

**CONSOLIDATED ANNUAL PERFORMANCE AND
EVALUATION REPORT
FISCAL YEAR 2007-2008**

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Executive Summary

Fiscal year 2007 CAPER represents the fifth year of the City of Greenville and Pitt County HOME Consortium Consolidated Plan. The current Consolidated Plan was approved on June 09, 2003. The plan identifies a comprehensive strategy to address community needs for the five-year period 2003-2008. The plan associates goals and objectives with current needs throughout the five-year period. The goals and objectives identified guide staff in selecting activities to be carried out during each fiscal year.

The Consolidated Annual Performance and Evaluation Report (CAPER) is a requirement of the Department of Housing and Urban Development (HUD) as a condition of receiving funding under certain federal programs. This end of year report outlines the City of Greenville and Pitt County HOME Consortium progress in providing decent housing, establishing and maintaining a suitable living environment and expanding economic opportunities.

The income limits used in determining eligibility for yearly programs are updated annually according to charts from the Department of Housing and Urban Development (HUD). Affordable means that monthly rents and mortgage payments including taxes and insurance do not exceed 30% of that amount that represents the percentage of the median annual gross income for the households as indicated in the below chart.

CITY OF GREENVILLE INCOME LIMITS 2007

Household Size	Max Income Grant CDBG			Max Income CDBG /HOME /NCHFA			Median Income	Max Income Subdivision
	30%	50%	60%	70%	80%	90%	100%	115%
1	\$10,450	\$17,450	\$20,400	\$23,800	\$27,900	\$30,600	\$33,950	\$39,050
2	\$11,950	\$19,900	\$23,300	\$27,200	\$31,900	\$34,950	\$38,800	\$44,650
3	\$13,450	\$22,400	\$26,200	\$30,600	\$35,850	\$39,300	\$43,650	\$50,200
4	\$14,950	\$24,900	\$29,100	\$33,950	\$39,850	\$43,650	\$48,500	\$55,800
5	\$16,150	\$26,900	\$31,450	\$36,700	\$43,050	\$47,200	\$52,400	\$60,300
6	\$17,350	\$28,900	\$33,800	\$39,450	\$46,250	\$50,700	\$56,300	\$64,750
7	\$18,550	\$30,900	\$36,100	\$42,150	\$49,400	\$54,150	\$60,150	\$69,200
8	\$19,750	\$32,850	\$38,450	\$44,850	\$52,600	\$57,650	\$64,050	\$73,700
9	\$20,950	\$34,900	\$40,750	\$47,550	\$55,800	\$61,150	\$67,900	\$78,150
10	\$22,150	\$36,900	\$43,100	\$50,250	\$59,000	\$64,650	\$71,800	\$82,600

NOTE: Annual Income as reported under the Census long-form for the most recent available decennial.

Effective 3/30/07

Funding received from the U.S. Department of Housing and Urban Development (HUD) makes a substantial impact on serving the needs of low-income, homeless and special needs populations in City of Greenville and Pitt County area. Households assisted met the following definition of very low or low income limits.

Very Low Person or Household means one or more natural persons or a family that has a total annual gross household income that does not exceed 50% of the median annual income adjusted for family size for households.

Low income Person or Household means one or more natural persons or a family that has a total annual gross household income that does not exceed 80% of the median annual income adjusted for family size for households.

The top priorities and goals determined in the Consolidated Plan include the following:

1. Revitalization of several neighborhoods in West Greenville that are in a state of decline through:

- Rehabilitation of owner occupied units.
- Acquisition and demolition of dilapidated rental housing.
- Acquisition of vacant parcels to assemble land for suitable building sites.
Construction of affordable housing for owner occupants in West Greenville area.
- Establishing areas for the construction of quality, affordable, rental housing.

- Establishing a neighborhood commercial focus area.
- Preserving historical business district along Albemarle Avenue and Martin Luther King Jr, Drive.
- Conversion of rental dwellings to owner occupants with downpayment/secondary mortgage assistance.
- Identification of infrastructure improvements.
- Improving but preserving the neighborhood character.
- Developing programs and services with the private sector that will aid in the success of revitalization efforts.
- Landscaping/Streetscape improvements.

