

Cabarrus/Iredell/Rowan Consortium Consolidated Plan FY2020 – FY2024



City of Concord

Planning & Neighborhood Development Department
35 Cabarrus Avenue West
Concord, NC 28025

Prepared for the U.S. Department of Housing & Urban Development

Executive Summary

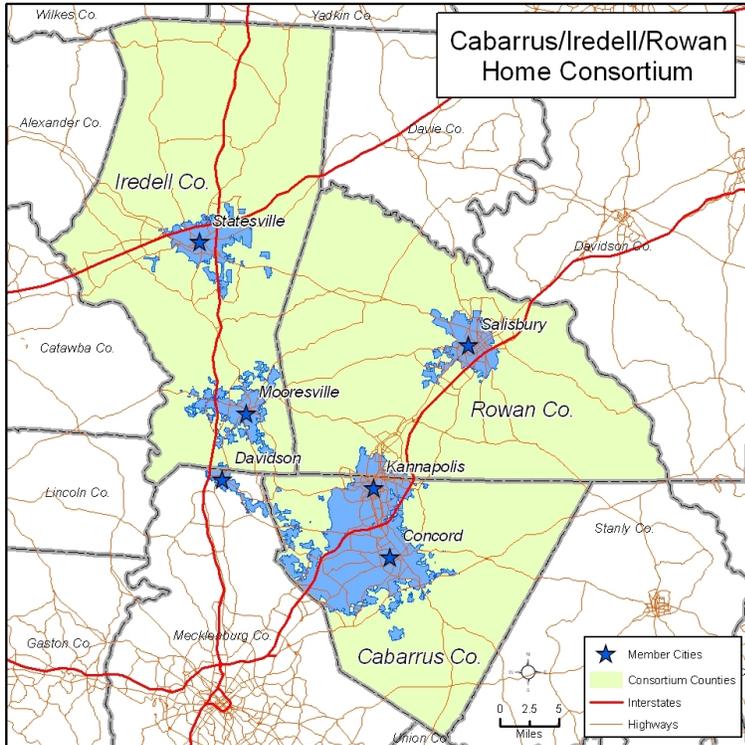
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the City of Concord and surrounding Consortium areas, but also a coordinated plan to meet those needs. The Consolidated Plan establishes a unified, coordinated vision for community development actions for the upcoming five years. Key elements of this consolidated plan are its emphasis on citizen participation and the collaborative nature of the process. The City of Concord uses the input from citizens and its community development partners to determine their housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. In response to the needs identified through the citizen participation process, the strategic plan outlines the overall goals for addressing area housing and community development needs in the coming five years. The plan will identify how the City and HOME Consortium intend to use their Federal resources to address priority needs. As a prerequisite to funding, the City and the HOME Consortium must conduct a comprehensive assessment of its housing and community development needs every five years.

The specific resources to be discussed include the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME). Through the public participation and consultation process, the City and Consortium have to identify housing, homeless, community, and economic development needs and resources in their respective service areas. For each subsequent program year, the City has to develop and submit an *Annual Action Plan* to HUD, this document, therefore, also contains the consortium's first Annual Action Plan of the Five-Year Consolidated Plan that covers the period of July 1, 2020 through June 20, 2024.

This plan was developed using a comprehensive process as required by HUD to identify housing, homeless, community, and economic development needs and resources. In summary, the intent of the Consolidated Plan is to promote a comprehensive approach to local community economic development programming by requiring communities in the City of Concord and the HOME Consortium, to improve the process of developing *effective* community economic development strategies and by providing more *user-friendly* information to citizens and local groups on whether these priorities are being met.



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

The Consolidated Plan proposes that over the next five years HOME and CDBG funds will be used to support efforts that address affordable housing, homelessness, and community services for special needs populations. To arrive at these priorities, citizens were asked to complete a Needs Assessment Survey and rate various scaled activities while identifying and prioritizing community needs.

3. Evaluation of past performance

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. 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 three (3) 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 to moderate-income persons, from physical problems with their environment, such as inferior 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 identifiers:

a. Availability/Accessibility

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

b. Affordability

These are activities that provide affordability in a variety of ways to low to 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.

4. Summary of citizen participation process and consultation process

The City of Concord as well the HOME Consortium 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 assessable and available for community review at the Planning and Neighborhood Development Office, Public Library, and on the City Website.

The first virtual community meeting was held online from the City of Concord website May 3 to May 15, 2020. The general public, boards and commissions, non-profits, and other interested parties are asked to review plan drafts and submit comments from June 15 – June 26, 2020. In addition, to the two (2) virtual community meetings, public electronic surveys were open on the City website from March 1 to April 30 and a second was available June 15 to June 26. The last public hearing will be held on July 7th at City Hall 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 and feedback identifying areas of citizen concerns were from the 1st and 2nd Virtual Community Meetings and surveys. The results are given in priority order:

- Affordable Housing: Building affordable housing for first time homebuyers with low to moderate incomes
- Affordable Housing: Building affordable rental housing opportunities for low to moderate households
- Affordable Housing: Low-interest loans and down payment assistance for first-time homebuyers with low to moderate incomes
- Affordable Housing: Need for budgeting and credit education
- Economic Development: Workforce development programs
- Economic Development: Projects that increase employment opportunities
- Economic Development: Low-interest business development loans to people with low to moderate incomes
- Neighborhood Revitalization: Providing assistance to neighborhoods for the development of plans and strategies to encourage development
- Neighborhood Revitalization: Repairing rental and owner housing stock

- Neighborhood Revitalization: Providing support and resources for neighborhood organizing and leadership development
- Neighborhood Revitalization: Incentives for investment in low to moderate income neighborhoods

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

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

7. Summary

The Consolidated Plan is designed to help the City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium 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 other community stakeholders to align and coordinate community economic development programs with a range of other plans, programs and resources to achieve a greater impact in the neighborhoods, communities, and target service 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 projects, activities, accomplishments and progress toward Consolidated Plan goals in the prior year.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	Concord	City of Concord
HOME Administrator	Concord	City of Concord

Table 1 – Responsible Agencies

Narrative

The Cabarrus/Iredell/ Rowan HOME Consortium was established in 1996 and is funded through the U.S. Department of Housing and Urban Development (HUD). The City of Concord, as the lead entity, is authorized to request, submit and receive HOME Investment Partnerships Program funding from the U.S. Department of Housing and Urban Development on behalf of the Consortium. The Consortium was formed for the purposes of cooperatively providing and promoting the development of safe, decent and affordable housing for low to moderate-income citizens living in six incorporated municipalities and three counties: Cabarrus, Iredell and Rowan counties and the cities/towns of Concord, Kannapolis, Mooresville, Salisbury and Statesville. There are also three Community Housing Development Organizations (CHDOs) that receive 15% of the annual HOME allocation. The CHDOs are located in Salisbury, Mooresville, and Kannapolis. HOME members engage in HOME eligible activities intended to respond to specific community needs. Eligible activities include acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and down payment assistance to purchasers of HOME-assisted housing sponsored or developed with HOME funds. DPA and owner-occupied rehab are not HOME eligible activities for CHDOs.

In recent years, most member governments have experienced growth: growth that is expected to continue throughout the impending five years. With this growth, there will be an increase in the demand for quality, affordable housing opportunities to the citizens of these jurisdictions.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Concord staff consulted with consortium members and other service providers to provide input on housing and other community development issues. The City of Concord recognizes that partnerships, sharing resources, and coordinated efforts from service providers will become more important than ever before. Despite cuts in funding, the demand for assistance and services remain high in addressing the needs of the low to moderate community. The need for leveraging dollars and resources among partners and community stakeholders is the only solution in maintaining and possibly expanding services.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

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/collaboration 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 Piedmont Regional Continuum of Care (PRCoC), established in February 2005, consists of five counties: Cabarrus, Davidson, Rowan, Stanly and Union. The PRCoC is a collaborative effort among stakeholders to reduce and eliminate homelessness. The PRCoC assesses the housing needs and works collaboratively with HUD and the State of North Carolina, County, and City agencies to secure grants and request funding to develop affordable housing opportunities for the chronically homeless throughout the five-county area. The vision for the PRCC is to provide leadership and direction in the analysis of community needs and while developing solutions to attack the multi-faceted causes of homelessness. The objectives are to provide opportunities for residents to; gain access to nourishment, health care, education, employment, recreation, self-sufficiency, safe affordable housing and a good quality of life. Preventing homelessness throughout the community is one of the City's priorities, as indicated in the Five-year Consolidated Plan. Although the City of Concord does not directly address homelessness, it supports and funds agencies that actively address the needs of the homeless population.

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

Cabarrus County, as well as Iredell and Rowan County, are part of the NC Balance of State Continuum of Care (Regional CoC) which is organized into Regional Committees. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The Regional Lead is the Piedmont Regional Continuum of Care (PRCoC). Applicants seeking ESG funds submit their request through the regional committee, which ranks them and makes recommendations. Carolina Homeless Information Network (CHIN) administers the local HMIS. Consultation occurs through periodic attendance at Community Link's monthly meetings. Staff also periodically meets with representatives serving the homeless to discuss housing and service needs.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Concord
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Planning and Neighborhood Development Department staff consulted neighborhood and community stakeholders through public meetings, neighborhood meetings, and housing needs surveys
2	Agency/Group/Organization	Concord Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Public Housing Department was consulted through one-on-one meetings and phone conversations. The CPHD is a city department and 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.

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

All available agencies were contacted.

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?
Continuum of Care	Piedmont regional Continuum of Care	The Piedmont Regional Continuum of Care was consulted over the phone and by proxy. Staff consulted with Community Link that represented local the CoC and the 10-year project to end homelessness. The anticipated outcomes are an increase in beds for transitional and supportive housing.

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(l))

The City of Concord 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. The planning and implementation of housing and community development strategies relies on formal and informal coordination among public and private entities.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

COVID-19 forced the City and the Consortium to use a variety of methods to glean input from citizen participation. Staff created and sent out two housing needs surveys. We also conducted two virtual housing hearings where we presented PowerPoints and drafts on our website for the community to review and comment. Staff placed ads in the newspaper to advertise the virtual public hearings for the community to provide responses to the plan. Input from citizens was used to develop priorities in the area of Affordable Housing, Homeless, Suitable Living Environment, Special Needs Housing, Public Services, Public Facilities and Improvements, and Special Populations.

Responses gleaned from the survey, the meetings, and hearings provided input and identified community needs for a consolidated plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Virtual Public Meeting	LMI Neighborhoods and Service Areas	N/A	<p>1. Affordable housing for first time home-buyers.2. Building affordable rental housing opportunities.3. Low-interest loans and down payment assistance.4. Need for budgeting and credit education.5. Workforce development programs.6. Projects that increase employment opportunities.7. Providing assistance to neighborhoods for the development of plans and strategies to encourage developments</p>	N/A	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	

3	Internet Outreach	Non-targeted/broad community	3000K responses to public survey questions	<p>1. Affordable housing for first time home-buyers.</p> <p>2. Building affordable rental housing opportunities.</p> <p>3. Low-interest loans and down payment assistance.</p> <p>4. Need for budgeting and credit education.</p> <p>5. Workforce development programs.</p> <p>6. Projects that increase employment opportunities.</p> <p>7. Providing assistance to neighborhoods for the development of plans and strategies to encourage developments</p>	N/A	
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Concord as well as the HOME Consortium have experienced growth in population and median income since the last plan. The positive growth provided a mixture of housing opportunities, but the lower wealth households continue to experience a lack of affordable housing opportunities. Low to Moderate Income household median Incomes have not kept pace with the rise in housing costs thus resulting in a lack of affordable housing for the lower wealth community.

Rental property stock in the geographic area covered by the Consortium largely consists of small apartment complexes and single-family rental homes. The housing construction boom in recent years primarily consisted of single-family homes for owner occupancy. In fact, in Concord there were no apartment complexes that catered to the LMI community built between 2015 and 2020.

A large percentage of extremely low-income individuals and low-income households in the City of Concord and Consortium area experience one (1) or more housing problems. The lack of good affordable housing options caused many low-income households to pay more than 30% of their monthly household income for housing resulting in many of those households to be cost burdened.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	0	450,410	
Households	0	164,865	
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	20,280	20,135	29,435	16,855	78,145
Small Family Households	7,174	7,144	11,915	7,880	45,460
Large Family Households	1,238	1,503	2,528	1,333	5,893
Household contains at least one person 62-74 years of age	3,575	4,675	7,000	4,294	15,280
Household contains at least one person age 75 or older	2,707	3,804	4,140	1,715	4,913
Households with one or more children 6 years old or younger	3,931	3,347	4,678	2,442	11,024

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	284	120	145	10	559	44	50	64	49	207
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	429	239	500	190	1,358	39	59	20	10	128
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	335	294	404	50	1,083	169	144	513	72	898
Housing cost burden greater than 50% of income (and none of the above problems)	6,469	1,769	360	25	8,623	4,119	2,815	1,781	608	9,323

	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
Housing cost burden greater than 30% of income (and none of the above problems)	1,196	4,366	3,133	378	9,073	1,294	3,177	4,900	1,983	11,354
Zero/negative Income (and none of the above problems)	1,204	0	0	0	1,204	1,279	0	0	0	1,279

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,519	2,425	1,409	265	11,618	4,374	3,065	2,382	738	10,559
Having none of four housing problems	3,053	6,233	9,655	4,613	23,554	2,879	8,395	16,000	11,229	38,503
Household has negative income, but none of the other housing problems	1,204	0	0	0	1,204	1,279	0	0	0	1,279

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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
NUMBER OF HOUSEHOLDS								
Small Related	3,789	3,061	1,673	8,523	1,585	2,244	2,888	6,717
Large Related	773	434	213	1,420	277	473	594	1,344
Elderly	1,348	1,300	716	3,364	2,332	2,347	2,089	6,768
Other	2,599	1,798	1,178	5,575	1,344	1,023	1,188	3,555
Total need by income	8,509	6,593	3,780	18,882	5,538	6,087	6,759	18,384

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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
NUMBER OF HOUSEHOLDS								
Small Related	3,352	617	125	4,094	1,223	1,134	715	3,072
Large Related	568	87	45	700	172	109	166	447
Elderly	985	518	99	1,602	1,536	1,084	604	3,224
Other	2,200	683	100	2,983	1,218	534	318	2,070
Total need by income	7,105	1,905	369	9,379	4,149	2,861	1,803	8,813

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Single family households	714	483	558	215	1,970	152	155	406	68	781

	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
Multiple, unrelated family households	25	49	325	15	414	50	48	120	4	222
Other, non-family households	45	0	25	10	80	0	0	0	10	10
Total need by income	784	532	908	240	2,464	202	203	526	82	1,013

Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Data not available

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data not available

What are the most common housing problems?

The most common housing problems are households with housing cost greater than 30% of their monthly gross income. The rising cost of housing have burdened many low-income families. A lack of affordable rental and ownership housing is a significant hardship for low-income households that prevent them from meeting other basic needs, such as nutrition and healthcare, having reserves, or saving for the future.

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. The data illustrates that the degree of housing problems increases as household income decreases. Extremely low-income households are more than twice as likely to have housing problems than low income households.

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 to moderate-income individuals and families with children, who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered, include those whom are under-employed working in a service-based industry; and those that lack education and employment to support themselves and their children. Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of their assistance are in need of living wage employment, job training, affordable childcare, financial literacy intervention, and education regarding budgeting/finances. Without these needs being addressed, they will find themselves back in the same situation.

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 of Concord as well as the HOME Consortiums 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 Concord as well as the Charlotte, NC MSA considered "at risk" can be generated by looking at the 2014 – 2018 ACS data. For a single individual in Charlotte, NC MSA – 50% AMI is equal to \$29,250 and for a family of four (4) 50% AMI is equal to \$41,750.

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

The housing side of the instability of occupancy relates to availability of living wage jobs, education, cost of healthcare, and affordability of the unit. The particular housing characteristics that have been linked with instability and an increased risk of homelessness include, but are not limited to: affordability of rent, utilities costs, and rent-to-income ratios. Other factors include transportation barriers; landlords; poor credit history; legal issues/evictions; financial literacy, and lack of or misinformation about housing.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, White households across all median income levels experience housing problems at a disproportionately greater percentage than other racial or ethnic groups. However, Black/African American households also experience needs above 10 percentage points. These groups will require housing assistance.

A large percentage of very low and low-income households in the City of Concord 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	14,379	3,451	2,483
White	8,684	2,195	1,707
Black / African American	4,006	943	545
Asian	78	29	65
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	1,393	149	95

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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%

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	13,023	7,110	0
White	8,493	5,549	0
Black / African American	2,697	918	0
Asian	129	49	0
American Indian, Alaska Native	46	15	0
Pacific Islander	0	0	0
Hispanic	1,512	487	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	11,834	17,623	0
White	7,744	13,937	0
Black / African American	2,598	2,216	0
Asian	174	120	0
American Indian, Alaska Native	40	30	0
Pacific Islander	0	0	0
Hispanic	1,148	1,188	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	3,365	13,502	0
White	2,815	10,547	0
Black / African American	448	2,092	0
Asian	15	111	0
American Indian, Alaska Native	0	69	0
Pacific Islander	0	0	0
Hispanic	69	592	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, with the exception of households earning between 30% and 50% of AMI, both White and Black/African American households across all median income levels experience severe housing problems at a similar disproportionate rate when compared to other groups. However, White households earning between 30% and 50% AMI experience severe housing problems at disproportionately greater rate than all other groups in this category. These groups will require housing assistance to address their severe housing problems.

0%-30% of Area Median Income

Severe 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	11,893	5,932	2,483
White	6,828	4,035	1,707
Black / African American	3,472	1,491	545
Asian	78	29	65
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	1,318	224	95

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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

Severe 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	5,490	14,628	0
White	3,739	10,357	0
Black / African American	1,099	2,505	0
Asian	84	94	0
American Indian, Alaska Native	38	23	0
Pacific Islander	0	0	0
Hispanic	492	1,507	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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

Severe 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	3,791	25,655	0
White	2,061	19,620	0
Black / African American	746	4,062	0
Asian	135	165	0
American Indian, Alaska Native	40	30	0
Pacific Islander	0	0	0
Hispanic	733	1,608	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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

Severe 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	1,003	15,842	0
White	813	12,537	0
Black / African American	140	2,401	0
Asian	0	126	0
American Indian, Alaska Native	0	69	0
Pacific Islander	0	0	0
Hispanic	54	607	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole.

Based on this definition, White households across all median income levels experience housing cost burdens at a disproportionately greater percentage than other racial or ethnic groups. However, Black/African American households also experience needs above 10 percentage points.

With the expected growth of the Hispanic population and the known disproportionate needs of the population; the City of Concord must plan for this issue appropriately. These groups may need rental assistance to afford housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	117,407	25,480	19,489	2,555
White	95,995	17,903	12,888	1,747
Black / African American	13,029	5,058	4,632	560
Asian	1,937	237	194	65
American Indian, Alaska Native	269	12	78	0
Pacific Islander	10	0	0	0
Hispanic	5,186	2,044	1,533	115

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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 2013-2018 CHAS data, that the Hispanic population shows the greatest need.

If they have needs not identified above, what are those needs?

The Hispanic population has many of the same needs that all other individuals and families who are low income face. 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 2018 ACS data shows that the vast majority of the Hispanic population in Concord and the HOME Consortium Service lives in areas/neighborhoods that are identified as low to moderate neighborhoods.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Families below 30% of the Area Median Income are typically those served by public housing. The Concord Housing Department Housing Authority owns and operates **174** units of public housing. The CHD 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 CHD services.

The Concord Housing Department is currently at **100 %** of Fair Market Rent with their Section 8 vouchers. This is a strategic move on the part of the Concord Housing Department staff - by doing so, the vouchers are able to extend to more families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	152	565	38	527	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	6,234	11,722	12,008	11,702	0	0
Average length of stay	0	0	6	6	0	6	0	0
Average Household size	0	0	2	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	25	102	38	64	0	0
# of Disabled Families	0	0	16	93	0	93	0	0
# of Families requesting accessibility features	0	0	152	565	38	527	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	9	61	0	61	0	0	0
Black/African American	0	0	142	504	38	466	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	7	0	7	0	0	0
Not Hispanic	0	0	150	558	38	520	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the 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. Concord Housing Department reports a public housing waiting list of six hundred seventy-two (672) 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 CHD already has in place. These are programs such as the Pathways to Self-Sufficiency, Neighborhood Networks, and Home Ownership Classes.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Concord Housing Department reports a public housing waiting list of over **six hundred seventy-two (672)** families at or below 30% of Area Median Income for Section 8 assistance. The annual turnover rate is over 15%.

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

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

The majority of Concord/Consortium'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 Concord staff as well as Consortium Members 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.

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The 2018 Balance of State Point-in-Time Count reported that there's one hundred fifty (150) homeless persons in Cabarrus County, one hundred sixty-four (164) in Iredell County, and one hundred fifty-four (154) in Rowan County for a total of four hundred sixty-eight (468) are in the HOME consortium service area.

The City of Concord has been a partner in the homeless strategic planning process. As a financial supporter of Cooperative Christian Ministry's (CCM) Plan to End Chronic Homelessness in Cabarrus County – there are two (2) main goals that we intend to partner in.

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

Many persons or families threatened with homelessness lack problem-solving skills or management abilities. The primary factor that causes homelessness is the loss of employment. Programs and training are often needed to provide the client(s) with the skills they need to maintain a stable home. Cooperative Christian Ministries, City of Concord Public Housing, The Salvation Army, Opportunity House, CVAN and Prosperity Unlimited offer programs and training in life skills, budgeting, childcare, and many other areas to help clients learn the skills needed for independence.

As part of the strategic plan, the City has supported CCM's efforts in the development of programs that provide expanded services to homeless. The City of Concord will continue to support these programs with up to 15% of our CDBG budget to fund Public Service agencies – of which CCM, The Salvation Army, Opportunity House and Prosperity Unlimited are included.

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 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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):

No data available

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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 within the HOME Consortium jurisdiction. On average that means about one hundred (100) homeless individuals per year

Describe the 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. CCM reports that the majority of homeless families and individuals are White (approximately 47 percent) and Black (approximately 44 percent). Percentages for Asian, Hispanic, and Multi-racial are in the single digits

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Accurately capturing data on the nature and extent of homeless persons is challenging. However, data from the Annual Point-in-Time count provides a snapshot of the extent of homelessness in our community. The Point-in-Time Survey data shows that the vast majority of homeless are sheltered within many local public service organizations i.e. Salvation Army and CCM.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section describes the specific housing and supportive service needs of certain population groups that are not homeless. In an effort to identify non-homeless special needs, staff utilized a survey approach. A Needs Assessment Survey was distributed during community meetings, distributed to non-profit organizations and it was also made available online. The goal of the survey was to identify priorities in the areas of affordable housing, homelessness, suitable living environment, special needs housing, and special populations. Although there are a number of agencies and groups that provide services designed to improve the quality of life for special needs populations, it is difficult to produce precise numbers.

Describe the characteristics of special needs populations in your community:

According to Needs Assessment Survey, characteristics of the special needs' population in order of priority with the top three receiving priority for funding consideration; *neglected/abused children, elderly persons, veterans*, victims of domestic violence; persons with disabilities; at-risk youth, homeless persons, persons with HIV/AIDs, and ex-offenders.

What are the housing and supportive service needs of these populations and how are these needs determined?

