
Acquisition, including preservation	Staff will continue to pursue properties for acquisition. These properties will be both residential and commercial in use. It is always our intention to keep the character and design of the neighborhood intact. In many cases, the properties we purchase are damaged beyond repair. In those cases, we will demolish and rebuild with past character in mind.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	781,000	28,000	0	809,000	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	387,000	45,000	0	432,000	0	

Table 52 - Anticipated Resources

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

Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. Over the past (5) five years the City of Greenville has invested in (3) three multi-family developments. The most recent of those developments is Winslow Pointe. In this one (1) activity, we were able to leverage nearly \$11.5 million dollars.

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

Over the past five (5) years staff has strategically acquired properties within our target/focus areas. These properties are slated to be combined and then subdivided (many of the properties are narrow lots) for both owner-occupied, lease-purchase, and rental property.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	CHDO	Ownership Rental	Jurisdiction
	Government	Homelessness	Jurisdiction
	Non-profit organizations		
	Non-profit organizations	Homelessness	Jurisdiction
	Sub-recipient	public services	Region
L.I.F.E. of N.C.	Non-profit organizations	Economic Development	Jurisdiction
Literacy Volunteers - Pitt County	Sub-recipient	public services	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The delivery structure for CDBG and HOME services within the City of Greenville are developing as planned. Staff has cultivated many programs through sub-recipient dollars and partnerships with non-profits. We have also increased our partnerships with other institutional organizations and government agencies throughout the years.

Currently, one of our only gaps in delivery is through our CHDO's. We are currently working with two (2) CHDOs. It is our goal to recruit two (2) -three (3) more over the next five (5) years, and build capacity in our region. Also, staff identified another gap during our public meetings - workforce development was a concern that was stated several times.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

There are several services offered by government agencies, non-profit agencies, and private groups that target both the homeless and those with HIV. The largest mainstream service to the HIV population is through GHA, and their HOPWA housing program. Currently, they have \$187,000.00 allocated toward assisted housing for this population.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		X
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X		
Other			
Transitional Housing Opportunities	X		

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Service delivery begins at the Greenville Community Shelter. The Shelter serves as a first level, the families and individuals that utilize this service are filtered to agencies or organizations that provide programs and opportunities to assist those individuals.

The programs offered range from transitional and supportive housing to job training programs. These programs allow families and individuals to become self sufficient.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The existing infrastructure for the homeless and special needs population is the biggest strength that Greenville has to offer. There are many groups and organizations that provide programs to benefit those that are in need of becoming self-sufficient. For example, there are agencies that provide domestic violence programs, substance abuse programs, education programs, and health services programs. Furthermore, the emergency shelter and transitional housing inventory is good.

There are a few gaps in the delivery system. During the citizen participation/ community meetings, staff was made aware that child care and job training were not readily accessible. Moreover, it was stated that the city should be prepared for an influx of veterans – many of which will need both supportive and transitional housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As stated above, one of our community's largest gaps is the capacity of our CHDOs. In theory, these organizations should be able to work more diligently in low-mod income communities than anyone else. Our responsibility as the PJ is to build this capacity. Staff will continue to provide resources to existing CHDO's, but we will also recruit new CHDO's over the next five (5) years. Furthermore, staff will continue to provide resources to non-profits who are conducting workforce development initiatives. We will partner with all capable and effective agencies that provide these types of programs for low-mod communities.

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Creation of decent affordable housing	2012	2018	Affordable Housing Public Housing	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Reduce substandard housing and blight Preserve and increase affordable housing Scattered Site Rehabilitation Produce affordable housing Maintain housing for special needs population	CDBG: \$340,000 HOME: \$298,000	Rental units constructed: 3 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit Direct Financial Assistance to Homebuyers: 7 Households Assisted
Create economic opportunities for low to mod	2012	2018	Non-Housing Community Development	WEST GREENVILLE REVITALIZATION	Improve public infrastructure Increase economic opportunities	CDBG: \$137,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Public service activities for Low/Moderate Income Housing Benefit: 3 Households Assisted Jobs created/retained: 10 Jobs Businesses assisted: 7 Businesses Assisted
Support and create valuable programs	2012	2018	Non-Housing Community Development	WEST GREENVILLE REVITALIZATION	Increase economic opportunities Support non-profits	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted
Eliminate environmental hazards	2012	2018	Environmental	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Elimination of environmental hazards	CDBG: \$100,000	Brownfield acres remediated: 1 Acre Other: 15 Other
Provide resources to special needs population	2012	2018	Homeless Non-Homeless Special Needs	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Reduce substandard housing and blight Preserve and increase affordable housing Improve public infrastructure Increase economic	CDBG: \$300,000 HOME: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 2 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					opportunities Scattered Site Rehabilitation Produce affordable housing Elimination of environmental hazards Maintain housing for special needs population Support non- profits		Rental units constructed: 5 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted Homelessness Prevention: 5 Persons Assisted Housing for Homeless added: 3 Household Housing Unit

Table 55 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Greenville will do its best to serve all the very low, low, and moderate-income families within the city limits. We will continue to focus our services and resources within our two (2) Certified Redevelopment Areas. More specifically, the vast majority of the very low and low-income families lie within two (2) Census Tracts. These tracts are identified as 7.01 and 7.02.

The total population amount within these two (2) Census Tracts is 6,871 individuals. Nearly half of the population within these Census Tracts are 35 years of age and older. Furthermore, the racial demographic is much skewed towards African-Americans.

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Greenville Housing Authority has a gap in the amount of units and the amount of units accessible to the public. With funding shortages and budget cuts, the total of seven hundred forty-six (746) units cannot be all utilized. Currently, the Greenville Housing Authority is only utilizing six hundred eighty (680) units of the seven hundred forty-six (746) which are online.

Activities to Increase Resident Involvements

The Greenville Housing Authority already provides several avenues for resident involvement. They would like to continue and increase some of these programs. For example, they provide residents with (1) neighborhood networking opportunities (2) Home-ownership counseling, and (3) classes to self-sufficiency.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

The Greenville Housing Authority does not have the “troubled” designation.

SP-55 Barriers to Affordable Housing

Barriers to Affordable Housing

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 polices that create barriers to affordable housing.

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.

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 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Greenville, in partnership with other agencies and organizations will both implement and support programs that help eliminate and mitigate the barriers to affordable housing.

1. Provide and assist in the construction, rehabilitation, and planning of low to moderate income communities and housing.
2. Promote, implement, and assist with educational programs that will provide future opportunities for home-ownership, job options, and family stability.
3. Support non-profits who help those that have made bad decisions in the past, to work towards better opportunities.
4. Provide and Assist in down-payment assistance programs, workforce development programs, and financial management programs.
5. Partner with lending institutions to provide a wide variety of financing options for low-moderate income households.
6. Plan for at least one (1) homebuyer education workshop that will be held completely for the Spanish speaking population.

SP-60 Homelessness Strategy

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

The City of Greenville partners with the Pitt County Continuum of Care to combat homelessness and provide assistance for the creation of a seamless continuum of housing and support services. It is the ultimate goal to provide services and housing to all homeless and subpopulations of homeless in the city and county. However, as the system stands today, there are multiple agencies and coalitions working on this issue. Over the course of the next five (5) years, the city and its partners must strengthen the coordination of homeless prevention activities by taking a comprehensive approach to the issue. This is not a housing issue, nor is it a support service issue. We must begin to treat homelessness as a community development activity - meaning workforce development, job creation, support services, and housing all combined.

There will continue to be Point-in-Time surveys conducted to identify both sheltered and unsheltered persons. Through these surveys, the COC and partners will implement strategies that will:

- Identify the chronically homeless persons within the City of Greenville and Pitt County
- Create programs that prevent homelessness prior to it occurring
- Provide supportive and transitional housing for those in need

Addressing the emergency and transitional housing needs of homeless persons

The Greenville Community Shelter will continue to apply annually for the State of North Carolina Emergency Shelter Funds. Furthermore, the GCS will partner with the city, county, and other organizations to add more beds for transitional housing.

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

Several programs and a team to implement the Ten (10) Year Plan to end Chronic Homelessness. One (1) strategy in the plan is to move families and individuals into both transitional and permanent supportive housing. The City will assist the CoC, GHA, and GCS with such programs.

A second strategy that the City of Greenville has made a priority is assisting with and participating in various community efforts. For example, in collaboration with Pitt County Government and other partners, a “Project Homeless Connect” event was held February 2013. This event served over 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

The cause, nature and full extent of the homeless problem in Pitt County is both varied and complex. With the different homeless populations described here and the level of services offered as they relate to the Continuum of Care initiative, it is obvious that there is no single cause of homelessness.

As stated above, there are several programs and a team to implement the Ten (10) Year Plan to end Chronic Homelessness. One (1) strategy in the plan is to move families and individuals into both transitional and permanent supportive housing. The City will assist the CoC, GHA, and GCS with such programs.

SP-65 Lead Based Paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

HUD required that all residential properties built before 1978 receiving federal funds are tested for lead based paint and the any lead hazards discovered are to be addressed. At this time the City of only provides assistance to owner occupied housing and housing provided by non-profits and CHDOs. We hope in the future to apply for and receive another Office of Healthy Homes and Lead Hazard Control Grant to provide lead based paint testing and abatement to rental properties and to address healthy homes issues.

How are the actions listed above related to the extent of lead poisoning and hazards?

Based on housing stock information provided in the 2010 Census for the City of Greenville there are 11,878 housing units built before 1978. Of the total number of pre-1978 units 3,133 (26.4%) are located in low/moderate income census tracts 6.02, 7.01 and 7.02. The corresponding breakdown of the pre-1978 units in percentage is 18.6%, 73.1 % and 86.1%. This means that there are 8,745 (73.6%) pre-1978 units that could be occupied by low/moderate income households in non-low/mod census tracts.

How are the actions listed above integrated into housing policies and procedures?

Since the majority of the City of Greenville CDBG and HOME funds are spend on owner occupied housing stock it is imperative that the City find other resources to address the hazard of lead based paint and health home issues from other funding sources. We hope in the future to apply for and receive another Office of Healthy Homes and Lead Hazard Control Grant to provide lead based paint testing and abatement to eligible rental properties.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.

The City of Greenville's housing programs were created to address poverty and the lack of resources through providing housing opportunities for low-income households. Without these housing opportunities many low-income households would not be able to afford housing rehabilitation costs, renting, or purchasing a home.

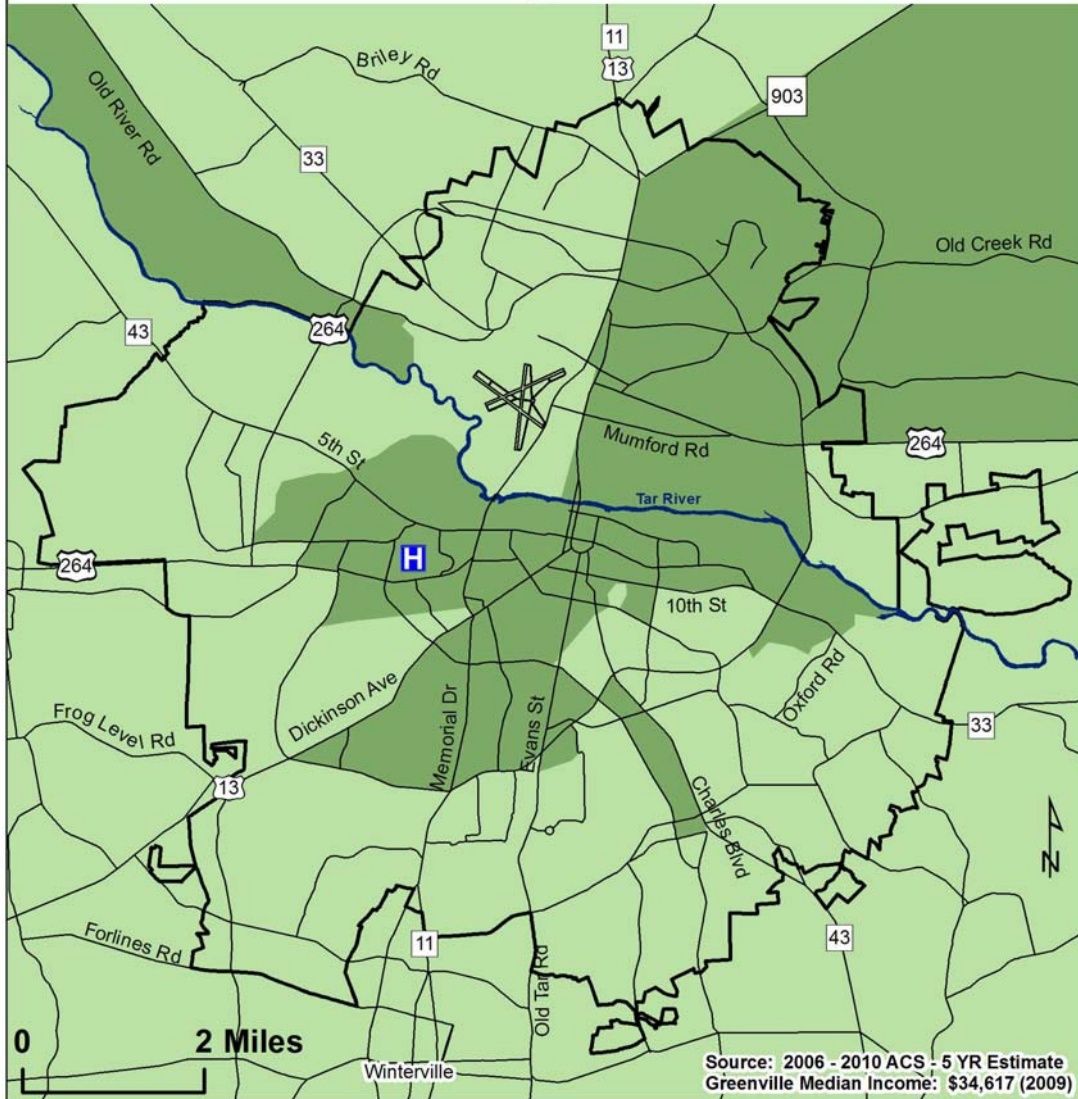
The City envisions a strategy that can reduce the number of families and individuals in poverty through a comprehensive process. This process includes workforce development and training, job creation through the expansion of economic opportunities, and affordable housing. The Community Development Department intends to use its own resources along with CBO's, FBO's, private sector groups, and other public agencies to create an eco-system of partners that nurture the low-income families and households.

The idea is to provide every resource for low-income families and individuals to improve their situation. For example, the City will continue to provide affordable housing to both potential homeowners and renters. However, low-income families will not be able to remain in affordable housing if they do not have jobs. The City will assist in providing economic opportunities through small business development, entrepreneurship initiatives, and business attraction. Although, we will also use other private economic development partners to leverage the amount of funding we provide. Moreover, the City will provide funding for non-profits to assist and create workforce development programs. We understand that without proper training - individuals cannot hope to ever gain decent employment.





How is the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Funding through CDBG Public Service activities of transitional housing providers such as Streets to Home, a non-profit agency, allows individuals that would normally reside in impoverished conditions the opportunity to establish themselves in order to find suitable employment. Such efforts will work to reduce the number of persons and families living in poverty.

Census Tracts by Median Income



Map Legend

- | | | | |
|---|------------------------|---|-------------------------|
|  | Below Median Income |  | Greenville Jurisdiction |
|  | Median Income or Above |  | Major Roads |

Median Household Income

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City of Greenville prides itself as a compliant PJ of the U.S. Department of Housing and Urban Development. Staff understands that the effectiveness and efficiency of federal dollars determine whether the funds will continue to be allocated. Thus, we do our absolute best to ensure that every dollar is not only spent properly, but also leveraged to the maximum amount possible.

HOME rules for oversight have been changed to improve the performance of new projects and activities. Staff has already begun the implementation of CPD notice 12-007. Over the next five (5) years we will create a market analysis and needs assessment on every project or activity that we conduct. This will help ensure the feasibility of the development, and may give staff some indication of several potential outcomes.