2. Supporting nonprofits that provide housing assistance to special needs populations, provide youth services, and encourage entrepreneurship.

3. Providing homebuyer assistance for first-time homebuyers through programs and structure.

4. Continue to eliminate lead-based paint hazards in dwellings assisted with federal funding.

The following table is a description of all funding that has been available to the City of Greenville and the Pitt County HOME Consortium since fiscal year 1998:

Program Year	Grant	Projects Funded	Net Drawn	Balance
1998	CDBG	\$ 591,721.52	\$ 591,719.52	0
	HOME	\$ 705,884.67	\$ 705,884.67	0
1999	CDBG	\$ 755,028.83	\$ 755,028.83	0
	HOME	\$ 679,294.42	\$ 679,294.42	0
2000	CDBG	\$ 741,671.00	\$ 741,671.00	0
	HOME	\$ 666,672.06	\$ 666,672.06	0
2001	CDBG	\$1,339,955.00	\$1,339,241.89	0
	HOME	\$ 837,214.40	\$ 837,213.40	0
2002	CDBG	\$ 691,003.02	\$ 691,003.02	0
	HOME	\$ 641,185.99	\$ 641,185.99	0
2003	CDBG	\$1,130,280.60	\$1,127,491.84	\$ 2,788.76
	HOME	\$ 997,604.44	\$ 993,665.32	\$ 3,939.12
2004	CDBG	\$1,025,177.75	\$1,025,177.75	\$0
	HOME	\$ 637,784.65	\$ 555,538.23	\$ 82,246.42
2005	CDBG	\$1,216,963.34	\$1,199,820.07	\$ 17,143.27
	HOME	\$1,038,509.98	\$ 809,481.44	\$229,028.54
2006	CDBG	\$ 824,276.00	\$ 348,472.70	\$364,959.30
	HOME	\$ 844,098	\$ 248,764.00	\$517,075.00
2007	CDBG	\$ 822,811.00	\$ 28,279	\$808,631.46
	HOME	\$ 837,860.00	\$ 82,000	\$717,860.00

The City of Greenville expended the majority of CDBG and HOME allocation in the West Greenville 45-Block Revitalization area. Pitt County HOME consortium members expended their allocations throughout low to moderate income Pitt County communities. [Please refer to attached maps of West Greenville 45-Block Revitalization areas, target census tracts, and HOME consortium target areas.](#)

The following is the 2007-2008 Budget:

ACTIVITY	HOME	CDBG	TOTAL
Administration	62,500	164,000	226,500
Housing Rehabilitation	145,000	150,000	295,000
Relocation		41,920	41,920
Acquisition	95,000	241,891	336,891
Down payment Assistance	100,000		100,000
Clearance & Demolition		101,500	101,500
Other Pitt County Consortium Activities	285,360		285,360
Community Housing Development Organizations	150,000		150,000
Public Service		123,500	123,500
Total	837,860	822,811	1,660,671

General Information

1.0 Assessment of progress towards five-year Goals and Objectives

The City of Greenville and Pitt County HOME Consortium continued to carry out activities that were identified as the needs and priorities identified within the 5-year Consolidated Plan. Priority needs from 2003 through 2008 call for a concentrated effort within the 45-Block Revitalization Area for the City of Greenville and Housing Rehabilitation within the jurisdictional boundaries of the Pitt County HOME Consortium. These efforts were designed to preserve the existing housing stock. This year represents the fourth year of the adopted Consolidated Plan. Within the City of Greenville, all efforts during the course of the 5 year period will focus on the needs within the boundaries of the 45-block area bounded by Martin Luther King Jr. Drive on the north side, Albemarle Avenue on the east, Fleming Street on the south and Bancroft Avenue on the west. The following activities will be 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, downpayment 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 rehab, support local Continuum of Care Plan, and overall neighborhood revitalization. Since the inception of this concentrated approach, progress has been steady. Participating Pitt County HOME Consortium subrecipients continued their efforts to address Owner-Occupied Housing Rehabilitation for low to moderate income persons. The following cumulative accomplishments have been realized since 2003 fiscal year:

- Rehabilitated over 80 homes through the CDBG and HOME Programs; 15 additional rehabs with local funding.