Based on the results of the Needs Assessment Survey the housing and supportive service needs of these populations are:

- Tenant-Based Rental Assistance;
- Access to quality public services such as transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs and job training;
- Supportive housing for the elderly, disabled veterans, disabled persons, and victims of domestic violence; and
- Supportive services for neglected/abuse children, elderly persons and veterans.

The City of Concord 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 Salvation Army and CCM 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.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Although specific data is not available on the characteristics of the HIV/AIDS population for the HOME Consortium service area, according to the 2017 North Carolina HIV/STD Surveillance Report, of the HIV disease cases diagnosed in 2017, within the state, African American's represented 64.8 percent of all cases with a rate of 45.5 per 100,000 adult/adolescent population. The highest rate (78.0 per 100,000) was among adult/adolescent African American males.

According to the Cabarrus Health Alliance staff, there are currently no supportive housing and only limited special needs services in Cabarrus County solely for persons with HIV and/or AIDS; however, they do work with various agencies/groups that provide limited supportive services such as medical assistance and medications. The Alliance provides some rental assistance as well. The Cabarrus Health Alliance does not differentiate the supportive housing needs of persons with HIV/AIDS from other types of disabilities; however, the supportive housing needs are the same as other persons with disabilities that are on fixed incomes.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for 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 Concord as well as the HOME Consortium Service Area has several centers around the community that cater to a wide array of demographics.

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. ClearWater Arts Center and Studios is a community development project utilizing CDBG funds to enable inspiration, creative expression and community connections through providing access to top-notch artists, their teaching and their works; as well as affordable space for working artists to build their practice and community, and for the community to hold private or public events and to gather. The City's Recreation and Parks Department also enhances the quality of life for residents by managing park systems, greenways, and public grounds in a manner that provides residents with safe, clean, and attractive indoor facilities and outdoor spaces. Collaboration between the Planning and Neighborhood Development and departments such as Parks and Recreation evaluate opportunities to leverage CDBG funds to meet the needs of low-income areas.

How were these needs determined?

These needs were suggested at both public meetings as well as the Needs Survey for the Consolidated Plan.

Describe the jurisdiction's need for Public Improvements:

The City of Concord continually evaluates the need for public improvements. These provide benefits to communities as a whole, rather than very specific individuals and families. When public improvement needs exist in low-to moderate income areas, the City takes the opportunity to collaborate and partner with City departments. The partnership allows us to explore CDBG funding leverage opportunities. The City of Concord has and will continue to provide Infrastructure improvements. These include street, sidewalk, water, sewer, flood, and drainage improvements.

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.

How were these needs determined?

These needs were suggested at both public meetings as well as the Needs Survey for the Consolidated Plan.

Describe the jurisdiction's need for Public Services:

The City of Concord has a need for a variety of public services and strives to meet these needs by providing allocation of general funds, and up to 15 percent of CDBG funds, to non-profit organizations. The public service category is an extremely valuable tool that every Planning and Neighborhood 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. Based on the results of the Needs Survey, citizens indicated that public services were a priority in enhancing the quality of life. These needs include but are not limited to: transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs and job training. Feedback received during the community input meetings also highlighted the need for financial literacy training. The entire city and the target areas can benefit from the services that non-profits provide. Each year, the City allows non-profit organizations to competitively apply for funding. Applications are reviewed and recommendations for funding are submitted to City Council for final approval.

How were these needs determined?

These needs were suggested at both public meetings as well as the Needs Survey for the Consolidated Plan. Also, additional public services were identified through consultations with non-profit organizations and service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Concord as well as the HOME Consortium Service Area lies within the Charlotte, NC MSA. The three-county Consortium has a total land area of 1,485.20 square miles. The City of Concord is the principal urban center (2019 population estimate –96,341), followed by the City of Kannapolis with an estimated 50,841. The City of Concord is located in the piedmont of North Carolina, in the western half of Cabarrus County, approximately 20 miles from downtown Charlotte. Concord serves as the county seat.

According to 2014-2018 Census data, there are 140,870 owner occupied housing units and 55,015 renter occupied housing units within the HOME Consortium Service Area. Sixty-five percent of the housing units within the HOME Consortium Service Area are owner occupied. Twelve percent of the available housing stock is vacant. Most of the housing stock was built between 1980 and 1999 (approximately 35 percent) and approximately 22 percent of the housing stock was built between 1960 and 1979. Thus, the housing stock is becoming more and more in adequate.

The housing market has suffered all throughout the nation, and we have seen some of this here within the City of Concord. 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 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The City of Concord as well as the HOME Consortium Service Area has many rental units available within the tri-county area. However, the number is very deceiving due to the fact that a number of those units may not be affordable to many low to moderate income households. Likewise, many of these units are also substandard in condition.

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	137,105	73%
1-unit, attached structure	3,799	2%
2-4 units	6,723	4%
5-19 units	11,256	6%
20 or more units	4,575	2%
Mobile Home, boat, RV, van, etc	24,246	13%
Total	187,704	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	230	0%	2,947	6%
1 bedroom	935	1%	5,739	12%
2 bedrooms	17,750	15%	19,572	40%
3 or more bedrooms	97,043	84%	20,705	42%
Total	115,958	100%	48,963	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City looks to provide up to 10 houses to address the affordable housing needs of low to moderate - income families that utilize federal funds. 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.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In consultation with the Concord Housing Department, staff didn't project nor expect any units to be lost from inventory. Furthermore, the Section 8 waiting list is at six hundred plus (600+) 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 appears to be aging more rapidly than new housing is being developed. Second, the amount of available affordable housing is limited.

Describe the need for specific types of housing:

Over the past five (5) years the market conditions have changed dramatically. The nation has witnessed a sharp incline in demand for all housing types while the supply has recognized a very small lapse.

The City of Concord recognizes the flux in the market, and we have made a conscience effort to be proactive in pursuing affordable housing development opportunities. The Planning and Neighborhood Development Department will continue to advocate and promote homeownership, but we will also evaluate other options for affordable housing.

Within the City of Concord, there are several housing needs for low to moderate income families and individuals. They are; (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. Staff will explore the feasibility of each.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

According to 2014-2018 ACS 4-year estimate data, the cost of housing is one of the major barriers to affordable housing. From 2014 - 2018 the median home value has increased \$56,100 in Cabarrus County, \$32,800 in Iredell County, and \$6,000 in Rowan County- that is a respective change of 26, 16, and 5 percent. During that same period, Cabarrus, Iredell, and Rowan Counties experienced increases in the median contract rents of 16, 13, and 14 percent respectively. These increases in rent can become a barrier to affordable housing for those who are on fixed incomes - such as the elderly.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	17,984	36.7%
\$500-999	26,406	53.9%
\$1,000-1,499	3,613	7.4%
\$1,500-1,999	510	1.0%
\$2,000 or more	370	0.8%
Total	48,883	99.8%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,749	No Data
50% HAMFI	14,505	11,651
80% HAMFI	32,299	31,120
100% HAMFI	No Data	44,695
Total	50,553	87,466

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	621	673	838	1,112	1,133
High HOME Rent	621	673	838	1,001	1,098
Low HOME Rent	522	560	672	776	866

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the 2014 -2018 ACS 5-year estimates, there are a total of 218,451 housing units within the Cabarrus, Iredell, and Rowan Counties. The same data notes that 66,057 of the aforementioned units were built prior to 1980. Approximately, twenty-two percent of the total housing units available are almost twenty-five (25) years of age.

The total number of rental-occupied units is 55,015. There are 50,320 total rental units with the estimated gross rent at or above \$500.00. The 2018 corresponding median contract rent for Cabarrus, Iredell, and Rowan is \$730, \$680, and \$613 respectively.

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

How is affordability of housing likely to change considering changes to home values and/or rents?

The median rent contract in 2000 for Cabarrus, Iredell, and Rowan according to ACS was \$509, \$419, and \$416 respectively. Then in 2018 ACS the median rent contract was \$720, \$680, and \$613. ACS the data showed that the median rent contracts within the three counties increase by 29, 38, and 32 percent. This data alone suggests that over the next five (5) years we should expect our rent percentage increases to move even higher than was reported in the 2000-2018 ACS data.

According to ACS, the median home values for Cabarrus, Iredell, and Rowan County in 2000 was \$118,200, \$116,100, and \$95,200 respectively. The 2000-2018 ACS respective median home values were \$219,700, \$200,000, and \$137,000 in the three counties. Over the past decade, the respective three counties have observed approximately a 46, 41, and 30 percent increase in median home values. Despite the economic downturn, the counties have been very fortunate in the sense that they all have observed increases in the median home values. This data alone suggests that over the next five (5) years we should expect our home values to increase.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the HUD FMR and HOME rents table above, the Fair Market Rents for the two (2) - three (3) bedroom units are \$1,063 and 1,378 respectively in the Charlotte MSA (that includes Cabarrus County). As noted in the 2004 - 2018 ACS survey the median rent contracts for HOME Consortium Service Area are in the \$850 range. The vast majority of clients that the counties serve 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.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section describes the characteristics of the existing housing supply, including age and condition and the risk posed by lead-based paint. The term "condition" refers to one or more of the following housing problems and is identical to the categories set forth in the Housing Needs Summary found at section NA-10.

The City of Concord 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."

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The City of Concord 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 Concord 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	26,410	23%	19,924	41%
With two selected Conditions	442	0%	1,620	3%
With three selected Conditions	12	0%	34	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	89,074	77%	27,396	56%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	115,938	100%	48,974	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	34,299	30%	9,840	20%
1980-1999	39,927	34%	17,238	35%
1950-1979	30,266	26%	14,922	30%
Before 1950	11,409	10%	6,956	14%
Total	115,901	100%	48,956	99%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	41,675	36%	21,878	45%
Housing Units build before 1980 with children present	18,839	16%	12,523	26%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The City of Concord 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 Concord has been

conducting owner-occupied rehabilitation since the early 1980's. It is our intention and goal to continue this service over the next five (5) years. Every year the list for owner-occupied rehabilitation grows. Staff is currently implementing the list based on a first come first served basis, based on need and availability of funds

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Based on housing stock information provided in the 2010 Census for the tri-county area, there are 67,119 housing units built before 1980. There is no data on the number of housing units that are occupied by low to moderate income families with LBP Hazards. It can be estimated that the number of low-income households in Section NA-20, reporting severe housing problems, with one or more of four housing problems may contain lead-based paint.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The City of Concord “local” public housing authority is a department within the municipality. The Housing Authority operates 174 units within Cabarrus County. All of the units are classified as “low rent.” There is a need for additional affordable housing units, as indicated by the 672 families on the wait list for these units. There are no plans in the immediate future to construct any more public housing units in Concord or Cabarrus County.

Also, there are currently 672 families currently on the waiting list for Section 8 Housing Choice Voucher program. Obviously, the waiting lists for public housing and vouchers reflect the need for more affordable housing. The wait time for these households is 24 to 48 months based on the current turnover rate.

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	174	541	39	502	0	143	0	
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Concord Housing Department (CHD) operates a total of 174 public housing units. CHD annually receives Federal funds to modernize and repair public housing units. The CHD renovates a number of units annually and largely replaces floor tile, kitchen cabinets, countertops, water heaters, and complete bathroom renovations along with painting. The CHD 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

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Although the Concord Housing Department 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 CHD must continue to apply for grant funds to both construct new units, and renovate its current stock.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Concord Housing Department does have a strategy to improve the living environments of the families who utilized their services. They will continue to seek funding from a variety of sources to construct new units and renovate the current units. The CHD seek to provide educational and training opportunities in the areas of pre-homeownership, basic financial management, and workforce development. CHD also hopes to implement measures to de-concentrate poverty by participating in mixed income developments, and to work with local Law Enforcement to make communities more safe and secure

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

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.

The City of Concord 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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

The lower earning households that we see are normally candidates for SNAP benefits, Medicaid, child care subsidies, etc. Since they don't normally have health insurance other than Medicaid many of them may be eligible for the Affordable Healthcare plans. The community needs more navigators with a broader presence to enroll persons into plans and provide education that people can understand.

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 individual 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 Consortium Area there are several services and facilities that meet the needs of the homeless population. Those facilities include: Community Link- Rapid rehousing, Permanent Supportive Housing, Supportive Services for Veteran Families, Cardinal Innovations- Permanent Supportive Services, Cooperative Christian Ministry, Rowan Helping Ministries, CVAN, Salisbury VAMC, Carolinas Care Partnership- HOPWA serves Persons with HIV/ AIDS in Rowan and Iredell Counties, The Salvation Army Night Shelter, Opportunity House, Family Crisis Council of Rowan (serves victims homeless as a result of domestic violence and sexual assault) 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 - 91.410, 91.210(d)

Introduction

As the City of Concord as well as the HOME Consortium Service Area becomes a larger community, the need for facilities and services for the special needs' population will increase. The latest data shows that the Consortium area has nearly 531,039 people within its service areas. With an increase of approximately 55,163 people since 2010, the HOME Consortium service area needs to develop partnerships and strategies to address and mitigate potential issues as it relates to facilities and services for the growing special needs population

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 Concord as well as the HOME Consortium Members will partner with several agencies in their respective areas to provide services to populations mentioned above. The City of Concord and the Concord Housing Department have programs and services to support the elderly. The City provides assistance to the elderly through the homeowner rehabilitation program and the Concord Housing Department provides both housing and services for this particular population. Over the next five (5) years the City of Concord will pursue new partnerships with the medical community and non-profit groups who are working with the elderly population.

The special needs populations in the City need access to decent, safe, and affordable supportive housing units. Many who fall within these categories, are on fixed-incomes which impact their ability to afford decent housing or to rehabilitate their existing homes. The City, in the past, has been able to address the needs of the elderly by providing funding to support the development of affordable rental units. Opportunities will be sought in the coming years.

The City will also provide assistance to those non-profits whose mission is to provide housing and supportive services to individuals with disabilities.

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 Piedmont Regional Continuum of Care Committee of the NC Balance of State; agencies within and around the City of Concord 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 may be

experiencing some mental health and/or substance abuse problems. When these individuals return from institutional rehabilitation, supportive housing is necessary.

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 Concord intends on partnering and assisting those organizations whose mission is to support those in danger of becoming homeless. The City will continue to allocate funding to assist organizations that provide housing and supportive service activities.

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 Concord intends on partnering and assisting those organizations whose mission is to support those in danger of becoming homeless. The City and other entitlements in the Consortium will continue to allocate up to 15% of their CDBG funds to Public Service agencies that address housing and supportive service needs of their respective jurisdictions.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

There are many complex factors which prevent low to moderate-income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels and home purchase prices and rental rates. In addition, there are low to moderate-income residents that have the ability to afford a mortgage payment, but they cannot secure a mortgage because they lack sufficient capital for the down payment and closing costs. Misinformation, financial mismanagement, and poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment.

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MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The nation is looking in the face of a recession due to COVID-19 that may have an impact on the affordable housing market. As a result, the recession and recovery of the affordable housing market may have major economic impact within Concord and the HOME Consortium Service Area. During the economic downturn, unemployment rates have been very high. When the economy recovers, unemployment rates are expected to gradually decline. In addition, commercial growth will also reflect the area’s economic growth and the creation of employment opportunities.

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	178	75	1	0	-1
Arts, Entertainment, Accommodations	4,710	9,485	16	27	11
Construction	1,933	2,017	6	6	0
Education and Health Care Services	3,630	3,617	12	10	-2
Finance, Insurance, and Real Estate	2,812	1,485	9	4	-5
Information	906	344	3	1	-2
Manufacturing	3,041	3,538	10	10	0
Other Services	999	1,101	3	3	0
Professional, Scientific, Management Services	3,544	1,565	12	4	-8
Public Administration	0	0	0	0	0
Retail Trade	4,864	9,250	16	26	10
Transportation and Warehousing	1,220	738	4	2	-2
Wholesale Trade	2,126	2,142	7	6	-1
Total	29,963	35,357	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	43,521
Civilian Employed Population 16 years and over	39,465
Unemployment Rate	9.23
Unemployment Rate for Ages 16-24	28.68
Unemployment Rate for Ages 25-65	5.68

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	10,490
Farming, fisheries and forestry occupations	1,403
Service	3,325
Sales and office	9,530
Construction, extraction, maintenance and repair	3,210
Production, transportation and material moving	2,685

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,102	62%
30-59 Minutes	11,922	32%
60 or More Minutes	2,433	6%
Total	37,457	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

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	2,525	290	1,450

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,145	780	2,220
Some college or Associate's degree	11,115	1,095	2,690
Bachelor's degree or higher	12,850	367	1,670

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	64	335	555	473	714
9th to 12th grade, no diploma	1,295	915	724	1,265	1,189
High school graduate, GED, or alternative	2,545	2,210	2,530	5,400	3,195
Some college, no degree	2,335	2,453	2,869	5,040	1,810
Associate's degree	253	1,150	1,325	2,079	495
Bachelor's degree	478	2,905	4,035	3,878	1,230
Graduate or professional degree	55	849	1,780	1,508	798

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	72,994
High school graduate (includes equivalency)	165,327
Some college or Associate's degree	232,403
Bachelor's degree	329,339
Graduate or professional degree	411,349

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The three (3) largest employment sectors in HOME Consortium Service Area are (1) Retail Trade, (2) Arts, Entertainment, Accommodations, and (3) Education and Health.

Describe the workforce and infrastructure needs of the business community:

The overwhelmingly high number of people in the age group 18-65 is definitely the area's greatest resources. This depicts an available and willing workforce for area. Economic development has many driving factors. One of the most important factors in economic development is human capital. In 2018, approximately 31% of people in the HOME Consortium Service Area had college, some college or associate's degrees. This means that approximately 164,622 had college degrees in 2018. Current employment sectors all benefit from a workforce having a variety of skills, education and knowledge.

Concord is well served by an extensive roadway network. Transportation is a key component for economic development and growth. Recognizing the need for quality, well-maintained streets, the City includes street maintenance and construction projects in their Capital Improvement Plan.

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 (Area colleges, universities, and Community Colleges in Cabarrus, Rowan, and Iredell County). We also have the ability to train the labor force to suit each business through our community college system.

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, Concord, NC expects to have numerous local and regional private investments that will generate a great deal of economic activity.

The respondents that completed the primary needs survey cited economic development as an important priority. Job creation was a primary concern. Providing financial assistance for job training programs also cited in the needs' assessment. Underserved communities expressed the need for appropriate economic development in their areas. The City works in conjunction with the Cabarrus County Economic Development Corporation to keep the tax base low. The City looks to work with Cabarrus Economic Development Corporation as they look to continue to expand and diversify economy opportunities, create a positive business environment, support existing businesses, maintain and expand community infrastructure and provide resources to new and expanding business. The program is structured to benefit greenfield sites and encourage re-use of existing building like the City owned Clearwater Arts Center & Studios.

Clearwater Arts Center & Studios is an economic and community development project that have helped to revitalize the low to moderate-income neighborhood known as Gibson Village. The City owned buildings located on Kerr Street has been renovated through 4 phases to provide space for artists and the community to use. The area in which the building is located is a predominately low to moderate-income neighborhood (60% LMI) called Gibson Village. Gibson Village is identified in the City's Center

City Master Plan as one of the key revitalization areas in the city. The Gibson Village Neighborhood Association proposed the idea of an "Artist Village" and is very excited about its progress.

Another infrastructure asset is the influx of business within the Downtown Opportunity Zone. During the next five (5) years the addition of a 166-unit affordable housing project, rehabilitation of two (2) currently unused buildings and the rework of the streetscape on Union Avenue will bring in various commercial and residential pieces to Downtown Concord. Total investment for the housing project alone will be over \$50,000,000.

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

The HOME Consortium Service Area is very fortunate to have four (2) higher educational institutions within the service area. These educational institutions help develop both technical and professional skills. This combination works great because the community has jobs for both workforces. The community colleges in Iredell and Rowan County provide continuing educational opportunities while also helping to address the needs of the workforce that 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.

The Centralina Workforce Development Board serves as the governing body for a variety of programs, including the Job Training Partnership Act, Work First (JOBS) welfare and placement programs, the Older Worker Americans Act Job Training and Employment Program, etc.

Local community colleges and Goodwill industries will provide occupational skills training and educational training. They all provide free educational options along with job-specific training. Occupational Skills training is designed to meet the special requirements of a business and that is conducted with employer commitment to continue to employ all trained individuals upon successful completion of the training. Secondly, educational training including workplace literacy, basic skills, "soft" skills, and English as a second language

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

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.

Yes

The City works closely with the Cabarrus Economic Development Corporation to support existing business and recruit new business. Concord invests in a strong infrastructure that accommodates growth. To help stimulate job growth of new of existing industries in the City of Concord, the City offers tax credits, competitive grants and discretionary funds available to assist in attracting business to the region. It is these types of financial incentives and training programs that help to spur growth and create jobs by establishing a healthy and competitive environment with which to do business. In addition to the incentives mentioned above, the City also offers the following;

- Ready Labor Force & Training through the NC Manufacturing Institute
- Streamlined Permitting Process
- Favorable Municipal & County Tax Rates
- Increasingly Competitive Electric Rates

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-to moderate income census tracts within the HOME Consortium Service Areas

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes, for the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-to moderate income census tracts within the HOME Consortium Service Areas.

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?

There are a significant number of community assets in these neighborhoods. These include schools, churches, parks and recreation facilities, access to trails and bus stops. However, of particular concern in some of these areas is a lack of a grocery store or other mainstream retail stores.

Are there other strategic opportunities in any of these areas?

Both of the aforementioned areas have a tremendous amount of opportunity. These neighborhoods in Concord are within close proximity to the downtown areas. The same holds true with low wealth communities in the HOME consortium service area. The opportunity for housing development, commercial development, and job growth are endless.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Based on survey data, over 90% of Concord residents have internet service access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Jurisdictions all have more than one broadband internet service provider.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

NA

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

NA

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The mission of the City as well as the HOME Consortium 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 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 and the HOME Consortium will be 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, businesses, and community stakeholders.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Concord Service Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	HOME Consortium Service Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.		

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Describe the basis for allocating investments geographically within the state

Our focus will remain in the Lower Wealth communities. These areas have been underserved. This geographic location will serve as a great asset in the future for housing, business, senior programs, and educational opportunities.