As part of the aforementioned analysis, we must also place more scrutiny on the CHDO's that we use and their capacity. Over the next five (5) years, when we monitor the CHDO's, we will also make notes on the necessary resources CHDO's need to be successful. We have done this in the past, but with infrequency.

A final component to our monitoring change will be within IDIS. Staff will be more vigilant in the time frame of projects and activities. Although we cannot make some developments progress more quickly, we can track them more closely in IDIS and report on them more frequently.

Monitoring Objective

Primary

- To ensure that sub-recipients are:
- Complying with all applicable federal requirements
- Complying with administrative and financial management standards
- Performing and delivering services in a timely manner

Secondary

- To identify any potential areas of non-compliance and offer technical assistance.

Monitoring Procedure

- In-house reviews of sub-recipient materials and regulations review
- Pre-monitoring visits with sub-recipient
- Conduct visit as follow:
 - Notify of date, scope, focus of review
 - Hold entrance conference with chief official
 - Document, gather and analyze
 - Hold exit conference to report results, hear reaction and form conclusions
- Follow-up with letter of results to include findings and/ or concerns

On-Site Visits

Staff performs on-site monitoring reviews at least annually, depending on the assessment of risks for non-compliance. Program operations are observed, staff interviewed, client eligibility confirmed, financial and programmatic reports verified.

Long-Term Compliance

Activities involving real property acquisition or improvement require long-term compliance with original purpose of the federal assistance. The City of Greenville's Community Development Department maintains a CDBG Real Property Inventory that is updated annually, and confirms that such property is still being used for the intended purpose. Staff carries out an annual review of HOME-assisted rental units, to ensure compliance with Housing Quality Standards, tenant eligibility, and rent ceilings.

Rental Housing Monitoring

Staff must review annual Project Compliance Reports and perform regular on-site visits throughout the affordability period to ensure continued compliance with:

- Rent and occupancy requirements
- Property standards
- Other Federal requirements (e.g. fair housing, lead-based paint, and affirmative marketing)

Annual Action Plan

AP-15 Expected Resources

Introduction

Resources available to support activities identified in the Consolidated Plan and this Annual Action Plan will include Community Development Block Grant, Home Investment Partnership, general fund revenues, local Bond program, North Carolina Housing Finance Agency, private lending institutions, and private developers.

The City of Greenville is aware that over the next five (5) years, it will be critical to leverage as much outside funding as possible to assist in carrying out activities planned. Through partnerships, the annual federal funding the city receives is has a higher potential to reach more low-moderate-income families and individuals.

Below are the three (3) primary funding sources for the Community Development Department's Housing Division.

(1) CDBG Program

The Housing and Community Development Act of 1974 created the Community Development Block Grant program in 1974. Since 1975, the City of Greenville has participated in the program with a variety of activities. The City of Greenville became an Entitlement Community in 1994. As an Entitlement Community, the City receives an annual funding allocation from the U.S. Department of Housing and Urban Development. The primary objective of the CDBG program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. All activities carried out must meet one (1) of the three (3) National Objectives. Those objectives are:

- (1) Benefit low-moderate-income persons
- (2) Aid in the prevention or elimination of slums and blight, and
- (3) Addressing an "urgent need".

(2) HOME Investment Partnerships Program

The HOME Investment Partnerships program was created by the National Affordable Housing Act of 1990 to create local partnerships for providing decent affordable housing to lower income households. This program seeks to encourage local jurisdictions to work with non-profit organizations and private investment to achieve this goal. Cities receiving HOME funds must reserve 15% of the HOME funds to Community Housing Development Organizations (CHDO's) for affordable housing development.

In 1997, the Pitt County HOME Consortium was formed. The Consortium included the City of Greenville as the lead entity, the Towns of Farmville, Ayden, Bethel, Grifton and Pitt County. The Town of Winterville became a member in 2001. The in January of 2008, the Greenville City Council approved disbanding the Consortium partnership and submitted an application to become a “Participating Jurisdiction” of HOME funding. This Action Plan represents Greenville’s third year as a HOME Participating Jurisdiction.

Local match requirement for the 2013-2014 HOME Program is approximately \$96,750. These funds come from local funds earmarked for Affordable Housing and for meeting match requirements. The funds will be used to augment HOME funded projects. The Greenville HOME program currently has a match credit of \$960,067.87, which will be carried over. Despite the match credit, the City continues to identify a match with all projects – evidenced by the match log.

(3) Affordable Housing Bond Program

On November 2, 1992, the citizens of Greenville approved a \$5 million bond referendum for affordable housing. The funding was divided into three (3) revolving loan categories. The categories included homeownership, land banking, and elderly housing rehabilitation. Loans are continually recaptured and reinvested into the program fund to further the City’s efforts to promote and preserve affordable housing. This bond led to the production of one hundred sixty-one (161) affordable homes for the first time low and moderate-income homebuyers and flood survivors. Furthermore, it led to over one hundred fifty-three (153) loans to low and moderate-income families for home purchases and more rehabilitation of low income elderly homeowner residences. These funds have been recycled since 1992, and are available for the Certified West Greenville Redevelopment Area and other affordable housing initiatives within the City of Greenville.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	851,448	28,000	0	879,448	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	357,976	45,000	0	402,976	0	

Table 56 - Expected Resources – Priority Table

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

Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. Over the past (5) five years the City of Greenville has invested in (3) three multi-family developments. The most recent of those developments is Winslow Pointe. In this one (1) activity, we were able to leverage nearly \$11.5 million dollars.

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

Over the past five (5) years staff has strategically acquired properties within our target/focus areas. These properties are slated to be combined and then subdivided (many of the properties are narrow lots) for both owner-occupied, lease-purchase, and rental property.

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Creation of decent affordable housing	2012	2018	Affordable Housing Public Housing	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Reduce substandard housing and blight Preserve and increase affordable housing Produce affordable housing Maintain housing for special needs population	CDBG: \$340,000 HOME: \$298,000	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
Create economic opportunities for low to mod	2012	2018	Non-Housing Community Development	WEST GREENVILLE REVITALIZATION	Improve public infrastructure Increase economic opportunities	CDBG: \$137,000	Businesses assisted: 2 Businesses Assisted
Support and create valuable programs	2012	2018	Non-Housing Community Development	WEST GREENVILLE REVITALIZATION	Preserve and increase affordable housing Increase economic	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					opportunities Support non-profits		
Eliminate environmental hazards	2012	2018	Environmental	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Elimination of environmental hazards	CDBG: \$34,000 HOME: \$29,800	Homeowner Housing Rehabilitated: 6 Household Housing Unit
Provide resources to special needs population	2012	2018	Homeless Non-Homeless Special Needs	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Scattered Site Rehabilitation Produce affordable housing Maintain housing for special needs population	CDBG: \$75,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 2 Beds

Table 57 – Goals Summary

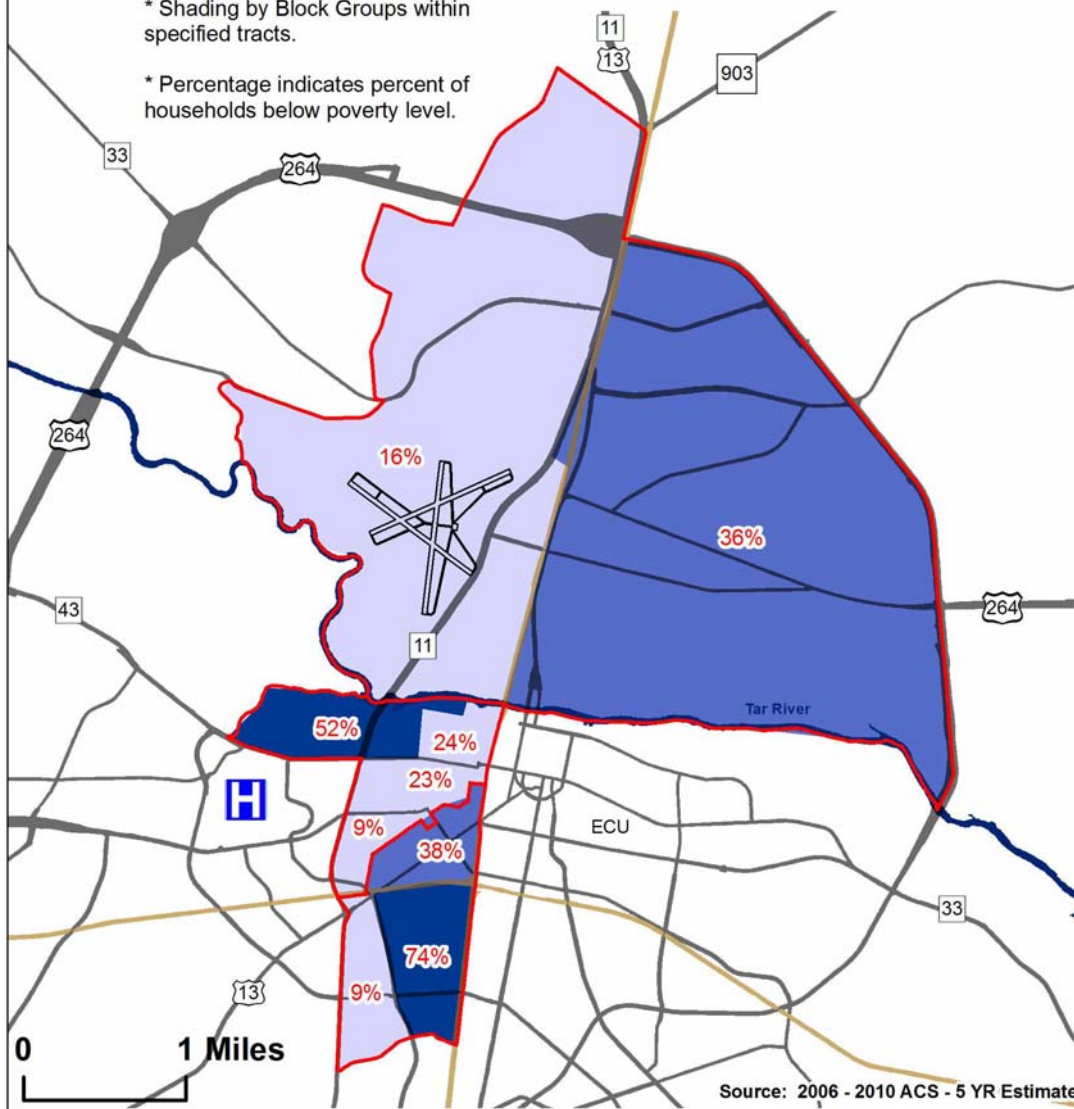
Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

According to the 2007-2011 ACS Survey there are approximately 10,677 households out of 33,786 that fall within the 30% - 80% AMI in the City of Greenville.

Percent of Households in Poverty - Tracts 7.01, 7.02, and 8

* Shading by Block Groups within specified tracts.

* Percentage indicates percent of households below poverty level.



Source: 2006 - 2010 ACS - 5 YR Estimate

Map Legend



TRACT	BLOCK GROUP	% HH IN POVERTY
7.01	1	52%
7.01	2	9%
7.01	3	23%
7.01	4	24%
7.02	1	74%
7.02	2	9%
7.02	3	38%
8	1	16%
8	2	36%

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Program Administration	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Creation of decent affordable housing Create economic opportunities for low to mod Support and create valuable programs Eliminate environmental hazards Provide resources to special needs population	Reduce substandard housing and blight Preserve and increase affordable housing Improve public infrastructure Increase economic opportunities Scattered Site Rehabilitation Produce affordable housing Elimination of environmental hazards Maintain housing for special needs population Support non-profits	CDBG: \$170,289 HOME: \$35,797
Housing Rehabilitation	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Creation of decent affordable housing Eliminate environmental hazards Provide resources to special needs population	Reduce substandard housing and blight Preserve and increase affordable housing Scattered Site Rehabilitation Elimination of environmental hazards Maintain housing for special needs population	CDBG: \$370,158 HOME: \$200,815
Public Service	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Support and create valuable programs	Support non-profits	CDBG: \$75,000 HOME: \$0
Economic Development	WEST GREENVILLE REVITALIZATION	Create economic opportunities for low to mod	Increase economic opportunities	CDBG: \$137,000 HOME: \$0
Acquisition of	WEST GREENVILLE	Eliminate environmental	Reduce substandard housing	CDBG: \$22,000

Substandard/Dilapidated Properties	REVITALIZATION	hazards	and blight Improve public infrastructure Elimination of environmental hazards	HOME: \$0
Relocation/Displacement Assistance	WEST GREENVILLE REVITALIZATION	Creation of decent affordable housing	Reduce substandard housing and blight Elimination of environmental hazards	CDBG: \$15,000 HOME: \$0
Clearance/demolition	WEST GREENVILLE REVITALIZATION	Creation of decent affordable housing Create economic opportunities for low to mod Eliminate environmental hazards	Reduce substandard housing and blight Preserve and increase affordable housing Improve public infrastructure Increase economic opportunities Produce affordable housing Elimination of environmental hazards	CDBG: \$60,000 HOME: \$0
Down Payment Assistance	WEST GREENVILLE REVITALIZATION GREENVILLE SCATTERED SITE AREAS	Creation of decent affordable housing	Preserve and increase affordable housing	CDBG: \$0 HOME: \$14,383
Community Housing Development Organizations		Creation of decent affordable housing	Preserve and increase affordable housing Produce affordable housing	CDBG: \$0 HOME: \$53,996

Table 58 – Project Summary

AP-35 Projects

Introduction

The City of Greenville has established the following two (2) categories of strategies for meeting the needs of the underserved in the community. These categories are Housing Strategies and Community Development Strategies. Each category has several projects associated with them. The Housing Strategy projects include down payment assistance, development of affordable housing, and partnerships. The Community Development Strategy projects include revitalization, leveraging multi-family development, infrastructure improvements, and creating economic development opportunities.

#	Project Name
1	Program Administration
2	Housing Rehabilitation
3	Public Service
4	Economic Development
5	Acquisition of Substandard/Dilapidated Properties
6	Relocation/Displacement Assistance
7	Clearance/demolition
8	Down payment Assistance
9	Community Housing Development Organizations

Table 59 – Project Information

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

Over the past twenty plus (20+) years, the City of Greenville has been dedicated to assisting low-moderate income families and individuals. The City's programs are created to help overcome the barriers to affordable housing. Over the next five (5) years, city staff will implement a strategy that comprehensively breaks down the barriers that many low-moderate families and individuals face.

AP-50 Geographic Distribution

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

Program activities carried out by the City of Greenville will occur city-wide. However, over the past ten (10) years the City has focused the vast majority of its Community Development resources within the Certified Redevelopment Area, and more specifically the 45-block Revitalization Area. There are two (2) components of the Certified Redevelopment Area. The first is the West Greenville Redevelopment Area and the second is the Center-City Revitalization Area.

The 45-block area lies within the West Greenville Redevelopment Area. "West Greenville" is bound by the Tar River to the north, the downtown (Center-City) to the west, 10th Street Connector to the south, and Memorial Boulevard to the east. The city considers this area our primary target area. We have focused housing, public service, code enforcement, and economic development activities in this area over the past ten (10) years. Census Tracts 7.01 and 7.02 are both low income tracts, and they both lie within the aforementioned boundaries.

According to the 2011 ACS, the vast majority of the populations within the West Greenville Redevelopment Area are African-Americans. However, the city supports all low-moderate income families and individuals. Our programs and marketing incorporate the entire city.

Geographic Distribution

Target Area	Percentage of Funds
WEST GREENVILLE REVITALIZATION	80
GREENVILLE SCATTERED SITE AREAS	20

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Staff has several reasons for allocating the vast majority of our resources within a specific target area. First, the City established a Certified Redevelopment Area because there was a great need, and there was a lack of investment within the urban core. Through the establishment of the Redevelopment Area, the City has been able to advocate a need for investment within the urban core.

Second, our urban core is comprised of three (3) low-income Census Tracts. These tracts include 7.01, 7.02, and 1.00. These tracts have the data to show that both families and individuals that live here need assistance - which includes workforce training, decent affordable housing, jobs, and other goals that the city has presented over the past ten (10) years.

