

# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

This document sets out a framework for using federal funds from the HOME Investment Partnership (HOME) Program in Cabarrus, Iredell, and Rowan counties and Community Development Block Grant (CDBG) funds in the City of Concord. Federal regulations limit the use of funds from both programs to specific activities. These funds will help meet the goals and objectives to address the community and affordable housing development needs within our service area that is outlined in the 2020-2024 Consolidated Plan. The Consolidated Plan describes community development opportunities that invest and leverage public resources toward low- and moderate-income communities. This Plan will explore the need for action in three categories: Affordable Housing, Homeless and Non-Housing Community Development. This document sets out priorities for the use of funds, suggests funding and other strategies that can be pursued to bring about desired results, and establishes specific performance targets to be achieved in all three eligible funding areas. In 2020-21, The City was awarded CARES funding that could address housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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This year's plan includes the top 3 goals outlined below, addressing community needs related to affordable housing, community economic development, and housing revitalization. This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Objective 1 - Provide Decent and Affordable Housing for Low and Moderate income Persons

- Provide DPA to LMI families to help increase the affordability of LMI families

- Housing Rehab to address the safety, quality, and durability needs for LMI homeowners
- Construction of affordable single family and rental housing to increase the supply and availability of decent and affordable housing for LMI families
- Promote Fair Housing to help citizens and stakeholders to become aware of their rights under Fair Housing

#### Objective 2: Economic Development

- Attract New Business/industry to the area to increase employment opportunities for LMI individuals
- Promote and help Provide job training to LMI persons to increase their marketability for job opportunities

#### Objective 3: Neighborhood Revitalization

- Work with Code Enforcement to help address blight, improve safety, and to enhance livability in LMI neighborhoods
- Support Public Service Agencies to help provide and make essential services available to LMI communities
- Provide infrastructure and neighborhood improvements that support affordable housing and community development to enhance a suitable living environment for LMI families

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Concord has continued to implement activities which were identified as the needs and prioritized within the 2020-2024 Five (5) year Consolidated Plan. Priority needs from 2020 through 2024 called for concentrated efforts within the low to moderate income neighborhoods that were identified by HUD. These efforts were designed to enhance and preserve the existing housing stock. By promoting homeownership and community economic development while investing funds in affordable housing and rehabilitation of existing housing stocks, the City and the Consortium has helped to strengthen neighborhoods and improve the overall quality of life in underserved neighborhoods throughout Concord and the HOME Consortium service areas.

The following activities are being carried out in addressing the needs in this area: rehabilitation housing assistance (preservation of the existing housing stock), affordable housing new construction or infill on vacant lots, homebuyer's down payment assistance, homeownership counseling and education, continue working with lenders to identify affordable housing programs/products for low to moderate

income homebuyers, addressing any lead-based paint issues, support local Continuum of Care Plan, and overall neighborhood revitalization.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Concord continues to acknowledge the importance of citizen participation when developing activities for each upcoming year. In 2018, revisions were made 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 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, on the City Website, and holding public hearings. Due to COVID restrictions, we were discouraged to have face to face meetings. We then conducted a virtual public hearing with a video that was placed on our website and referenced in our newsletter, social media, and survey for the public to provide input.

The general public, boards and commissions, non-profits, and other interested parties were asked to review and submit comments from March 28, 2021 – April 16, 2021. The outlets provided opportunities for the community to have input on the Plan.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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- The need for more Affordable Owner-Occupied Housing: Funding, Developing and Building affordable housing for first time homebuyers with low to moderate incomes
- The need for more Affordable Rental Housing: Developing and Building affordable rental housing opportunities for low to moderate households

- Affordable Housing assistance : Low-interest loans and downpayment assistance for first-time homebuyers with low to moderate incomes Affordable Housing: Need for budgeting and credit education
- Economic Development: Projects and programs that increase employment opportunities
- Neighborhood Revitalization: Providing assistance to neighborhoods for the development of plans and strategies to encourage development in or near underserved communities
- Neighborhood Revitalization: Repairing rental/owner housing stock and removing bad housing stock
- Public Services: Using funds to address homelessness
- Neighborhood Revitalization: Providing information, support and resources for neighborhood organizing and leadership development
- Neighborhood Revitalization: Incentives for investment in low to moderate income neighborhoods and underserved areas

## 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 the virtual meeting was over, and noted that all comments should be accepted.