The City of Concord 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 - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Reduce Substandard Housing and Blight
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Concord Service Area
	Associated Goals	Creation of decent affordable housing Provide resources for rehabilitation HOME Acquire/Rehab/Resell
	Description	Creation of decent and affordable housing
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected		Concord Service Area

	Associated Goals	Creation of decent affordable housing Provide resources to prospective LMI homeowners Provide resources for rehabilitation Administration of Federal Programs HOME Acquire/Rehab/Resell Neighborhood Development
	Description	Creation of decent affordable housing
	Basis for Relative Priority	Community need based on needs assessment
3	Priority Need Name	Improve Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Concord Service Area
	Associated Goals	Creation of decent affordable housing
	Description	
	Basis for Relative Priority	Community need based on needs assessment
4	Priority Need Name	Increase Economic Opportunities
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Concord Service Area
	Associated Goals	Support Artisan's Village
	Description	
	Basis for Relative Priority	Community need based on needs assessment
5	Priority Need Name	Scattered Site Rehabilitation
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Concord Service Area
	Associated Goals	Provide resources for rehabilitation Administration of Federal Programs
	Description	
	Basis for Relative Priority	Community need based on needs assessment
6	Priority Need Name	Produce Affordable Housing
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Concord Service Area

	Associated Goals	Creation of decent affordable housing Provide resources to prospective LMI homeowners Administration of Federal Programs HOME Acquire/Rehab/Resell Neighborhood Development Acquisition
	Description	
	Basis for Relative Priority	Community need based on needs assessment
7	Priority Need Name	Elimination of environmental hazards
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Concord Service Area
	Associated Goals	Provide resources for rehabilitation
	Description	
	Basis for Relative Priority	Community need based on needs assessment
8	Priority Need Name	Support Public Service Non-Profit Agencies
	Priority Level	Low

Population	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 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
Geographic Areas Affected	Concord Service Area
Associated Goals	Provide resources to special needs population Support Artisan's Village CARES 3
Description	Support valuable programs and provide resources to public service providers
Basis for Relative Priority	Community need based on needs assessment

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

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)	NA
TBRA for Non-Homeless Special Needs	NA
New Unit Production	The City of Concord 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
Rehabilitation	The Planning and Neighborhood 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 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Concord is the lead entity of the Cabarrus/Iredell/Rowan HOME Consortium. The City also receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that Concord will have a total of \$680,540 in CDBG entitlement funds and approximately \$2,000 in program income for a total of \$682,540 to carry out the activities included in this first-year action plan. The anticipated allocation total of \$1,304,995, estimated program income of \$131,006 will total \$1,436,001 in funding for HOME activities for the HOME Consortium in the first year of the plan. The City of Concord will utilize approximately \$391,194 in HOME funding for HOME activities. The total includes: HOME allocation of \$177,750, estimated program income of \$131,006, and \$82,438 in program administration. The City was allocated additional \$604,865 in CARES funds. Eligible uses of these funds include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	680,540	2,000	0	682,540	0	Community Development Block Grant Funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,304,995	131,006	0	1,436,001	0	HOME funds
Other	public - federal	Economic Development Homeowner rehab Public Services	604,865	0	0	604,865	0	The City was allocated additional CARES funds. Eligible uses of these funds include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.

Table 50 - 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 next five years, City council approved funds will be used to support affordable housing activities.

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 invested in properties within our target/focus areas. These properties are slated to address the affordable housing needs for those seeking homeownership, rehabilitation, or rental opportunities.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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
PROSPERITY UNLIMITED	CHDO	Ownership Rental	Other
SALISBURY COMMUNITY DEVELOPMENT CORPORATION	CHDO	Ownership Rental	Other
Concord Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
Concord	Government	Ownership Planning Rental	Jurisdiction
Habitat for Humanity Cabarrus County	Non-profit organizations	Homelessness Ownership Rental	Jurisdiction
COMMUNITY HOUSING DEVELOPMENT CORPORATION OF MOORESVILLE/S. IREDELL	CHDO	Ownership Rental	Other

Table 51 - 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 Concord 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

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

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	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Mortgage Assistance	X		
Rental Assistance	X	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	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills			X
Mental Health Counseling	X	X	
Transportation	X	X	X
Other			
Transitional Housing	X	X	

Table 52 - 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)

Services to the homeless populations, including families with children, are generally coordinated through the Piedmont Regional CoC, Salvation Army, Opportunity House, Rowan Helping Ministries, and Cooperative Christian Ministries (CCM). Services for homeless veterans are provided by VA Medical Center to address their medical needs and the local housing authorities assist with their housing needs. Services for unaccompanied youth are coordinated through CCM and the Samaritan House Shelter. Services to persons with HIV are generally coordinated through the respective County Health Departments.

Service delivery is usually coordinated through the Piedmont Regional CoC where families and individuals are matched with agencies or organizations to provide services, programs, and opportunities to assist individuals

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

There are agencies that provide domestic violence programs, substance abuse programs, education programs, and health services programs. However, where gaps do exist, it is primarily due to a lack of funding and in very limited cases, non-profit capacity

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 service providers. Our responsibility as the PJ is to try to help build this capacity. We will continue to provide resources to existing service providers in an effort to address capacity concerns. We will also partner with all capable and effective agencies that provide the public service programs for low-mod communities.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation of decent affordable housing	2020	2024	Affordable Housing	Concord Service Area HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Improve Public Infrastructure Produce Affordable Housing	HOME: \$411,401	Homeowner Housing Added: 5 Household Housing Unit
3	Provide resources to special needs population	2020	2024	Non-Homeless Special Needs	Concord Service Area	Support Public Service Non-Profit Agencies	CDBG: \$38,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
4	Provide resources to prospective LMI homeowners	2020	2024	Affordable Housing	Concord Service Area HOME Consortium Service Area	Preserve and Increase affordable housing Produce Affordable Housing	HOME: \$100,000	Homeowner Housing Added: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide resources for rehabilitation	2020	2024		Concord Service Area HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation Elimination of environmental hazards	CDBG: \$68,000 HOME: \$534,101	Homeowner Housing Rehabilitated: 25 Household Housing Unit
6	Administration of Federal Programs	2020	2024	Affordable Housing Non-Housing Community Development	Concord Service Area HOME Consortium Service Area	Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing	CDBG: \$136,508 HOME: \$130,499	Other: 5 Other
7	HOME Acquire/Rehab/Resell	2020	2024	Affordable Housing	Concord Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing	HOME: \$260,000	Homeowner Housing Added: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Artisan's Village	2020	2024	Non-Housing Community Development	Concord Service Area	Increase Economic Opportunities Support Public Service Non-Profit Agencies	CDBG: \$343,532	Other: 1 Other
9	Neighborhood Development	2020	2024	Non-Housing Community Development	Concord Service Area	Preserve and Increase affordable housing Produce Affordable Housing	CDBG: \$46,000	Other: 2 Other
10	Acquisition	2020	2024	Affordable Housing	Concord Service Area HOME Consortium Service Area	Produce Affordable Housing	CDBG: \$50,000	Other: 1 Other
11	CARES 3	2020	2026	Non-Homeless Special Needs Non-Housing Community Development	Concord Service Area	Support Public Service Non-Profit Agencies	CARES: \$604,865	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of decent affordable housing
	Goal Description	Creation of decent affordable housing
3	Goal Name	Provide resources to special needs population
	Goal Description	Provide resources to special needs population. (Up to 15% of allocation)
4	Goal Name	Provide resources to prospective LMI homeowners
	Goal Description	Downpayment assistance to prospective LMI homebuyers
5	Goal Name	Provide resources for rehabilitation
	Goal Description	Resources to LMI homeowners for housing rehabilitation
6	Goal Name	Administration of Federal Programs
	Goal Description	HOME and CDBG
7	Goal Name	HOME Acquire/Rehab/Resell
	Goal Description	Acquisition, rehabilitation, and resell of available properties for affordable housing opportunities
8	Goal Name	Support Artisan's Village
	Goal Description	Clearwater Artist Studios Development
9	Goal Name	Neighborhood Development
	Goal Description	National Registry Study for Logan Community and resources for Neighborhood Grant

10	Goal Name	Acquisition
	Goal Description	Property Acquisition for community and affordable housing development
11	Goal Name	CARES 3
	Goal Description	Funding that could include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic

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 Concord as well as the HOME Consortium will do its best to serve all the very low, low, and moderate-income families within the HOME Consortium Service Area (s). We will continue to focus our services and resources within our low to moderate income neighborhoods. *SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)*

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Concord Housing Department has a gap in the number of available units and the number of applicants on the waiting list.

Activities to Increase Resident Involvements

The Concord Housing Department 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 Concord Housing Department does not have the “troubled” designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

There are many complex factors which prevent low to moderate-income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels and home purchase prices and rental rates. In addition, there are low to moderate-income residents that have the ability to afford a mortgage payment, but they cannot secure a mortgage because they lack sufficient capital for the down payment and closing costs. Misinformation, financial mismanagement, and poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment.

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There are many complex factors which prevent low to moderate-income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels and home purchase prices and rental rates. In addition, there are low to moderate-income residents that have the ability to afford a mortgage payment, but they cannot secure a mortgage because they lack sufficient capital for the down payment and closing costs. Misinformation, financial mismanagement, and poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment.

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Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Concord, 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
- Partner with lending institutions to provide a wide variety of financing options for low-moderate income households.

Plan for at least one (1) homebuyer education workshop that will be held completely for the Spanish speaking population

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Concord partners with the Piedmont Regional Continuum of Care and local public service agencies 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 Concord and HOME Consortium Service Area (s)
- 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 City will continue to provide funding to support shelter operations. In addition, the City is working with the local homeless shelter to identify a more suitable location that will help to enhance the delivery of services to homeless persons. The City will collaborate with organizations seeking to provide transitional and rapid housing for homeless persons

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 Piedmont Regional CoC and CCM has built in timelines that will facilitate families' movement through the system if resources are available. Their housing staff identifies affordable housing units in the community, provide tenant education and helps to mediate potential landlord issues for customers. For veterans, the CCM and Samaritan House Shelter program provides rehousing for veterans and their families who may be in the emergency shelter as well as prevention services to help stabilize veterans in their existing housing. There are limited Permanent supportive housing resources in our community for persons with disabilities. Also, CCM's program serves the Unaccompanied Youth demographic. Opportunity house provides a day shelter, but they often refer families or individuals to other service providers.

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 the HOME Consortium Service Area is both varied and complex. With the different homeless populations described here and the level of services offered as they relate to the Piedmont Regional 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 Piedmont Regional CoC, Concord Housing Department, and CCM with such programs.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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 Concord only provides assistance to owner occupied housing and housing provided by non-profits and CHDOs. The Consortium understands the danger of lead-based paint and asbestos. The discovery of asbestos or lead based paint in a dwelling unit may require encapsulation or removal prior to demolition. All CDBG and HOME-assisted rehabilitation projects are carried out in compliance with HUD's lead-based paint hazard regulations, which require complete abatement of the lead-based paint hazard when CDBG or HOME funds are used for substantial rehabilitation. On smaller projects, lead-safe work practices and clearance testing are performed as required by HUD regulations.

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

Based on housing stock information provided in the 2011 Census for the HOME Consortium Service Area there are 50,670 housing units built before 1978. The HOME Consortium Service Area has a low rate of lead poisoning and the actions outlined above are designed to minimize the risk of exposure to lead paint hazards.

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

Since Jan 1, 2010, NC State law states that any renovation, repair, and painting performed for compensation that disturbs painted surfaces on a house built before 1978 requires that the firm completing the work be a certified Renovation, Repair and Painting (RRP) firm. A certified firm is a company, partnership, corporation, sole proprietorship, association, or other business entity doing business in the State has been certified by the Department of Health and Human Services, Health Hazard Control Unit. The certified firm has a Certified Renovator that has taken the initial 8-hour training course for lead safe work practices and is either performing the work or directs trained workers to perform renovation activities.

Lead Abatement firms are licensed to carry out abatement activities. These firms are typically hired by Contractors to remove lead hazards within the structure and have been trained in the proper set-up, removal and disposal of lead hazards, and clean up. They have a different certification than RRP certified firms and a different insurance requirement.

So, all of the Contractors that are sent bids for housing renovations on pre-1978 houses should be RRP certified or at least in the process of getting that certification.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City of Concord'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.

During the next five years the City will continue to support non-profit organizations and programs that provide emergency shelter, affordable housing, and other supportive services designed to assist this population achieve economic independence. In addition, the City will continue to encourage economic development in low and moderate income areas to remove slum and blight conditions; rehabilitate substandard existing single-family homes; rehabilitate or provide new affordable rental housing units; improve public facilities and public infrastructure; offer down payment assistance toward the purchase of a home; support programs for the homeless.

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

By providing financial assistance to homebuyers, the Down Payment Assistance program assists low income households transition from renters to homeowners and helps them build equity in their own home. This program also supports anti-poverty as construction of new homes also provides employment opportunities. Assisting low income households with repairs to their home also increases home values. Funding non-profit organizations also ensures that comprehensive services such as transportation, employment, housing services, emergency services, and other needs are met

SP-80 Monitoring - 91.230

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

HOME Program

-

As the lead entity for the HOME Consortium, the City of Concord is responsible for administering programs covered by the Consolidated Plan and ensuring compliance with HOME Program regulations. The performance of each member government and CHDO is monitored on-site by Concord's Business and Neighborhood Services Department staff on an annual basis; and, technical assistance is rendered by staff to members of the Consortium as the need arises. Additionally, each recipient is required to submit a comprehensive quarterly status report. If problems are detected, a call to provide technical assistance is made to the agency. The HOME Consortium also meets quarterly to discuss current issues, updated or new regulations, regulatory issues, etc.

Concord monitoring staff uses HUD's monitoring checklists for on-site monitoring visits, which provides a comprehensive assessment of the member's project administration. The on site monitoring process generally involves the following:

- Thorough review of City/Town files, including performance agreements, reimbursement requests, contracts and other communications.
- Site visits that entail inspecting construction or rehabilitation work, gathering information and discussing progress of each program.
- Evaluating administrative capacity and financial management (per HOME requirements) by inspecting and obtaining copies of audits, financial records, etc.
- Reviewing documentation to ensure the agency is satisfying other federal requirements such as labor, procurement and contract requirements.
- Evaluating the effectiveness and timeliness of projects.

Any agency found to be "at risk" is provided additional technical assistance to help resolve the issues at hand.

After evaluating all the necessary information, the lead agency monitor writes an assessment letter to the member summarizing the findings. Included are suggestions for organizational improvements or necessary program changes.

CDBG Subrecipient Monitoring

The City provides small grants annually to eight public service agencies to help cover operational costs. Public service agencies must be concerned with the efficiency and effectiveness of service delivery. All subrecipients are required to submit quarterly reports and audits to the City. Since most of the recipients have been funded by the city for a number of years, their efficiency and effectiveness are familiar; therefore, on-site monitoring visits and desk monitorings are rotated every other year. If, however, an agency does not appear to be performing effectively or efficiently, a site visit is promptly made and technical assistance provided.

Rental Projects 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)

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Concord is the lead entity of the Cabarrus/Iredell/Rowan HOME Consortium. The City also receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that Concord will have a total of \$680,540 in CDBG entitlement funds and approximately \$2,000 in program income for a total of \$682,540 to carry out the activities included in this first-year action plan. The anticipated allocation total of \$1,304,995, estimated program income of \$131,006 will total \$1,436,001 in funding for HOME activities for the HOME Consortium in the first year of the plan. The City of Concord will utilize approximately \$391,194 in HOME funding for HOME activities. The total includes: HOME allocation of \$177,750, estimated program income of \$131,006, and \$82,438 in program administration. The City was allocated additional \$604,865 in CARES funds. Eligible uses of these funds include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the

Coronavirus Pandemic.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	680,540	2,000	0	682,540	0	Community Development Block Grant Funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,304,995	131,006	0	1,436,001	0	HOME funds
Other	public - federal	Economic Development Homeowner rehab Public Services	604,865	0	0	604,865	0	The City was allocated additional CARES funds. Eligible uses of these funds include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.

Table 54 - 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 next five years, City council approved funds will be used to support affordable housing activities.

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 invested in properties within our target/focus areas. These properties are slated to address the affordable housing needs for those seeking homeownership, rehabilitation, or rental opportunities.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation of decent affordable housing	2020	2024	Affordable Housing	Concord Service Area	Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing Elimination of environmental hazards	CDBG: \$680,540 HOME: \$200,016	Homeowner Housing Added: 12 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
3	Provide resources to special needs population	2020	2024	Non-Homeless Special Needs	Concord Service Area	Support Public Service Non-Profit Agencies	CDBG: \$38,500	Overnight/Emergency Shelter/Transitional Housing Beds added: 2 Beds

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of decent affordable housing
	Goal Description	Creation of decent affordable housing

3	Goal Name	Provide resources to special needs population
	Goal Description	Provide resources to special needs population

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Concord 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	HOME - Admin - Concord (20)
2	CDBG - CARES Program Administration
3	HOME - CHDO
4	HOME - Consortium - Rehabilitation
5	HOME - Consortium - DPA
6	HOME - Consortium - New Construction
7	HOME - Concord - DPA
8	HOME - Concord - New Construction
9	HOME - Consortium - Admin (20)
10	CDBG - Neighborhood Grant
11	CDBG - Study - Logan
12	X
13	X
14	X
15	X
16	CARES 3

Table 56 – Project Information

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

Over the years, the City of Concord 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-38 Project Summary
Project Summary Information

1	Project Name	HOME - Admin - Concord (20)
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing
	Funding	HOME: \$130,499
	Description	HOME Program Administration
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Low to Moderate Income Families for 15 to 20 families
	Location Description	Concord Service Area
	Planned Activities	HOME activities to include new construction, rehabilitation, and downpayment assistance
2	Project Name	CDBG - CARES Program Administration
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing Provide resources to special needs population
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Improve Public Infrastructure Increase Economic Opportunities Scattered Site Rehabilitation Support Public Service Non-Profit Agencies
	Funding	CDBG: \$136,508
	Description	CARES funding used for
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Low to Moderate families with about 50 families to benefit directly or indirectly
	Location Description	Concord Service Area
	Planned Activities	Community Development activities that include rehabilitation, infrastructure improvements, and support community organizations
3	Project Name	HOME - CHDO
	Target Area	HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Produce Affordable Housing
	Funding	HOME: \$195,749
	Description	CHDO set aside (3 CHDOs-Prosperity Unlimited, Salisbury CDC, and Community Foundations)
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Covid may impact the exact numbers, but 3 households that may achieve homeownership and 5 to 10 families may receive homebuyer education and counseling
	Location Description	Tri-County Area of Rowan, Cabarrus, and Iredell
	Planned Activities	Affordable housing development and human development in helping to prepare prospective homebuyers for the responsibility of homeownership.
4	Project Name	HOME - Consortium - Rehabilitation
	Target Area	Concord Service Area
	Goals Supported	Provide resources to special needs population
	Needs Addressed	Support Public Service Non-Profit Agencies
	Funding	CDBG: \$38,500
	Description	Rehabilitation activities completed by Consortium Members
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Depending on Covid, (Direct and Indirectly) 50 LMI families that utilize public services organizations
	Location Description	Concord Service Area
	Planned Activities	Providing funding to help the public and social service needs of the community.
5	Project Name	HOME - Consortium - DPA
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing
	Funding	CDBG: \$50,000
	Description	Down payment assistance provided by Consortium members
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Concord Service Area
Planned Activities	Concord Acquisition	
6	Project Name	HOME - Consortium - New Construction
	Target Area	Concord Service Area
	Goals Supported	Provide resources to special needs population
	Needs Addressed	Increase Economic Opportunities
	Funding	CDBG: \$343,532
	Description	New Construction project completed by Consortium Members
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Concord Service Area
	Planned Activities	Clearwater Artist Studios Development and improvements
7	Project Name	HOME - Concord - DPA
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Scattered Site Rehabilitation
	Funding	CDBG: \$25,000
	Description	Down Payment Assistance provided by Concord
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 Low to Moderate elderly families
	Location Description	Concord Service Area
	Planned Activities	Emergency Repairs
8	Project Name	HOME - Concord - New Construction
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Scattered Site Rehabilitation
	Funding	CDBG: \$43,000
	Description	New homes constructed by Concord
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	2-3 Elderly Low to moderate income families
	Location Description	Concord Service Area
	Planned Activities	Substantial rehab for elderly low to moderate families
9	Project Name	HOME - Consortium - Admin (20)
	Target Area	Concord Service Area
	Goals Supported	Provide resources to special needs population
	Needs Addressed	Support Public Service Non-Profit Agencies
	Funding	:
	Description	Administration cost for Consortium members
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 LMI persons utilizing services provided by public service organizations
	Location Description	Concord Service Area
	Planned Activities	Funding to support local public service organizations
10	Project Name	CDBG - Neighborhood Grant
	Target Area	Concord Service Area
	Goals Supported	Provide resources to special needs population
	Needs Addressed	Support Public Service Non-Profit Agencies
	Funding	CDBG: \$6,000
	Description	CDBG Neighborhood Grant
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Neighborhood Grant
	Location Description	Concord Service Area
	Planned Activities	Support to enhance neighborhoods
11	Project Name	CDBG - Study - Logan
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Increase Economic Opportunities Produce Affordable Housing
	Funding	CDBG: \$40,000
	Description	CDBG National Registry Study for the Logan Community
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The Logan Community for community development efforts
	Location Description	Logan Neighborhood/Community
	Planned Activities	Production of National Registry Study for the Logan Community/Neighborhood.
12	Project Name	X
	Target Area	Concord Service Area HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Preserve and Increase affordable housing Produce Affordable Housing
	Funding	HOME: \$100,000

	Description	Downpayment Assistance for prospective LMI homebuyers
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 prospective LMI homebuyers
	Location Description	HOME Consortium Service Area
	Planned Activities	Provide resources for downpayment assistance for prospective LMI homebuyers
13	Project Name	X
	Target Area	Concord Service Area HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Produce Affordable Housing
	Funding	HOME: \$215,652
	Description	HOME Single Family Housing Development
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI prospective homeowners
	Location Description	HOME Consortium Service Area
	Planned Activities	Single Family Housing Development
14	Project Name	X
	Target Area	Concord Service Area HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Preserve and Increase affordable housing Scattered Site Rehabilitation
	Funding	HOME: \$534,101

	Description	Owner-Occupied Single Family Rehabilitation
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 Elderly LMI families
	Location Description	HOME Consortium Service Area
	Planned Activities	Owner-Occupied Single Family Rehab
15	Project Name	X
	Target Area	Concord Service Area HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing
	Funding	HOME: \$260,000
	Description	HOME acquisition, rehabilitation, and resell available properties for affordable housing opportunities
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2-3 LMI prospective homebuyers
	Location Description	HOME Consortium Service Area
	Planned Activities	Available property acquisition, rehabilitation, and resell to provide affordable housing opportunities
16	Project Name	CARES 3
	Target Area	Concord Service Area
	Goals Supported	Creation of decent affordable housing Provide resources to special needs population

Needs Addressed	Support Public Service Non-Profit Agencies
Funding	CARES: \$604,865
Description	The City was allocated \$604,865 in CARES 3 funding. The eligible uses of these funds include housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	City of Concord Service Area
Planned Activities	Acquisition and Rehabilitation of a facility to safely house persons temporarily who are either waiting for COVID test results or need to quarantine. Additional funds used for rehabilitation of storage facility and to support public service agencies who are meeting the immediate COVID-19 related needs of Concord residents.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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 Concord and the HOME Consortium will occur in Cabarrus, Rowan, and Iredell County. However, over the past ten (10) years the City has focused the vast majority of its Community Development resources within older inner-city neighborhoods-Logan, Gibson Mill, Silver Hill, Underwood Park, Sidestown-Shankletown, and Brown Mill.

The City considers these neighborhoods 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.

According to the 2018 ACS, a majority of the populations within these neighborhoods are minority. 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
Concord Service Area	50

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

First, these lower wealth neighborhoods were identified by HUD census tract data as underserved when looking at community economic development needs. We also determined that there was a lack of positive investment that hampered revitalization efforts. Our initial investment in underserved communities will hopefully serve as a catalyst for additional investment in lower wealth communities.