Finally, our community has the ability to turn a negative into a positive in this area. We have the ability to leverage funding from both private and public agencies in this area due to the amount of poverty. This means that the city can "stretch" its dollars even more in this area. In an economic downturn, cities are forced to look for additional funding.

AP-55 Affordable Housing

Introduction

In an attempt to address the barriers to developing affordable housing, the City of Greenville will continue to create single-family affordable housing opportunities. Moreover, we will continue to try and leverage additional dollars for multi-family affordable housing. Properties are purchased by the City with local public bond funds. Upon acquisition and installation of infrastructure, the City then makes lots available to non-profit agencies for development. All non-profit proposals are accepted based on a reasonable price per square foot and the non-profits or private developer's ability to meet building specifications as required by the Request for Proposal. Purchase of land and improvements increase the affordability of the lot or units, which in turn drives the cost down for the potential tenant. As lots or units are sold, leased, or rented - a portion of the funds may be recaptured to fund future developments.

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	2
Special-Needs	2
Total	5

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	2
Total	14

Table 62 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing

Introduction

Families below 30 percent of AMI are traditionally served by Public Housing. The Greenville Housing Authority owns and operates 714 units of public housing. These units are spread out amongst eight (8) locations within the city limits. The GHA has control over 746 Housing Choice Vouchers at this time with only 679 as leasable. There are 124 units of Elderly Section 8 vouchers. Over the past five (5) years, sixty-four (64) units have been added. In addition, twelve (12) units from the Initiative 400 have been added through a partnership with NC Housing Finance for the disabled.

The GHA has reported that there is a waiting list of 632 families at or below 30 % of Area Median Income, with an annual turnover rate of about 15 %. Furthermore, there are 253 families at or below 30 percent on the waiting list for Section 8 assistance. GHA has not taken Section 8 applications for the past five (5) - six (6) years. They are currently at 90% of Fair Market rent to help ensure that they can help as many families as possible.

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

- Produce new affordable units
- Provide housing for People with HIV
- Maintain current units
- Provide grants for resident self-sufficiency
- Establish a mortgage prevention program
- Make improvements to energy saving items

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

The City of Greenville and the Greenville Housing Authority formed a partnership over the past five (5) years. During the partnership, both agencies held bi-monthly homeownership workshops to public housing residents. The city anticipates this partnership continuing and utilizing the GHA Housing Choice Voucher program along with the city's down payment assistance (gap funding) program toward homeownership.

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

The Greenville Housing Authority is not a "troubled agency".

AP-65 Homeless and Other Special Needs Activities

Introduction

The Greenville Community Shelter annually applies to the North Carolina Department of Health and Human Services for U.S. Department of Housing and Urban Development Emergency Shelter Grant (ESG) funds.

Over the past five (5) years, the GCS has been successful in both securing and implementing the ESG funds. In addition to the GCS grant funds for the homeless, the City of Greenville provides assistance in several different programs.

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

The City of Greenville, in conjunction with the CoC, Greenville Housing Authority, and the Greenville Community Shelter will provide programs to both reduce and end homelessness. These goals may include, but are not limited to (1) providing funding for homeless essential services to include outreach and counseling, and (2) providing funding for facilities for the homeless.

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

The City of Greenville is committed to the continuance of support for the regional committee Continuum of Care through programs and services that reduce and eliminate homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The City of Greenville is committed to the continuance of support for the regional homeless shelter managed by the Greenville Community Shelter. Furthermore, the city is committed to providing resources and assistance to mitigating homelessness before it happens through programs and services that reduce and eliminate homelessness.

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

The concept of transitional housing has a long history in the fields of mental health and corrections, predating its application to the homeless arena by decades. State and local public

mental health and corrections departments developed these residential programs to ease the transition back into regular housing for people leaving mental hospitals or prisons.

Today transitional housing has many other users. These users range from the mentally disabled, to homeless, and to those on the brink of becoming homeless. In Greenville – Pitt County, the typical individual or family that stays in transitional housing usually has demonstrated an inability to sustain housing. They have either defaulted on their lease, been evicted from their homes, and/or have a poor credit history.

The City of Greenville will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. The City will provide resources and funding to both the CoC and the Greenville Community Shelter to assist both types of the aforementioned cases. The City agrees that both transitional housing and supportive housing has the ability to assist with breaking down the barriers to affordable housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Although the City does not receive ESG assistance, the city remains committed to assisting partners such as the Greenville Community Shelter. The GCS has programs such as Rapid Re-housing, Stable Solutions, and Solid ground that assist up to thirty (30) individuals and families at a time. These programs serve as permanent supportive housing until these families and individuals are prepared to leave the program.

AP-75 Barriers to Affordable Housing

Introduction

The City of Greenville has identified several barriers that impede efforts to develop affordable housing or that make decent, safe, and sanitary housing unobtainable by lower income families in Greenville. Financial barriers to affordable housing exist for both homeowners and renters. Many low and moderate-income families do not have the funds needed for down payment and closing costs for the purchase of a home. The aforementioned barrier coupled with poor credit histories does not make acquiring a home easy.

Many low and moderate-income households lack the education and job skills necessary to obtain adequate housing. In addition, first-time homebuyers may not fully understand the home buying and lending process, making them less willing or ready to enter into homeownership. For lower income renters, a lack of understanding concerning the laws and requirements of landlords and the rights to tenants can further act as a barrier.

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.

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

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create affordable housing. The land for the subdivisions is purchased by the City with funding from approved public bonds. Upon acquisition and installation of infrastructure, the City then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the Request for Proposal. The purchase of the land and installation of the infrastructure improvements increases the affordability of the lots, while reducing the cost to the homebuyer. As lots are sold to eligible homebuyers, the lot cost is recaptured and used to fund future developments.

The City of Greenville partners with local non-profit agencies to provide homeownership counseling and workshops for potential homebuyers. The Community Development staff will also assist, and sometimes even offer a Homeownership Academy that provides the participants with the opportunity to gain a working knowledge of the home buying process and t prepare financially to purchase a home within the West Greenville Redevelopment Area.

Over the next five (5) years, the city will focus on a comprehensive approach to affordable housing. We will not only provide the resources to becoming a homeowner or finding suitable living environments, but we will also provide and assist with workforce training. The economy has changed over the past couple of decades and even more so over the past five (5) years. We must prepare both young and older individuals for the 21st Century workforce. This includes computer classes, high tech manufacturing, and new age healthcare. We will still promote basic literacy and community college classes; however, city staff will begin to think more progressively.

AP-85 Other Actions

Introduction

Continue to provide low to moderate income home owners with a **rehabilitation program** that ensures that their homes are energy efficient, that they are suitable living environments, and remain affordable.

- Complete fifteen (15) overall home owner and elderly rehabilitations each year in the 2013 – 2018 Consolidated Plan.
- Ten (10) within the Redevelopment Areas and five (5) scattered site.
- Provide **Public Service funding** to a wider variety of agencies.
- Create a new marketing plan that includes social media.
- Fund at least five (5) new non-profits every year.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Provide urgent repairs to owner occupied homes when feasible
- Strategically acquire both commercial and residential property along major corridors.
- Partner with the private sector, non-profits, and public sector agencies to produce more **affordable housing** units.
- Provide monthly homeownership classes in the Carver Library
- Create and promote a lease/purchase program.
- Invest in new multi-family units when possible - by providing gap funding.
- Continue to cultivate and recruit CHDO's to build single-family homes for both renters and home buyers.
- Eliminate **environmental** issues throughout the Redevelopment Areas.
- Clean-up Brownfields.
- Apply for lead grants to help off-set the expenses for removing lead in the older West Greenville neighborhoods.
- Resolve storm water issues when conducting activities within the Redevelopment Areas.
- Continue efforts to assist the **special needs** population with both permanent and transitional housing.
- Continue partnering with the Continuum of Care.
- Continue partnering with the 10 year project to end homelessness.
- Work with the new Veterans Administration hospital on affordable housing opportunities.
- Increase the amount of **economic opportunities** throughout the Redevelopment Areas, and more specifically within West Greenville.
- Provide small businesses with both loans and grants to both expand and/ or start business
- Assist in creation of a Small Business Incubator.
- Assist in creation of a mixed-use commercial center.

- Partner with Pitt Community College and other agencies to provide 21st century job training.

Actions planned to address obstacles to meeting underserved needs

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create affordable housing and provide support job training and job creation initiatives. Substandard units and vacant lots are purchased by the City with funding from approved public bonds. Upon acquisition and installation of infrastructure, the City then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the Request for Proposal. Purchase of the land and improvements increase the affordability of the lots - in turn reducing the cost to the homebuyer. As each lot or home is sold to eligible homebuyers, the funds for the lot cost are recaptured and used to fund future developments.

The City of Greenville partners with local non-profit agencies to provide new lease-purchase programs, homeownership counseling, homeownership workshops, workforce development, and educational programs. The City expects that these types of partnerships will give low-moderate income families and individuals the opportunity to (1) gain a working knowledge of the home buying process (2) prepare financially to purchase a home (3) gain the necessary direction to acquire middle skills jobs (4) and obtain basic education needs.

Actions planned to foster and maintain affordable housing

The City of Greenville intends to take the following actions to foster and maintain affordable housing:

1. Increase homeownership opportunities under programs that maximize HOME resources by providing funding for down payment assistance for first-time homebuyers, and holding monthly homeownership workshops at Carver Library.
2. Sustain housing for existing homeowners by providing both CDBG and HOME funds for owner-occupied rehabilitation
3. Increase homeownership opportunities under programs that maximize HOME and Bond issue resources by providing funding to build single family units in West Greenville.
4. Provide funding for the acquisition of blighted, deteriorated, and dilapidated rental structures for rehabilitation or demolition.
5. Provide HOME funding for multi-family homeownership and rental purchase/new construction
6. Provide both funding and staff-time for a new lease-purchase program
7. Provide the necessary resources to non-profits to help create economic opportunities through youth development programs, job training programs, housing education

programs, and personal budget classes.

Actions planned to reduce lead-based paint hazards

Our staff will use the City's existing housing rehabilitation program waiting list and current grant waiting list to begin identifying potential units for testing and abatement. We will continue to pursue grant funding from the Lead Grant and the Brownfields Grant to help support our goal of eliminating environmental hazards.

HUD required that all residential properties built before 1978 receiving federal funds are tested for lead based paint and the any lead hazards discovered are to be addressed. At this time the City of only provides assistance to owner occupied housing and housing provided by non-profits and CHDOs. We hope in the future to apply for and receive another Office of Healthy Homes and Lead Hazard Control Grant to provide lead based paint testing and abatement to rental properties and to address healthy homes issues.

Based on housing stock information provided in the 2010 Census for the City of Greenville there are 11,878 housing units built before 1978. Of the total number of pre-1978 units 3,133 (26.4%) are located in low/moderate income census tracts 6.02, 7.01 and 7.02. The corresponding breakdown of the pre-1978 units in percentage is 18.6%, 73.1 % and 86.1%. This means that there are 8,745 (73.6%) pre-1978 units that could be occupied by low/moderate income households in non-low/mod census tracts.

Since the majority of the City of Greenville CDBG and HOME funds are spent on owner occupied housing stock it is imperative that the City find other resources to address the hazard of lead based paint and health home issues from other funding sources. We hope in the future to apply for and receive another Office of Healthy Homes and Lead Hazard Control Grant to provide lead based paint testing and abatement to eligible rental properties.

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

Actions planned to reduce the number of poverty-level families

According to the 2007 - 2011 ACS data, there were an estimated 8,212 households (24.3%) with incomes below \$15,000 per year. According to the 2013 Federal Poverty Guidelines an individual who makes \$15,282 per year are considered to be in poverty. The largest number of persons living in poverty is within the same age range as the past five (5) years - the 18-24 cohort.

Greenville housing programs inherently address poverty by creating housing opportunities for low income households. Without these housing opportunities many low income households would not be able to afford housing rehabilitation costs or to purchase a home. Furthermore, funding through the CDBG Public Service line item allows transitional housing providers such as the Greenville Community Shelter to assist those families and individuals who normally reside in impoverished conditions. They are able to do so through job training and educational programs. The strategy is to find suitable employment for people, thus reducing the number of those in poverty.

Our strategy revolves around our Certified Redevelopment Areas. Within these areas are two (2) census tracts that suffer from very high poverty rates. Census Tracts 7.01 and 7.02 have a population of nearly 7000 individuals. The renter population is just below 5000 individuals (+/-70%) according to the 2010 Census. Within these two (2) census tracts, there is nearly no racial diversity. The vast majority of the population is African American.

Actions planned to develop institutional structure

The city of Greenville will continue to provide program delivery services through the process established for administering the HOME and CDBG federal funds. No profit agencies are essential to the City of Greenville's institutional structure. Agencies such as: Habitat for Humanity, Greenville Community Shelter, Center for Family Violence, Martin County Community Action, Pitt County Council on Aging are only some of the valuable non-profits that the City relies on within its delivery structure.

There are several city departments/divisions that assist in carrying out the Housing Division's activities. These include, but are not limited to the Community Development Department, Engineering Division, and the IT Department. Pitt County government is also a partner in the city's community development activity. They assist with the Continuum of Care and the Homeless programs.

The Community Development Department has primarily worked with two (2) CHDO's over the past five (5) years, but staff intends on pursuing other non-profits to serve as additional resources in housing delivery. Staff also works with a variety of sub-recipients who utilize the Public Service dollars. These non-profits provide programs that assist with education, physical fitness, workforce development, domestic violence treatment, and small business counseling.

Staff also anticipates that we will be partnering with private industry over the next five (5) years. We understand that in order to continue our level of service amidst the current economic conditions – partnerships are paramount.

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

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 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.

AP-90 Program Specific Requirements

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	20,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one (1), two (2) or three (3) years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220.(I)(2)

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

The North Carolina Housing Finance Agency in partnership with the City of Greenville provides up to an additional \$12,000 in down payment assistance to qualified buyers. When combined with the City's down payment assistance program, up to \$32,000.00 is available to reduce the burden of homeownership for low-wealth families.

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

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, City of Greenville has adopted the recapture provision. Greenville provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. Greenville provides HOME funds to its CHDO's to develop affordable housing. Greenville CHDO's have adopted the HOME recapture provision, with the exception of development of rental units. When CHDO's develop homeownership single-family housing, down payment assistance is provided by the city.

All CHDO's, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City of Greenville. The City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period.

Net sales proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage, sales commission, the original homebuyer's down payment and the cost of any property improvements made by the original homebuyer. To the extent that net proceeds are available at closing, all of the HOME funds are due and payable. In the event of foreclosure, the Lender may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale. The recapture provision is enforced through execution of a Declaration of Deed Restrictions, which identifies the period of affordability, primary residency requirement, and term and conditions required when using the recapture provision.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for Greenville. Maximum loan amounts

of up to \$20,000 (20% of sales price of home with cap of \$20,000). Loans will be amortized over a fifteen-year period at 0% interest. If the property is disposed voluntarily, involuntary or is in default, the percentage for repayment is based on the actual year.

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

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing for City of Greenville residents.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Greenville to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations, in the same manner as program income.

The recapture provision will ensure that each HOME assisted unit will remain affordable for a period of time determined by the recapture schedule below, established in accordance with 24 CFR 92.254(a)(4):

HOME Funds Provided	Period of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

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

Housing Rehabilitation Assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size and as published annually for Greenville. For households with incomes less than 50% of the area median income, a 10 year deferred loan will be offered up to \$60,000 for rehabilitation assistance. For households with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. Deferred loans are forgiven at a rate of 10% each year and no-interest loans are amortized over ten (10) years. In no case may the assistance exceed \$60,000 unless special circumstances exist that warrant exceeding the maximum price and approval of the City Manager is granted.

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

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing for City of Greenville residents.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Greenville to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations, in the same manner as program income.

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

The City of Greenville does not have existing debt.