Before



601 Contentnea Street



After

- Built eleven (11) single family homes in the West Greenville Revitalization Area.

- Abatement of lead-based paint in 53 housing units.
- Funded 22 nonprofits.
- The development of Countryside Estates Subdivision is complete. 105 homes have been constructed and sold. Local funds in the amount of \$1,143,778 were used for infrastructure and land acquisition.



- Provided downpayment assistance to 45 low to moderate income families.
- Funding provided through the North Carolina Housing Finance Agency and HOME Program. Inquiries for assistance total 1648 persons.
- Concentrated Needs efforts include the acquisition of some 156 properties,
- Relocation of 71 tenants, demolition of 87 structures. Activities are ongoing.
- Code Enforcement measures, financed with local general funding, assisted with the establishment of Neighborhood Associations and the citing of numerous code violations within the 45-Block Revitalization Area.
- Continued work with the local Continuum of Care for Pitt County in cooperation with Pitt County government and local nonprofit agencies.
- Through the Pitt County HOME Consortium, 14 affordable homes have been constructed, rehabilitated 45 homes, and downpayment assistance to 23 low-mod homebuyers.



Brandon Street, Farmville, NC

2.0 Assessment of progress towards One-year Goals

We continued our efforts to address the needs and priorities established for the 2007 fiscal year as well as carried out activities funded in previous years. All FY 2007 activities emulate activities set within the 5-year Consolidated Plan. Activities included substandard owner-occupied rehabilitation, program administration, concentrated needs, nonprofit funding, CHDO funding for the development of affordable housing and downpayment assistance and HOME funding for the remaining consortium members to carry out housing rehabilitation. Concentrated needs include the acquisition and demolition of substandard buildings/housing units, relocation of any tenants residing in the dilapidated housing that is acquired, acquisition of vacant lots for recombination and infill development of single family housing and owner-occupied housing rehabilitation within the 45-Block Revitalization Area. All accomplishments realized during the 2007 fiscal year follow through with goals set for the City of Greenville fifth year and are listed below:

- Rehabilitated seven (7) structures through the CDBG, HOME, and City of Greenville Programs.
- Lead Testing and Abatement of 17 housing units.
- Funded six (6) nonprofits for public service activities.
- Partnered with Pitt Community College Construction Trades program to build one single family home in West Greenville, using \$86,000 local Bond funds.
- Began construction of a new Police Substation in West Greenville Revitalization area.



- Completed the development of Countryside Estates Subdivision constructing 4 new affordable homes.
- Provided downpayment assistance to 5 families for a total of \$106,150.
- \$56,700 of HOME funds was leverage with \$39,400 from North Carolina Housing Finance Agency and \$10,050 local funds for the Downpayment Assistance Program.

- Concentrated Needs efforts include the acquisition of some 17 properties, relocation 23 tenant households, and demolition of 18 structures. Activities are ongoing.
- Partnered with Pitt County, United Way and others to fund a Consultant to coordinate a 10 Year Plan to End Chronic Homelessness in Pitt County. City contributed \$15,000 CDBG funds.
- Through the Pitt County HOME Consortium, Farmville HDC constructed three (3) single family units, Pitt County Government rehabilitated one (1) owner occupied home and Town of Farmville rehabilitated one owner occupied unit.

The majority of the activities underway are within the City of Greenville 45-Block Revitalization Area. Efforts will continue to address slum and blight and increasing homeownership within the area to a minimum of 50%. Current tax records provide data identifying the area as having rental homes greater than approximately 80% percent of all homes in the area.