## 7. Summary

The Annual Action Plan along with the 5 year 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 the public in order to align and coordinate community development programs with a range of other plans, programs and resources to achieve greater impact in the communities and target areas.

**The Consolidated Plan.** The Five (5) Year Consolidated Plan describes the jurisdiction's community development priorities and multiyear goals based on a needs assessment of affordable 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, community partners, 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 the program year accomplishments and progress toward Consolidated Plan goals in the prior year.

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

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

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

Agency Role	Name	Department/Agency
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 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 safe, decent and affordable housing to low and 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. CHDOs 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 by a CHDO with HOME funds.

In recent years, most member governments have experienced growth: growth that is expected to continue over the next 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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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Consolidated Action Plan is a planning document that is submitted to the U.S. Department of Housing and Urban Development (HUD) that details the City of Concord's as well as the Cabarrus/Iredell/Rowan HOME Consortium propose to spend and utilize CDBG and HOME funds for the upcoming program year. 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 with community stakeholders, sharing resources, and the coordinated efforts from service providers will become more important than ever before. Despite cuts in funding, the demand for assistance resulting from the pandemic and services remain high in addressing the needs of the low to moderate community. The need for leveraging dollars and resources among partners 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(l)).**

The City works with community stakeholders that include public and private agencies to assess/prioritize community needs, develop strategies, create action plans, identify key community resources, and promote the coordination of those resources. Representatives from public and private agencies, as well as the private sector involved in assisted housing, health services, and social services participate in individual, group, and public/virtual meetings to obtain information and provide input to the development of the Annual Action 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 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 develop 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The NC Balance of State Continuum of Care (BoS CoC), that include Cabarrus County, Iredell, and Rowan County, 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. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Concord
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Service-Fair Housing Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Concord Planning and Neighborhood Development Department (Community Development) solicited public with ad placed in the local newspaper on March 21, staff consulted community stakeholders through public meetings (March 29th-filmed and uploaded for public viewing) and housing needs surveys (distributed to community stakeholders on March 22nd).
2	<b>Agency/Group/Organization</b>	Concord Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Service-Fair Housing

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Anti-poverty Strategy</p>
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Concord Public Housing Department (CPHD) was consulted through meetings and phone conversations. CPHD is a city department that has partnered with the Planning and Neighborhood Development Department to address affordable housing needs. The City of Concord anticipates that the continued partnership should produce the production of new affordable housing units.</p>

**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	Piedmont Continuum of Care	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 the formal and informal coordination among public and private entities

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

These agencies consist of the following:

Continuum of Care:

Community Link (Housing stability), Crisis Ministry (Emergency response and housing stability), Homes of Hope (Emergency response and housing stability), Rape, Child, and Family Abuse Crisis Council (Emergency Response), Turning Point (Emergency response), and Union County Community Shelter (Emergency response and housing stability)

Public Services:

Cooperative Christian Ministries, Salvation Army, Opportunity House, Cabarrus Meals on Wheels, Prosperity Unlimited, Coltrane Life Center, and Hope Haven.

**AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

In preparation of this plan, the City used a variety of methods to broaden citizen participation as well as to gauge community stakeholders input in addressing the needs of the neighborhoods as well as the clients that we serve. Outreach efforts included a virtual public hearing with recorded video was uploaded onto the website for viewing on March 29, and consultation from various housing and human services organizations. Additional input was received from the Cabarrus/Iredell/Rowan HOME Consortium and Housing Needs Survey that was distributed to LMI neighborhood representatives on March 22; and advertisements were also placed in the Independent Tribune on March 21.

**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	Virtual Public Meeting	Non-targeted/broad community	854 views	Affordable housing-rehab and new construction, Community Development, funding resources, and amount available for development	N/A	

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	5000	A Newspaper ad was placed in the local newspaper advertising the meeting, soliciting input, and informing them of two local places to review drafts of Plan		
3	Internet Outreach	Non-targeted/broad community	90 Survey and 1500 Social Media			

**Table 4 – Citizen Participation Outreach**

## 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	675,769	2,000	0	677,769	0	Total funding includes allocation and estimated program income

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	1,316,767	131,006	0	1,447,773	0	Total Funding HOME Consortium includes allocation, estimated program income, local match, and HOME program administration.
Other	public - federal	Acquisition Economic Development Homeowner rehab Public Services	604,865	0	0	604,865	0	In 2020-21,CARES funding was awarded that can be used for housing rehabilitation, economic development, supportive services, and rental services for persons impacted by the Coronavirus Pandemic.