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. To the greatest extent feasible, funding will be targeted in these geographic areas. However, in order to ensure the timely expenditure of funds, activities will

continue to be funded on a first-come first-served basis.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

In an attempt to address the barriers to developing affordable housing, the City of Concord 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 currently owned or acquired by the City. Upon acquisition and installation of infrastructure, the City then makes lots available to build by the City or 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	0
Non-Homeless	15
Special-Needs	0
Total	15

Table 58 - 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	5
Rehab of Existing Units	25
Acquisition of Existing Units	2
Total	32

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Families below 30 percent of AMI are traditionally served by Public Housing. The Concord Housing Department owns and operates 174 units of public housing. These units are spread out amongst eight (8) locations within the city limits. The CHD has control over 715 Housing Choice Vouchers at this time. There are 73 units of Elderly Section 8 vouchers.

The CHD has reported that there is a waiting list of 672 families at or below 30 % of Area Median Income, with an annual turnover rate of about 15 %. Furthermore, there are 602 families at or below 30 percent on the waiting list for Section 8 assistance. CHD has not taken Section 8 applications for the past five years (5). 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
- Maintain current units
- Provide grants for resident self-sufficiency
- Establish program for residents to pursue homeownership opportunities
- Make improvements to energy saving items

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

During this time, we have worked with the Concord Housing Department staff to provide affordable housing options to public housing residents that are preparing for homeownership. The City anticipates this partnership continuing to provide housing options as well as 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 Concord Housing Department is not a "troubled agency."

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

This section provides an overview of the programs that will be funded in FY20-21 that address the needs of the homeless and those with special needs. Services for homeless individuals and families and persons with special needs will continue to be provided through a network of collaborative partnerships with local non-profit organizations. During the FY20-21 fiscal year the City will allocate \$38,500 in CDBG funding to support public service activities, including those that serve homeless persons. The City was also award \$604,865 in CARES 3 funding to provide housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.

The City of Concord, in conjunction with the Piedmont Regional CoC, Concord Housing Department, and subrecipients, 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.

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

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

The City of Concord is committed to the continuance of support for the Piedmont Regional committee Continuum of Care, partnerships with Opportunity House (day shelter/education), Cooperative Christian Ministries and The Salvation Army through programs and services that reduce and eliminate homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

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 the HOME Consortium Service Area, 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 Concord will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. CDBG funds have been allocated for Public Service activities. Nonprofit organizations will be provided an opportunity to apply for public service funding to assist with shelter operations and delivery of services to the homeless population

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, Concord remains committed to assisting partners such as the Cooperative Christian Ministries and other local public service agencies. As mentioned above, the City will make \$38,500 in CDBG funds available to assist with public service activities, including those that meet the needs of homeless persons. In addition, a number of the organizations participating in the CoC provide case management services. Case management focuses on identifying resources within the community and making the necessary referrals to ensure the direct assistance is provided to minimize the risk for homelessness. There are ongoing case management services provided through organizations such as Piedmont Regional CoC Care, CCM, Salvation Army, and Rowan Helping Ministries, and the County (Cabarrus, Rowan, and Iredell) Department of Social Services.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The City of Concord 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 Concord and the HOME Consortium Service Area. 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 homeownership 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 Concord and HOME Consortium members 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 the HOME Consortium Service Area. The City has created informational brochures and affordable housing brochures in Spanish. We are also working on having all Community Development documents translated in Spanish. We are encouraging agencies to present the 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 Concord continues to create affordable housing. The land for the affordable housing development is purchased by the City with funding from approved public funds. Upon acquisition and installation of infrastructure, the City then makes lots available 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 HOME Consortium Service Area has many low-income residents that have the ability to afford a mortgage payment, but are unable to obtain the goal of homeownership because they cannot save sufficient funds to cover the down payment and closing costs, or they have credit issues that prevent them from obtaining loan approval. We will continue to partner with local non-profit agencies to provide homeownership counseling and workshops for potential homebuyers. The City also recognizes the need for additional affordable rental units for low income households and special needs populations. The City will continue its support of local housing initiatives by ensuring that diverse and affordable housing options are available. The City will also continue to partner with non-profit organizations and for-profit developers.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

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 twenty (20) overall home owner and elderly rehabilitations each year in the 2020 – 2024 Consolidated Plan.
- Provide **Public Service funding** to a variety of agencies.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Provide urgent repairs to owner occupied homes when feasible.
- Look at partnering with the private sector, non-profits, and public sector agencies to produce more **affordable housing** units.
- Continuing the partnership (when feasible) with Habitat and Cabarrus County to better meet the rehab needs of residents.
- Invest in new multi-family units when possible - by providing gap funding.
- Continue to cultivate and build training capacity for CHDO's to build single-family homes for both renters and home buyers.
- Continue efforts to support 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.

Actions planned to address obstacles to meeting underserved needs

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 twenty (20) overall home owner and elderly rehabilitations each year in the 2020 – 2024 Consolidated Plan.
- Provide **Public Service funding** to a variety of agencies.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Enhance partnerships with service providers as well as leverage local City funds.
- Provide urgent repairs to owner occupied homes when feasible.
- Look at partnering with the private sector, non-profits, and public sector agencies to produce more **affordable housing** units.
- Invest in new multi-family units when possible - by providing gap funding.
- Continue to cultivate and build training capacity for CHDO's to build single-family homes for

both renters and home buyers.

- Continue efforts to support 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.

Actions planned to foster and maintain affordable housing

The City of Concord 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 referring prospective homeowners to homeownership educational workshops.
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 partnership with non-profit developers.
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. Help broker information and refer residents to the necessary resources to help residents seek economic opportunities through youth development programs, job training programs, housing education programs, and personal budget classes.

Actions planned to reduce lead-based paint hazards

Over the next year the Local County Health Departments will continue its efforts to monitor the health and safety risks created by lead-based paint. The Health Department will continue to administer the Lead Poisoning Prevention Program. The Lead Poisoning Prevention Program is targeted to children birth to 6 years of age and provides screening for elevated blood lead. The program also educates parents on how to prevent lead poisoning in their child. Older children are screened if lead poisoning is found in younger siblings or close contacts. There are no charges for lab services/consultation for this service at the respective County Health Departments. In addition, through the Residential Rehabilitation program, the City will continue to conduct lead testing on homes constructed before 1978. If lead-based paint is found, and if economically feasible, the lead will be removed or encapsulated. All contractors

must have the proper lead certifications. Lead based paint brochures are also provided to applicants applying for rehabilitation assistance.

Actions planned to reduce the number of poverty-level families

Concord 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 Cooperative Christian Ministries 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.

Actions planned to develop institutional structure

The City of Concord will continue to provide program delivery services through the process established for administering the HOME and CDBG federal funds. Nonprofit agencies are helpful to the City of Concord's institutional structure. Agencies such as: Habitat for Humanity, Concord Housing Department, Concord Family Enrichment Association, Piedmont Regional CoC, Cooperative Christian Ministries, Salvation Army, and United Way 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 Community Development's Housing activities. These include, but are not limited to the Planning and Neighborhood Development Department, Engineering Division, and the GIS Department. Cabarrus 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 Planning and Neighborhood Development Department has primarily worked with three (3) CHDO's through the HOME Consortium 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, crisis assistance, 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

During the next year, we will continue to collaborate with the local organizations in an effort to stay abreast of emerging issues and trends. We intend to continue attending meetings and to actively serve on many of the housing and human services committees. This will allow the City to provide a broad-based community development plan with constant updates of goals and objectives.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

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	16,000
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:	16,000

Other CDBG Requirements

1. The amount of urgent need activities	25,000
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, two or three 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:

Local jurisdictions will be providing general funding investments in HOME projects and activities to help satisfy match requirements. The North Carolina Housing Finance Agency in partnership with eligible HOME Consortium Members will provide up to \$20,000 in down payment assistance.

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 Concord has adopted the recapture provision. Concord and HOME consortium members provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. The HOME Consortium provides HOME funds to its CHDO's to develop affordable housing. HOME Consortium CHDO's have adopted the HOME recapture provision.

All CHDO's, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City of Concord and HOME Consortium. 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 or closing costs Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for the Charlotte, NC MSA. Maximum loan amounts of up to \$7,500 is available for houses purchased in Concord city limits. Loans will be amortized over five-year period at 0% interest. If the property is disposed voluntary, involuntary or is in default, the percentage for repayment is based on the actual year.

Assistance provided to nonprofit agencies through the CDBG Program will be secured with a sub-

recipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of the HOME Consortium, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing in the HOME Consortium Service Area.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Concord 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 and the Period of Affordability is:

Less than \$15,000 is 5 years, \$15,000 to \$40,000 is 10 years, more than \$40,000 is 15 years, and New Construction is 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:

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, City of Concord has adopted the recapture provision. Concord and HOME consortium members provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. The HOME Consortium provides HOME funds to its CHDO's to develop affordable housing. HOME Consortium CHDO's have adopted the HOME recapture provision.

All CHDO's, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City of Concord and HOME Consortium. 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 or closing costs Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for the Charlotte, NC MSA. Maximum loan amounts of up to \$7,500 is available for houses purchased in Concord city limits. Loans will be amortized over five-year period at 0% interest. If the property is disposed voluntary, involuntary or is in default, the percentage for repayment is based on the actual year.

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

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of the HOME Consortium, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing in the HOME Consortium Service Area.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Concord 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 and the Period of Affordability is:

Less than \$15,000 is 5 years, \$15,000 to \$40,000 is 10 years, more than \$40,000 is 15 years, and New Construction is 20 years

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:

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 the Charlotte, NC MSA. For households with incomes less than 50% of the area median income, a deferred loan will be offered up to 95 percent of house equity for rehabilitation assistance. For households with incomes up to 80 percent of the median area income, loans are repaid at 50 percent repayment with a 2 percent interest loan depending on household income. Deferred loans are forgiven at a rate of 10% each year. In no case, may the assistance exceed 95 percent of the available equity in the home.

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 HOME Consortium, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing in the HOME Consortium Area.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Concord 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.

Appendix - Alternate/Local Data Sources

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

Kannapolis has experienced strong population growth and is expected to continue to do so. Most of this growth is occurring on the west side of Kannapolis where there are several new subdivisions. With the strong housing market, infill housing development has also occurred within the core and older sections of Kannapolis. Still, 16% of households in Kannapolis are considered extremely low income (0-30% AMI), 16% are considered low income (30-50% AMI), and 21% of households are considered moderate income (50-80% AMI). In other words, more than half (52%) of households in Kannapolis earn 80% of area median income or less.

This 2020-24 Consolidated Plan identifies the housing and community development needs and market conditions that affect low and moderate income households in Kannapolis. Using the City's resources to leverage the work of other agencies and non-profit organizations, the City has developed this Consolidated Plan with a set of priorities, goals, and action to guide our community development work over the next five years.

Housing Needs Assessment

Cost burden is the most common housing problem for Kannapolis households. 18% of the households in the Kannapolis jurisdiction as a whole have a moderate cost burden, and 14% have a severe cost burden. Cost burdens disproportionately affect elderly residents, including those who own their homes. A disproportionate number of extremely low, low, and moderate income African-American households experience housing problems.

The highest concentrations of Hispanic residents in Kannapolis are the northern and central parts of the City, with more than 15% of those Census tracts being Hispanic. The area of Kannapolis with the highest concentration of African-American residents is the east side of Kannapolis. Central and eastern

Kannapolis have the highest proportions of extremely low and low income households and a substantial number of Hispanic and African-American residents.

While the source of a household's housing problems is typically financial and/or social (job loss, unmanageable bills, change in household status, lack of family support), the result is the financial inability to maintain safe and decent housing. Community partners agree that the Point-In-Time Count does not sufficiently highlight the housing needs, and that there are many who are doubled up in overcrowded conditions or living in substandard housing to avoid becoming homeless.

Cooperative Christian Ministry provided data regarding the number of households they provide financial assistance for utility or rent payments to help these households stay in their homes. CCM has seen a significant increase in large households coming for assistance, rather than single persons or small households. This is a strong indication that housing instability in Cabarrus County is affecting families with children and sometimes multi-generational households.

CCM believes that new shelter and innovative housing solutions will be needed in Cabarrus County, and that 100 to 200 families will need a housing solution over the next year. Current gaps include housing for the chronically homeless, single females, young adults aging out of foster care, and rehabilitative services.

The City's non-housing community development needs include strengthening neighborhoods, reducing blight and dilapidated properties, and providing improved infrastructure like streets and sidewalks. Low and moderate income households in Kannapolis need better access to affordable health care, employment and job training, and financial literacy education.

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

Market Analysis

Residential activity has been strong in Kannapolis. The primary areas of growth are on the City's west side, along Kannapolis Parkway and subdivisions to the west. Infill development in the core areas has also been in demand as builders search for developable lots.

There has been a substantial amount of market-rate apartment development occurring in Kannapolis, in addition to approximately one low-income housing tax credit project every year or two. However, there is still a need for rental housing affordable to those earning up to 60% of area median income.

Due to the strong housing market, the demand exceeds the supply of housing units. Gross market rents rose by 21% from 2010 to 2018, and median home values rose 6.4%, though home sales data reflect

higher values. As of May 2019, there was consistently less than a two-month supply of homes priced under \$300,000 in Kannapolis; home sales in the \$100,000 to \$200,000 make up the largest proportion of sales.

An apartment market study conducted in March 2020 indicated that average vacancy rates were 2.3% for market rate properties and 1.8% for low-income housing tax credit (LIHTC) properties. The market study indicated that there were 1,694 households at 30% of area median income (AMI) in the Kannapolis market area that would be considered part of the demand pool (consisting of new household formation, existing renters who are living in substandard housing, and existing renters who are cost-burdened), 1,649 households at 60% of AMI, and 832 households at 80% of AMI.

Kannapolis is still a fairly affordable community compared to Cabarrus County as a whole and the Charlotte metro area. However, affordability and housing cost burdens remain an issue for extremely low, low, and moderate income households. The Affordable Housing Market Study showed an affordability gap of 5,265 total households being cost burdened in Kannapolis. 71% of extremely and very low-income households were cost-burdened. 40% of extremely and very low-income households were extremely cost-burdened. There are many factors, including location, condition, and tenure that may make a unit unsuitable for a household even if it is considered “affordable” for their income level.

Economic development is a top priority for Kannapolis. Our City leaders recognize that residents need jobs to improve their standard of living. Similar to national trends, the number of lower-paying, service sector and retail jobs has increased, leaving the community vulnerable to the economic and social impacts of COVID-19. The City has a strong partnership with Rowan-Cabarrus Community College which provides job-based training for our community. In addition to downtown revitalization, continuing to recruit businesses and encourage development, we also believe entrepreneurship is a way to provide economic opportunities for Kannapolis residents. The community college's Small Business Center serves as an important resource as well. We are taking many steps in Kannapolis to encourage more economic growth in our area.

Strategic Plan

Based on the needs assessment, market analysis, public input, and consultation with partner agencies, the City's one and five year goals for the Consolidated Plan are:

- Improve and strengthen neighborhoods
- Provide decent & affordable housing
- Prevent and address homelessness
- Promote self sufficiency and community development

The outcomes to be achieved include public infrastructure and facilities, demolition of dilapidated properties, public service activities, new and rehabbed housing units, transitional housing, direct financial assistance to homebuyers, and homelessness prevention.

3. Evaluation of past performance

With the change in HOME rules, the City of Kannapolis shifted its housing strategy from new speculative construction of single family homes and downpayment assistance to more homeowner rehab, urgent repair, and transitional housing development. We are also looking at opportunities for low-income housing tax credit projects, which provide a much greater number of housing units than single family housing. The other factor limiting new construction is the availability of infill lots, many of which have been snapped up by investors and home builders.

4. Summary of citizen participation process and consultation process

Citizens were provided with opportunities to comment in public hearings, community survey, online, community advisory meeting and at neighborhood meetings.

5. Summary of public comments

Comments were made regarding the need for good neighbors program for Section 8 tenants and the need for more affordable housing units and additional public services for the homeless.

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

All comments accepted.

7. Summary

The following projects show how the City of Kannapolis will be using its 2020-21 CDBG funding allocation of \$391,721 to further the goals within its Consolidated Plan and Annual Action Plan.

- Section 108 Loan Repayment - The City uses its annual CDBG allocation to repay a 2006 loan used to develop the Gateway Business park. This is the last payment (\$52,905) to be made on this loan.
- Fair Housing - The City will spend approximately \$1,000 to undertake outreach and education activities to affirmatively further fair housing. These include workshops and information sessions.

- Public Services - The City will provide \$55,000 in grants to non-profit organizations that carry out public services for Kannapolis residents. Examples include Meals on Wheels, Cooperative Christian Ministry, etc.
- Program Administration - The City will spend \$77,344 for program administration and subrecipient monitoring.
- Urgent repair/weatherization - Urgent repair projects can address handicap ramps, water heaters, inoperable heating/cooling units, leaking roofs, up to \$5,000 per house. The City has allocated a total of \$105,471 for these projects. The City has also secured a grant through the NC Housing Finance Agency for additional urgent repairs.
- Infrastructure Improvements - The City's infrastructure projects have not been specifically identified, but the \$100,000 allocation will likely be for sidewalks near schools, or addressing deficient infrastructure (stormwater or sewer) in low-moderate income areas.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	Kannapolis	Community Development/City of Kannapolis

Table 60– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Kannapolis works very closely with local non-profit agencies and service providers that address the needs of low-to-moderate income families, homeless, and community development.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Kannapolis is part of the Cabarrus-Iredell-Rowan HOME Consortium, and the City of Concord is the lead entity. The Consortium meets periodically to review projects and discuss any issues. The Consortium provides a forum for the City of Kannapolis to work together with other members. For example, the City of Kannapolis as well as Cabarrus County have both agreed to provide HOME funds for a low-income housing tax credit project that Prosperity Unlimited CDC, a CHDO of the Consortium, recently constructed.

The City of Kannapolis plans Fair Housing educational events in conjunction with our partners, including Concord Housing Authority, City of Concord, Cabarrus County, and Prosperity Unlimited.

Through the City's interest in improving public health, the City works closely with Cabarrus Health Alliance, Rowan-Cabarrus YMCA, Atrium Health Cabarrus, and Kannapolis City Schools on health related initiatives.

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 Kannapolis area is part of the five-county Piedmont Regional Continuum of Care Committee, which is a piece of the North Carolina Balance of State CoC (BoS CoC). Because the Balance of State is the largest geographic CoC in North Carolina, representing 79 out of 100 counties, it is organized into Regional Committees that coordinate local work and planning. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The lead for the Piedmont Regional Committee is a representative of Community Link, which receives CoC funding for transitional housing and permanent supportive housing.

Ed Hosack from Cooperative Christian Ministry (CCM) serves on the Executive Team of the Piedmont Regional Committee. CCM is based in Cabarrus County and does extensive work in Kannapolis and nearby communities with preventing and addressing homelessness. CCM organized and leads the Cabarrus County Homelessness Task Force, of which the City of Kannapolis is a member, as well as Community Link - the lead of the CoC Committee. Other members of the Task Force include Kannapolis City Schools, Cabarrus County, and each of the homeless shelters and related service providers. Through the Task Force, the City of Kannapolis is able to stay updated on each organization's efforts, determine areas of potential partnerships, and make appropriate referrals to relevant agencies. The Task Force also coordinates the annual Point-in-Time Count for Cabarrus County.

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 City of Kannapolis does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	CABARRUS COOPERATIVE CHRISTIAN MINISTRY
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CCM coordinates the Cabarrus County Homelessness Task Force of which the City of Kannapolis is a member. CCM distributed the results of the Point-in-Time count. The City of Kannapolis meets regularly with CCM on projects and discussed sections of the Consolidated Plan. Our conversations frequently lead to ideas on new partnerships or ways to tweak programs to achieve better results.
2	Agency/Group/Organization	PROSPERITY UNLIMITED
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Prosperity Unlimited, Inc. is a member of the HOME Consortium with the City of Kannapolis. The City provided down payment assistance to first time homebuyers completing homebuyer classes with Prosperity Unlimited. They keep us informed on the state of the housing markets which includes homebuyers and foreclosures.

3	Agency/Group/Organization	COMMUNITY LINK
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Link is the lead entity for the Piedmont Regional Committee of the NC Balance of State Continuum of Care. Community Link receives CoC funding for transitional housing and permanent supportive housing.
4	Agency/Group/Organization	Concord Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Housing Authority provided information for the Consolidated plan for sections regarding public housing.
5	Agency/Group/Organization	Rowan County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Rowan County Housing Authority provided information for the Consolidated plan for the sections related to public housing.

6	Agency/Group/Organization	Cardinal Innovations
	Agency/Group/Organization Type	Services-Persons with Disabilities Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cardinal Innovations manages medicaid, state and local funding for mental health, intellectual and developmental disability and substance use/addiction services
7	Agency/Group/Organization	CABARRUS VICTIMS ASSISTANCE NETWORK (CVAN)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CVAN provided data regarding the volume of clients they serve and the organization's ability to provide services.
8	Agency/Group/Organization	Habitat for Humanity Cabarrus County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity works with the City to do urgent repairs and provide new housing for its clients. The City consulted with Habitat to learn more information about their client list and ability to continue partnership.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Link	The Goals of the Strategic Plan area aligned with the goals of the CoC plan in the areas of homelessness services and prevention.

Table 62– 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(l))

For the purposes of developing the Consolidated Plan, the City of Kannapolis consulted only with the primary providers of housing programs and shelters in the area. Due to limited time and staff capacity, the City did not consult with public service providers, such as Meals on Wheels, American Red Cross, or the YMCA. Although we interact with these types of organizations through our presence in the community, they were not consulted directly regarding the Consolidated Plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City of Kannapolis encourages citizens to participate in the development of the Consolidated Plan, any substantial amendment to the plan as well as the CAPER. Participation is encouraged by working with neighborhood groups, churches, citizen advisory board, local leaders and local agencies.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	25	None	All comments accepted. Questions asked about how many clients request downpayment assistance; if we receive repeat clients seeking additional assistance; questions about match funds.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Internet Outreach	survey monkey	56	Need for more affordable housing and services for the homeless	All comments accepted	
3	Internet Outreach	Non-targeted/broad community	0	Public comment ad provided on City website soliciting comments. None received.	All comments accepted.	
4	Public Meeting	Neighborhood Community Meetings	15	None	All comments accepted.	
5	Public Meeting	Community Improvement Commission	10	Comments regarding the need for good neighbor program for Section 8 tenants. No other comments.	All comments accepted	

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment provides a picture of the City of Kannapolis' needs related to affordable housing, special needs housing, community development, and homelessness. These needs will be prioritized and serve as the basis for the Strategic Plan as part of this consolidated plan. The sections of the Needs Assessment are:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

Usually these sections are included in the IDIS Consolidated Plan Template, but for this template, only the Non-Housing Community Development Needs section is available to be included.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Kannapolis Parks and Recreation Master Plan completed in October 2014 identified the following priorities for parks and recreation facilities:

- Improvements to Village Park
- Expansion of facilities at North Cabarrus Park
- Development of Irish Buffalo Creek and Rocky River Greenways
- Acquisition of property for community parks
- Acquisition and development of an east side Neighborhood Park (home a substantial segment of the City's low-income residents)

There has been some public interest in a recreation center that also provides programs for senior citizens. Although Cabarrus County has a senior center, it is located in Concord, which is considered too far for some Kannapolis residents. There is also interest in a community center within certain neighborhoods, such as the Carver neighborhood. City staff is exploring options to make a community center work within budget and staff limitations.

How were these needs determined?

The City of Kannapolis Parks and Recreation Master Plan was completed in October 2014 and included public participation through three public workshops, a telephone survey of 212 randomly sampled households, one-on-one interviews with community stakeholders, and an online survey.