3.0 Affirmatively Furthering Fair Housing

The City of Greenville has adopted policies that assure and encourage the full participation of Women and Minority-Owned Business Enterprises (WMBE) and Disadvantaged Business Enterprises (DBE) in the provision of goods and services. During fiscal year 2007, the City hired a fulltime WMBE Coordinator as a member of the Purchasing Department. In addition, the City began publishing a quarterly Business Directory for the construction, maintenance and building trades services. The directory identifies firms that have been certified or registered as DBE by the City of Greenville, and provides information that can assist their efforts to obtain contracts with the City of Greenville.

In April 2008, the City completed an update to their 1998 Analysis of Impediments to Fair Housing Choice (AI), with the assistance of Training and Development Associates, Inc (TDA). The update relied on public/private information regarding the real estate and banking industries, Greenville housing and community development activities, North Carolina and Greenville Human Relations Agencies, and the Greensboro and Atlanta HUD Offices of Fair Housing and Equal Opportunity. The City expended \$24,000 for TDA services to complete the AI of HOME funds. The following impediments and plan of action were identified:

Impediment 1

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

Plan

The financing industry may have the best strategy for this impediment. While it appears to be true that there are insufficient affordable housing units available for housing choice in Greenville, the fact is that a surplus of moderately priced housing is available. Therefore, if lower income home seekers attempt to follow financing recommendations such as using the City's down payment assistance programs and efforts such as West Greenville revitalization that have been instrumental in bringing clients representing "all realms" of the population to apply for loans to purchase homes. The City's down payment assistance is available to everyone. While some applicants appear to be well educated in the homebuyer loan process, the lending industry feels that most still are not. When lenders counsel prospective borrowers about the financial responsibility associated with home mortgages, offering practical advice regarding savings and spending, borrowers become frustrated and seek mortgage loans elsewhere. If all mainstream lenders have similar policies, it is possible that this serves drive people to seek loans through brokers and sub prime lenders. Therefore, a stronger push to promote homebuyer counseling appears to be an appropriate solution.

Impediment 2

The lack of education about discrimination and fair housing laws in Greenville. An essential part of fair housing opportunities and enforcement is the education of the public regarding the rights and responsibilities afforded by fair housing laws. This includes the education of housing and financial providers, as well as citizens.

Plan

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

Impediment 3

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

Plan

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

The City will continue its efforts to educate the public through Fair Housing month activities and a local loan counseling program.

The City will encourage lenders, housing providers and their agents to know their responsibilities and to attend training on fair housing laws.

Impediment 4

There is a lack of proactive property maintenance code enforcement program. Substandard housing and low property maintenance contribute to the lack of safe, decent, and sanitary affordable housing. Such a program could help with the preservation of the rental housing stock.

Plan

The City will consider several activities to increase the availability of affordable housing opportunities and programs to preserve existing rental housing stock throughout the City including a program to assist investors in rehabilitating substandard housing stock in an effort to keep those units affordable once renovations have been completed.

Impediment 5

There are limited housing opportunities for the homeless, those who are at risk of homelessness, and special needs populations. There is not enough funding for permanent housing. Too many citizens are on the brink of becoming homeless because they have to spend too much of their income on housing (many times not decent or safe housing).

Plan

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

Impediment 6

There is a lack of Access to Homeownership (Based on HMDA and apparent Predatory Lending Practices).

An analysis of the HMDA data in this document reveals, for example, that while black residents comprise 34 percent of the population, 21 percent of all home purchase mortgage applications come from black families/individuals so therefore, it appears that black applicants may be underrepresented although improving substantially over the past five years. City programs targeted to assist low-moderate income protected classes should focus more closely on educating the population on the importance of homeownership and how to access local lending resources.

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

Plan

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

Again, the solution lies in educating consumers, although it is difficult to reach them when they will not avail themselves of the opportunities.

In addition, the City continues to affirmatively market fair housing strategies. These strategies are inherent to each of the housing programs provided through the Housing Division. Education of the Fair Housing Laws will occur throughout the year and most specifically during the month of April, which is designated as "Fair Housing Month" and "CDBG Week". The City sponsored a Housing Expo on March 26, 2008 and June 27-28, 2008.