City of Greenville

Community Development Department

Housing Division

Policy and Procedure

Guidelines

Revised April 3, 2005, March 17, 2006, April 10, 2008, May 31, 2013
Doc # 753571

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Introduction:

The City of Greenville Housing Division administers and monitors all projects funded by the Department of Housing and Urban Development using Community Development Block Grant (CDBG) and the Home Investment Partnership (HOME) Program. The Division also administers and monitors projects funded by the city developed to assist low-moderate income citizens. All programs offered have specific guidelines for their implementation as defined by the funding source. The purpose of this document is to discuss the guidelines of the programs as related to the funding source(s). A glossary is provided to better explain certain terms and abbreviations.

Funding Sources:

The City of Greenville Housing Division receives funding from several sources to conduct the various programs offered. These sources include funding from the U.S. Department of Housing and Urban Development through the CDBG and HOME programs, City of Greenville special bonds and General Fund, the North Carolina Housing Finance Agency, and public/private institutions.

General Program Policy:

The general program policy is intended to set objectives for City sponsored housing and economic development programs that meet the national guidelines for eligible activities. The programs include:

1. Improving the current housing stock through owner occupied housing rehabilitation. The rehabilitation brings the home up to the minimum housing and building code standards, makes homes handicapped accessible where needed, and corrects health and safety issues associated with the property. The secondary purpose of the rehabilitation program is to improve the overall appearance of the property; thus increasing neighborhood pride.
2. Removal of slum and blighted conditions to preserve neighborhoods.
3. Assist first time homebuyers by providing downpayment and closing costs assistance or principal deduction assistant in the form of no interest loans or deferred loans.
4. Provide affordable housing opportunities in the form of new construction or rehabilitation of existing homes that are sold to first time homebuyers.

5. Assistance to area nonprofit agencies engaged in the production of affordable housing opportunities, assisting special needs populations, at risk youth, homebuyer education and job training programs.
6. Provide program administration to ensure compliance with federal, state, and local regulations.

The Housing Division staff has developed the procedures necessary to carry out these objectives. In all cases, the information requested is the minimum needed and required under federal, state, and local guidelines to conduct the programs.

Chapter I. Entitlement Responsibilities

As an entitlement community (as defined under 24 CFR 570 Subpart D), the City of Greenville is required to comply with and submit specific plans to ensure citizen involvement and compliance with program guidelines. Such responsibilities include:

1. **Citizen Participation Plan** - A grantee is required to develop and follow a detailed citizen participation plan which: 1) provides for and encourages citizen participation, with particular emphasis on participation by persons of low-moderate income, 2) provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed and actual use of funds, 3) provides for technical assistance to groups representing persons of low-moderate income that request such assistance in developing proposals, 4) provides for public hearings to obtain citizens views and to respond to proposals and questions at all stages of the community development process, including at least the development of needs, their review of proposed activities, and review of program performance, 5) provide timely written answers to written complaints and grievances, and if applicable, identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate (see City of Greenville Citizen Participation Plan).
2. **Consolidated Plan/Action Plan** - As an entitlement, the City of Greenville is required to submit both a five-year Consolidated Plan and an annual Action Plan. The Consolidated Plan is a five-year plan that requires the identification of the jurisdictions housing and community development needs and a devised long-term strategy for meeting those needs. A tool to ensure that the needs identified within the Consolidated Plan are being addressed is the Action Plan. Each year an annual plan is developed with input from the community and identifies projects that are carried out with the CDBG funds received for that fiscal year. Projects and activities in the Annual Plan should address the needs noted in the Consolidated Plan.
3. **Consolidated Annual Performance and Evaluation Report (CAPER)** The CAPER is an end of year report that gives a detailed description of the activities funded during that program year. The report identifies how much money was budgeted for each project, how much money was actually spent, the locations of the activities, how much was accomplished, and the number of persons that benefited from the activities, including the Minority/Women Business Enterprise report.

4. **Assurances and Compliances** - Along with general requirements, the City of Greenville must also meet regulatory requirements from other federal and state agencies such as:

- The Fair Housing Act
- Section 109
- Davis-Bacon Labor Standards (Department of Labor)
- Environmental Review Standards (EPA, Fish and Wildlife Service, NC-DENR, State Historic Preservation Office)
- National Flood Insurance Program (FEMA)
- Real Estate Settlement Procedures Act (RESPA)
- Acquisition, demolition and replacement of housing
- Anti-displacement and relocation
- Federal and State Regulations for Procurement Services
- Standards for Lead Paint Abatement (EPA)
- Use of disbarred, suspended or ineligible contractor or Subrecipients
- Uniform administrative requirements and cost principles
- Executive Order 12372
- Eligibility restrictions for certain resident aliens
- Architectural Barriers Act and the Americans with Disabilities Act
- Historic Preservation Act (US Department of Interior)

Chapter II. Community Development Block Grant (CDBG)

A. Housing Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the CDBG Housing Rehabilitation Program offered by the City of Greenville.

The City of Greenville provides housing rehabilitation assistance to homeowners, located in designated target areas within the corporate limits that meet the eligibility requirements set forth in this policy and in accordance with the Community Development Block Grant (CDBG) program regulations. Assistance with CDBG funds is a combination of a deferred payment loan (grant), a no interest loan, or a low interest loan. All loans are amortized for fifteen (15) years for the rehabilitation costs. The household income will determine what type of loan or grant/loan combination. A financial plan detailing the amount of assistance available, terms, income requirements etc., is covered later in the policy. The Housing Division maintains a waiting list of persons requesting assistance. Length of time on the waiting list will not necessarily be the only determining factor determining when assistance will be provided. Each structure is evaluated and prioritized based on condition. Individuals on the waiting list are assisted as funds are available and priority is given to the elderly and to structures in the most severe condition. Being placed on the waiting list does not determine eligibility for the program.

After the rehabilitation is completed the property must be maintained as the principal residence of the household and they must retain title to the property. The property owner must also complete an annual survey, as supplied by the Housing Division, maintain homeowner's insurance, keep the property taxes current, and maintain the property. Failure to honor these provisions is a violation of the program agreement.

Eligibility:

There are a number of criteria governing eligibility for rehabilitation assistance by the City of Greenville. In general these criteria pertain to the applicant and the property to be improved. The Housing Division will not process an application for rehabilitation assistance until a preliminary determination is made that all applicable eligibility requirements have been met. It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

Eligible Applicants:

To be eligible for housing rehabilitation assistance, an applicant must:

1. Hold **clear title** to the property. If the property is heir property, all heirs must be identified and contacted. Life Estates are **not** eligible.
2. Occupy the property as a primary residence.
3. Have no credit issues that will encumber the property.
4. Be low-moderate income* based on the area median family income provided by HUD; see appendix for current income chart.

*Income as defined by HUD CDBG Regulations, Subpart A 570.3: Annual income as reported under the US Census long form for the most recent available decennial.

5. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the applicant.
6. Applicant/Property must not have received any rehabilitation assistance from the City of Greenville within the past fifteen years.

Eligible Properties:

To be eligible for assistance, the property must meet the following conditions:

1. Must be located within areas identified in the Consolidated Plan.
2. The property must be inspected and found to be in substandard condition such that repair is necessary to meet the City's minimum housing code as determined by a City of Greenville Housing Rehabilitation Specialist.
3. The structure must be suitable for rehabilitation as determined by the Housing Rehabilitation Specialist and not have received rehabilitation assistance from the City of Greenville within the past fifteen (15) years.
4. The sum of the City of Greenville loan for rehabilitation and any existing liens, must not exceed 90% of the estimated appraised value of the property after rehabilitation.

5. Property must not be located within the right-of-way of any future street or highway, or other public improvements anticipated within the foreseeable future, as determined by the Department of Public Works.
6. Property must not be located within a flood hazard area as determined by the City Engineering Division.
7. Property must not be in violation of the adopted standards for land use and building density, as determined by the City of Greenville Zoning Administrator.
8. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the structure.
9. A maximum of one current lien attached to the property. The city will not take a position less than second.

Application Requirements:

1. Identification of all household members.
 - Picture identification
 - Copy of Social Security Cards
 - If student, verification of attendance
2. Verification of income/assets- all household income must be verified. Submission of one or more of the following will be required for all members of the household:
 - IRS 1040 tax forms from previous three years for self employed
 - W-2 from previous year
 - Income statement from retirement, pension and social security
 - Income verification form from employer or copies of last three pay stubs
3. Credit Report- by signing homeowners requirement form, the property owner(s) has/have given the City of Greenville the right to request a credit report from the Credit Bureau.
4. Verification of ownership to include the following:
 - Copy of deed or deed of trust
 - Verification of current city/county tax payment
 - Verification of mortgage being current
5. Copy of current homeowner's insurance policy.

6. Name and address of all heirs if heir property. All heirs must be notified in writing and agree to the terms of the rehabilitation. Life Estates are not eligible.

Rehabilitation Loan:

The amount of assistance available for the rehabilitation of an owner occupied home varies from each circumstance. Changes in assistance amounts also vary from year to year. In some situations, the amount of the contract may increase due to unforeseen situations requiring additional rehabilitation work. These situations, which are referred to as change orders, are avoided unless absolutely essential to the completion of the rehabilitation.

A. Assistance Amount

Deferred payment loans (grants) are available for homeowners with incomes up to 50% of the area median income as adjusted by family size in an amount up to \$60,000. This amount does not include the cost for lead-based paint abatement and the rehabilitation of the home. For families with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. The amount of payback is determined as follows:

<u>% of Median Income</u>	<u>Amount of Payback</u>
51% - 55%	15%
56% - 60%	20%
61% - 65%	25%
66% - 70%	30%
71% - 75%	35%
76% - 80%	40%

The amount of assistance in some instances may exceed \$60,000.00 and will be reviewed on a case-by-case basis.

B. Lien Type

In all cases, the loan amounts will be amortized over a fifteen (15) year period.

C. Loan Conditions

1. If home is sold, transferred, or conveyed during the life of the Deed of Trust, the outstanding balance becomes due and payable based of the date of transfer.

2. If the owner dies during the life of the Deed of Trust, the heir(s) may pay the balance of the Deed of Trust or occupy the home as their principal residence (heir must be sole owner of the home) and assume the loan obligation, if their household income is less than 80% of median income, as well as the attached requirements that lie within these policies and procedures.

The occupant is required to provide the Community Development Department Housing Division with a copy of their current homeowner's insurance policy and complete an annual survey throughout the life of the Deed of Trust. Failure to do so will result in the default and repayment of the outstanding balance of loan.

3. City/County taxes are to remain current during the life of the rehabilitation loan.
4. The owner's mortgage must remain current throughout the life of the rehabilitation loan.
5. All applicants with pending legal action as a result of faulty or default repair work by a non-Housing Division approved contractor, must reimburse the City from any proceeds received for the amount of housing rehabilitation cost.
6. Should a taking from a government entity arise prior to the expiration of the lien period, the Owner(s) is/ are responsible for finding another home to purchase. The new home must be in compliance with the North Carolina Building Codes, and must be within the city limits of Greenville, NC. The remaining period of time on the lien will then be transferred to the new home until the fifteen (15) year period has expired

Failure to comply with any of the above conditions may result in the default and repayment of your loan. Failure to pay as agreed will result in foreclosure and notification of the default will be sent to the Credit Bureau.

Rehabilitation Procedures:

The purpose of the rehabilitation procedures are to establish the steps necessary to assist the Community Development staff in completing rehabilitation projects in an efficient, economical, and timely manner.

Application Process:

The applicant is referred to the Housing Administrator or designated staff person who conducts the following activities.

1. Provides program information to the applicant and discusses processing.
2. Prescreens applicant to determine eligibility including:
 - a. Location of property – is it within the city limits and target area.
 - b. Determination that household income does not exceed program limits.
 - c. Screens for ownership, outstanding judgments, liens, current taxes, current mortgage, and sign a deed of trust, rehabilitation agreement, and promissory note.
3. Complete program application.
4. Request supporting documentation from the applicant:
 - a. Third party verification of household income for all adult members (household members over 18 years of age and emancipated minors).
 - b. Credit information including the request of a credit report. As part of the application process applicant agrees to a credit check and to attend credit counseling if necessary. Services for credit counseling are provided free of charge and will be arranged after acceptance into the program.
 - c. Copy of deed or deed of trust to the property
 - d. Copy of a current city/county tax statement
 - e. Copy of current property/hazard insurance
 - f. Information on mortgage or other liens against the property
 - g. Copy of picture ID and SS card for all household members.
5. Community Development Planner will authorize the conduction of a title search on the property by an attorney that has been procured by the division.
6. Staff will arrange for the Housing Rehabilitation Specialist(s) to conduct a complete detailed write-up, cost estimate for repairs and lead paint testing.

The work write-up will specify the various items of work needed to ensure that the home complies with property rehabilitation standards and the city's minimum housing code. The work write-up will also be the basis for the scope of work to be performed for lead paint abatement. All work write-ups and inspection reports are to be dated and should include the project name and all pertinent data. The work write-up shall constitute the basis for cost estimates, bids, and the determination of completion of the rehabilitation. The Rehabilitation Specialist, prior to accepting bids, will prepare a cost

estimate. The work write-up may be revised prior to bids by mutual consent of the property owner and the Housing Administrator or designated staff or after the solicitation of bids by mutual consent of the property owner, contractor and the Housing Administrator or designated staff.

Contractors who have picked up a bid packet, which includes a copy of the detailed work write-up, or any contractor that is interested in bidding must be eligible and must attend the scheduled pre-bid. No bids will be accepted from ineligible or contractors not in attendance at the pre-bid. A project checklist will cover the following topics:

- a. Work write-up
- b. Access to the project site
- c. Special conditions or needs of the owner or contractor
- d. Contractor and owner responsibilities
- e. Community development rehabilitation handbook, a copy of which will be given to each eligible contractor

Bid Procedures:

The cost estimate shall be used in determining whether the bids received are fair and reasonable. The acceptable bid must be within 15% (high or low) of the Housing Rehabilitation Specialist's cost estimate. The Community Development staff and the homeowner must approve the bid. All bidders will be notified of the bid award.

Bids will be obtained only through a formal, competitive process with awards going to the lowest, most responsible and available bidder. However, if the lowest qualified bidder has the maximum number of jobs allowed two (2), then the next lowest bidder may be considered and awarded the job(s) in order to facilitate timeliness in the program. The City of Greenville reserves the right to limit the number of contracts awarded to any one contractor based on past performance. A \$1,500 bond will be held for contractors participating in Community Development housing rehabilitation programs. Liquidated damages in the amount of \$100 per day will be assessed on jobs that exceed the permitted time as specified within the contract and change orders.

Construction:

All rehabilitation work shall be performed in accordance with the City of Greenville's General Specifications for Rehabilitation, the work write-up, duly authorized change orders, and State and Local building codes as applicable.

During construction, the rehabilitation specialist will make daily visits to the project site to monitor the progress of the project and make inspections to ensure compliance with contract

work specifications. The City Inspections Division, and/or the Community Development Housing Rehabilitation Specialist, will inspect periodically to ensure compliance with the State and City Building Codes. The contractor is required to ensure that all permits (building, electrical, plumbing, and mechanical) are acquired prior to construction. The Housing Rehabilitation Specialist shall ensure that the contractor acquires all necessary permits and copies are maintained in the files.

Changes to the contracted work may become necessary during construction and will be negotiated by the Housing Division and approved in accordance with program policies. Owners will be consulted concerning the changes and approve all change orders. The contractor shall make no changes in the work, nor seek payment for changed or additional work, without prior issuance of an approved written change order.

The rehabilitation work shall be performed within an established time frame acceptable to both the owner and the Housing Division.

Upon completion of the work, the Rehabilitation Specialist and/or the City Inspections Department to insure that all work complies with contract documents and the Building Codes will perform a final inspection. The owner should be present during the inspection and/or be consulted prior to contract closeout.

The contractor guarantees all work for a period of **one-year** from completion of the contract. During this warranty period, complaints concerning the work shall be referred, in writing, to the City of Greenville, Housing Division, P.O. Box 7207, Greenville, North Carolina 27835-7207. The complaint will be filed and a Housing Rehabilitation Specialist will inspect the concerns. If the Housing Rehabilitation Specialist determines the concerns to be the responsibility of the contractor, the contractor will be informed, in writing, of the need to correct the deficiencies. The warranty does not include normal wear, alterations or problems caused directly or indirectly by the homeowner.