Table 2 - 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**

Concord City Staff as well as HOME Consortium Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. The City of Concord and HOME Consortium will leverage funding with local, state, and federal dollars to satisfy the match requirement. The City of Concord also uses local funding in addition to the CDBG and HOME funds to accomplish the Consolidated Action Plan objectives. Partnerships that consist of public, private, and non-profit entities that help develop strategies to leverage funds are encouraged. Federal funds leverage many other types of funding within the service areas. All organizations leverage funds differently. CHDOs, as well as government agencies, use federal funds to leverage foundation and charitable institution grants. Federal funds can also be leveraged by using program funds to purchase materials or by using volunteers to perform the labor.

**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 years, City of Concord staff have strategically acquired properties within our target/focus areas. These acquired properties were obtained to address the affordable housing needs for both owner-occupied and rental. Some of the publically owned land will be developed through Public-Private Partnerships to construct affordable housing in low to moderate-income neighborhoods. This will meet the priority need in the Affordable Housing category: property acquisition for development of affordable housing.

**Discussion**

N/A

## 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 HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing Support Public Service Non-Profit Agencies	CDBG: \$675,769 HOME: \$209,335	Homeowner Housing Added: 11 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Households Assisted
2	Provide resources to special needs population	2020	2024	Non-Homeless Special Needs	Concord Service Area HOME Consortium Service Area	Support Public Service Non-Profit Agencies	CDBG: \$96,750	Overnight/Emergency Shelter/Transitional Housing Beds added: 2 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	CARES 3	2020	2026	Non-Homeless Special Needs Non-Housing Community Development	Concord Service Area	Support Public Service Non-Profit Agencies	CDBG: \$604,865	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

**Table 3 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Creation of decent affordable housing
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Provide resources to special needs population
	<b>Goal Description</b>	
3	<b>Goal Name</b>	CARES 3
	<b>Goal Description</b>	Funding to address housing rehabilitation, economic development, supportive services, and rental assistance for persons impacted by the Coronavirus Pandemic.



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The City of Concord as well as the HOME Consortium 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 community partnerships. The Community Development Strategy projects include revitalization, leveraging multi-family development, infrastructure improvements, and creating economic development opportunities.

### Projects:

- Program Administration
- Housing Rehabilitation
- Public Service
- Economic Development
- Acquisition of Substandard Properties
- Development and New Construction of homeownership and rental properties
- Clearance and Demolition
- Down Payment Assistance
- Community Housing Development Organizations

#	Project Name
1	HOME - Administration (Entire Consortium)
2	CDBG - Administration
3	HOME - CHDO Allocation
4	CDBG - Subrecipient
5	CDBG - Acquisition
6	CDBG - ClearWater Activity
7	CDBG - Emergency Repair
8	CDBG - Substantial Rehab
9	CDBG - Infrastructure
11	HOME - Concord - New Construction
12	HOME - Concord - Down Payment Assistance
13	HOME - Owner Occupied Rehabilitation
14	HOME - Consortium - Rehabilitation
15	HOME - Consortium - DPA
16	CDBG - CARES - Round 3 Allocation