Describe the jurisdiction's need for Public Improvements:

The City of Kannapolis has conducted a number of studies over the last few years to determine various needs for public improvements throughout the City. In addition, the City has adopted a Healthy Living brand with a commitment to become a healthier place through increased access to physical activity and better nutrition. Future infrastructure projects will be considered in terms of how they could contribute to the improved health of our residents.

In 2020, local jurisdictions and transit agencies adopted the Cabarrus County Long Range Public Transportation Master Plan. In the next 4-8 years, the plan calls for extending bus service hours, doubling frequency, adding additional bus routes, and establishing transit hubs in downtown Concord and downtown Kannapolis, as well as expanding the on-demand service to be countywide for individuals with disabilities.

The Kannapolis City Council held a retreat in 2018 to prioritize community needs. Several capital projects emerged, including:

- Sidewalks in low-moderate income areas (Bethpage Rd and Little Texas Rd).
- Street and intersection improvements in busy commercial areas (Roxie St and Dale Earnhardt Blvd/Cannon Blvd intersection).
- Additional land and improvements for parks.

Additional projects that may be considered for investment with CDBG funds include:

- Street connections and improvements in the Carver neighborhood, Villas Mobile Home Park, and other low-to-moderate income areas.
- Sidewalk infrastructure near schools that are in low-to-moderate income areas.
- Beautification and developing gateways for low-to-moderate income areas, typically in conjunction with another public improvement project.
- Stormwater management infrastructure for low-to-moderate income areas, typically in conjunction with another public improvement project.

How were these needs determined?

Extensive public input was conducted for the Cabarrus County Long Range Public Transportation Master Plan. Public hearings are held for the City's annual budget. The City of Kannapolis worked with Active Routes to Schools and a consultant in 2015 to develop priority needs for pedestrian access to neighborhood schools. The 2010 Carver Area Strategic Plan continues to be a guiding document for public improvements needed in the Carver neighborhood.

Describe the jurisdiction's need for Public Services:

The 2016 Cabarrus County Needs Assessment identified needs in four key areas: substance use, mental health, obesity, and housing. Specific issues include:

- Access to affordable healthcare and insurance
- Access to affordable mental health and substance abuse services and insurance coverage
- Underemployment, unemployment, and income stagnation
- Job training (computer training, vocational training, and job-seeking skills training)
- Obesity and wellness – lack of exercise, poor eating habits, child and adult obesity, and access to health foods
- Housing affordability and overcrowding/doubling up

The 2014 Cabarrus County Aging Strategic Plan echoed some related needs for citizens age 65 and older:

- Promote healthy living – physical activity, self-management of chronic diseases, and preventative health.
- Promote development of private sector housing for senior citizens, such as low-income housing tax credit projects.
- Promote awareness of workforce development programs, financial assistance programs, and financial planning resources to senior citizens.
- Expand recreational programs and activities for seniors.
- Identify resources to expand transportation services for seniors.

Cabarrus County Homelessness Task Force has identified gaps in services to prevent homelessness:

- Access to affordable healthcare and insurance
- Financial literacy education programs for families
- Life skills and parenting training for families
- Micro-finance opportunities for individuals
- Employability training and employment opportunities

How were these needs determined?

Cabarrus County conducted an Aging Strategic Plan that was completed in March 2014. The plan was developed with the guidance of a steering committee that included staff as well as representatives from faith-based, non-profit, and for-profit partners in several focus areas. 244 residents of Cabarrus County provided input through an unscientific survey that gathered information on the type services and programs respondents feel are needed as they or someone they know ages.

The 2016 Cabarrus County Needs Assessment incorporated feedback from 1,652 households, 102 key informants, and statistical and other data. The six key community needs identified in the assessment are: wellness and obesity, housing, under/unemployment, education, access to healthcare, and mental health.

Cabarrus County Homelessness Task Force determined their needs through consultation with its member agencies.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Housing Market Analysis is to provide a picture of the Kannapolis housing market and to provide key information for development of the Strategic Plan. The Housing Market Analysis will include the following topics:

- Significant characteristics of the jurisdiction's economy
- Broadband access
- Hazard mitigation

The following topics that are normally part of a Consolidated Plan were not included in this one because the IDIS template did not make it available:

- Significant characteristics of the jurisdiction's housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and needs of public and assisted housing
- Brief inventory of facilities, housing, and services that meet the needs of homeless persons
- Regulatory barriers to affordable housing

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section addresses the economic market analysis of the Kannapolis area, including number of jobs in each industry sector, labor force statistics, and educational attainment. We have provided more updated and accurate labor force statistics from the NC Division of Employment Security, which updates this data monthly. The NCDES data show a much lower unemployment rate of 4.2% for March 2020 than the 10.7% shown from the Census data. However, the unemployment rate jumped to 14.2% for April 2020 as the impact of COVID-19 began to take place. That figure has certainly increased, and it may be some time before unemployment rates go back to normal.

It is also important to keep in mind that unemployment rates only account for those considered to be in the labor force - in other words - those who are working or are looking for a job. Unemployment rates do not account for those who have dropped out of the labor force due to discouragement, health, lack of childcare, or other reasons.

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	132	0	1	0	-1
Arts, Entertainment, Accommodations	2,411	1,911	16	20	4
Construction	1,106	421	8	4	-4
Education and Health Care Services	1,931	876	13	9	-4
Finance, Insurance, and Real Estate	962	342	7	4	-3
Information	262	109	2	1	-1
Manufacturing	1,837	492	12	5	-7
Other Services	482	447	3	5	2
Professional, Scientific, Management Services	1,332	1,815	9	19	10
Public Administration	0	0	0	0	0
Retail Trade	2,556	2,403	17	25	8
Transportation and Warehousing	717	362	5	4	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	1,012	434	7	5	-2
Total	14,740	9,612	--	--	--

Table 64 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	22,428
Civilian Employed Population 16 years and over	20,035
Unemployment Rate	10.69
Unemployment Rate for Ages 16-24	43.14
Unemployment Rate for Ages 25-65	6.60

Table 65 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,245
Farming, fisheries and forestry occupations	955
Service	2,120
Sales and office	5,180
Construction, extraction, maintenance and repair	2,280
Production, transportation and material moving	1,778

Table 66 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,245	64%
30-59 Minutes	5,690	30%
60 or More Minutes	1,280	7%
Total	19,215	100%

Table 67 - Travel Time

Data Source: 2011-2015 ACS

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	1,889	370	1,169
High school graduate (includes equivalency)	4,370	610	1,490
Some college or Associate's degree	6,555	475	1,655
Bachelor's degree or higher	4,085	100	620

Table 68 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	120	119	435	585	480
9th to 12th grade, no diploma	730	420	710	1,168	1,060

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	1,470	1,705	1,490	3,270	2,010
Some college, no degree	1,265	1,793	1,670	2,569	1,100
Associate's degree	165	658	615	1,379	370
Bachelor's degree	164	1,155	845	1,270	364
Graduate or professional degree	0	248	415	865	300

Table 69 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	70,798
High school graduate (includes equivalency)	71,893
Some college or Associate's degree	161,594
Bachelor's degree	180,458
Graduate or professional degree	178,507

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Kannapolis has a large share of residents who work in hospitality, education and health care, manufacturing, and retail. This makes sense, since some of the largest employers in Cabarrus County are the Atrium Cabarrus hospital, Concord Mills Mall, Amazon, Cabarrus County Schools, and city and county government.

Describe the workforce and infrastructure needs of the business community

Describe the workforce and infrastructure needs of the business community:

Until March 2020, the regional economy was very strong and labor markets were very tight. With unemployment rate of 4.2%, it was becoming difficult for Kannapolis employers to find available and qualified workers, particularly in areas requiring technical skills, such as electricians, machinists, and fabricators.

There are a few infrastructure factors limiting the economic growth potential in Kannapolis. Limited remaining sewer capacity in the core of Kannapolis will prevent significant growth unless additional capacity is added. There are several areas on the outskirts of Kannapolis that have the opportunity to grow if the City is able to extend water and sewer lines to these areas. Road infrastructure continues to be important for economic development.

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.

Unfortunately, with the impact of COVID-19, unemployment has dramatically increased. The workers who have been affected the most are those who were in hospitality, retail, food service, and related fields - the industries with the greatest employment in our community. It is unclear how long it will take for the economy to regain its strength. It is likely that these workers will need to consider other career options and may need to seek additional education and training through the community college system or other institutions to help them reach their new goals.

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

Educational attainment levels of adults in Kannapolis are lower relative to neighboring communities and the Charlotte metro area. 21.2% of adults age 25 and over in Kannapolis have a bachelor's degree or higher. 15% do not have a high school diploma or equivalent. Workers with lower education levels are well suited for the many distribution, warehousing, retail, and service jobs in the local area. However, if they want to increase their earning power and improve their career path, workers need to develop technical skills that allow them to use computers, robotics, and other technology in production-related jobs.

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.

The Centralina Workforce Development Board has submitted its 2020-2024 Comprehensive Plan. Some of its key initiatives include:

- North Carolina Manufacturing Institute. This program is in partnership with the Rowan-Cabarrus Community College to train individuals for manufacturing jobs and identify company partners who can place these individuals immediately upon successful completion of the program.
- Finish Line Grants provide emergency assistance to currently enrolled community college students who have completed at least 50% of their training program.
- UpSkill Centralina provides competitive training grants to companies to address employee skills gaps.
- Centralina Career Headlight is a web-based platform created to match the region's career seekers with information about careers and the training needed to qualify for those regional jobs.

The Rowan-Cabarrus Community College opened its Advanced Technology Center in 2019 to house programs in robotics, engineering and advanced technology to meet the needs of manufacturers and future employers.

These programs will provide opportunities for Kannapolis residents to gain skills and be able to improve their employment prospects.

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 Kannapolis is part of the nine-county Centralina Economic Development region around the Charlotte metro area. In 2017, it completed its CEDS for the region. The CEDS identified several target industries, as well as several goals and objectives related to workforce and education, entrepreneurship and innovation, infrastructure, business climate, and quality of life. Target clusters include advanced manufacturing, health, financial services, information technology, and logistics & distribution.

Locally, the Cabarrus EDC had identified target sectors of advanced manufacturing, logistics, aviation/aerospace, automotive/motorsports, food & beverage, and healthcare. In addition, a new initiative to create an entrepreneurial ecosystem is underway. The Cabarrus EDC is leading an effort to work with a provider to establish an incubator and co-working facility, with programming and events for new and established entrepreneurs.

The City of Kannapolis is putting considerable resources into revitalizing its downtown as a way to spur economic growth in the core of Kannapolis. We are also working with the NC Research Campus to develop opportunities and long term plans to grow the job base near downtown.

Discussion

Economic development is a top priority for Kannapolis. Our City leaders recognize that residents need jobs to improve their standard of living. Similar to national trends, the number of lower-paying, service sector and retail jobs has increased, leaving the community vulnerable to the economic and social impacts of COVID-19. The City has a strong partnership with Rowan-Cabarrus Community College which provides job-based training for our community. In addition to downtown revitalization, continuing to recruit businesses and encourage development, we also believe entrepreneurship is a way to provide economic opportunities for Kannapolis residents. The community college's Small Business Center serves as an important resource as well. We are taking many steps in Kannapolis to encourage more economic growth in our area.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The two Census tracts where the highest percentage of low and moderate income households experience at least one severe housing problem is in north Kannapolis (tract 515) and south-central Kannapolis (tract 411). These tracts have more than 50% of low income and more than 25% of moderate income households with at least one severe housing problem. The households with the highest concentration of extremely low income households with at least one severe housing problem are located on the east side and south side of Kannapolis (tracts 407 and 411). These areas have more than 73% of extremely low income households that experience at least one severe housing problem.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The highest concentrations of Hispanic residents in Kannapolis is the northern part of the City in Rowan County (tract 515), with more than 18% of those Census tracts being Hispanic. The areas of Kannapolis with the highest concentrations of African-American residents is in eastern Kannapolis (tract 407), where more than 34% of the population is African-American. These areas have fairly large proportions of extremely low and low income households. Eastern Kannapolis (tract 407) has the highest proportions of extremely low and low income households and a substantial number of African-American residents.

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

Median home values are the weakest in the northern and central parts of Kannapolis, ranging from \$96,800 in census tract 408 to \$99,700 in census tract 515. The citywide median home value in 2018 is \$137,100. The south and west sides of Kannapolis have median home values higher than the citywide median.

The highest proportion of rental housing is in the south-east part of Kannapolis (tract 407), where more than 60% of housing is rental-occupied. Central and northern Kannapolis also have high proportions of rental housing, ranging from 47% to 56%. The west side of Kannapolis (census tract 412) has seen a big jump in market rate apartment development along Kannapolis Pkwy, so rental housing now makes up 43% of total units.

Are there any community assets in these areas/neighborhoods?

The primary assets in these neighborhoods are local churches, and good access to I-85 and the nearby commercial/shopping corridors. Downtown Kannapolis, where the YMCA, library, and main park (Village Park) are located, is within a 5-10 minute drive as well. There is city bus access to some of these areas.

Are there other strategic opportunities in any of these areas?

One of the priority projects in the Parks and Recreation Master Plan is to build a park on the east side of Kannapolis to be accessible to many of the area's residents. The City anticipates that some of these neighborhoods will see investment as downtown is revitalized and jobs are created within the downtown and NC Research Campus.

If the City is able to encourage residents in these neighborhoods to become engaged and develop a stronger neighborhood presence, that would certainly benefit these areas as well. Some areas have active neighborhood watch groups, but others do not. Stronger neighborhoods result in less crime, more stability, and a better environment for children living in those areas. There is an interest from some neighborhoods such as the Carver community to have a community center where residents can gather within their neighborhood. City staff is exploring the financial feasibility of this concept.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The 2018 American Community Survey indicates that 84% of Kannapolis households have access to broadband internet, with 71% having access to home-based broadband (fiber optic, cable, etc) and 63% having access to a mobile phone plan. Access to broadband is fairly consistent across race and ethnicity. Those with higher educational attainment levels have much higher rates of broadband access than those with less than a high school degree.

Census tracts 410 and 515.01 in central and northern Kannapolis have the lowest rates of broadband access, with less than 80% of households having broadband. In these neighborhoods, home-based broadband is somewhat more prevalent (about 65% of households) than cell phone plans (about 55% of households). However, census tract 408 in central Kannapolis had the lowest rate of home-based broadband access - 57% of households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Multiple services providers offer high speed internet in Kannapolis.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Cabarrus Stanly Union Counties Regional Hazard Mitigation Plan was updated in 2019. The plan identified the following types of hazards as high risk to the region: winter storm & freeze, thunderstorm winds/high winds, flooding, and hurricane and coastal hazards. The following types of hazards were determined to be of moderate risk to the region: drought, wildfires, dam failure, and excessive heat.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Regional Hazard Mitigation Plan did not look specifically at low-to-moderate income housing impacts. However, it did discuss vulnerability to hazards based on population density, number and value of real property, and number of children and elderly residents in each area. It can be reasonably concluded that low and moderate income households have a more difficult time recovering from natural disasters due to factors such as limited emergency savings, lack of insurance, and limited family or local support.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to identify the priority needs of our community based on the Needs Assessment, Housing Market Analysis, and community input, and describe strategies to address the priority needs. The following topics will be included in the Strategic Plan.

- Geographic Priorities
- Priority Needs
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Lead-based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 71 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City's investments will be allocated citywide.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 72 – Priority Needs Summary

1	Priority Need Name	Neighborhood Improvement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Improve & strengthen neighborhoods Provide decent & affordable housing Promote self-sufficient & community development
	Description	There are many vacant, deteriorating residential properties that have been neglected for some time. The City needs to increase code enforcement efforts to address these properties and prevent them from continuing to drag down the neighborhoods in which they are located. Neighborhoods in Kannapolis also need improved infrastructure and some need public facilities.
	Basis for Relative Priority	This is a priority that the City will expend CDBG funding to address.
2	Priority Need Name	Substandard Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities

	Geographic Areas Affected	
	Associated Goals	Prevent & address homelessness
	Description	One of the identified housing needs is substandard housing. The City needs to continue urgent repair and homeowner rehab programs to help residents be able to live in safer, decent conditions.
	Basis for Relative Priority	This is a priority to address with CDBG funding.
3	Priority Need Name	Homeless Prevention
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Provide decent & affordable housing Prevent & address homelessness
	Description	There are many families who are doubled up or in other housing situations that are unstable and put them at risk of homelessness. Cost burdens are the most common housing need in Kannapolis. The City needs to continue efforts to expand the amount of transitional housing and services available to those at risk of homelessness or transitioning out of homelessness. In addition, the Cabarrus County Homelessness Task Force has identified housing for adults with disabilities, young adults aging out of foster care, senior adults, and previously incarcerated individuals as unmet needs.
	Basis for Relative Priority	This is a priority that the City will expend CDBG funding to address.

4	Priority Need Name	Chronic Homelessness
	Priority Level	Low
	Population	Extremely Low Low Moderate Chronic Homelessness Families with Children Mentally Ill Chronic Substance Abuse Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	
	Description	The Cabarrus Homelessness Task Force identified housing for the chronically homeless, single females, young adults aging out of foster care, and rehabilitative services as unmet areas of need in the community.
	Basis for Relative Priority	The City will rely on community partner agencies to address these needs.
5	Priority Need Name	Self-sufficiency
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Prevent & address homelessness Promote self-sufficient & community development

	Description	Community development partners have identified the following types of community development needs in the Kannapolis area to improve the self-sufficiency and long term outlook for low-to-moderate income residents: access to healthy, affordable food, access to affordable healthcare and insurance, financial literacy education, and workforce training and work opportunities.
	Basis for Relative Priority	The City will rely on community partner agencies to address.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Kannapolis anticipates receiving two primary sources for community development and to implement this Consolidated Plan. The City also received two rounds of CARES funds/CDBG-CV funds. (CDBG-CV first round total \$230,437 and CV3 \$264,857) CARES funds will be allocated to non-profit partners for public service projects addressing coronavirus needs.

Other supplemental funds include an urgent repair grant from the North Carolina Housing Finance Agency.

The FY 2020-21 Annual Action Plan includes activities to be funded from July 1, 2020 to June 30, 2021 with the following sources of funds: (table below)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	391,721	0	225,000	616,721	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Housing	143,711	0	0	143,711	0	HOME Funds from Cabarrus/Rowan/Irdell Consortium
Other	public - federal	Public Services	264,857	0	0	264,857	0	3rd round of CDBG-CV funds (CARES Funds)
Other	public - state	Admin and Planning Housing	100,000	0	0	100,000	0	URP20 Urgent Repair funds from the North Carolina Housing Finance Agency

Table 73 - 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

For low-income housing tax credit projects that the City participates in by providing HOME or CDBG funds, the federal dollars help leverage the developer's private investment in the projects.

The City is required to provide a 25% match for its annual HOME allocation. For the last several years, the City has been able to provide in-kind match by leveraging our partnerships with Habitat for Humanity and Cooperative Christian Ministry. With both organizations, the City has funded new construction or rehabilitation projects, and the non-profits have provided a match through volunteer labor and donated supplies and appliances (i.e. HVAC units, washer and dryer, etc).

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

The City of Kannapolis owns several residential parcels in the Carver neighborhood that we had purchased to rehabilitate the homes for transitional housing or to create new construction. For the transitional housing units, we hope to eventually provide those homes as purchase options for those stabilizing out of transitional housing. The City also owns a 7 acre parcel that was the former Wyrick Villas Mobile Home Park. We are considering working with a developer for a low income housing tax credit project on this tract.

Discussion

Because the City of Kannapolis receives relatively limited amounts of federal funding for community development, we are constantly looking at ways to leverage these funds for maximum impact. This includes partnerships with non-profit organizations such as Prosperity Unlimited, Habitat for Humanity, and Cooperative Christian Ministry, as well as partnerships with developers using low-income housing tax credits.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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
PROSPERITY UNLIMITED	Subrecipient	Ownership Rental public services	Jurisdiction
CABARRUS COOPERATIVE CHRISTIAN MINISTRY	Subrecipient	Homelessness public services	Jurisdiction
Habitat for Humanity Cabarrus County	Subrecipient	Ownership	Jurisdiction
CABARRUS MEALS ON WHEELS	Subrecipient	public services	Jurisdiction
CABARRUS VICTIMS ASSISTANCE NETWORK (CVAN)	Subrecipient	Homelessness public services	Jurisdiction
Concord Housing Authority	PHA	Rental	Jurisdiction
Rowan County Housing Authority	PHA	Rental	Jurisdiction
COMMUNITY LINK	Continuum of care	Homelessness	Region
Cardinal Innovations	Continuum of care	Non-homeless special needs	Jurisdiction
Kannapolis	Government	Economic Development Planning neighborhood improvements public facilities	Jurisdiction

Table 74 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Kannapolis will partner with other community organizations to achieve Consolidated plan goals. We have created some great partnerships with Habitat for Humanity as well as Cooperative Christian Ministries in order to strengthen our programs, leverage funds as well meet the needs of the community. All of our community partners are not listed in above chart.

The Homelessness Task Force group has identified gaps in services for adults requiring care and gap in services for the chronic homeless. Strategies for addressing these gaps are being sought out by the task force of which the City of Kannapolis is a partner.

One area where there is a gap is the limited number of CHDOs that serve Kannapolis and as a result, the limited affordable housing production that our community non-profits are taking on.

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

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	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS		X	
Life Skills			
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 75 - 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)

The Balance of State Continuum of Care that includes the Piedmont Regional Committee has a Coordinated Assessment Plan developed by the community that describes how and where individuals

and families will be assessed and prioritized for housing in the community. Assessment happens at the emergency shelter level and diversion efforts will take place to make sure that people can return to the community without entering shelter if they don't absolutely need shelter. The clients are given referrals and contact information for other types of services that may be helpful or needed, such as education, employment services, or health services.

The Carolinas CARE Partnership, formerly the Regional HIV/AIDS Consortium, serves the Charlotte Metropolitan Statistical Area. This area includes Anson, Cabarrus, Gaston, Mecklenburg, Union and York (SC) counties. The CARE Partnership administers the HOPWA funding, and their program consists of supportive services, tenant based rental assistance, resource identification, and short-term rent, mortgage and utility payments.

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

Cooperative Christian Ministry has done a lot to increase the services for homeless families over the last several years. It has established the My Father's House emergency shelter, with 14 beds for families with children. It also established the Mothers and Children transitional housing facility with 18 beds for women and their children. With the help of the City of Kannapolis and other partners, CCM has also expanded the number of homes within its Teaching House transitional housing program. However, the demand for housing solutions for homeless households and those at risk of homeless continues to grow.

Current gaps include housing for the chronically homeless, single females, young adults aging out of foster care, senior adults, and previously incarcerated individuals, and persons with disabilities. CCM estimates that 200-300 families will need housing solutions over the next year, based on the Homelessness Task Force analysis. Other needs include housing for returning veterans, financial literacy education, making fresh and perishable food available in food pantries, micro-finance, employment training, and work opportunities.

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

The Coordinated Assessment Plan developed by the Continuum of Care provides a clearer process for intake, assessment, and referrals for homeless clients.