It shall be the responsibility of the owner to maintain the property according to the Rehabilitation Standards and the Minimum Housing Code, upon completion of rehabilitation. Failure to comply may result in the default and repayment of the loan.

Invoicing:

When portions of work are completed in accordance with the payment schedule identified in the Rehabilitation Specifications Manual, the contractor shall submit an invoice to Housing Division Staff. The Rehabilitation Specialist will inspect the project to insure that the work is completed and acceptable. Before processing, the invoice will be signed by the Contractor, Owner, Rehabilitation Specialist, Planner, and the Housing Administrator. The invoice will be submitted to the Loan Administrator for Purchase Order payment. Before the release of the

final check the contractor shall submit any required lien waivers, pest control certificates or other warranties covered by the payment before the check is released. The payment schedule for Rehabilitation Program is listed below:

	Payment Amount
1/3 of work completed	33%
2/3 completed	33%
100% complete	34%

Reference Documents:

The following documents are hereby incorporated by reference and made a part hereof:

1. General Specifications for Rehabilitation
2. City of Greenville Zoning Ordinance
3. City Code of the City of Greenville
4. Minimum Housing Code for the City of Greenville
5. Housing Choice Housing Quality Standards
6. North Carolina Residential Code of the North Carolina State Building Code Residential One and Two-family Dwelling
7. Energy Standards for the Energy Conservation and Housing Rehabilitation Incentive Program issued by the North Carolina Housing Finance Agency
8. The Community Development Block Grant Regulations at CFR, Part 70 issued by the Department of Housing and Urban Development

Eligible Contractors:

Only contractors approved by the Community Development Department shall perform work under this Program.

The Community Development Department shall maintain a listing of contractors for rehabilitation work. They also have the authority to remove any contractor from the listing who fails to comply with the following:

1. Liability and Workmen's Compensation (based on size of staff) insurance.

2. Sufficient skill and experience (based on prior work).
3. Established credit with supply vendors or capable of establishing credit with supply vendors.
4. Acceptable references as to satisfactory performance on similar projects.

B. Subrecipient Funding

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for Subrecipient Funding offered by the City of Greenville.

The City of Greenville can allocate up to 15% of the CDBG Entitlement Allocation to fund eligible nonprofit organizations to meet national objectives identified by HUD. The National Objectives are the removal of slum/blight conditions; services that benefit low-moderate income households, homeless or special needs populations and disadvantaged youth. The grant applications are reviewed once a year and go through a three-tier approval process. The Affordable Housing Loan Committee first reviews the request and makes a funding recommendation to City Council. City Council reviews the Committee's recommendation and may adopt or change the funding allocation. The Council's funding decision is then sent to HUD for their approval or denial. Nonprofits that receive CDBG funds must follow all applicable rules and regulations and will be monitored by the City of Greenville for compliance.

The funds are not given to the nonprofit as a lump sum payment. The funds are distributed on a reimbursement basis. It should be noted that these funds are for use as "gap funding". For projects that may require multiple funding sources it is advised that all other means of support must have either been awarded or have pending applications prior to applying for CDBG funds. These funds must be spent or obligated within a twelve month window and cannot be used as seed money for a project.

For all grants involving repair or construction, City staff will supervise all work performed. Federal law covers these projects under the Davis-Bacon Act. The Davis-Bacon Act requires that prevailing wages be paid to contractors receiving Federal Funds. We must monitor payrolls for compliance with the Department of Labor Employment Standards Administration, and other Federal and State standards as required.

Eligible Applicants:

For a nonprofit to be eligible for consideration for funding they must meet the following guidelines:

1. Must be an IRS Certified 501 (3) (c) in good standing.
2. Must be certified by the State of North Carolina to raise funds in North Carolina and be a corporation in good standing.
3. Must be in good standing with HUD.
4. Must perform their services within the project area of the CDBG program or within the corporate limits of Greenville.
5. Must perform services meeting National Objectives.
6. Capacity to carry out the proposed project.
7. Must have successfully passed their City of Greenville performance audit.
8. Must have current acceptable audit.

Eligible Projects:

The projects of the nonprofit may be one or a combination of the following HUD defined eligible projects. (Please note that this is not an all-inclusive list).

1. Repairs to an Organizations Building including:
 - Lead Paint Testing and Abatement
 - Testing and Removal of Asbestos
 - A long-term lease required
2. Urgent Repair for Low to Moderate Income Households
3. Acquisition of Real Property for Affordable Housing
4. Rehabilitation of Real Property for Affordable Housing
5. Installation of Infrastructure for Affordable Housing
6. Demolition of Dilapidated Structures for Affordable Housing

7. Acquisition of Real Property for Facility
 - Location must provide services to Low/Moderate Income Households
8. Homeownership Counseling Low/Moderate Income Households (Greenville Residents)
9. Homeownership/Financial Education for Low/Moderate Income Households (Greenville Residents)
10. Employment Training for Low/Moderation Income Households (Greenville Residents)
11. After School Programs for “At Risk” Children from Low/Moderate Income Households.

Ineligible Projects:

There are certain expenses or projects that nonprofits will seek funding for which are ineligible expenses for CDBG funds. (Please note that this is not an all-inclusive list).

1. Organizations Administrative Cost
 - Salaries and Benefits
 - Rent, Utilities, Telephone
2. Political Activities
3. Income Payments to clients (i.e. food, clothing, rent, mortgage)
4. Acquisition of Property Outside City of Greenville limits
5. Acquisition of Real Property for a Religious Facility or improvement to a religious facility or other projects that are for a religious nature purpose.
6. Any Organization or Service not benefiting Low/Moderate income households.
7. Activities outside the City of Greenville corporate limits

Chapter III. Home Investment Partnership (HOME)

A. Housing Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the CDBG Housing Rehabilitation Program offered by the City of Greenville.

The City of Greenville provides housing rehabilitation assistance to homeowners, located in designated target areas within the corporate limits that meet the eligibility requirements set forth in this policy and in accordance with the Community Development Block Grant (CDBG) program regulations. Assistance with CDBG funds is a combination of a deferred payment loan (grant), a no interest loan, or a low interest loan. All loans are amortized for fifteen (15) years for the rehabilitation costs. The household income will determine what type of loan or grant/loan combination. A financial plan detailing the amount of assistance available, terms, income requirements etc., is covered later in the policy. The Housing Division maintains a waiting list of persons requesting assistance. Length of time on the waiting list will not necessarily be the only determining factor determining when assistance will be provided. Each structure is evaluated and prioritized based on condition. Individuals on the waiting list are assisted as funds are available and priority is given to the elderly and to structures in the most severe condition. Being placed on the waiting list does not determine eligibility for the program.

After the rehabilitation is completed the property must be maintained as the principal residence of the household and they must retain title to the property. The property owner must also complete an annual survey, as supplied by the Housing Division, maintain homeowner's insurance, keep the property taxes current, and maintain the property. Failure to honor these provisions is a violation of the program agreement.

Eligibility:

There are a number of criteria governing eligibility for rehabilitation assistance by the City of Greenville. In general these criteria pertain to the applicant and the property to be improved. The Housing Division will not process an application for rehabilitation assistance until a preliminary determination is made that all applicable eligibility requirements have been met. It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

Eligible Applicants:

To be eligible for housing rehabilitation assistance, an applicant must:

1. Hold **clear title** to the property. If the property is heir property, all heirs must be identified and contacted. Life Estates are **not** eligible.
2. Occupy the property as a primary residence.
3. Have no credit issues that will encumber the property.
4. Be low-moderate income* based on the area median family income provided by HUD; see appendix for current income chart.

*Income as defined by HUD CDBG Regulations, Subpart A 570.3: Annual income as reported under the US Census long form for the most recent available decennial.

5. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the applicant.
6. Applicant/Property must not have received any rehabilitation assistance from the City of Greenville within the past fifteen years.

Eligible Properties:

To be eligible for assistance, the property must meet the following conditions:

1. Must be located within areas identified in the Consolidated Plan.
2. The property must be inspected and found to be in substandard condition such that repair is necessary to meet the City's minimum housing code as determined by a City of Greenville Housing Rehabilitation Specialist.
3. The structure must be suitable for rehabilitation as determined by the Housing Rehabilitation Specialist and not have received rehabilitation assistance from the City of Greenville within the past fifteen (15) years.
4. The sum of the City of Greenville loan for rehabilitation and any existing liens, must not exceed 90% of the estimated appraised value of the property after rehabilitation.

5. Property must not be located within the right-of-way of any future street or highway, or other public improvements anticipated within the foreseeable future, as determined by the Department of Public Works.
6. Property must not be located within a flood hazard area as determined by the City Engineering Division.
7. Property must not be in violation of the adopted standards for land use and building density, as determined by the City of Greenville Zoning Administrator.
8. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the structure.
9. A maximum of one current lien attached to the property. The city will not take a position less than second.

Application Requirements:

1. Identification of all household members.
 - Picture identification
 - Copy of Social Security Cards
 - If student, verification of attendance
2. Verification of income/assets- all household income must be verified. Submission of one or more of the following will be required for all members of the household:
 - IRS 1040 tax forms from previous three years for self employed
 - W-2 from previous year
 - Income statement from retirement, pension and social security
 - Income verification form from employer or copies of last three pay stubs
3. Credit Report- by signing homeowners requirement form, the property owner(s) has/have given the City of Greenville the right to request a credit report from the Credit Bureau.
4. Verification of ownership to include the following:
 - Copy of deed or deed of trust
 - Verification of current city/county tax payment
 - Verification of mortgage being current
5. Copy of current homeowner's insurance policy.

6. Name and address of all heirs if heir property. All heirs must be notified in writing and agree to the terms of the rehabilitation. Life Estates are **not** eligible.

Rehabilitation Loan:

The amount of assistance available for the rehabilitation of an owner occupied home varies from each circumstance. Changes in assistance amounts also vary from year to year. In some situations, the amount of the contract may increase due to unforeseen situations requiring additional rehabilitation work. These situations, which are referred to as change orders, are avoided unless absolutely essential to the completion of the rehabilitation.

A. Assistance Amount

Deferred payment loans (grants) are available for homeowners with incomes up to 50% of the area median income as adjusted by family size in an amount up to \$60,000. This amount does not include the cost for lead-based paint abatement and the rehabilitation of the home. For families with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. The amount of payback is determined as follows:

<u>% of Median Income</u>	<u>Amount of Payback</u>
51% - 55%	15%
56% - 60%	20%
61% - 65%	25%
66% - 70%	30%
71% - 75%	35%
76% - 80%	40%

The amount of assistance in some instances may exceed \$60,000.00 and will be reviewed on a case-by-case basis.

B. Lien Type

In all cases, the loan amounts will be amortized over a fifteen (15) year period.

C. Loan Conditions

1. If home is sold, transferred, or conveyed during the life of the Deed of Trust, the outstanding balance becomes due and payable based of the date of transfer.

2. If the owner dies during the life of the Deed of Trust, the heir(s) may pay the balance of the Deed of Trust or occupy the home as their principal residence (heir must be sole owner of the home) and assume the loan obligation, if their household income is less than 80% of median income, as well as the attached requirements that lie within these policies and procedures.
3. The occupant is required to provide the Community Development Department Housing Division with a copy of their current homeowner's insurance policy and complete an annual survey throughout the life of the Deed of Trust. Failure to do so will result in the default and repayment of the outstanding balance of loan.
4. City/County taxes are to remain current during the life of the rehabilitation loan.
5. The owner's mortgage must remain current throughout the life of the rehabilitation loan.
6. All applicants with pending legal action as a result of faulty or default repair work by a non-Housing Division approved contractor, must reimburse the City from any proceeds received for the amount of housing rehabilitation cost.
7. Should a taking from a government entity arise prior to the expiration of the lien period, the Owner(s) is/ are responsible for finding another home to purchase. The new home must be in compliance with the North Carolina Building Codes, and must be within the city limits of Greenville, NC. The remaining period of time on the lien will then be transferred to the new home until the fifteen (15) year period has expired

Failure to comply with any of the above conditions may result in the default and repayment of your loan. Failure to pay as agreed will result in foreclosure and notification of the default will be sent to the Credit Bureau.

Rehabilitation Procedures:

The purpose of the rehabilitation procedures are to establish the steps necessary to assist the Community Development staff in completing rehabilitation projects in an efficient, economical, and timely manner.

Application Process:

The applicant is referred to the Housing Administrator or designated staff person who conducts the following activities.

1. Provides program information to the applicant and discusses processing.

2. Prescreens applicant to determine eligibility including:
 - a. Location of property – is it within the city limits and target area.
 - b. Determination that household income does not exceed program limits.
 - c. Screens for ownership, outstanding judgments, liens, current taxes, current mortgage, and sign a deed of trust, rehabilitation agreement, and promissory note.
3. Complete program application.
4. Request supporting documentation from the applicant:
 - a. Third party verification of household income for all adult members (household members over 18 years of age and emancipated minors).
 - b. Credit information including the request of a credit report. As part of the application process applicant agrees to a credit check and to attend credit counseling if necessary. Services for credit counseling are provided free of charge and will be arranged after acceptance into the program.
 - c. Copy of deed or deed of trust to the property.
 - d. Copy of a current city/county tax statement.
 - e. Copy of current property/hazard insurance.
 - f. Information on mortgage or other liens against the property.
 - g. Copy of picture ID and SS card for all household members.
5. Community Development Planner will authorize the conduction of a title search on the property by an attorney that has been procured by the division.
6. Staff will arrange for the Housing Rehabilitation Specialist(s) to conduct a complete detailed write-up, cost estimate for repairs and lead paint testing.
7. The work write-up will specify the various items of work needed to ensure that the home complies with property rehabilitation standards and the city's minimum housing code. The work write-up will also be the basis for the scope of work to be performed for lead paint abatement. All work write-ups and inspection reports are to be dated and should include the project name and all pertinent data. The work write-up shall constitute the basis for cost estimates, bids, and the determination of completion of the rehabilitation. The Rehabilitation Specialist, prior to accepting bids, will prepare a cost estimate. The work write-up may be revised prior to bids by mutual consent of the property owner and the Housing Administrator or designated staff or after the solicitation of bids by mutual consent of the property owner, contractor and the Housing Administrator or designated staff.

8. Contractors who have picked up a bid packet, which includes a copy of the detailed work write-up, or any contractor that is interested in bidding must be eligible and must attend the scheduled pre-bid. No bids will be accepted from ineligible or contractors not in attendance at the pre-bid. A project checklist will cover the following topics:
 - a. Work write-up
 - b. Access to the project site
 - c. Special conditions or needs of the owner or contractor
 - d. Contractor and owner responsibilities
 - e. Community development rehabilitation handbook, a copy of which will be given to each eligible contractor

Bid Procedures:

The cost estimate shall be used in determining whether the bids received are fair and reasonable. The acceptable bid must be within 15% (high or low) of the Housing Rehabilitation Specialist's cost estimate. The Community Development staff and the homeowner must approve the bid. All bidders will be notified of the bid award.

Bids will be obtained only through a formal, competitive process with awards going to the lowest, most responsible and available bidder. However, if the lowest qualified bidder has the maximum number of jobs allowed two (2), then the next lowest bidder may be considered and awarded the job(s) in order to facilitate timeliness in the program. The City of Greenville reserves the right to limit the number of contracts awarded to any one contractor based on past performance. A \$1,500 bond will be held for contractors participating in Community Development housing rehabilitation programs. Liquidated damages in the amount of \$100 per day will be assessed on jobs that exceed the permitted time as specified within the contract and change orders.

Construction:

All rehabilitation work shall be performed in accordance with the City of Greenville's General Specifications for Rehabilitation, the work write-up, duly authorized change orders, and State and Local building codes as applicable.