City of Greenville will continue to use administrative dollars to affirmatively further fair housing during fiscal year 2008-2009, as well as members of the Pitt County HOME Consortium. Funds that are used to assist very low and low income households will be advertised in local newspapers. Special outreach will be provided through various non-profit agencies in the community.

In addition to these activities, the City funds through general fund dollars a full time staff person (Human Relations Coordinator) to address issues, provide emergency assistance and outreach to citizens. During fiscal year 2007, the Human Relations Coordinator investigated 49 tenant/Landlord complaints, 6 unfair housing treatments and one consumer complaint. [Attached you will find a copy of the 2007 Monthly Incident Report compiled by the Human Relations Coordinator.](#)

4.0 Homeless Needs

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

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

Although the City does not receive HOPWA funds, the Greenville Housing Authority and PICACO, a local nonprofit apply on an annual basis. They are currently managing 10 units of housing for HIV AIDS afflicted citizens.

4.2 Actions to plan and/or implement continuum of care

Since 2001, the City of Greenville has actively assisted with the creation and development of a Continuum of Care for Pitt County. The group, known as the Pitt County Continuum of Care, is comprised of City and County staff, as well as non-profit and for-profit representatives. The group meets monthly to discuss the ever-growing homeless population in our community. Efforts to end homelessness and to coordinate supportive services to homeless persons are top priorities for the community. The Pitt County Continuum of Care's mission for combating homelessness is to have a seamless continuum of housing and services to meet the housing and support service needs of all homeless subpopulations in the County and the City of Greenville, in both urbanized and non-urbanized areas. This requires the strengthening of coordinated activities of the local homeless coalition, the providers, other non-profit organizations and homeless individuals and advocates. The January 2008 Point in Time Count revealed that there are 131 homeless persons in Pitt County and only 72 beds available to serve them.

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

4.3 Actions to prevent homelessness

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

The Blue Ribbon Task Force to End Chronic Homelessness in Pitt County has spent approximately eight months gathering data on homelessness in our community and reviewing best practice approaches being used in other communities to reduce and end homelessness. We have held focus groups and forums to help determine the best approaches for our community. The 10-Year Plan to End Chronic Homelessness in Pitt

County represents the culmination of our work over the past year. The implementation of the 10-Year Plan is slated to begin January 2009. The two major recommended goals featured in the plan are evidenced-based practices drawn from best practices of innovative programs and initiatives in place across the country:

Goal 1: Provide community-based services and support to prevent homelessness before it happens and diminish risks for homelessness to recur.

Goal 2: Create adequate short-term housing options and supportive permanent housing for those who are chronically homeless or at risk of becoming homeless.

The plan also features a structural framework and projected budget for the implementation of the recommended strategies. The City of Greenville, Pitt County Government and private/public agencies have been identified as funding sources.

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

In addition, The Greenville Housing Authority received \$90,000 on behalf of the Pitt County Continuum of Care Shelter Plus program to assist ten homeless individuals with rental assistance over five years.

4.4 Actions to address emergency shelter needs

The City of Greenville, through its CDBG Program provided financial assistance to two local nonprofits during the 2007 fiscal year. The two were the Greenville Community Shelter, a homeless provider, for necessary facility repairs and the Family Violence Center, which provides emergency housing to battered women and young children. In addition, the City's Human Relations Coordinator responded to the following emergency assistance incidents: 48 utility assistance, 9 employment assistance, 48 emergency housing assistance, and 3 clothing assistance.

4.5 Actions to develop transitional housing

During the past fiscal year, funding was provided to the following nonprofits: Greenville Community Shelter, Flynn Christian Home and New Directions for facility improvements. Each of these facilities provides transitional housing.

5.0 Meeting Underserved needs

5.1 Actions taken and accomplishments to meet worst-case needs

The City addresses under served housing and community development needs through funding and implementing housing programs that include rehabilitation of owner occupied homes and first time homebuyer assistance. For first time homebuyers, typically, the City of Greenville purchases the land and installs the infrastructure; as a result, the price of the lot is greatly reduced. We also request proposals from local builders in an effort to keep building costs per square foot to a minimum. These efforts have allowed us to produce housing at an average cost of \$72.00 per square foot. Typical cost for construction of the same size home in Greenville is \$80- \$82 per square foot.