Cooperative Christian Ministry is seeking funds within the community to develop housing for youth aging out of foster care, senior females, and adults with developmental disabilities. It is also continuing to add housing units to its Teaching House transitional housing program, in partnership with the City of Kannapolis. CCM is evaluating a project to convert a closed assisted living facility into a potential solution for single adult females without children. They are also looking at how to better address the

needs of the chronically homeless. This is a difficult task and will likely involve securing a small or medium sized multi-family facility, accompanied by services.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve & strengthen neighborhoods	2020	2024	Non-Housing Community Development		Neighborhood Improvement	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Buildings Demolished: 10 Buildings Housing Code Enforcement/Foreclosed Property Care: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide decent & affordable housing	2020	2024	Affordable Housing		Neighborhood Improvement Homeless Prevention	CDBG: \$250,000 HOME Funds: \$500,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted Homeless Person Overnight Shelter: 5 Persons Assisted Homelessness Prevention: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Prevent & address homelessness	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Substandard Housing Homeless Prevention Self-sufficiency	CDBG: \$200,000 HOME Funds: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds Homelessness Prevention: 50 Persons Assisted
4	Promote self-sufficient & community development	2020	2024	Non-Housing Community Development		Neighborhood Improvement Self-sufficiency	CDBG: \$315,000	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Table 76 – Goals Summary

Goal Descriptions

1	Goal Name	Improve & strengthen neighborhoods
	Goal Description	The City seeks to provide a suitable living environment by improving our neighborhoods and eliminating blight. Funds will be used to address code enforcement or environmental concerns and invest in infrastructure and public facilities.

2	Goal Name	Provide decent & affordable housing
	Goal Description	The City of Kannapolis seeks to increase the supply of decent, affordable housing for low and moderate income households. Funding will be used for urgent repair, homeowner rehabilitation, new construction, down payment assistance, and other projects that will help eligible households obtain affordable and decent housing. Increasing the number of lead-safe housing units will be part of this effort. Funding will also be for public service activities that promote affordable housing. The City will continue to reduce and address barriers to affordable housing through its planning and zoning department.
3	Goal Name	Prevent & address homelessness
	Goal Description	The City of Kannapolis seeks to reduce the number of homeless households by addressing and preventing homelessness. Funds will be used in partnership with other local non-profits to increase the supply of transitional housing, provide services, and address unmet needs of certain homeless populations (ex: chronically homeless, single females, young adults aging out of foster care, and rehabilitative services).
4	Goal Name	Promote self-sufficient & community development
	Goal Description	The City of Kannapolis seeks to address the community development and self-sufficiency needs of residents through funding of public services that provide programs and education in areas such as: access to healthy, affordable food, access to affordable healthcare and insurance, financial literacy education, and workforce training and work opportunities. Note: Funding allocation includes one last payment on the Section 108 loan.

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 Kannapolis estimates it will be able to assist over the next five years of this Consolidated Plan an estimated 70 families, based on the number of families assisted during the previous five-year period. We estimate that 20 extremely low-income, 35 low-income, and 15 moderate-income families will be assisted through the City's programs related to urgent repair, homeowner rehab, downpayment assistance, and new construction.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The City will continue its effort to reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead safe housing available to low-income population. The City follows HUD's Lead Safe Housing Guidelines in all of its federally funded housing development activities. Lead testing and lead control measures are a part of the scope of services in our rehab contracts for all pre-1978 dwellings.

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

The City integrates the Lead Safe Housing Rule requirements into our housing policies and procedures for all pre-1978 housing rehab activities.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City's approach to reducing the number of poverty-level families includes the following elements:

- Encouraging economic development within the City to provide jobs to residents. The City has proactive economic development efforts to recruit businesses to our community.
- Providing referrals to local job training and education resources. The City does not provide these services directly, but does establish partnerships with organizations that provide these resources.

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

The following key elements of the Consolidated Plan are part of the City's anti-poverty strategy:

- Increasing the supply of affordable housing, both through the use of HOME and CDBG funds, and by encouraging the work of other affordable housing developers.
- Supporting non-profit agencies that provide assistance to those experiencing poverty through the City's public services funding.

SP-80 Monitoring - 91.230

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 Kannapolis takes very seriously the need for program compliance and monitoring. In addition to annual monitoring visits with its subgrantees, the City also ensures compliance through frequent communication with subgrantees throughout the project period. This is done through written, telephone, and in-person communications. At the beginning of each fiscal year, the City conducts training for the new non-profits that are receiving funding for public services so that they understand the reporting and documentation requirements. Sub-grantees submit reports throughout the year on project progress and are required to provide documentation with any reimbursement request.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Kannapolis anticipates receiving two primary sources for community development and to implement this Consolidated Plan. The City also received two rounds of CARES funds/CDBG-CV funds. (CDBG-CV first round total \$230,437 and CV3 \$264,857) CARES funds will be allocated to non-profit partners for public service projects addressing coronavirus needs.

Other supplemental funds include an urgent repair grant from the North Carolina Housing Finance Agency.

The FY 2020-21 Annual Action Plan includes activities to be funded from July 1, 2020 to June 30, 2021 with the following sources of funds: (table

below)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	391,721	0	225,000	616,721	0	
Other	public - federal	Admin and Planning Housing	143,711	0	0	143,711	0	HOME Funds from Cabarrus/Rowan/Irdell Consortium
Other	public - federal	Public Services	264,857	0	0	264,857	0	3rd round of CDBG-CV funds (CARES Funds)
Other	public - state	Admin and Planning Housing	100,000	0	0	100,000	0	URP20 Urgent Repair funds from the North Carolina Housing Finance Agency

Table 77 - 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

For low-income housing tax credit projects that the City participates in by providing HOME or CDBG funds, the federal dollars help leverage the developer's private investment in the projects.

The City is required to provide a 25% match for its annual HOME allocation. For the last several years, the City has been able to provide in-kind match by leveraging our partnerships with Habitat for Humanity and Cooperative Christian Ministry. With both organizations, the City has funded new construction or rehabilitation projects, and the non-profits have provided a match through volunteer labor and donated supplies and appliances (i.e. HVAC units, washer and dryer, etc).

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

The City of Kannapolis owns several residential parcels in the Carver neighborhood that we had purchased to rehabilitate the homes for transitional housing or to create new construction. For the transitional housing units, we hope to eventually provide those homes as purchase options for those stabilizing out of transitional housing. The City also owns a 7 acre parcel that was the former Wyrick Villas Mobile Home Park. We are considering working with a developer for a low income housing tax credit project on this tract.

Discussion

Because the City of Kannapolis receives relatively limited amounts of federal funding for community development, we are constantly looking at ways to leverage these funds for maximum impact. This includes partnerships with non-profit organizations such as Prosperity Unlimited, Habitat for Humanity, and Cooperative Christian Ministry, as well as partnerships with developers using low-income housing tax credits.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve & strengthen neighborhoods	2020	2024	Non-Housing Community Development		Neighborhood Improvement Substandard Housing	CDBG-CV: \$40,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Provide decent & affordable housing	2020	2024	Affordable Housing		Neighborhood Improvement Substandard Housing Homeless Prevention	CDBG: \$105,471 CDBG-CV: \$222,000 NCHFA: \$100,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit Homelessness Prevention: 15 Persons Assisted
3	Prevent & address homelessness	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs			CDBG: \$25,000 CDBG-CV: \$2,000	Homelessness Prevention: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Promote self-sufficient & community development	2020	2024	Non-Housing Community Development		Neighborhood Improvement Self-sufficiency	CDBG: \$20,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Table 78 – Goals Summary

Goal Descriptions

1	Goal Name	Improve & strengthen neighborhoods
	Goal Description	
2	Goal Name	Provide decent & affordable housing
	Goal Description	
3	Goal Name	Prevent & address homelessness
	Goal Description	
4	Goal Name	Promote self-sufficient & community development
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects will be undertaken with the City of Kannapolis CDBG funding for FY 2020-21:

#	Project Name
1	Urgent Repair
2	Section 108 Loan Repayment
4	Public Services
5	Infrastructure
6	General Administration
7	Fair Housing

Table 79 – Project Information

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

Projects were selected to ensure that the goals of the Annual Action Plan and Consolidated Plan could be achieved. Lack of sufficient funding is the greatest obstacle to addressing underserved needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Urgent Repair
	Target Area	
	Goals Supported	Improve & strengthen neighborhoods
	Needs Addressed	
	Funding	CDBG: \$105,471 NCHFA: \$100,000
	Description	Urgent repairs for low/mod homeowners.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 25 households estimated to benefit from the use of CDBG & NCHFA urgent repair funds.
	Location Description	Citywide
	Planned Activities	Urgent repairs to address leaking roofs, inoperable HVAC systems, electrical, plumbing deficiencies as well as installing handicap ramps.
2	Project Name	Section 108 Loan Repayment
	Target Area	
	Goals Supported	Promote self-sufficient & community development
	Needs Addressed	
	Funding	CDBG: \$52,905
	Description	Repayment of Section 108 loan

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	In its original application, the City proposed the creation of 90 jobs at the Gateway Business Park, 51% of which would go to low/mod income individuals.
	Location Description	Gateway Business Park - Kannapolis Pkwy and HWY 73
	Planned Activities	There are seven acres remaining in the business park to be developed.
3	Project Name	Public Services
	Target Area	
	Goals Supported	Improve & strengthen neighborhoods
	Needs Addressed	
	Funding	CDBG: \$55,000 CDBG-CV: \$264,857
	Description	Provide grants to 14 non-profit agencies providing public services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 200 families will benefit by the City leveraging CDBG funds with local non-profit agencies to provide public services.
	Location Description	Citywide
	Planned Activities	Nonprofit grants to local agencies providing public services.
4	Project Name	Infrastructure
	Target Area	
	Goals Supported	Improve & strengthen neighborhoods
	Needs Addressed	
	Funding	CDBG: \$100,000
	Description	Infrastructure improvements in low to moderate income areas.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Improvement to neighborhood connectivity and walkability along with addressing flooding issues.
	Location Description	Low to moderate income areas.
	Planned Activities	Infrastructure improvements along w/flooding issues in low to moderate area.
5	Project Name	General Administration
	Target Area	
	Goals Supported	Improve & strengthen neighborhoods Provide decent & affordable housing Prevent & address homelessness Promote self-sufficient & community development
	Needs Addressed	
	Funding	CDBG: \$77,344
	Description	City staff to administer CDBG program for compliance with HUD regulations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Program administration cover the staff and overhead costs for administering the HUD programs.
	Location Description	Citywide
	Planned Activities	To leverage funds by partnering with local non-profits and other agencies to address identified needs.
6	Project Name	Fair Housing
	Target Area	
	Goals Supported	Improve & strengthen neighborhoods

Needs Addressed	
Funding	CDBG: \$1,000
Description	City staff to provide education and outreach regarding fair housing laws.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	20,000 citizens
Location Description	Citywide
Planned Activities	Fair housing education and outreach

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Central Kannapolis has the highest proportions of extremely low and low income households and a substantial number of Hispanic and African-American residents. The northern and eastern areas of Kannapolis also have significant low and moderate income households as well as higher proportions of minorities. Although urgent repair, homeowner rehabilitation and demolition programs are offered citywide, the households assisted tend to live in one of the areas of Kannapolis that has a higher proportion of low to moderate income residents.

Geographic Distribution

Target Area	Percentage of Funds

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For certain projects or types of challenges, the City believes it is more effective to allocate community development funding geographically, to have a greater impact. However, no area has been designated as a target area at this time.

Discussion

The majority of the census tracts in Kannapolis are low to moderate income, therefore projects will be citywide.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Annual Action Plan is comprehensive and addresses underserved needs, affordable housing, lead based paint hazards, poverty reduction, institutional structure development, and agency coordination. These issues are briefly discussed within this section.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to meeting underserved needs is limited funding. The City of Kannapolis partners with other organizations to leverage funds to make the greatest impact in addressing needs of the underserved.

Actions planned to foster and maintain affordable housing

The City's urgent repair program provides homeowners with critical repairs to their home, up to \$8,000 per home. This program allows the preservation of affordable housing, improves safety, and allows homeowners to continue living in their homes. The City's homeowner rehabilitation program also achieves these goals.

In addition, the City applied for and was awarded an URP20 Urgent Repair grant from the North Carolina Housing Finance Agency. The award amount was \$100,000 to address critical repairs for very low income homeowners.

Actions planned to reduce lead-based paint hazards

The City will continue its efforts to reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead safe housing available to the low-income population. The City requires lead tests on all units scheduled for rehabilitation that were built prior to 1978 and includes the lead abatement work as part of the scope of services completed by the contractor.

The City will increase access to housing without LBP hazards by participating in the construction of new housing units affordable to low-income households. These include low-income housing tax credit projects as well as single family construction.

Actions planned to reduce the number of poverty-level families

- Proactive economic development efforts to recruit businesses to our community.
- Providing referrals to local job training and education resources. The City does not provide these services directly, but does sometimes provide support to organizations that provided these resources.
- Increasing the supply of affordable housing, both through the use of HOME and CDBG funds,

and by encouraging the work of other affordable housing developers.

- Supporting non-profit agencies that provide assistance to those experiencing poverty through the City's public services funding.

Actions planned to develop institutional structure

Once the Coordinated Assessment Plan is finalized by the Continuum of Care, that will provide a clearer process for intake, assessment, and referrals for homeless clients.

The City continues to encourage new organizations or existing organizations with new programs to apply for public service activity funding, by setting aside a portion of funds specifically for these applicants. The City would like to assist in providing the start-up funds needed to establish new programs that benefit the Kannapolis community.

The Mayor and City Council make the decisions about the City's community development activities and funding, with guidance from the general public and the Community Improvement Commission (CIC). The CIC is a 9-member group of citizens appointed by City Council to provide input to the community development program, review annual plans, CAPERs, and other documents, and provide recommendations about funding for public service activities.

Cooperative Christian Ministry has expanded its My Father's House family shelter to double the capacity of this facility. It is also continuing to add housing units to its Teaching House transitional housing program, in partnership with the City of Kannapolis. CCM is evaluating a project to convert a closed assisted living facility into a potential solution for single adult females without children. They are also looking at how to better address the needs of the chronically homeless. This is a difficult task and will likely involve securing a small or medium sized multi-family facility, accompanied by services.

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

The Balance of State Continuum of Care has implemented a Coordinated Assessment Plan to improve the intake and referral process for homeless individuals. It should enhance the coordination between agencies and non-profit groups that serve the homeless population. In addition, Kannapolis will continue to be part of the Cabarrus County Homelessness Task Force, which meets to communicate needs and issues across multiple organizations that relate to services for the homeless. Kannapolis will also continue to be part of the Cabarrus-Iredell-Rowan HOME Consortium led by the City of Concord, which meets a few times a year to discuss projects using HOME funds.

In terms of economic development, the City of Kannapolis works very closely with the Rowan Economic Development Commission and the Cabarrus Economic Development Commission. Both groups have recently hired new existing industry specialists, which will help improve the communication and

coordination between businesses, government, and workforce training programs.

Discussion

Despite having a limited amount of funding, the City of Kannapolis works very closely with community partners to meet the housing and community development needs within our city and leverage the funding to do more.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

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	0
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:	0

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, two or three 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.	100.00%

Discussion

Although the City of Kannapolis has an urgent repair program, it may not be considered as urgent need activity by HUD definition. These repairs address needs to allow homeowners to remain in their property and may not be imminent dangerous situations. (re-roof, HVAC, electrical and plumbing deficiencies).

Appendix - Alternate/Local Data Sources

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a strategic guide for the City of Salisbury to establish priorities for the use of federal funds to advance housing, economic development, public service and public infrastructure goals. The goals outlined in the FY 2020-2024 Plan are the result of an evaluation of the following:

- Consultation and Input (Chapter 1): Summarizes input gathered from stakeholder interviews, public outreach forums, and public hearings.
- Needs Assessment (Chapter 2): Analyzes the number and types of households, housing cost burden and other housing problems as defined by HUD, and groups that may have disproportionately greater housing need.
- Market Analysis (Chapter 3): Examines the number, types and condition of housing units. Evaluates if the supply of housing meets the housing needs of low-moderate income households.

The goals and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). In doing so, the development of this plan is guided by five principles:

- Assist: Develop comprehensive strategies to support and assist those in need in the City of Salisbury.
- Involve: Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate: Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage: Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- Promote: Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low and moderate income persons.

The FY 2020-2024 Consolidated Plan will be used as a framework to guide Annual Action plans that identify programs and activities that federal CDBG and HOME program dollars will fund. Therefore, the

following goals have been developed to both respond to current needs, but will allow Salisbury to be nimble in responding to challenges as they evolve due to COVID-19.

- Increase Supply of Decent Affordable Housing
- Improve Public Facilities and Infrastructure
- Provide Opportunities for Homeownership
- Promote Business Growth and a Robust Workforce
- Assist Public Service Agencies Serving the Community's Needs
- Affirmatively Further Fair Housing
- Effectively Plan and Administer Community Development Programs

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

Housing needs correspond to current population demographics and trends reflected by the data. While the total population has remained static, Salisbury has trended toward smaller and single-person households among both renter and owner categories. Median income has dropped slightly in concert with the trend in smaller household sizes, in addition to broader economic factors affecting Rowan County and the region. Almost half of all households in Salisbury (48%) are low or moderate income with earnings at or below 80% of the area median income. Salisbury is also a community predominantly made up of an older or aging population. About 37% of households have at least one person 62 years or older, while only 14% of households include one or more children 6 years or younger.

Housing cost burden, where a household spends more than 30% of their income on housing-related costs, is the most prevalent housing problem by a wide margin over other housing problems. Drilling down further, cost burden is experienced at a far greater intensity among renters as compared to owners, particularly those renters in the lowest income brackets from 0-50% of median income. Small related renter households were most affected, while among owners, elderly and single person households were most likely to be cost burdened.

Housing needs include affordable units for renters, especially in the lowest income brackets. This is a particularly- challenging income group to assist given the long-standing shortage of public housing which typically serves this group. Many of these households are only one paycheck away from homelessness. Second, there is a need for owner housing rehabilitation to address deferred maintenance, correct code violations, and improve energy efficiency to reduce future housing costs and help aging owners remain in their homes for as long as possible. Lastly, there is a need for new affordable units to replace obsolete or demolished housing stock, bolster neighborhood stability, provide new homeownership opportunities for low-moderate homebuyers and help to equalize income distribution across neighborhoods.

Non-housing community development needs include improving a range of public infrastructure, particularly building a sidewalk network that will help connect low-moderate income residents to transit

and other opportunities. Accessibility improvements and upgrades are also necessary at our community centers serving youth, seniors, and our low-moderate income population.

The outbreak of COVID-19 has heightened the community's need for public services in the short term, and the economic fallout from the virus is bound to have a ripple effect causing additional long-term needs. Therefore, support for public service agencies serving a wide-range of populations, but especially the most vulnerable groups such as the homeless population, are necessary. Workforce training or support for small businesses employing low-moderate income employees may also be needed not only in the short term, but for the foreseeable future.

3. Evaluation of past performance

The City of Salisbury's investments in housing and public infrastructure have helped to stabilize neighborhoods by removing blighted structures, improving the condition of existing homes, increasing the supply of affordable homes, replacing aging sidewalks, and creating safe and more inviting parks and community centers. The City has partnered with Salisbury Community Development Corporation for more than twenty years to carry out housing programs have produced concrete positive results. Homebuyer education programs offered by the Salisbury CDC have helped families prepare for homeownership, improve their credit worthiness, obtain financing and maintain their home. By promoting homeownership and investing in housing and public infrastructure, the City has helped to strengthen neighborhoods and improve the overall quality of life. The City's involvement as a development partner in the affordable rental market has helped with a critical need for safe and affordable units for rent.

Since 2005, the City of Salisbury has received approximately \$5,000,000.00 through CDBG and HOME programs. Notable accomplishments with these funds include, but are not limited to, the following:

- More than 45 home acquisition/rehab/resale or new construction projects completed;
- More than 30 home emergency rehabilitation projects completed;
- Down payment and closing cost assistance made available to 10 low-moderate income first-time homebuyers;
- Demolition and blight removal to stabilize at-risk neighborhoods;
- More than five streetscape improvement/public infrastructure projects completed. These include improvements in the East End neighborhood at the Dixonville Cemetery; new sidewalk construction on Partee Street and Old Plank Road in the West End neighborhood; and the reconstruction of the Jersey City neighborhood entrance
- Public service funding extended to five organizations serving low-moderate income populations. Services include emergency overnight shelter for the homeless, emergency shelter for victims of domestic abuse, dental services for uninsured low-moderate income adults, housing and services for recently incarcerated men;
- Summer employment program for youth of low-moderate income families

- Participation in the Brenner Crossing (formerly Civic Park) Phase I and Phase II redevelopment in the West End, offering affordable rental units;
- Participation in the Westbridge Village development, an affordable rental housing community
- More than 200 individuals have participated in homebuyer education training, consisting of training in money management, pre-homeownership, home maintenance and landscaping training

4. Summary of citizen participation process and consultation process

The overriding purpose of the citizen participation process is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate. It is imperative that the plan be developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The following basic principles are fundamental to citizen participation in Salisbury:

- All aspects of plan development are conducted in an open manner.
- The public is provided adequate opportunity to make proposals or comment on the plan in a manner that meets or exceeds statutory requirements.
- The public is provided information about the plan in a timely fashion and at various stages of plan development.
- The public is given full access to program information (except where personal information or confidentiality requirements dictate otherwise).
- The public is be given adequate notice of meetings related to plan development or the proposed and actual use of program funds.

The City of Salisbury developed this FY 2020-24 Consolidated Plan and FY 2020-21 Action Plan with consultation from a diverse group of individuals and organizations. A summary of methods and activities designed to engage citizens is outlined below:

Goal/Priority Setting Phase:

- Advertisement of public hearing in Salisbury Post
- Website update
- Online survey
- Social media posts
- Two public input sessions
- Formal public hearing
- Four city commission or community stakeholder meetings

In addition to updating the Consolidated Plan, the City is updating its Comprehensive Plan, a guide for how Salisbury will grow and change during the next 20 years. Significant outreach efforts including pop-up events, online surveys, and small group meetings have helped to inform citizen priorities for housing and revitalization areas.

Draft Plan Phase:

Receiving public input in this phase has been made challenging due to stay-at-home orders issued by the Governor due to COVID-19. In person and regularly scheduled meetings were canceled for the duration of the 30-day public comment period. Still, several attempts were made to raise awareness of the plan.

- Website update
- Newspaper coverage
- In-person copies available at various public locations
- Online presentation and comment form

5. Summary of public comments

Participation is encouraged through public information forums, neighborhood and committee meetings, public hearings, surveys and publicized notices. Comments during the goal/priority setting phase helped formulate the priorities and objectives, and served to reinforce the housing needs and market conditions reflected in the other data sources.

Over 50% of participants in the surveys indicated the following as high priority activities for CDBG and HOME Funds:

- Construction of new affordable housing (infill development)
- Homeownership assistance, such as down payment assistance for lower-income homebuyers and new home buyers
- Develop, improve, or install public facilities such as a senior center or community center
- Code Enforcement in deteriorating or deteriorated areas
- Funding for public services, including job training and employment services, health care and substance abuse services, child care, crime prevention and fair housing counseling
- Rehabilitation of owner-occupied homes

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

None

7. Summary

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	Salisbury	Salisbury Community Development Corporation
HOME Administrator		Salisbury Community Development Corporation

Table 81– Responsible Agencies

Narrative

The City, through the department of Community Planning Services, will coordinate all planning and reporting activities for the CDBG and HOME programs, including developing budgets and completion of annual Action Plans and Performance Reports. The City will provide a staff contact and participate in the Cabarrus/Iredell/Rowan HOME Consortium and the Piedmont Regional Continuum of Care. Planning staff will manage non-housing/infrastructure projects and will be responsible for monitoring the activities of public service agencies or other sub recipients. The Finance Department will oversee the drawdown of Federal funds and disbursement.