During construction, the rehabilitation specialist will make daily visits to the project site to monitor the progress of the project and make inspections to ensure compliance with contract work specifications. The City Inspections Division, and/or the Community Development Housing Rehabilitation Specialist, will inspect periodically to ensure compliance with the State and City Building Codes. The contractor is required to ensure that all permits (building, electrical, plumbing, and mechanical) are acquired prior to construction. The Housing Rehabilitation Specialist shall ensure that the contractor acquires all necessary permits and copies are maintained in the files.

Changes to the contracted work may become necessary during construction and will be negotiated by the Housing Division and approved in accordance with program policies. Owners will be consulted concerning the changes and approve all change orders. The contractor shall make no changes in the work, nor seek payment for changed or additional work, without prior issuance of an approved written change order.

The rehabilitation work shall be performed within an established time frame acceptable to both the owner and the Housing Division.

Upon completion of the work, the Rehabilitation Specialist and/or the City Inspections Department to insure that all work complies with contract documents and the Building Codes will perform a final inspection. The owner should be present during the inspection and/or be consulted prior to contract closeout.

The contractor guarantees all work for a period of **one-year** from completion of the contract. During this warranty period, complaints concerning the work shall be referred, in writing, to the City of Greenville, Housing Division, P.O. Box 7207, Greenville, North Carolina 27835-7207. The complaint will be filed and a Housing Rehabilitation Specialist will inspect the concerns. If the Housing Rehabilitation Specialist determines the concerns to be the responsibility of the contractor, the contractor will be informed, in writing, of the need to correct the deficiencies. The warranty does not include normal wear, alterations or problems caused directly or indirectly by the homeowner.

It shall be the responsibility of the owner to maintain the property according to the Rehabilitation Standards and the Minimum Housing Code, upon completion of rehabilitation. Failure to comply may result in the default and repayment of the loan.

Invoicing:

When portions of work are completed in accordance with the payment schedule identified in the Rehabilitation Specifications Manual, the contractor shall submit an invoice to Housing Division Staff. The Rehabilitation Specialist will inspect the project to insure that the work is completed and acceptable. Before processing, the invoice will be signed by the Contractor, Owner, Rehabilitation Specialist, Planner, and the Housing Administrator. The invoice will be submitted to the Loan Administrator for Purchase Order payment. Before the release of the final check the contractor shall submit any required lien waivers, pest control certificates or other warranties covered by the payment before the check is released. The payment schedule for Rehabilitation Program is listed below:

	Payment Amount
1/3 of work completed	33%
2/3 completed	33%
100% complete	34%

Reference Documents:

The following documents are hereby incorporated by reference and made a part hereof:

1. General Specifications for Rehabilitation
2. City of Greenville Zoning Ordinance
3. City Code of the City of Greenville
4. Minimum Housing Code for the City of Greenville
5. Housing Choice Housing Quality Standards
6. North Carolina Residential Code of the North Carolina State Building Code - Residential One and Two-family Dwelling
7. Energy Standards for the Energy Conservation and Housing Rehabilitation Incentive Program issued by the North Carolina Housing Finance Agency
8. The Community Development Block Grant Regulations at CFR, Part 70 issued by the Department of Housing and Urban Development

Eligible Contractors:

Only contractors approved by the Community Development Department shall perform work under this Program.

The Community Development Department shall maintain a listing of contractors for rehabilitation work. They also have the authority to remove any contractor from the listing who fails to comply with the following:

1. Liability and Workmen's Compensation (based on size of staff) insurance.
2. Sufficient skill and experience (based on prior work).

3. Established credit with supply vendors or capable of establishing credit with supply vendors.
4. Acceptable references as to satisfactory performance on similar projects.

B. Subrecipient Funding

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for Subrecipient Funding Assistance offered by the City of Greenville.

The City of Greenville can allocate up to 15% of the CDBG Entitlement and HOME Allocation to fund eligible nonprofit organizations to meet national objectives identified by HUD. The National Objectives are the removal of slum/blight conditions; services that benefit low-moderate income households, homeless or special needs populations and disadvantage d youth. The grant applications are reviewed once a year and go through a three-tier approval process. The Affordable Housing Loan Committee first reviews the request and makes a funding recommendation to City Council. City Council reviews the Committee's recommendation and may adopt or change the funding allocation. The Council's funding decision is then sent to HUD for their approval or denial. Nonprofits that receive CDBG and HOME funds must follow all applicable rules and regulations and will be monitored by the City of Greenville for compliance.

The funds are not given to the nonprofit as a lump sum payment. The funds are distributed on a reimbursement basis. It should be noted that these funds are for use as "gap funding". For projects that may require multiple funding sources it is advised that all other means of support must have either been awarded or have pending applications prior to applying for funds. These funds must be spent or obligated within a twelve month window and cannot be used as seed money for a project.

For all grants involving repair or construction, City staff supervises all work performed. Federal law covers these projects under the Davis-Bacon Act. The Davis-Bacon Act requires that prevailing wages be paid to contractors receiving Federal Funds. We must monitor payrolls for compliance with the Department of Labor Employment Standards Administration, and other Federal and State standards as required.

C. HOME Downpayment Assistance Program

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the HOME Downpayment Assistance Program offered by the City of Greenville.

The HOME Downpayment Assistance Program is designed to assist potential low to moderate income, first-time homebuyers with downpayment assistance to purchase a home located within designated target areas. A No Interest Forgivable Loan of up to \$20,000.00 may be available to qualified borrowers meeting program guidelines. Assistance will be in the form of a secured no interest loan, forgiven by 1/5 of the original principal balance on an annual basis for the 5-year recapture period or 1/10 of the original principal balance on an annual basis for the 20-year recapture period depending on the amount of the loan. City of Greenville's Affordable Housing Loan Committee reviews all qualified downpayment assistance applications for final approval prior to funding.

Eligibility:

Qualified first-time low to moderate-income (80% or less of area median) applicants must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with a lending institution before applying to the city for assistance. The following requirements have been established for qualification:

1. Must be a first-time homebuyer.
2. Home must be located within the designated target areas and not exceed a sales price of \$150,000.00.
3. Buyer is to meet credit, employment, loan to value and income debt standards established by the City of Greenville and the mortgage lender.
4. Buyer must complete a homeownership-counseling program.
5. Buyer must occupy dwelling as principle residence.
6. Buyer must meet the minimum investment requirement of \$500.00 plus closing cost if a \$5,000.00 Forgivable Loan, \$1,000.00 plus closing cost if a \$20,000.00 Forgivable Loan (closing cost may be paid by buyer, seller, or through other available city funds).
7. Total family income must not exceed 80% of area median.
8. The funds can be used for the purchase of a single-family dwelling, condominium, or townhouse located within designated target areas or in the City's Subdivisions. Funds cannot be used for the purchase of a mobile home.

9. Loan is determined by need and sales price of the home. For homes priced under \$50,000.00 maximum grant is up to \$5,000.00. For homes priced \$50,000.00 and up, maximum grant is up to \$20,000.00.

Lien Type:

A Deed of Trust in the amount received will be recorded taking a second position (no less than a third position if using other City funds).

Application Requirements:

1. Applicant must pre-qualify with lending institution before applying for downpayment assistance with the City of Greenville. Applicant must provide a signed copy of the Lender's Good Faith Estimate (GFE) with all fees disclosed, the interest rate and terms of loan. Mortgage lenders used for financing on the first mortgage must include escrows as part of their package.
2. Applicant will provide a copy of the signed Contract or Offer to Purchase.
3. Applicant will complete a City of Greenville Application with required documentation.

Unacceptable First Mortgage Products:

- Loans with owner financing as part of the structure are not acceptable.
- All loans to borrower must be cost effective. Interest rates should be at market rate or less with no loan discount points, loan origination fee should be 1% or less and all loan fees should be normal and not excessive.
- First mortgage loan products that balloon prior to 30 years, adjustable rate mortgages, buy-down or step mortgages, loans with less than 20 year terms and loans with call options should not be considered as acceptable programs for borrowers requesting City of Greenville Downpayment / Closing Cost Assistance Programs.

D. American Dream Downpayment Initiative (ADDI)

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the American Dream Downpayment Initiative through the HOME program.

The American Dream Downpayment Initiative was signed into law December 16, 2003 and is designed to operate as a homebuyer assistance program within the existing HOME program. Funds are to be used to offer downpayment assistance to low-income families who are first-

time homebuyers for the purchase of single-family housing that will serve as the family's principal residence.

As of the fiscal year 2004 funding cycle, up to 20% of allotted funds may be used to assist with rehabilitation that is completed in conjunction with a home purchase. City of Greenville's Affordable Housing Loan Committee reviews all qualified downpayment assistance applications for final approval prior to funding.

Eligibility:

Qualified first-time low to moderate-income (80% or less of area median) homebuyers must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with a lending institution before applying to the city for assistance. The following requirements have been established for qualification:

1. Be a first-time homebuyer (Under ADDI, a first-time homebuyer is an individual and his or her spouse that have not owned a home during the three-year period prior to purchase of a home with assistance under ADDI. The term first-time homebuyer includes displaced homemakers and single parents).
2. Home must be located within the designated target areas and not exceed \$150,000.00 sales price.
3. Buyer is to meet credit, employment, loan to value and income debt standards established by the City of Greenville and the mortgage lender.
4. Buyer must complete a homeownership-counseling program.
5. Buyer must occupy dwelling as principle residence.
6. Buyer must meet the minimum investment requirement of \$500.00 plus closing cost if a \$5,000.00 Grant, \$1,000.00 plus closing cost if a \$20,000.00 Grant (closing cost may be paid by buyer, seller, or through other available city funds)
7. Total family income must not exceed 80% of area median.
8. The funds can be used for the purchase of a single-family dwelling, condominium, or townhouse located within designated target areas. Funds cannot be used for the purchase of a mobile home.

9. Grant is determined by need and sales price of the home. For homes priced under \$50,000.00 maximum grant is up to \$5,000.00. For homes priced \$50,000.00 and up, maximum grant is up to \$20,000.00.

Lien Type:

A Deed of Trust in the amount received will be recorded taking a second position (no less than a third position if using other City funds).

Application Requirements:

1. Applicant must pre-qualify with lending institution before applying for downpayment assistance with the City of Greenville. Applicant must provide a signed copy of the Lender's Good Faith Estimate (GFE) with all fees disclosed, the interest rate and terms of loan. Mortgage lenders used for financing on the first mortgage must include escrows as part of their package.
2. Applicant will provide a copy of the signed Contract or Offer to Purchase.
3. Applicant will complete a City of Greenville Application with required documentation.

Unacceptable First Mortgage Products:

- Loans with owner financing as part of the structure are not acceptable.
- All loans to borrower must be cost effective. Interest rates should be at market rate or less with no loan discount points, loan origination fee should be 1% or less and all loan fees should be normal and not excessive.
- First mortgage loan products that balloon prior to 30 years, adjustable rate mortgages, buy-down or step mortgages, loans with less than 20 year terms and loans with call options should not be considered as acceptable programs for borrowers requesting City of Greenville Downpayment / Closing Cost Assistance Programs.

HOME Recapture Provisions:

City of Greenville HOME program funds are provided to individuals for two purposes:

- Substandard Housing Rehabilitation
- Low-Moderate income homebuyer assistance

These funds will be provided in a variety of forms and will be provided to households with **incomes up to but not greater than 80%** of the area median income and adjusted by family size as published by the U.S. Department of Housing and Urban Development. Assistance provided for homebuyer assistance will be in the form of secondary mortgages. Listed below are the recapture provisions for rehabilitation and homebuyer assistance programs with maximum amounts of assistance available for the activity. A Deed of Trust and Promissory Note for the amount of assistance provided under the program will be used to secure the amount of assistance.

Assistance may be in the form of deferred loans (grants) or amortized loans as established in the action plan.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for Greenville by the U.S. Department of Housing and Urban Development. The maximum loan amount is \$20,000.00. Loans will be amortized over a 20 year period if more than \$20,000 and, if less than \$20,000.00 is provided, loan is amortized over 10 years.

Substandard Housing Rehabilitation Assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size and as published annually for Greenville by the U.S. Department of Housing and Urban Development. For households with incomes less than 50% of the area median income, a 10 year deferred loan will be offered up to \$60,000.00 for rehabilitation assistance. For households with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. The amount of payback is determined as follows:

<u>% of Median Income</u>	<u>Amount of Payback</u>
51% - 55%	15%
56% - 60%	20%
61% - 65%	25%
66% - 70%	30%
71% - 75%	35%
76% - 80%	40%

Deferred loans are amortized over a fifteen (15) year period. Special circumstances are repairs necessary that if not performed the safety of the occupants or structural integrity of the home will be compromised as determined by program staff. These loans will also be amortized over a fifteen (15) year period.

Income will be defined as annual income as reported under the Census long-form for the most recent available decennial. To verify income the City will rely upon tax returns, Social Security information or other information necessary to determine annual income. For the purposes of eligibility inheritance of property will not be utilized in calculating income.

Chapter IV: North Carolina Housing Finance Agency (NCHFA) New Homes Loan Pool

A. Deferred Payment Secondary Mortgage Loan

Policy:

The purpose of this policy is to establish requirements necessary to qualify for the Deferred Payment Secondary Mortgage Loan.

The New Homes Loan Pool provides an interest-free, deferred payment second mortgage loan of up to 20% of the home's sales price with a maximum of \$20,000.00 for new construction or like-new, substantially rehabilitated homes. The applications are forwarded to NCHFA for loan approval and funding.

Eligibility:

Qualified first-time low to moderate-income (80% or less of area median) applicants must meet all requirements as established by the City of Greenville and North Carolina Housing Finance Agency.

1. Must be a first-time homebuyer.
2. Total family income must not exceed 80% of area median.
3. Home must be located within NCHFA approved project area.
4. Buyer is to meet credit, employment, loan to value and income debt standards established by the City of Greenville, the mortgage lender and NCHFA.
5. Buyer must complete a homeownership-counseling program.
6. Buyer must occupy dwelling as principle residence.
7. Buyer must meet the minimum investment requirement of \$750.00 (not gift funds) plus closing cost and have accessible assets equal to one month's house payment remaining on deposit after loan closing.

Lien Type:

A Deed of Trust in the amount received will be recorded taking a second position by the North Carolina Housing Finance Agency.

Application Requirements:

1. Applicant must pre-qualify with lending institution before applying for downpayment assistance with the City of Greenville. Applicant must provide a signed copy of the Lender's Good Faith Estimate (GFE) with all fees disclosed, the interest rate and terms of loan. Mortgage lenders used for financing on the first mortgage must include escrows as part of their package.
2. Applicant will provide a copy of the signed Contract or Offer to Purchase.
3. Applicant will complete a City of Greenville Application with required documentation.

Unacceptable First Mortgage Products:

- Loans with owner financing as part of the structure are not acceptable.
- All loans to borrower must be cost effective. Interest rates should be at market rate or less with no loan discount points, loan origination fee should be 1% or less and all loan fees should be normal and not excessive.

First mortgage loan products that balloon prior to 30-years, adjustable rate mortgages, buy-down or step mortgages, loans with less than 20-year terms and loans with call options.

Chapter V. Affordable Housing Bond Program

The affordable housing bond program began in 1992 and was funded through a \$1,000,000 local bond issued by the City of Greenville. These funds (\$700,000 for homeownership, \$200,000 for land banking, and \$100,000 for rehabilitation) were allocated specifically for the following programs:

A. Downpayment/Closing Cost Assistance

Policy:

The purpose of this policy is to establish eligibility requirements to qualify for the Downpayment Assistance Program.

The downpayment assistance program is designed to assist low-moderate income, first-time homebuyers with downpayment costs. Up to 5% of the loan amount in down payment assistance funds may be loaned to qualified borrowers meeting program guidelines. Assistance is in the form of a secured loan amortized over 48 to 60 months at no interest. Loans will be secured with a deed of trust in a position no less than second and no less than a third position if other city funds are used. Funds may be used for the purchase of a single-family dwelling, condominium, or townhouse. Mobile homes are not eligible.