Other actions include the rehabilitation of owner occupied homes in an effort to maintain the current affordable housing stock. Also, funding is provided to nonprofits such as Habitat for Humanity of Pitt County for the acquisition of property. Habitat for Humanity of Pitt County builds homes for families that have MFI of 50% or lower.

5.2 Actions and accomplishments to serve people with disabilities

Homeowners wishing to have their homes rehabilitated are given first priority if they are either elderly or disabled or both. In situations in which a homeowner has special needs, these needs are taken into account by rehab staff. Provisions are made to provide devices necessary for mobility and comfort.

Within the City of Greenville there continues to be a need to assist homeless, “at risk” youth, victims of domestic abuse, and drug abuse. The program responds to such needs through the CDBG funding of organizations that cater to the needs of these groups. Such groups include the Greenville Community Shelter, New Directions, Intergenerational Center and Family Violence Center.

5.3 Number of Section 215 housing opportunities

Not applicable

6.0 Reduce poverty

City of Greenville and members of the HOME Consortium 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.

Additionally, funding through CDBG Public Service activities of transitional housing providers such as the Greenville Community Shelter and New Directions, both nonprofit agencies, 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 currently living in poverty.

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

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

7.0 Program Monitoring

All activities performed under the CDBG and HOME Programs follow specific guidelines as set in our Program Policies and Procedures to ensure compliance. Within the existing CDBG and HOME programs, the City of Greenville's Housing Division Staff has the responsibility for monitoring all activities undertaken. This includes the Pitt County HOME Consortium. All activities are covered by an established set of standards in the City of Greenville's Policy and Procedures Manual for the Community Development Programs. In addition all activities are carried out under a binding agreement. Activities are reviewed for compliance with program objectives. The Housing Division maintains records of all activities.

During fiscal year 2007, the following monitoring visits were conducted by Housing Division Staff for compliance:

Community Development Block Grant (CDBG) Program:

Family Violence Program, Inc	February 1, 2008
Progressive Action & Restoration	February 1, 2008
Greenville Community Shelter	February 5, 2008
Pitt County Council on Aging	February 6, 2008
Habitat for Humanity of Pitt County	February 6, 2008
Flynn Christian Home	February 6, 2008
Progressive Action & Restoration	June 3, 2008

HOME Investment Partnership:

Numerous hours of technical assistance was provided by City of Greenville Staff as needed to HOME Subrecipients.

8.0 Leveraging Resources

On November 2, 1992, the citizens of Greenville approved a one million dollar bond referendum for affordable housing. The funding was divided into three revolving loan categories. The categories include homeownership, land banking, and elderly housing rehabilitation. As revolving loans, these funds are continually recaptured and recycled into the activities to further efforts to promote and preserve affordable housing. These funds have been recycled since 1992 and are available for the West Greenville 45 Block Revitalization area and other affordable housing initiatives of the City of Greenville.

In 2004, citizens again approved \$10 million in bond referendums for the revitalization efforts in the Uptown and West Greenville 45 Block Revitalization focus area. Five million of the \$10 million is set aside for the priorities and goals identified below within the West Greenville 45 Block Revitalization areas for the use with CDBG and HOME funds.

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

9.0 Managing the Process

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

10.0 Citizen Participation

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. During the development of the fiscal year 2008-2013 Consolidated plan three public hearings were held to advise the community of proposed activities and sources of funds. In addition, two community meetings were held to receive comments from citizens in developing the plan.

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

The notice of availability of the CAPER for review and receive comments was published in the "Daily Reflector" on Monday, August 25, 2008. The CAPER was made available for review for a period of fifteen (15) days. [See attached copy of Publisher's Affidavits.](#) No comments were received. Also, the "Notice of Public Hearing" to receive comments at City Council meeting were published in the "Daily Reflector" on September 1, 2008 and September 8, 2008.