The Salisbury Community Development Corporation (CDC) will implement the CDBG and HOME grant programs as they relate to housing. The CDC will manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions such as inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants will be carried out of managed by the CDC. The CDC will also act on the City's behalf to forge partnerships with lenders and other agencies to obtain reduced interest rates, grants and other leveraged assets. The CDC will work with residents of public housing and other referrals for housing assistance and will provide foreclosure prevention and credit counseling services to the community. The City and the CDC will work with neighborhood organizations in designated revitalization areas to ensure that activities are tailored to the needs and desires of residents and will provide assistance as needed to other non-profits and agencies serving low-to-moderate income populations, the homeless and special needs populations.

Consolidated Plan Public Contact Information

For comments, questions and additional information about this plan contact:

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan is a document which defines a five-year course of action for community revitalization. The plan is developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is informed by the framework provided by the U.S. Department of Housing and Urban Development. Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies.

Agencies and organizations that participated in the Consolidated Planning Process included: Rowan Helping Ministries, Community Care Clinic of Rowan County, Gateway Freedom Center, Re-entry Council, Salisbury Community Development Corporation, Family Crisis Council, Salisbury Housing Authority, Rowan County United Way, Rowan County Department of Social Services. In addition to several neighborhood and special interest organizations, three City boards or committees – the Housing Advocacy Commission, the Fair Housing Committee, and the Salisbury Neighborhood Action Group – have had opportunities to review a housing needs assessment and provide feedback on priorities.

In 2019, Salisbury completed our Analysis of Impediments to Fair Housing, in which interviews were conducted with various public, private and nonprofit community leaders and stakeholders. A focus group was held that convened service providers active in the local housing delivery ecosystem. Open houses were held to engage community residents, and surveys were distributed in both English and Spanish.

Salisbury also participated in a region-wide assessment of affordable housing organized through the Cabarrus/Iredell/Rowan HOME consortium. The document was received in December 2019 and has guided setting goals and objectives in this Consolidated Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Salisbury makes effective use of federal funds through many partnerships and collaboration, and by providing in-kind assistance and technical resources to other agencies in support of mutual goals. Federal funding allocation priorities are based on the City’s intent to focus funds in order to achieve the greatest possible impact in areas with the greatest need. The City of Salisbury works closely with the Salisbury Housing Authority (SHA) to raise awareness and distribute media about the housing programs available through the Salisbury Community Development Corporation (CDC). The CDC is a non-profit, Community Housing Development Organization that helps to administer the City’s CDBG and HOME

grants. The organization offers homeownership and housing counseling to eligible first-time home buyers, as well as homeowners in need of mortgage refinancing or facing foreclosure. The City helps address the needs of public housing residents by coordinating with the Family Self-Sufficiency Program (Salisbury Housing Authority) to encourage participation in financial literacy classes and to provide an advisory role at the program board meetings. Homeless prevention activities include foreclosure prevention programs offered by the Salisbury CDC, as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. City planning staff regularly attends meetings with local housing, Continuum of Care and other health and human services organizations to share information and coordinate strategies to address poverty, health and housing challenges in our community. Staff provides updates on City planning and Community Development Block Grant and HOME funding activities, as well as updates on planning, development and housing activities.

The City will continue efforts to improve service coordination. Some activities will include:

- Continue to participate in the Piedmont Regional Continuum of Care which strives to meet the housing needs of the homeless through regional partnerships;
- Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs;
- Continue to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services;
- Continue to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics;
- Continue to be responsive to requests from community service providers for GIS services, technical assistance or other assistance that the city is able to provide;
- Continue to support the efforts of the Human Relations Council's Hispanic Coalition to engage diverse populations and encourage their participation in civic affairs.

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

The City does not directly administer any program providing support or care to homeless individuals and families however, the City provides annual public service funding for three emergency shelters for persons at risk of homelessness that are administered by Rowan Helping Ministries, Gateway Freedom Center and the Family Crisis Council.

The City is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City will continue to allocate public service funding to these organizations, as well as attend meetings relative to

the City's role in addressing poverty in our community. City staff will participate in regular meetings of the Continuum of Care and receive all email correspondence on CoC activities and updates.

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

Rowan County is part of a regional committee under the NC Balance of State Continuum of Care (CoC) that consists of 79 rural counties and broken into 30 regional committees. The Piedmont Regional Committee includes the following counties: Cabarrus, Davidson, Rowan, Stanly and Union counties. Locally, Rowan Helping Ministries (RHM) provides services to the homeless, including overnight shelter services. RHM provides bi-annual point-in-time homeless population counts, tracking information and other coordination activities to the Piedmont Regional Committee lead organization, Community Link in Charlotte, North Carolina.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 82– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of the City of Salisbury
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and email exchanges with the executive director. Discussed Self Sufficiency programs, housing need, and facility plans.
2	Agency/Group/Organization	ROWAN HELPING MINISTRIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and email exchanges with executive director to discuss homeless needs, facility needs, and homelessness strategies.
3	Agency/Group/Organization	SALISBURY COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and email exchanges with executive director to discuss existing programs, conduct needs assessment and market analysis, and to develop future programs.
4	Agency/Group/Organization	ROWAN COUNTY UNITED WAY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person discussion of 2018 community-wide needs assessment
5	Agency/Group/Organization	FAMILY CRISIS COUNCIL OF SALISBURY-ROWAN, INC.
	Agency/Group/Organization Type	Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and email exchanges with executive director to understand housing needs of victims of domestic abuse.

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

The city coordinates with the NC State Historic Preservation Office regarding activities that affect historic properties or districts.

The city also participates in the Cabarrus/Iredell/Rowan HOME Consortium to implement its HOME-assisted housing activities.

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?
Continuum of Care		

Table 83– 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(l))

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The overriding purpose of the citizen participation process is to establish a framework for a continuum of public input through all stages of Consolidated Plan development. Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate.

The City of Salisbury developed this FY 2020-24 Consolidated Plan and FY 2020-21 Action Plan with consultation from a diverse group of individuals and organizations. A Citizen Participation & Consultation Plan guided plan development at each stage of the process and is outlined below.

As required by law, public hearings will be held to provide the opportunity for citizens to comment or make proposals about the plan. Hearings will be held in locations easily accessible to the public, including persons with disabilities. Provisions will be made for persons with disabilities or language differences provided a five-day advance notice is given. Advance notice will be given prior to all public hearings, meetings or workshops. Notices will be published in the non-legal section of the Salisbury Post no less than ten (10) days and no more than twenty-five (25) days prior to any series of meetings or hearings. Additionally, Advertisement of these meetings are also advertised on ACCESS16 Local Government Channel and the City's website homepage. Due to the spread of COVID-19 during the development of this plan and the declared State of Emergency, the Salisbury City Council will meet virtually via Zoom on May 19th and June 16th. Meetings are streamed live via webcast and on the City's Twitter account. Members of the public are invited to participate either by joining the meetings virtually or submitting written comments.

In addition to updating the Consolidated Plan, the City is updating its Comprehensive Plan, a guide for how Salisbury will grow and change during the next 20 years. Significant outreach efforts including pop-up events, online surveys, and small group meetings have helped to inform citizen priorities for housing and revitalization areas.

Over 50% of participants in the surveys indicated the following as high priority activities for CDBG and HOME Funds:

- Construction of new affordable housing (infill development)-
- Homeownership assistance, such as down payment assistance for lower-income homebuyers and new home buyers
- Develop, improve, or install public facilities such as a senior center or community center
- Code Enforcement in deteriorating or deteriorated areas
- Funding for public services, including job training and employment services, health care and substance abuse services, child care, crime prevention and fair housing counseling
- Rehabilitation of owner-occupied homes

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	2/19/20: Park Avenue Center; Total Attendees: 4	Those in attendance discussed the need to improve the conditions for renters, but don't want to award 'slum-lords'; several expressed interest in improving public facilities but were concerned about long term maintenance costs.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	2/17/20: Publish notice for public hearing in Salisbury Post	NA	NA	
3	Internet Outreach	Non-targeted/broad community	Updated website with FAQ, link to online survey and contact information; began social media info campaign.	NA	NA	
4	Public Hearing	Non-targeted/broad community	3/3/20: City Council Public Hearing; 4 comments received	Members of the public expressed support for the Community Care Clinic, Rowan Helping Ministries, Family Crisis Council, and Gateway Freedom Center	NA	
5	Public Meeting	Advocates for housing	3/5/20: Housing Advocacy Commission	Discussed the need for rehab activities, removal of blighted structures, especially in the North Main district	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Public Meeting	Advocates for previously incarcerated	3/3/20: Re-Entry Council	Discussed the need for permanent supportive housing and public services	NA	
7	Public Meeting	Non-targeted/broad community	3/4/20: Salisbury Neighborhood Action Group	Discussed the need for removal of blighted structures, infill housing, rehab housing, and other crime reduction measures.	NA	
8	Public Meeting	Advocates for fair housing	3/9/20: Fair Housing Committee	Discussed the need for expanding and leveraging resources to impact more people, especially very low income.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	2040 Vision Survey	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Estimated 285 people participated in visioning exercises via online survey or in person meetings.	Top priorities for participants included Economic Sustainability, Vibrant Community Life, and Environmental Sustainability. Participants were asked to identify locations in the community they would like to see change. Clusters emerged in many of the older neighborhoods surrounding downtown, including Park Avenue, North Main Street, West End, and East End.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	2040 Vision Survey	Non-targeted/broad community	31 respondents at either in person meetings or online	These were the activities most viewed as high priorities: construction of new infill housing, homeownership assistance, code enforcement, public facilities, and rehab of owner occupied homes.	NA	
11	Public Meeting	Non-targeted/broad community	5/19/20: Presentation of draft Consolidated Plan and Annual Action Plan			
12	Internet Outreach	Non-targeted/broad community	Recorded presentation of draft Consolidated Plan and Annual Action Plan; posted to website with comment form; 643 views			

Table 84– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Population and Demographics

The City of Salisbury is located approximately 44 miles northeast of Charlotte in Rowan County, within the Rowan County HUD Metro FMR area. According to ACS 5-Year Estimates, the estimated population in 2017 was 33,561, making Salisbury the largest city in Rowan County with nearly a quarter of the County's population, which had an estimated population of 138,694.

In 2017, out of the total 12,654 households in Salisbury, an estimated 6,251 (49.4%) were owner-occupied and 6,403 (50.6%) were renter-occupied. In comparison, owner occupied housing represents 70% of the total 185,843 housing units within the HOME Consortium.

In 2010, the City of Salisbury comprised about 16,238 White residents (53%), while Black or African American residents accounted for 12,640 persons (38.5%) – with other racial groups comprising less residency in the community, notably Latino and Hispanic residents with 2,925 (8.7%) persons. By 2017, the number of White residents increased to a total of 16,142, while Black and African American residents increased by roughly 2.2% to 12,919. Other races are on the rise too with Latino and Hispanic residents up 14.5% to 3,349 (U.S. Census Bureau, 2010-2017).

Salisbury's residents are aging. Although the median age from 2010 to 2017 has only increased by 1.6 years, from 36.6 to 38.2, the population will continue to age. Figure 3 demonstrates the breakdown by population brackets in Salisbury. Three population cohorts – 25 to 34 years, 35 to 44 years, and 45 to 54 years – are the top segments in the demographic makeup of the City. These age groups generally represent those individuals within the work force, as well as owner-occupied households.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Multi-Purpose Center: The City of Salisbury completed a Parks and Recreation Master Plan in 2019 that inventoried and assessed the needs of community facilities. A gap analysis was performed to understand which geographic areas of the city are not being served by parks and recreation facilities, and a comparison to national level of service standards was also completed to understand gaps in the recreational amenities offered. The need for a modern multi-purpose center that would meet a multitude of needs such as a large meeting space, recreation center, and a centralized space for administration emerged as a top priority. The current civic center facility was constructed in 1981 and is in tremendous need of repair and upgrades to improve ADA accessibility; nevertheless, it is the most heavily used facility in the Parks and Recreation inventory.

Multi-Modal Transportation Center: Expanded rail service to the surrounded metro regions of Charlotte and Greensboro is expected within the next five years. The historic Salisbury Depot offers a tremendous opportunity to become a multi-modal center that links Amtrak, local bus service, park and ride opportunities, and sidewalks and bike facilities together. The building is currently owned by the Historic Salisbury Foundation, however, if the City were to purchase the property for the purpose of its conversion into a multi-modal transportation center, improvements would need to be made to make it ADA compliant and configured for its intended purpose.

How were these needs determined?

Multi-Purpose Center: Recommendations in the 2019 Parks and Recreation Master Plan that helped determine the community's need for facilities was informed by three community meetings, a phone survey, stakeholder interviews, and guidance from the City's Parks and Recreation Board.

Multi-Modal Transportation Center: In concert with the planned increase in passenger train service, the North Carolina Department of Transportation spearheaded a study called the Salisbury Station Connectivity Study which demonstrated the value of the historic station as a multi-modal center. The city's real estate and facility manager performed initial assessments of the building for the intended use.

Describe the jurisdiction's need for Public Improvements:

Sidewalks, Crosswalks, Handicap Ramps: Improvements to the safety and accessibility of pedestrians, bicyclists and persons with disabilities is a significant need. Many of the city's older neighborhoods have some sidewalks, but are not entirely connected and often lack accessibility ramps.

Greenway Connections and Access: The City has incrementally been building sections of the Salisbury Greenway as funding opportunities become available. The Salisbury Greenway is a part of the Carolina Thread Trail, a regional network of 260 miles of trails in western North Carolina. Over four miles of trail have been constructed in Salisbury, but remain disconnected in key locations. Accessibility to the trail is also limited, even from some nearby neighborhoods. Funding is needed for additional connections, bridges over waterways, and trailhead connectors.

Lighting: There's a lack of pedestrian-scale lighting in the downtown business district and in several commercial nodes throughout the city, which means customers, shop owners, and visitors often feel unsafe after dark. Installation of pedestrian scale lighting on these blocks would help with the perception of safety and economic vitality of the businesses.

Tree Canopy: As the city ages, tree species that make up the canopy are beginning to reach the end of their life cycles. Additionally, low-income areas that are heavily populated by renters often lack a tree canopy. As part of the City's efforts to reduce greenhouse gas emissions and minimize the impacts of a changing climate, resources will need to be devoted to restoring and expanding the tree canopy.

How were these needs determined?

Several previously adopted plans including the 2009 Bicycle Master Plan and the Carolina Thread Trail Master Plan have helped to identify some of these needs. Others have been gleaned through ongoing community engagement efforts that the city regularly partakes in. These include Chit, Chat and Chew public sessions, weekly public engagement walks where city staff walk door to door talking about issues and handing out information with neighbors, and quarterly downtown stakeholder meetings organized by our Main Street partner, Downtown Salisbury, Inc.

Describe the jurisdiction's need for Public Services:

The outbreak of COVID-19 has heightened the community's need for public services in the short term, and the economic fallout from the virus is bound to have a ripple effect causing additional long-term needs. Public services are needed to help address the needs of the homeless population, those who need employment training, those who suffer from mental health disorders and substance abuse, formerly incarcerated individuals, victims of domestic abuse as well as those at risk of becoming homeless to include shelter services, meals, food programs, utility assistance, referrals and legal aid. More youth services are needed to help keep students engaged in their education and exposed to positive role models that help them develop as citizens and leaders. Housing counseling is a continuing need to help families stay in their homes, to find housing, or to become homeowners for the first time. Affordable health services are needed for wellness checks, health and nutrition counseling, dental care, prescriptions and medical care to help maintain health and reduce the need for financially-burdensome emergency room treatment.

How were these needs determined?

In 2018 United Way of Rowan County conducted an extensive community needs assessment survey. Results from that study indicated that the largest public services needs within the community included substance abuse, mental health, healthy lifestyles and basic needs, such as safe and affordable housing. At a public hearing held on March 3rd, several non-profit organizations that serve the homeless population, women who suffer from domestic abuse, support for formerly incarcerated, and the uninsured spoke of the challenges their organizations face, and the impact that supplemental funding could have. While the full impact of the COVID-19 pandemic is still unknown, it is anticipated that the need for public services will expand for those areas identified above, and for areas unanticipated at this moment.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There are 14,890 housing units in Salisbury, with about two-thirds of those comprised of single-family homes. While home values have decreased over the past ten years by about 7 percent, rent costs have increased. The data show that affordability is a significant issue among all low-to-moderate income groups, particularly among renters who experience cost burden at higher rates compared to owners at the same income level. The housing affordability/availability gap is widest for renters in the 0-30% category (extremely low income), a group typically served by public housing, and to a lesser extent renters in the 30-50% (low income) group who are often best served through the Low Income Housing Tax Credit program to develop new units, and secondarily by code enforcement, receivership programs and other measures that help to address substandard conditions of single-family homes, duplexes and apartments within the rental market. The vacancy rate, estimated at 15-19%, is partially the result of substandard conditions that exist in both the owner and renter markets. Certain areas of the city are plagued by higher vacancy rates than others, and this is shown to be coincident with higher concentrations of minority residents and higher percentages of renter housing.

The data suggest that the availability of rental units is likely sufficient to meet the needs of renters in the 50-80% category (moderate income), whereas ownership units affordable in this range are in shorter supply. New homeownership units, both new construction and rehabilitation of existing housing stock, would help expand the choices available to households at this income level. Changing demographics favoring smaller households and an overall older population indicate the need to prioritize affordable, small-footprint homes incorporating Universal design and energy efficiency features, located near goods, services and public transportation

Owners in both extremely low (0-30%) and low (30-50%) income groups are frequently made up of individual householders, retirees, small families and elderly residents who would benefit from housing rehabilitation programs to address deteriorating physical conditions in the home, outdated electrical and plumbing systems, accessibility modifications and similar needs. Lead-based paint risk is higher in the owner market, especially due to the higher chance of having young children living in the home, underscoring the need for housing rehabilitation with abatement of lead hazards where they exist.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This data offers a snapshot of market conditions prior to COVID-19. While the full impacts of the pandemic are still unknown, it will most certainly change the income and employment landscape in a way that will affect the housing market and economic development potential.

As the largest city in Rowan County, Salisbury's population represents about 24% of the County's total population. As part of the larger metropolitan region anchored by the City of Charlotte (the 7th fastest-growing area in the nation), Salisbury is in close proximity to Uptown Charlotte, other regional employment, shopping, and entertainment centers and is an important player in the Charlotte MSA.

According to the Census, in 2017, the economy of Salisbury employed 13,056 people. The main industrial sectors that are driving the local economy are:

- Educational services, and health care and social assistance (4,073 people);
- Manufacturing (2,312 people); and
- Retail trade (1,453).

However, the industries with the highest median earnings are:

- Finance and insurance, and real estate and rental and leasing (\$41,393); Manufacturing (\$37,582); and Public administration (\$37,339) (U.S. Census Bureau, 2017).

Unemployment in Salisbury increased substantially with the 2009 recession, exceeding 10% for years 2009-2012. Until COVID-19, the rate had been in decline to be on par with the national average (3.5% in October 2019).

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	72	0	1	0	-1
Arts, Entertainment, Accommodations	1,416	3,061	15	14	-1
Construction	489	726	5	3	-2
Education and Health Care Services	2,008	5,819	21	27	6
Finance, Insurance, and Real Estate	417	624	4	3	-1
Information	129	172	1	1	0
Manufacturing	1,729	2,176	18	10	-8
Other Services	247	422	3	2	-1
Professional, Scientific, Management Services	730	2,721	7	13	6
Public Administration	0	0	0	0	0
Retail Trade	1,485	3,483	15	16	1
Transportation and Warehousing	471	1,396	5	7	2
Wholesale Trade	559	852	6	4	-2
Total	9,752	21,452	--	--	--

Table 85 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	14,375
Civilian Employed Population 16 years and over	12,355
Unemployment Rate	13.89
Unemployment Rate for Ages 16-24	34.07

Unemployment Rate for Ages 25-65	8.24
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Table 86 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,210
Farming, fisheries and forestry occupations	380
Service	1,810
Sales and office	2,565
Construction, extraction, maintenance and repair	995
Production, transportation and material moving	1,155

Table 87 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,085	78%
30-59 Minutes	1,850	16%
60 or More Minutes	780	7%
Total	11,715	100%

Table 88 - Travel Time

Data Source: 2011-2015 ACS

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	1,015	340	1,440
High school graduate (includes equivalency)	2,385	515	1,894
Some college or Associate's degree	3,505	490	1,465
Bachelor's degree or higher	2,985	50	735

Table 89 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	90	249	207	293	344
9th to 12th grade, no diploma	420	579	495	984	864
High school graduate, GED, or alternative	880	1,275	1,005	2,524	1,625
Some college, no degree	2,060	1,330	834	1,740	1,224
Associate's degree	245	390	440	730	394
Bachelor's degree	195	665	520	1,420	930
Graduate or professional degree	0	260	265	655	470

Table 90 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	50,615

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	73,835
Some college or Associate's degree	79,113
Bachelor's degree	95,435
Graduate or professional degree	224,890

Table 91 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Education and Health Care employ the highest percentage of Salisbury workers (20.5%), followed by Manufacturing (17.7), Retail Trade (15.2), and Arts, Entertainment, Accommodations (14.5%). While many manufacturing jobs were lost following the closures of many prominent textile mills in the early 2000s, these trade jobs are still relatively common. A troubling trend is the fast paced growth of low-wage jobs, many of which lack health insurance and retirement benefits, and as we are seeing in the COVID-19 crisis, are highly volatile to market swings.

Describe the workforce and infrastructure needs of the business community:

While the needs of the business community have shifted dramatically from pressures associated with COVID-19, the Rowan County Chamber of Commerce reports that educating and attracting talent for major employers continues to be a need.

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.

The Rail Division of the North Carolina Department of Transportation (NC DOT) is planning for expanded commuter rail service that will connect Salisbury to the heart of downtown Charlotte and downtown Greensboro. Having a central, and relatively affordable location with easy access to two major job centers should become a true asset in the next five year period. Population could grow beyond projections leading to some growing pains associated with community infrastructure and facilities.

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

Employers report challenges with finding skilled labor to fill job openings. There is not enough capacity in trade skills programs to fulfill the demand or the need.

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.

The Rowan County Chambers' Workforce Development Alliance coordinates with Centralina Workforce, Rowan-Cabarrus Community College and Rowan Salisbury Schools' Career and Technical Education board. These groups meet monthly to share strategies and outreach to the business community.

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

No

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.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems, particularly housing cost burdened, occur throughout the City without any notable concentrations when summarized at the Census Tract level. Zooming in on a block by block perspective would likely yield a different outlook. Concentration is defined as a measurable increase in the occurrence of housing problems in one or more census tracts, as compared to other tracts.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Black or African-American population, the largest minority segment which makes up about 39% of the population, is concentrated in the census tracts near the center of the city, particularly in the western and eastern parts of the jurisdiction. Hispanic population is clustered in the extreme southwestern portion of the city and in this area of the county. Low income populations are primarily located near the center of the city, on the west, south and east sides of the downtown. The distribution of lower income populations is spatially coincident with concentrations of minority populations, as well as high housing vacancy rates. Concentration is defined as a measurable increase in density of the target group in one or more census tracts, as compared to other tracts.