Eligibility:

Qualified first time, low-moderate income homebuyers must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with a lending institution before applying to the city for assistance. The following requirements have been established for qualification:

1. Not having owned a home in the past 3 years or not having inherited assets exceeding \$40,000.
2. Home must be located within the city limits of the City of Greenville and may not exceed \$150,000.
3. Good credit rating. No outstanding liens, judgments or charged off account.
4. Buyer must complete a home ownership-counseling program.
5. Buyer must occupy dwelling as principle residence.

6. Borrower must meet the minimum investment requirement of \$1,000 plus closing cost (closing cost must be paid by buyers, seller, or through available city funds).
7. Total family income must not exceed 100% of area median.

B. First Mortgage Guarantee

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the First Mortgage Guarantee.

The City of Greenville offers a first mortgage guarantee agreement with the Self-Help Credit Union. Applicants apply for a first mortgage with credit union and based on information submitted a determination is made as to whether or not the guarantee is needed. Guarantees are limited to up to 20% of the first mortgage. Funds are held in savings for 5 years unless a request for payment is made. If payment is necessary, the 5 years begins again and the borrower must repay the city. This program is currently inactive.

Eligibility:

Qualified first time, low-moderate income homebuyers must meet all requirements as established by the City of Greenville. Applicants must also pre-qualify with the Self-Help Credit Union before applying to the city for assistance. The following requirements have been established for qualification:

1. Not having owned a home in the past 3 years or not having inherited assets exceeding \$40,000.
2. Home must be located within the city limits of the City of Greenville and may not exceed \$150,000.
3. Good credit rating. No outstanding liens, judgments or charged offs.
4. The home must be located within the incorporated limits of the City of Greenville.
5. Buyer must complete a homeownership-counseling program.
6. Buyer must occupy dwelling as principle residence.
7. Borrower must meet the minimum investment requirement of \$1,000 plus closing cost (closing cost must be paid by buyers, seller, or through available city funds).

8. Total family income must not exceed 100% of area median.

C. Elderly/Disabled Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the Elderly/Disabled Rehabilitation Loan Program.

The Elderly/Disabled Rehabilitation Assistance Program offers a no interest loan to elderly homeowners for general repairs to their homes. These funds are made available to homeowners that are not eligible for assistance under the CDBG or HOME Programs; however this loan can be made in conjunction with the CDBG and HOME rehabilitation programs. The loans are up to \$ 20,000.00 at no interest amortized over a period of 5, 10 or 15 years depending on the applicant's ability to repay.

Eligibility:

1. Applicants must be the homeowner and be 62 years of age or older. Or the homeowner must be permanently physically disabled.
2. Total family income must not exceed 100% of area median.
3. Good Credit Rating. Mortgage current, taxes current and there no encumbrance that could affect the ownership of the property.
4. Home must be insured.
5. Home must be in moderate disrepair. Work for disabled homeowners will be limited to work to make the house handicapped assessable.

D. Land Banking

The City of Greenville uses bond funds to purchase land for the construction of affordable single-family subdivisions. These funds may also be used to purchase and rehabilitate homes to be sold to first-time homebuyers.

Chapter VI. Small Business Loan Pool

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the Small Business Loan Pool.

The purpose of this program is to stimulate successful business development and expansion as well as job creation in targeted areas of the city. The program will attempt to assist businesses that have limited access to financing through conventional means or other government guaranteed sponsored programs.

Note: the Small Business Loan Pool was dissolved at expiration of contract dated December of 2002. The City Plans to reinstate the loan pool if local lending institutions are willing to participate.

Amount:

Initial loan was capacity up to four hundred seventy-five thousand dollars (\$475,000) funded over a 5-year period by pro-rated deposits to the pool from local financial institutions.

Commitment Period:

The funds shall be available for 5 years for Small Business Lending.

Eligibility Business Locations:

1. Business shall be located within the target areas of West Meadowbrook, East Meadowbrook, West Greenville, and South Evans Central Business District as shown on the attached project boundary map. Business relocating after receiving funds from the Small Business Success Program without prior approval from the Loan Committee will be in default and the loan repayment may be accelerated.
2. Applicants will be required to successfully complete the Small Business Technology Development Center (SBTDC) technical assistance program of ECU or Pitt Community College Small Business Development Program.
3. Applicants must be a for-profit business entity whose net worth cannot exceed \$6 million and its net profit after taxes must average less than \$2 million total during the previous two years. This definition of small businesses is consistent with the guidelines

established by the Small Business Administration of the U.S. Department of Commerce.

4. Applicants must be willing to contract for management and technical assistance if determined to be necessary by the Loan Committee and/or the Program Administrator.
5. Applicants must have an equity contribution in a start-up business of 10%.
6. Individuals with an ownership position of 20% or more of the outstanding shares of stock of the business will be required to execute an Unconditional Guaranty Agreement for the full amount of the loan.
7. Applicants who receive \$50,000 or more will be required to provide 1 full time position in addition to business principles (2 part time positions will satisfy this requirement) for each \$50,000 received.

Eligibility Uses of Loan Proceeds:

1. Working capital or operational funds.
2. Purchase of equipment, commercial use vehicles or machinery.
3. Improvement of owner occupied commercial property. (Owner must occupy 50% or more of total space).
4. Start up funding.
5. Expansion of business services or products.
- 6 Existing debt may be refinanced (for expansions to existing businesses) in order to improve cash flow but program funds for that purpose shall not exceed 50% of the total loan amount.

Ineligible use of loan proceeds:

1. Purchase of equipment or improvement of real estate, which is used as personal property.
2. Political activities.
3. Owner salary and dividend payments.

4. Speculative ventures (examples: drilling for gas, or oil, commodity futures).
5. Media enterprises - newspapers, magazines, radio, TV shows, movie theaters, book publishing, production companies and similar enterprises.
6. Lending or investment.
7. Real Property held for sale or investment.
8. Movie theaters.
9. Pyramid sales - distribution plan businesses.
10. Floor plan financing.
11. Individuals with pending criminal charges or who are incarcerated, on probation or parole.
12. Foreign controlled businesses.
14. Non-profit institutions.
15. Fishing and related shore operations.
16. Private membership clubs.
17. Building listed on the National Register of Historical Places.

Compliance with Applicable Regulations:

In all cases, businesses receiving loans made from this program must comply with the following:

1. All state and local regulations governing the applicant's line of business.
2. Policies established by the Loan Committee for each particular applicant.
3. Policies established by the City of Greenville for this loan program.

Amount of Loans:

Maximum: \$100,000 Minimum: \$5,000: Minimum and maximum loan limits maybe adjusted by the loan program participants if market conditions warrant or based upon previous experience. Minimum and maximum loan amounts will be reviewed during the program review and maybe readjusted.

Loan Term:

The term of the loan is based on the use of funds. No non-real estate loans will have a term of more than seven years. Loan where the proceeds are used to purchase real estate will have a term of no more than ten-years.

Interest Rate:

All loans will accrue on a daily basis at a fixed interest rate. Interest rates will be quoted based on the Wall Street Prime Rate less two percent. The loan rate is set at the time of application.

Fees and Expenses:

An origination fee will be charged, payable at closing of 1% of the loan amount but in no case to exceed \$250.00. The minimum origination fee will be \$50.00. The applicant will be responsible for all other expenses related to closing the loan, including but not limited to recording fees and legal fees. The applicant will also be responsible for all fees related to any appraisals or reports required by the Loan Committee.

Loan Repayment:

Loan payments shall be due on the first day of the month. A late payment will be assessed at 4% of the payment amount after the loan becomes 15 days overdue. Loans may be prepaid without penalty. In the event the loan payment becomes 30 days overdue, the Loan Committee will establish and implement the Procedures for the Collection of Delinquent Loans.

Collateral:

Appropriate forms of collateral shall secure loans with recorded first or second lien position as appropriate. Acceptable forms of collateral will be based on commonly accepted definitions (fixed assets, inventory, accounts receivable, land, building, equipment or personal assets). Advance rates should be limited to the following percentages: Inventory - 50%, Accounts Receivables - 70% on accounts less than 90 days in age, Unimproved real estate -50%, Commercial real estate-owner occupied maximum 80% LTV, or 85% LTV on personal real estate (except for borrowers home) new equipment 80% and used equipment 60%.

Loan Guidelines:

1. **Creditworthiness** - Although applicants will be considered with credit ratings showing a history of accounts up to 30 days past due, preference will be given to borrowers with good credit ratings. Applicants with bankruptcy or repossessions listed on their credit report will, in most cases, be considered too great a credit risk for this program.
2. **Cash flow coverage** - The loan program is targeted to applicants with a cash flow coverage, prior to new debt, (as hereafter defined) of not less than 1.3 to current maturities of long-term debt. Cash flow is further defined as net income plus depreciation.
3. **Debt/Worth** - The loan program is targeted to applicants whose total debt does not exceed net worth by 3:1.

Loan Program Administration:

The City of Greenville Housing Division shall perform administration of this loan program. A non-City agency maybe contracted at a future date to service loans, to include billing and generation of administrative reports. Qualifications and compensation of such agency is subject to approval by the City of Greenville and the financial institutions.

Procedures:

1. Applicants will be referred to the Housing Division of the City who will meet with and process applications. This process will utilize the services of the ECU Small Business Technology and Development Center (SBTDC) or Pitt Community College business consulting resource. Other business training consulting resources will require approval of the Small Business Loan Committee.
2. The City will submit completed applications to the Loan Committee no later than two weeks prior to its next scheduled meeting. The Loan Committee will normally meet once monthly.
3. At the first monthly meeting following a timely submission, the Loan Committee will act on the request based on the information provided. The City will inform the applicant in writing of the Loan Committee's decision. The Loan Committee may request that an application be supplemented and may continue its consideration of an application for that purpose. Should the Loan Committee deny the applicant's application, the Loan Committee may not consider any applications from that applicant for at least six months. Incomplete applications will not be considered.

4. At its discretion, the Loan Committee may impose any additional terms and conditions necessary to improve the loan or to secure the applicant's loan.
5. Should the applicant feel that his/her application has been improperly denied, then he/she should notify, in writing, the Chairman of the Loan Committee of his/her position. The Loan Committee for further consideration shall review the application with the additional information.

Loan Analysis:

The Loan Committee shall review and consider a number of items in determining whether a loan should be made. Those items should include but not limited to include the following:

1. Business plan.
2. Business financial statements. (3 years plus interim financial statement).
3. Tax returns. (personal and business 3 years).
4. Proformas to determine if there will be sufficient cash flow to meet obligations for 2 years. The proformas must list income and expenses for a monthly basis.
5. Personal financial statements.
6. Information regarding collateral.
7. Other available financing, including but not limited to whether other financial institutions have agreed to consider traditional debt financing and under what circumstances.
8. Should the Loan Committee determine that it needs additional information before granting or denying the application, the Program Administrator will notify the applicant of the information needed.

Proposed Structure:

The relationship between the participating financial institutions and the City of Greenville will be evidenced by a master loan agreement. Each participant will provide funds to the City for Small Business Loans. These credit lines will be secured by assignment of the loan receivables of such entity.

A five year commitment period will be established during which time each financial institution will fund the pool on a pro rata basis program review annually. The committee will review the programs progress annually made and make necessary changes to the program as needed. The City of Greenville will provide an irrevocable commitment to fund a loan loss reserve equal to 30% of the financial institutions' commitment. All financial institution participants will bear their share of any losses beyond the reserve (principal), interest, collection fees, etc.) incurred under the program. Collection procedures and loss procedures will be established. Repayment of the financial institutions loans will be on a monthly basis and will consist of the net proceeds received from Borrowers under the program. The City will pay each financial institution its percentage share of those net proceeds on a monthly basis.

The initial contributions to the pool will be by pro rata commitments from each participant. As loans are closed, pro rata contributions by participants will be required in order to fund the loans within a timely manner. This proposed structure may be subject to modification based upon the review and advice of appropriate counsel.

Loan Loss Reserve:

A Loan Loss Reserve of \$142,500 must be 100% irrevocably committed by the City of Greenville prior to implementation or activation of the loan program.

Loan Loss Reserve to be provided by the City of Greenville shall be funded in an amount not less than 30% of the aggregate principal amount of loans made during the term of the program, less amounts paid from the reserve to the participating financial institutions.

Loan Committee:

Membership shall consist of 6 representatives from the participating financial institutions and 2 representatives appointed by the City. Selection of the 6 initial members shall be made by the members of the banking institutions participating in the program, with no less than 4 members in this initial selection. Appointees will serve staggered terms established by the Small Business Loan Committee in order to provide for future rotation of 2 members each year.

The election of officers will occur annually during the month of July. Meetings will be presided over by a Chairman, who will be elected by the Committee each July. It will be the responsibility of the Chairman to assure a quorum is present (5 members or more) at each loan Committee meeting, to generally monitor the duties of the Loan Program Administrator, to make sure loan proposal packages are properly prepared prior to their presentation at loan committee meetings and to oversee the preparation of commitment letters to approved borrowers.

Small Business Loan Committee shall establish and adopt its own Rules of Procedure subject to these parameters. Such commitment letters will be signed by the Chairman, with a duplicate signed copy provided to the City as part of their notice for funding the Loan Loss Reserve. All loans will require a majority vote of the Loan Committee for approval or denial. The Loan Committee will have the following responsibilities:

1. Find creative ways to utilize loanable funds to stimulate successful small business development and job creation.
2. Meet monthly to review loan applications and determine which request will be approved and under what terms and conditions.
3. Periodically review status of existing loans and recommend appropriate corrective action or special monitoring where needed.
4. Approve modifications to loan agreements.
5. Evaluate underwriting requirements and make appropriate adjustments as needed to accomplish the objectives of the program.
6. Provide direction regarding collection (e.g. legal action, foreclosure, acceleration of amortization, determination of default/charge-off, etc.).
7. Provide direction for marketing efforts.

Portfolio Management Guidelines:

1. Loans to start-up businesses shall not exceed 25% of the loan pool.
2. Revolving lines of credit shall not exceed 35% of outstanding loan commitments.
3. No loans may be more than 60 days behind with monthly payments.
4. **Real Estate Loans (property only) shall not exceed 40%-of the loan pool.** Any exception to the above will result in a moratorium on future loan requests and a review of these loan guidelines by the Loan Committee.

Chapter VII: URGENT REPAIR PROGRAM (CDBG)

A. Housing Rehabilitation Assistance

Policy:

The purpose of this policy is to establish eligibility requirements necessary to qualify for the CDBG Urgent Repair Program offered by the City of Greenville.

The City of Greenville provides urgent repair assistance to homeowners, located within the corporate limits that meet the eligibility requirements set forth in this policy and in accordance with the Community Development Block Grant (CDBG) program regulations. Assistance with CDBG funds is a deferred payment loan (grant). All loans are amortized for five years with a maximum urgent repair cost \$5,000.00. Urgent repairs as determined by the Rehabilitation Specialist are the following:

- Leaking Roof (patch or replace)
- Broken HVAC (repair or replace)
- Repair or install handrails or ramp as needed for health and safety of occupants
- Repair or Replace broken windows and doors
- Repair or Replace blocked sewer line
- Install handicapped toilet and grab bars as needed for health reasons
- Repair existing electrical system (outlets, light fixtures)

Participation in urgent repair program does not prevent the homeowner from receiving a full rehabilitation at a later date. After the repairs are completed the property must be maintained as the principal residence of the household and they must retain title to the property. The property owner must also complete an annual survey, as supplied by the Housing Division, maintain homeowner's insurance, keep the property taxes current, and maintain the property. Failure to honor these provisions is a violation of the program agreement.

Eligibility:

There are a number of criteria governing eligibility for urgent repair assistance by the City of Greenville. In general these criteria pertain to the applicant and the property to be repaired. The Housing Division will not process an application for urgent repair assistance until a preliminary determination is made that all applicable eligibility requirements have been met. It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

Eligible Applicants:

To be eligible for housing rehabilitation assistance, an applicant must:

1. Hold **clear title** to the property. If the property is heir property, all heirs must be identified and contacted. Heir property is not eligible if there are non-resident heirs. Life Estates are **not** eligible.
2. Occupy the property as a primary residence. Single family detached homes. Town homes, condominiums and duplexes are eligible if the homeowner has a physical disability. Mobile homes are not eligible unless it is considered real property.
3. Have no credit issues that will encumber the property.
4. Be low-moderate income* based on the area median family income provided by HUD; see appendix for current income chart.