11.0 Institutional Structure

The City of Greenville, through its Housing Division, Pitt County Consortium members, the network of housing subrecipients and Community Housing Development Organizations (CHDOs) are effectively organized to utilize all the funding received through the various state/federal programs. The private sector is provided with incentives for developing affordable rental housing through tax credits provided by the federal tax credit program. Tax credits provide developers with an additional state subsidy for low income apartment construction. In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care. The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, service providers, and other interested group. The development of the continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Greenville Housing Authority has also joined our group and has begun working in concert with the City of Greenville and our revitalization efforts in the West Greenville 45-Block Revitalization Area.

12.0 Reduce Lead-based paint hazards

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

In addition, the City of Greenville will offer lead testing and abatement assistance in the form of a grant to eligible housing rehabilitation assistance participants that have children six years and under in the household, senior adults (55+) and the disabled/handicapped clients utilizing Local Affordable Housing Bond funds.

All projects in which HUD funding is included are in compliance with the new LBP guidelines as enacted on September 15, 2000. Testing of all units is conducted and, if found, all lead hazards are abated. During the fiscal year 2007, we have tested and or abated lead from seventeen (17) units.

Also, the City of Greenville has submitted a grant application to Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control for consideration of a Lead-based Paint Hazard Control Grant Program.

Housing Needs

13.0 Public Housing Strategy

There are four Public Housing Authority managing agencies in the Pitt County area, which include Greenville Housing Authority with a total of 779 units; Mid East Commission who manages a total of 135 units in three towns; Farmville Housing Authority who manages 174 units and Ayden Housing Authority who manages 175 units. Each of the mentioned Public Housing Authorities receives federal funds to modernize and repair public housing units. None of the public housing authorities in Pitt County have been designated as “troubled” agencies or otherwise performing poorly.

During fiscal year 2007, the City of Greenville Community Development Department Housing Division formed a partnership with the Greenville Housing Authority to offer bi-monthly Homeownership classes to public housing residents. In 2007, one (1) former resident utilized the Housing Choice Voucher program and City of Greenville HOME downpayment assistance program to purchase a new home.

14.0 Foster and maintain Affordable Housing

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. Funds during the 2007 Program Year were reserved for downpayment assistance to low-moderate income homebuyers within the City of Greenville. Funds were used to address goals for increasing homeownership within the West Greenville Redevelopment Area. Funding from previous years has also been made available to homebuyers as downpayment assistance. Provision of downpayment assistance decreases the amount of financing and or funding a homebuyer needs in order to purchase a home. The City also provides assistance with local bond funds to aide with downpayment or closing costs. Bond funds are awarded to qualifying applicants as a no interest loan up to 5% of the purchase price of the home and amortized over 5 years.

15.0 Eliminate barriers to Affordable Housing



903 Douglas Avenue



907 Douglas Avenue



909 Douglas Avenue

In an attempt to address the barriers to developing affordable housing, the City of Greenville and members of the HOME Consortium continues to create affordable housing subdivisions. These developments 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 increases the affordability of the lots in turn reducing the cost to the homebuyer. As lots are 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 nonprofit agencies to provide Homeownership Counseling & Workshops for potential homebuyers. The City additionally also offers a Homeownership Academy that provides participants with the opportunity to gain a working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Revitalization Area. At the completion of the program, participants receive a certificate for \$500.00 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization Area.

The City of Greenville also supports the Pitt County Habitat for Humanity as another housing resource. Funding from our CDBG Program is made available for housing providers such as Habitat. The organization has received funds for the past 5 years and utilizes the funding to acquire lots for new construction.

II. COMMUNITY DEVELOPMENT BLOCK GRANT

16.0 Relationship of expenditures to priority needs

Funded activities are those identified within our 5-year Consolidated Plan as priority needs. Activities carried out such as owner-occupied rehab, acquisition of dilapidated/substandard properties, and assistance to nonprofits are all direct benefits to low to moderate-income persons and low to moderate income areas. All activities are in compliance with actions taken within our current Consolidated Plan.

17.0 Low/moderate area benefit

All of our activities benefit target areas deemed as low to moderate income neighborhoods.