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

The market in these neighborhoods tends to be depressed, the result of aging, older housing, and a higher incidence of housing deterioration as a result of disinvestment over many years. Home sales activity is slow and the percentage of rental housing is significantly higher than in other areas.

Are there any community assets in these areas/neighborhoods?

Many of these neighborhoods contain small parks, community centers, ample sidewalks, access to greenway trails, and have the benefit of proximity to the central business district and access to public transit. The west side is anchored by Livingstone College, W. G. Hefner VA Medical Center, Salisbury Community Development Corp., Kelsey Scott Park/Hall Gym/Miller Rec. Center, Salisbury Greenway, Community Action Agency and the Jake Alexander Blvd. commercial corridor. The Brenner Crossing redevelopment anchors the western edge along Brenner Avenue. The east side is anchored by the Ruffy Holmes Senior Center, Park Avenue Community Center, Cannon Park, Central Fire Station #1, Rowan County EMS Station.

Are there other strategic opportunities in any of these areas?

An EPA Brownfields Cleanup Grant was awarded to Salisbury in May 2020 to clean up the former Kesler Mill 12-acre site at the heart of the Park Avenue neighborhood. Cleanup of this contaminated and blighted site will be very positive for the neighborhood and clears the way for a potential catalytic development.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Data from the Federal Communications Commission suggest that while city-wide all households have access to at least three broadband providers, low income areas are the least served. The COVID-19 pandemic has, in many ways, revealed the consequences of the digital divide. Increasingly, the negative consequences of being under-connected are growing and fueling further socioeconomic disparities. According to the interactive map, areas of Park Avenue and the North Main neighborhood appear to be the most concentrated sections of town with the fewest broadband internet providers.

In 2007 the City of Salisbury took a remarkable step toward ensuring that all residents of the city would have access to high speed broadband internet and that economic development opportunities would be created by investing in a publicly owned fiber optic network utility, Fibrant. The City held a referendum in May 2018 as a requirement to enter into a lease agreement for management of the broadband utility with Hotwire Communications. This public investment in broadband internet has ensured that low income households have the opportunity to be connected.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The National Broadband map created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce shows that 100 percent of Salisbury's urban population can receive broadband internet from at least three different providers at speeds equal to or greater than 25/3 Mbps.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

While Salisbury is not a coastal city, the effects of climate change will be substantial. Models have predicted that temperatures in the region will increase by an average of 4 degrees Fahrenheit and that summers will be nearly 30 percent wetter than they are today in sixty years (University of Maryland's Center for Environmental Sciences). Extreme weather events such as hurricanes and heavy rainstorms will lead to more severe and frequent flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The State of North Carolina's Flood Risk Information System (FRIS) provides data and maps showing the areas of the city with the greatest flood risk. In most cases development has not occurred in the areas most at risk of flooding along Grants Creek and Town Creek. While there are some exceptions where building has taken place in a flood zone, these are not concentrated in areas with housing occupied by low and moderate income households. A notable exception is the Salisbury Mobile Home Park off of Bringle Ferry Road, which is impacted by heavy rain events causing Town Creek to spill into its floodplain.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan is a strategic guide for the City of Salisbury to establish priorities for the use of federal funds to advance housing, economic development, public service and public infrastructure goals. The FY 2020-2024 Consolidated Plan is the result of an evaluation of the needs assessment, market analysis, and input from the public and key stakeholders.

The goals and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). In doing so, the development of this plan is guided by five principles:

- Assist: Develop comprehensive strategies to support and assist those in need in the City of Salisbury.
- Involve: Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate: Encourage collaboration between public, private, and nonprofit agencies in order to ensure the most efficient and effective services.
- Leverage: Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- Promote: Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low and moderate income persons.

Salisbury's housing activities will be focused on increasing the supply of decent, affordable housing by continuing to enhance programs that stabilize our existing aging housing stock. While a primary goal is to support and foster opportunities for homeownership, we need to be responsive to the growing needs of our community, over half of which are renters and too many of whom are housing cost burdened. In the past, while the City's rehabilitation program has been limited to homeowners, in the next five years we will develop programs that also rehabilitate rental housing. Housing activities will be focused in five target areas, including West End, East End, Park Avenue, Jersey City, and North Main.

Our non-housing community development activities will include providing support to public services agencies serving low-moderate income families and individuals; constructing public infrastructure such as sidewalks or greenway connections; and providing economic relief for businesses or workforce training opportunities as Salisbury recovers from the economic repercussions of the COVID 19 pandemic. Non-housing community development activities have a city-wide impact, but improvements that create accessibility to transit routes or that are located in census tracts where over 50% of households are low income (less than 80% of area median income) should be prioritized.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 92 - Geographic Priority Areas

1	Area Name:	East End Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Jersey City Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	North Main Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Park Avenue Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	West End Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Housing activities will be focused in neighborhoods near the center of the city, including West End, Park Avenue, the East End, Jersey City, and North Main to help improve overall housing and living conditions. Deteriorated or abandoned housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have higher concentrations of minority residents compared to other areas. Rehabilitation of existing units will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and improve property values for the entire neighborhood.

Infrastructure, safety, and beautification improvements, such as sidewalk installation, greenway connections, bolstering the tree canopy and installing lighting in downtown are considered of benefit to everyone and are eligible city-wide. Improvements that create accessibility to transit routes or that are located in census tracts where over 50% of households are low income (less than 80% of area median income) should be prioritized.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 93 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	287,155	20,000	0	307,155	1,536,145	
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	200,221	0	0	200,221	0	To prevent, prepare for and respond to the coronavirus

Table 94 - 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

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past two years the City has allocated \$400,000 to a housing program in the West End neighborhood to assist with exterior rehabilitations to homes. Due to budget challenges, in this next fiscal year, FY21, this program is expected to be funded at \$200,000. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

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

The City owns a 12-acre site in the Park Avenue neighborhood that was recently awarded an EPA Brownfields Cleanup grant. After cleanup has been completed, the City will be developing an RFP which could include stipulations or requirements for the creation of new affordable housing in the future redevelopment of the site.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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
SALISBURY COMMUNITY DEVELOPMENT CORPORATION		Economic Development Ownership neighborhood improvements public facilities public services	Jurisdiction
Salisbury		Economic Development Ownership Planning neighborhood improvements public facilities public services	

Table 95 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the delivery of services include the long-standing partnership between the City of Salisbury and Salisbury Community Development Corporation (CDC) which has been involved in carrying out the city's housing programs since 1999. City leadership and staff are involved with the CDC at the board level and participate in monthly board meetings which allow them to stay informed on the progress of specific activities. In addition to housing rehab and construction activities, the CDC administers a homebuyer education program, housing counseling and foreclosure prevention strategies which complement the federally-funded programs. The City and the CDC have built a strong partnership with the Salisbury Housing Authority especially in the redevelopment of the Civic Center apartments into Brenner Crossing. At this time, there are no gaps in institutional structure that would hinder the programs outlined in the Consolidated Plan.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X

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

Table 96 - 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)

Services for the homeless, persons with HIV and others focus on homeless prevention through crisis assistance to address eviction notices, disconnect notices, food and clothing assistance to help avoid displacement. For those experiencing homelessness, two emergency shelters are available with the capacity to assist chronically homeless, families with children, unaccompanied youth, veterans and victims of domestic abuse. Services offered in conjunction with shelter services include life skills coaching, transportation assistance, cooked meals, deposits, prescriptions and referrals to other human service agencies. Case management is a critical service offered to connect the homeless population with other services, some of which are listed above, available in the community to help meet their individual needs.

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

Strengths include the construction of a new facility for the general homeless population by Rowan Helping Ministries which was dedicated in 2014. The new facility was designed to accommodate the growing need of families and unaccompanied youth who are homeless, and enabled the expansion of other programs to serve shelter guests. The organization is actively pursuing opportunities to develop additional transitional housing to help meet the need, especially for families with children. Family Crisis Council moved into a new facility within the last ten years as well. Shelter and supportive services for victims of domestic abuse are aimed at finding permanent housing. Individuals are able to stay at the shelter for longer periods of time than shelters for the general population, however there is a lack of permanent housing alternatives for these individuals and families as they transition out of the shelter. Within the last fifteen years, the Arc of Rowan and Arc of NC opened eight new units for individuals with special needs, however there are still not sufficient units available to meet the need.

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of decent, affordable housing	2020	2024	Affordable Housing	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood		CDBG: \$568,373	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development			CDBG: \$427,717	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
3	Provide opportunities for home ownership	2020	2024	Affordable Housing				Direct Financial Assistance to Homebuyers: 8 Households Assisted
4	Provide assistance to public service agencies	2020	2024	Homeless Non-Homeless Special Needs			CDBG: \$230,421	Homeless Person Overnight Shelter: 750 Persons Assisted Other: 520 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Promote business growth and a robust workforce	2020	2024	Non-Housing Community Development				
6	Affirmatively further Fair Housing	2020	2024					
7	Effectively plan and administer programs	2020	2024	Administration			CDBG: \$307,229	

Table 97 – Goals Summary

Goal Descriptions

1	Goal Name	Increase supply of decent, affordable housing
	Goal Description	Create a suitable, decent living environment that is safe, affordable and sustainable for low to moderate income residents through programs such as, but not limited to, an owner-occupied rehabilitation program or an acquisition/rehab/resale program.
2	Goal Name	Improve public facilities and infrastructure
	Goal Description	Undertake capital improvements to community facilities and other public infrastructure such as sidewalks in areas that serve low and moderate income people.
3	Goal Name	Provide opportunities for home ownership
	Goal Description	Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as, but not limited to, down-payment assistance, home buyers counseling, or foreclosure prevention.

4	Goal Name	Provide assistance to public service agencies
	Goal Description	Partner with public service agencies that assist and meeting specific needs have low and moderate income people.
5	Goal Name	Promote business growth and a robust workforce
	Goal Description	Partner to provide workforce education for low and moderate income individuals and economic relief for businesses employing low and moderate income people.
6	Goal Name	Affirmatively further Fair Housing
	Goal Description	Continue the City's commitment to removing and ameliorating barriers to affordable housing choice.
7	Goal Name	Effectively plan and administer programs
	Goal Description	Implement a well-managed community development program with effective progress toward five-year goals.

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)

We estimate affordable housing will be provided to 25 households.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

All rehabilitation projects involving homes built prior to 1980, or suspected of containing lead hazards, will include lead inspection and abatement by a contractor licensed for such work. Lead-safe work practices will be followed by the contractor and subcontractors in order to prevent introduction of lead into the atmosphere or into the soil near the structure. Along with housing rehabilitation, construction of new housing, for ownership or multi-family development, is a HIGH Priority Need in order to help reduce exposure to lead by low income families, especially families with young children.

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

As part of all rehabilitation applications, we inform all clients about the hazards of lead based paint by providing a copy of the booklet entitled "Watch Out for Lead Paint Poisoning". This book details what lead is and how it affects people. We test all projects that involve homes built prior to 1980. Any lead issues found from testing are addressed within the scope of work for the project.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City partners with Salisbury Community Development Corp. on affordable housing programs that include financial literacy training, housing counseling and outreach to the community about its services, especially to encourage participation by low income families. Participation in these programs increases financial aptitude and helps families overcome the effects of a poor credit history, and helps them learn strategies to become more self-sufficient.

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

Coordination with Salisbury Community Development Corp. to implement a comprehensive set of housing programs is reflected in the plan goals and institutional structure. The geographic distribution of funds outlined in this plan includes the West End neighborhood as a revitalization area for coordinated investment in housing and non-housing community development activities. These physical investments in the West End complement the educational and community health outcomes envisioned in the West End Transformation Plan (2014).

SP-80 Monitoring - 91.230

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 will monitor sub recipients through desk reviews of program files or by site visits and consultation when these are deemed necessary. Particular attention is paid to factors such as staff turnover and overall experience with the program requirements that might affect compliance. City staff uses an internal risk assessment tool. Monitoring is conducted at least once annually. Salisbury has taken a conservative approach with the types of activities that are funded to minimize risk. For example, activities do not generate program income which must be tracked and monitored for compliance. Sub recipients are encouraged to expend all funds within the program year. Performance is a factor that is considered for subsequent funding requests. The CDC is monitored annually by reviewing at least one project file for each type of activity to ensure that bid documents, work write-ups, contracts, income eligibility, environmental reviews and other documentation is in order.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	287,155	20,000	0	307,155	1,536,145	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	200,221	0	0	200,221	0	To prevent, prepare for and respond to the coronavirus

Table 98 - Expected Resources – Priority Table

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

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past two years the City has allocated \$400,000 to a housing program in the West End neighborhood to assist with exterior rehabilitations to homes. Due to budget challenges, in this next fiscal year, FY21, this program is expected to be funded at \$200,000. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

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

The City owns a 12-acre site in the Park Avenue neighborhood that was recently awarded an EPA Brownfields Cleanup grant. After cleanup has been completed, the City will be developing an RFP which could include stipulations or requirements for the creation of new affordable housing in the future redevelopment of the site.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of decent, affordable housing	2020	2024	Affordable Housing			CDBG: \$113,674	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development			CDBG: \$46,084	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
3	Provide opportunities for home ownership	2020	2024	Affordable Housing				Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	Provide assistance to public service agencies	2020	2024	Homeless Non-Homeless Special Needs			CDBG: \$46,084	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Homeless Person Overnight Shelter: 150 Persons Assisted
5	Promote business growth and a robust workforce	2020	2024	Non-Housing Community Development			CDBG-CV: \$60,000	Businesses assisted: 20 Businesses Assisted
7	Effectively plan and administer programs	2020	2024	Administration			CDBG: \$61,445	

Table 99 – Goals Summary

Goal Descriptions

1	Goal Name	Increase supply of decent, affordable housing
	Goal Description	Create a suitable, decent living environment that is safe, affordable and sustainable for low- and moderate-income residents of the City of Salisbury. Activities that may be undertaken include, but are not limited to rehabilitation of owner occupied unit, acquisition, rehabilitation, and resale for residential purposes; energy efficiency improvements, testing and abating of lead-based paint; and accommodations for the elderly and persons with disabilities.
2	Goal Name	Improve public facilities and infrastructure
	Goal Description	Provide improvements and upgrades to aging infrastructure and community assets, including but not limited to streets, sidewalks, lighting, water and sewer lines, parks, and community facilities. In 2020-2021 these funds will be used for a sidewalk construction on Lash Drive, connecting several Low Income Housing Tax Credit apartment complexes to bus routes.
3	Goal Name	Provide opportunities for home ownership
	Goal Description	Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as down-payment assistance program.
4	Goal Name	Provide assistance to public service agencies
	Goal Description	Public services are needed to help address the needs of the homeless population and victims of domestic abuse, as well as those at risk of becoming homeless. Services include shelter, meals, food programs, utility assistance, referrals and legal aid, counseling, education services and transportation.
5	Goal Name	Promote business growth and a robust workforce
	Goal Description	

7	Goal Name	Effectively plan and administer programs
	Goal Description	Implement a well-managed Community Development program with effective progress toward five-year goals.

AP-35 Projects - 91.420, 91.220(d)

Introduction

This program year's activities will focus predominantly on owner-occupied rehabilitation, sidewalk construction, public service funding and debt service payments.

#	Project Name
1	2020-2021 Owner-Occupied Rehabilitation
2	2020-2021 Acquisition/Rehab/Resale
3	2020-2021 Down Payment Assistance
4	2020-2021 Public Services
5	2020-2021 Public Improvements & Infrastructure
6	2020-2021 Debt Service Acct
7	2020-2021 Planning & Administration
8	CARES (CV3) Public Service
9	CARES (CV3) Public Infrastructure
10	CARES (CV3) Small Business Assistance
11	CARES (CV3) Homelessness Prevention Coordination

Table 100 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	2020-2021 Owner-Occupied Rehabilitation
	Target Area	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Rehabilitation of owner-occupied homes within the City of Salisbury. Eligible to households earning less than 80 percent AMI.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI owner-occupied households
	Location Description	City-wide
	Planned Activities	To complete five substantial rehabs for City of Salisbury residents that will bring the properties up to HUD housing and building code standards.
2	Project Name	2020-2021 Acquisition/Rehab/Resale
	Target Area	

	Goals Supported	Increase supply of decent, affordable housing
	Needs Addressed	
	Funding	:
	Description	Complete infill development by acquiring, rehabing, and reselling single family homes to a low-moderate income household.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Household
	Location Description	
	Planned Activities	Create a new home ownership opportunity by acquiring, rehabilitation and reselling or acquiring, demolishing and rebuilding one unit for an LMI household.
3	Project Name	2020-2021 Down Payment Assistance
	Target Area	
	Goals Supported	Provide opportunities for home ownership
	Needs Addressed	
	Funding	:
	Description	Housing counseling and down payment assistance for low moderate income first time home buyer.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 LMI households

	Location Description	City-wide
	Planned Activities	Provide counseling and down payment assistance for up to two low-moderate income first time homebuyers.
4	Project Name	2020-2021 Public Services
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Support of organizations that support the homeless, victims of domestic violence, health services for the uninsured, and emergency/transitional housing for formerly incarcerated men.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 LMI individuals
	Location Description	City-wide
	Planned Activities	Emergency shelters for homeless and victims of domestic violence; health services for the uninsured; emergency/transitional housing for formerly incarcerated men.
5	Project Name	2020-2021 Public Improvements & Infrastructure
	Target Area	
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	
	Funding	:

	Description	Construct approximately 1,838 linear feet of concrete sidewalk (5 ft. width) on Lash Drive
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	200 households
	Location Description	The new sidewalk will be constructed on the west side of the street between Statesville Boulevard (Hwy. 70) to its terminus.
	Planned Activities	Construct approximately 1,838 linear feet of concrete sidewalk (5 ft. width) in the grassy area adjacent to the existing roadway curb line. The new sidewalk will be constructed on the west side of the street between Statesville Boulevard (Hwy. 70) to its terminus. At the intersection with Statesville Boulevard, the new sidewalk will connect with an existing sidewalk that leads to commercial shopping areas and a city bus route.
6	Project Name	2020-2021 Debt Service Acct
	Target Area	
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	
	Funding	:
	Description	Payment of debt service for Section 108 loan that financed the Park Avenue Community Center.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	634 Park Avenue

	Planned Activities	Payment of debt service for Section 108 loan that financed the Park Avenue Community Center.
7	Project Name	2020-2021 Planning & Administration
	Target Area	
	Goals Supported	Effectively plan and administer programs
	Needs Addressed	
	Funding	:
	Description	Administration of housing programs including owner-occupied rehab, acquire/rehab/resale, lead based paint abatement, downpayment assistance; Maintenance and monitoring of program files; Reporting through IDIS; Advertisement of programs
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Effectively plan, administer and monitor housing activities and non-housing community development activities.
8	Project Name	CARES (CV3) Public Service
	Target Area	
	Goals Supported	Provide assistance to public service agencies
	Needs Addressed	
	Funding	CDBG-CV: \$90,221
	Description	Partner with public service agencies to provide rent and utility assistance, as well as other services needed due to the COVID 19 pandemic.

	Target Date	2/1/2022
	Estimate the number and type of families that will benefit from the proposed activities	Estimate that 200 low moderate income individuals or families will be assisted.
	Location Description	City-wide
	Planned Activities	Rent and utility assistance, mental health, and food insecurity and other services needed due to the ongoing COVID 19 pandemic.
9	Project Name	CARES (CV3) Public Infrastructure
	Target Area	
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	
	Funding	CDBG-CV: \$10,000
	Description	Sewer Lateral Repair Program
	Target Date	2/1/2022
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	citywide
	Planned Activities	Create an assistance program for low income households who need emergency repairs to the lateral line connecting their house to the sewer line in the street. Lack of water can create a significant health hazard and there is currently no assistance program in place to help.
	Project Name	CARES (CV3) Small Business Assistance

10	Target Area	
	Goals Supported	Promote business growth and a robust workforce
	Needs Addressed	
	Funding	CDBG-CV: \$60,000
	Description	Low-interest loan program designed to assist low income minority and women owned businesses.
	Target Date	2/1/2023
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	City-wide
	Planned Activities	Invest funds into a crowdsourced loan/grant program that offers no-interest loans to businesses owned by minorities and women.
11	Project Name	CARES (CV3) Homelessness Prevention Coordination
	Target Area	
	Goals Supported	Effectively plan and administer programs
	Needs Addressed	
	Funding	CDBG-CV: \$40,000
	Description	Coordination among city, county, supportive services and homeless shelter to find housing and provide services for homeless population.
	Target Date	2/1/2023

Estimate the number and type of families that will benefit from the proposed activities	50
Location Description	City-wide
Planned Activities	Fund a position that will serve as a liaison between city, county, supportive services and homeless shelter to find housing and provide services for homeless population.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

To the extent possible, housing funds will be directed to five neighborhoods which have experienced persistent problems with housing decline due to the overall age of the housing stock and the lack of resources the predominantly low and moderate income residents have to invest in home repair and rehabilitation. While the program is available city-wide to households with qualifying incomes, outreach in the five Target Neighborhoods is intended to encourage people living in those neighborhoods to apply: Park Avenue, West End, Jersey City, East End, and North Main.

Geographic Distribution

Target Area	Percentage of Funds
Park Avenue Neighborhood	20
West End Neighborhood	20
Jersey City Neighborhood	20
East End Neighborhood	20
North Main Neighborhood	20

Table 101 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Revitalization efforts will be focused in neighborhoods near the center of the city, including West End, Park Avenue, East End, Jersey City and North Main. Abandoned and deteriorated housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have a higher concentration of minority residents compared to other areas. Housing will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and boost property values.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The City will continue to pursue grant funding to bolster existing resources. The City recently received a brownfield's cleanup grant from the EPA to remediate a 12 acre former textile mill site in the Park Avenue neighborhood. The City will continue to pursue grant funding to bolster CDBG and other resources to address underserved needs.

Actions planned to foster and maintain affordable housing

Efforts this year will focus on the rehabilitation of existing units to preserve housing stock and ensure quality living environments for homeowners.

The City intends to begin work on a comprehensive Housing Strategy that will take stock of federal, local and other resources to address housing challenges.

Actions planned to reduce lead-based paint hazards

For all rehab work, the Salisbury CDC will conduct lead inspections and include abatement as part of the project if needed.

Actions planned to reduce the number of poverty-level families

The Salisbury CDC will offer classes in budgeting and related topics to help families become more financially stable. Owner-occupied rehab projects will include weatherization components if this is an identified need to reduce energy costs for the family.

Actions planned to develop institutional structure

The City will continue its long-standing partnership with the Salisbury CDC to manage its housing programs and homeowner education courses. City staff will continue to manage the public input and budget development process. City staff will attend monthly CDC board meetings to stay apprised of current activities and rehab work being conducted.

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

City staff will coordinate with the Continuum of Care, Salisbury Housing Authority, homeless providers

and public service agencies to identify issues where the City can provide assistance.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name Salisbury Housing Authority
	List the name of the organization or individual who originated the data set. Salisbury Housing Authority
	Provide a brief summary of the data set. Updated statistics from agency
	What was the purpose for developing this data set? It did not appear that the system was updated to reflect that Salisbury Housing Authority transitioned from conventional public housing units to project-based Section 8 voucher units in 2016.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It is specific to properties managed by the Salisbury Housing Authority
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? March 2020
	What is the status of the data set (complete, in progress, or planned)? Complete