*Income as defined by HUD CDBG Regulations, Subpart A 570.3: Annual income as reported under the US Census long form for the most recent available decennial. HUD Part 5 Definition of Income

5. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the applicant.
6. Applicant/Property must not have received any rehabilitation assistance from the City of Greenville within the past fifteen years within the past five years from the date of the recording of the Certificate of Satisfaction.

Eligible Properties:

To be eligible for assistance, the property must meet the following conditions:

1. Must be located within areas identified in the Consolidated Plan.
2. The property must be inspected and found to be in substandard condition such that repair is necessary to meet the City's minimum housing code as determined by a City of Greenville Housing Rehabilitation Specialist.
3. The structure must be suitable for habilitation as determined by the Housing Rehabilitation Specialist and not have received rehabilitation assistance from the City of Greenville within the past fifteen (15) years or within the past five years from the date of the recording of the Certificate of Satisfaction.

4. The sum of the City of Greenville loan for urgent repair and any existing liens, must not exceed 90% of the estimated appraised value of the property after rehabilitation.
5. Property must not be located within the right-of-way of any future street or highway, or other public improvements anticipated within the foreseeable future, as determined by the Department of Public Works.
6. Property must not be located within a flood hazard area as determined by the City Engineering Division if the property is not covered by flood insurance.
7. Property must not be in violation of the adopted standards for land use and building density, as determined by the City of Greenville Zoning Administrator.
8. Property must not have any outstanding liens, judgments, encumbrances, taxes, or pending litigation's involving the structure.
9. A maximum of one current lien attached to the property. The city will not take a position less than second.

Application Requirements:

1. Identification of all household members.
 - -Picture identification
 - -Copy of Social Security Cards
 - -If student over the age of 18, third party verification of attendance
1. Verification of income/assets- all household income must be verified.
2. Submission of one or more of the following will be required for all members of the household:
 - a. IRS 1040 tax forms from previous three years for self employed
 - b. W-2 from previous year accepted during the first three months of the year
 - c. Current year Income statement from retirement, pension and social security
 - d. Income verification form from employer or and copies of last three pay stubs
3. Credit Report- by signing homeowners requirement form, the property owner(s) has/have given the City of Greenville the right to request a credit report from the Credit Bureau.
4. Verification of ownership and related items to include the following:
 - a. Copy of deed or Will

- b. City/County taxes are current for all property or there is a written payment plan
 - c. Mortgage(s) being current
 - d. Homeowners Association dues are current
5. Copy of current homeowner's insurance policy.
6. Life Estates and properties with non-resident owners are not eligible.

Urgent Repair Loan:

The amount of assistance available for the urgent repair of an owner occupied home varies from each circumstance. Changes in assistance amounts also vary from year to year. In some situations, the amount of the contract may increase due to unforeseen situations requiring additional rehabilitation work. These situations, which are referred to as change orders, are avoided unless absolutely essential to the completion of the urgent repair.

A. Assistance Amount

Deferred payment loans (grants) are available for all homeowners under 80% adjusted by family size.

If the amount of assistance exceeds \$5,000 then the property must be fully evaluated to determine if it must be considered as a full rehabilitation.

B. Lien Type

The maximum amount is \$5,000.00 deferred payment loans will be amortized over a five year period.

C. Loan Conditions

1. If home is sold, transferred, or conveyed during the life of the Deed of Trust, the outstanding balance becomes due and payable based on the date of transfer.
2. If the owner dies during the life of the Deed of Trust, a the heir(s) may pay the outstanding balance due of the Deed of Trust or occupy the home as their principal residence (the occupying heir(s) must be the sole owners of the property) and assume the (original) loan obligation, if their household income is less than 80% of median income, as well as the attached requirements that lie within these policies and procedures.

3. The occupant is required to provide the Community Development Department Housing Division with a copy of their current homeowner's insurance policy and complete an annual survey throughout the life of the loan or Deed of Trust. Failure to do so will result in the default and repayment of the outstanding balance of rehabilitation loan at the time of declaration of default.
4. City/County taxes are to remain current during the life of the urgent repair loan.
5. Owner's mortgage must remain current throughout the life of the urgent repair loan.
6. All applicants with pending legal action as a result of faulty or default repair work by a non-Housing Division approved contractor, must reimburse the City from any proceeds received for the amount of housing rehabilitation cost.

Failure to comply with any of the above conditions may result in the default and repayment of your rehabilitation loan. Failure to pay as agreed will result in foreclosure and notification of the default will be sent to the Credit Bureau.

Rehabilitation Process: Step-by-Step

Step by Step Process for CDBG/HOME Rehab Applications

Program Cap \$60,000.00

Income Cap 80% of Median

- I. Pull name from Rehab Waiting List Phase (14-21 days)
 - Verify ownership (pull deed)
 - Verify all property taxes
 - Environmental Review (see Environmental Checklist)
 - Schedule formal application appointment

- II. Formal Application Phase (30-60 days)
 - Complete application (See Interview Checklist)
 - Mail Third Part Income Verification Form(s)
 - Order Credit Report(s) on homeowner(s)
 - Determine Potential Financial Feasibility using mortgage balance only (if over encumbered move house to HOLD Waiting List and STOP PROCESS) Notify homeowner.
 - Determine household income – once all third party verifiers are returned
 - Cover Memo for Eligibility to Housing Administrator (request permission for Title Opinion, SHPO and Initial Assessment.
 - Order 10-Year Limited Title Opinion
 - Submit proposed rehab to SHPO (Do as soon as possible. SHPO has 30 days to response)
 - Order Initial Assessment (only if title is clear)
 - Order Lead Testing pre-1978 (only if title is clear)
 - Create Initial Budget using numbers from Initial Assessment.
 - Notifies homeowner of preliminary amount if repayment is required. (If repayment amount is of concern for homeowner Work Write-Up is modified with homeowner to low cost)
 - Initial Budget approved by Housing Administrator, Director of CD and City Manager (if over encumbered move house to HOLD Waiting List and STOP PROCESS) Notify homeowner

- III. Pre-Bid Phase (15-30 days)
 - Lead Testing firm creates Scope of Work from Test Results and Rehab Work Write-Up
 - Rehab Specialist makes changes to Work Write-Up based on results of Lead Report

- Rehab Specialist and the Housing Secretary create Notice to Contractors for Rehab (only after there are 3 or more units to bid out and Loan Administrator is available for bid opening)
- Rehab Specialist contacts all eligible contractors of Pre-Bid Meeting
- Rehab Specialist walks eligible contractors through each property
- Lead Testing firms accepts lead bids and forward results to Rehab Specialist
- Rehab Specialist review lead bids and forward recommendation to Housing Administrator for approval
- Sealed and Signed Bids are accepted (Preferably by Loan Administrator or Housing Secretary)
- Loan Administrator with witnesses present opens all bids and record results for each property. Bid tabulation sheets are forward to Rehab Specialist
- Rehab Specialist review bids and forward recommendation to Housing Administrator for approval (If bids are not accepted redo the Work Write-up and rebid work)
- Rehab Specialist inform Planner of winning contractor(s)

IV. Pre-Construction Phase (7-21 days)

- Rehab Specialist gets start date for lead contractor (if lead is found)
 - Rehab Specialist gets start date for rehab contractor
 - Planner writes Budget Letter with loan amount (if any) and Pre-construction date and time
 - Planner and Rehab Specialist prepare all construction and legal documents
 - Hold Pre-Construction Meeting
- Lead Contractor applies for Lead Permit from State (waiting period is 10 working days)
- Rehab Contractor applies for Building Permit form City (waiting period is 5-10 working days unless there is major rehab or reconstruction then the waiting period is 14-21 working days)
- Prepare IDIS Set-up form
 - Storage Container is ordered and placed on property
 - Household moves out all items out of house including the attic into the storage container. Household moves out of house to a temporary location.
 - Project set-up on IDIS

V. Lead and Rehabilitation Construction Phase (75-90 days)

- Lead work and clearance (5-10 days)
 - Rehabilitation work (60-90 days)
- Assume no change orders that adds time to the job

VI. Demolition and Reconstruction Phase (120-180 days)

- Request bids to test property for asbestos

- Test property for asbestos
- Request bids to remove asbestos and clearance
- Demolish old house and prepare site for replacement house
- Build replacement house including sidewalks, driveways and landscaping

VII. Post-Construction Phase (14-21 days)

- Walk thru property with homeowner
- Final punch list items from walkthrough
- Re-sign all legal documents for project if necessary
- Order Invoice and check to record final legal paperwork
- Record final legal documents
- Container is picked
- Prepare IDIS Close-Out form

VIII. Rehab Close-out Phase (15-30 days)

- Pay all final bills (Contractor and Storage Container)
- Loan Administrator Close-Out Project on IDIS

Step by Step Process Elderly Rehab/Disabled Rehab Applications

Program Cap \$20,000.00

Income Cap 100% of Median

- I. Pull name from Rehab or HOLD Waiting List Phase (7-14 days)
 - Verify ownership (pull deed)
 - Verify all property taxes
 - Schedule formal application appointment

- II. Formal Application Phase (30-60 days)
 - Complete application (See Interview Checklist)
 - Mail Third Part Income Verification Form(s)
 - Order Credit Report(s) on homeowner(s)
 - Determine household income – once all third party verifiers are returned
 - Order Initial Assessment
 - Create Initial Budget using numbers from initial assessment.
 - Notifies homeowner of preliminary amount to be repaid. (If repayment amount is of concern for homeowner Work Write-Up is modified with homeowner to low cost)
 - Submit loan request to Affordable Housing Loan Committee for review (if approved sign-off by Chair, Housing Administrator, Director of CD and City Manager (if denied move house to HOLD Waiting List and STOP PROCESS) Notify homeowner
 - Order 10-Year Limited Title Opinion (proceed if no title issues)

- III. Pre-Bid Phase (15-30 days)
 - Rehab Specialist and the Housing Secretary create Notice to Contractors for Rehab (only after there are 3 or more units to bid out and Loan Administrator is available for bid opening)
 - Rehab Specialist contacts all eligible contractors of Pre-Bid Meeting
 - Rehab Specialist walks eligible contractors through each property
 - Sealed and Signed Bids are accepted (Preferably by Loan Administrator or Housing Secretary)
 - Loan Administrator with witnesses present opens all bids and record results for each property. Bid tabulation sheets are forward to Rehab Specialist
 - Rehab Specialist review bids and forward recommendation to Housing Administrator for approval (If bids are not accepted redo the Work Write-up and rebid work)
 - Rehab Specialist inform Planner of winning contractor(s)

- IV. Pre-Construction Phase (7-14 days)
- Rehab Specialist gets start date for rehab contractor
 - Planner writes Pre-Construction Letter with date and time
 - Planner and Rehab Specialist prepare all construction and legal documents
 - Hold Pre-Construction Meeting
- Rehab Contractor applies for Building Permit form City (waiting period is 5-10 working days)
- V. Rehabilitation Construction Phase (15-45 days)
- Rehabilitation work (15-45 days)
- Assume no change orders that adds time to the job
- VI. Post-Construction Phase (14-21 days)
- Walk thru property with homeowner
 - Final punch list items from walkthrough
 - Re-sign all legal documents for project if necessary
 - Order Invoice and check to record final legal paperwork
 - Record final legal documents
 - Pay all final bills (Contractor)

Step by Step Process for CDBG/HOME Urgent Repair Applications

Program Cap \$5,000.00

Income Cap 80% of Median

- I. Formal Application Phase (30-60 days)
 - Complete application (See Interview Checklist)
 - Verify ownership (pull deed)
 - Verify all property taxes
 - Environmental Review (see Environmental Checklist)
 - Mail Third Part Income Verification Form(s)
 - Order Credit Report(s) on homeowner(s)
 - Determine Potential Financial Feasibility using mortgage balance only (if over encumbered STOP PROCESS) Notify homeowner.
 - Determine household income – once all third party verifiers are returned
 - Cover Memo for Eligibility to Housing Administrator (request permission for Title Opinion, SHPO and Initial Assessment).
 - Order 10-Year Limited Title Opinion
 - Submit proposed rehab to SHPO (Do as soon as possible. SHPO has 30 days to response)
 - Order Initial Assessment (only if title is clear)
 - Create Initial Budget using numbers from Initial Assessment.
 - Initial Budget approved by Housing Administrator, and Director of CD (if over encumbered move house STOP PROCESS) Notify homeowner

- II. Pre-Bid Phase (15-30 days)
 - Rehab Specialist makes changes to Work Write-Up based on results of Lead Report
 - Rehab Specialist and the Housing Secretary create Notice to Contractors for Rehab (only after there are 3 or more units to bid out and Loan Administrator is available for bid opening)
 - Rehab Specialist contacts all eligible contractors of Pre-Bid Meeting
 - Rehab Specialist walks eligible contractors through each property
 - Sealed and Signed Bids are accepted (Preferably by Loan Administrator or Housing Secretary)
 - Loan Administrator with witnesses present opens all bids and record results for each property. Bid tabulation sheets are forward to Rehab Specialist
 - Rehab Specialist review bids and forward recommendation to Housing Administrator for approval (If bids are not accepted redo the Work Write-up and rebid work)
 - Rehab Specialist inform Planner of winning contractor(s)

- III. Pre-Construction Phase (7-21 days)
 - Rehab Specialist gets start date for rehab contractor
 - Planner writes Budget Letter with loan amount (if any) and Pre-construction date and time
 - Planner and Rehab Specialist prepare all construction and legal documents
 - Hold Pre-Construction Meeting
Rehab Contractor applies for Building Permit form City (waiting period is 5-10 working days)
 - Prepare IDIS Set-up form
 - Project set-up on IDIS

- IV. Lead and Rehabilitation Construction Phase (30-45 days)
 - Rehabilitation work (30-45 days)
Assume no change orders that adds time to the job

- V. Post-Construction Phase (14-21 days)
 - Walk thru property with homeowner
 - Final punch list items from walkthrough
 - Re-sign all legal documents for project if necessary
 - Order Invoice and check to record final legal paperwork
 - Record final legal documents
 - Prepare IDIS Close-Out form

- VI. Rehab Close-out Phase (15 days)
 - Pay all final bills (Contractor)
 - Loan Administrator Close-Out Project on IDIS

GLOSSARY

CDBG - Community Development Block Grant (24 CFR 570)

CFR – Code of Federal Regulations

CHDO – Community and Housing Development Organization.

Consortia – A consortium of geographically contiguous units of local government.

Deferred Payment – Payments that are forgiven over a defined period.

Entitlement Community – An urban city with a population greater than 50,000 or an urban county with a population greater than 200,000.

EPA – Environmental Protection Agency.

Family - all persons living in the same household who are related by birth, marriage, or adoption.

Household - all persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any group of related or unrelated persons who share living arrangements.

Household Income – All income of all persons living in the home.

HOME – Home Investment Partnership Program (24 CFR 92)

HUD – US Department of Housing and Urban Development.

Income – annual income as reported under the US Census long-form. (24 CFR 5.6)

Low Income – income equal to 50% of median income

Low- and moderate- income household - a household having income between 50% and 80% of the median area income as determined by HUD.

Low- and moderate- income person - a person having an income between 50% and 80% of the median area income as determined by HUD.

Median income - average income as determined for the metropolitan statistical area as determined by HUD.

Moderate Income – income equal to 80% of median income.

NC-DENR – North Carolina Department of Natural Resources

Nonprofit – a corporation that has received 501(3)(c) designation by the Internal Revenue Service and is not considered a private foundation.

Pitt County HOME Consortium – the consortium is a partnership of local governments formed in order to access HOME funds for the community. The Pitt County HOME Consortium is comprised of Ayden, Bethel, Farmville, Greenville, Grifton, Pitt County and Winterville.

SHPO – State Historic Preservation Officer does not provide funding to refinance existing debt.