18.0 Amendments and other changes to programs

A budget amendments was approved by Greenville City Council on September 13, 2007, [see attached](#).

19.0 National objective failures

None to report.

20.0 Actions taken to avoid displacement

Efforts are made to avoid any displacement. Should a family occupy a structure that is not a feasible rehabilitation and the structure is creating a slum/blight situation, the family is then relocated. Downpayment assistance is offered to tenants that qualify under program guidelines for purchase of a home. The property can also be rehabilitated under our owner-occupied rehabilitation program. When displacement is necessary, efforts are in place to relocate the person(s) to comparable, decent, safe, and sanitary housing. All efforts are made to find units within the same neighborhood however per URA regulations, it is ultimately the decision of the individual as to where they chose to relocate.

21.0 Compliance with URA

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

22.0 If jobs were filled with over income people:

None filled

23.0 For limited clientele activities, if any

None

24.0 Rehabilitation accomplishments and costs:

24.1 Units completed for each type of program

3 units Owner occupied rehab

24.2 CDBG expenditures for rehabilitation

\$343,566.15

24.3 Other funds invested

Local bond funds \$108,612.75

24.4 Delivery costs

\$0

25.0 Neighborhood Revitalization Strategy Area, if any:

No areas established

26.0 CDBG Financial Summary Attachments:

See attached.

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

III. HOME INVESTMENT PARTNERSHIP

27.0 Distribution of HOME funds among identified needs

During the 2007 fiscal year, HOME funds were provided to assist with new construction, housing rehabilitation, downpayment assistance and administrative costs. While efforts to increase new housing units continued, the consortium also continued to support the existing housing stock through housing rehabilitation. Total of Two (2) homes were rehabilitated by the Town of Farmville, and Pitt County Government. Total costs of each rehab ranged from \$40,000 to \$60,000. Additional rehabs were underway at the end of the fiscal year. Other activities included the provision of downpayment assistance to three (3) low income, first-time homebuyers through the City of Greenville. All activities completed address the needs identified within the Pitt County HOME Consortium Consolidated Plan. All communities included in the Pitt County HOME Consortium have ensured that low-moderate income residents of the various towns are assisted with home ownership opportunities and housing rehabilitation assistance. All activities are monitored to ensure compliance with program guidelines. As lead entity, the City of Greenville maintains the necessary documentation, monitors all participating jurisdictions and CHDO's, and provides daily assistance to members with program rules and regulations as well as the requisition of funding.

28.0 HOME Match Report (HUD 40107A)

[See attachment](#)

29.0 Contracting Opportunities for W/MBE's

None. [See attached APR.](#)

30.0 Summary of results of onsite inspections of HOME rental units-

Not applicable

31.0 Assessment of effectiveness of affirmative marketing plans

Members of the Pitt County HOME Consortium are encouraged to solicit minority and female contractors to provide services. Each advertisement encourages minority and females business owners to apply where applicable. Efforts include advertising in local minority publications where available. While affirmative marketing plans are in place, the availability of minority and female owned businesses is limited within many of these communities.

32.0 Information about the use of program income

Any program income generated through the HOME program is reallocated to program activities to further our efforts.

33.0 Analysis of successes and failures and actions taken to improve programs

The Housing Division consistently evaluates the HOME Program for efficiency and continually updates the requirements and procedures as needed. A new procedural manual was developed and distributed to every Consortium members.

**ATTACHMENT FOR CDBG PROGRAM INCOME;
ADJUSTMENTS AND LOANS & RECEIVABLES**

a. Program Income

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

Entitlement Funds

Owner-Occupied Rehab: \$23,640.70

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

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

b. Prior Period Adjustments

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

c. Loans and other receivables

1. Float-funded activities outstanding as of the end of the reporting period: *None*
2. Total number of loans outstanding and principle balance as of the end of reporting period: 44 loans with a balance of \$231,596.11
3. Parcels acquired or improved with CDBG funds that are available for sale as of reporting period: *None*
4. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period: *None*

Lump sum drawdown agreement