**Table 4 – 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	<b>Project Name</b>	HOME - Administration (Entire Consortium)
	<b>Target Area</b>	HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Scattered Site Rehabilitation Produce Affordable Housing Support Public Service Non-Profit Agencies
	<b>Funding</b>	HOME: \$131,677
	<b>Description</b>	HOME Program Administration cost
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low to Moderate Income Families for 5 households
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	HOME activities to include new construction, rehabilitation, and downpayment assistance
2	<b>Project Name</b>	CDBG - Administration
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	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
	<b>Funding</b>	CDBG: \$135,145
	<b>Description</b>	Community Development Block Grant Administration allocation
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	Community Development activities that include rehabilitation, infrastructure improvements, and support community organizations
<b>3</b>	<b>Project Name</b>	HOME - CHDO Allocation
	<b>Target Area</b>	HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$197,515
	<b>Description</b>	CHDO 15 percent set aside (3 CHDOs-Prosperity Unlimited, Salisbury CDC, and Community Foundations)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Covid may impact the exact numbers, but 5 households that may achieve homeownership and 15 to 20 families may receive homebuyer education and counseling via virtual counseling
	<b>Location Description</b>	Rowan, Cabarrus, and Iredell Counties
	<b>Planned Activities</b>	Affordable housing development and human development in helping to prepare prospective homebuyers for the responsibility of homeownership.
<b>4</b>	<b>Project Name</b>	CDBG - Subrecipient
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Provide resources to special needs population
	<b>Needs Addressed</b>	Support Public Service Non-Profit Agencies
	<b>Funding</b>	CDBG: \$96,750
	<b>Description</b>	Funding for Public Service Sub-recipients
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Depending on Covid, (Direct and Indirectly) 500 LMI families that utilize public services organizations
	<b>Location Description</b>	Concord Service Area

	<b>Planned Activities</b>	Providing funding to help the public and social service needs of the community.
<b>5</b>	<b>Project Name</b>	CDBG - Acquisition
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing
	<b>Funding</b>	CDBG: \$42,815
	<b>Description</b>	CDBG Acquisition of property
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 within the Gibson Village Community
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	Concord CDBG Acquisition
<b>6</b>	<b>Project Name</b>	CDBG - ClearWater Activity
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Provide resources to special needs population
	<b>Needs Addressed</b>	Increase Economic Opportunities
	<b>Funding</b>	CDBG: \$277,051
	<b>Description</b>	Repairs/renovations to the ClearWater campus.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	Clearwater ARTist Studio Development and Improvements
	<b>Project Name</b>	CDBG - Emergency Repair

7	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Scattered Site Rehabilitation
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	CDBG Emergency REpair
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 LMI Elderly Families
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	CDBG Emergency REpairs
8	<b>Project Name</b>	CDBG - Substantial Rehab
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Scattered Site Rehabilitation
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	CDBG Substantial Rehab
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 LMI Elderly Families
	<b>Location Description</b>	Concord Service Area
<b>Planned Activities</b>	CDBG Substantial REhab	
9	<b>Project Name</b>	CDBG - Infrastructure
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Improve Public Infrastructure
	<b>Funding</b>	CDBG: \$60,000

	<b>Description</b>	CDBG Infrastructure project (sidewalks)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 to 30 LMI families
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	CDBG Infrastructure
<b>10</b>	<b>Project Name</b>	HOME - Concord - New Construction
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Provide resources to special needs population
	<b>Needs Addressed</b>	Support Public Service Non-Profit Agencies
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	New Construction for LMI Homeowners (Concord Only)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Neighborhood Association
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	Funding to support in the enhancement of local neighborhoods
<b>11</b>	<b>Project Name</b>	HOME - Concord - Down Payment Assistance
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Preserve and Increase affordable housing Produce Affordable Housing
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Down Payment Assistance for LMI Homebuyers (Concord Only)
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 Prospective LMI Homebuyers
	<b>Location Description</b>	Concord and HOME Consortium Service Areas
	<b>Planned Activities</b>	Provide downpayment and/or closing costs resources for prospective LMI homebuyers
<b>12</b>	<b>Project Name</b>	HOME - Owner Occupied Rehabilitation
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$411,401
	<b>Description</b>	Owner Occupied Rehabilitation/Substantial Rehab (Concord Only)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 LMI Prospective homebuyers
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	HOME Single Family NEW Construction
<b>13</b>	<b>Project Name</b>	HOME - Consortium - Rehabilitation
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Preserve and Increase affordable housing Scattered Site Rehabilitation
	<b>Funding</b>	HOME: \$544,695
	<b>Description</b>	Owner Occupied Rehabilitation/Substantial Rehab (Non-Concord)
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Elderly LMI Families
	<b>Location Description</b>	Concord Service Area
	<b>Planned Activities</b>	Owner-Occupied Single Family REhab
<b>14</b>	<b>Project Name</b>	HOME - Consortium - DPA
	<b>Target Area</b>	HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing
	<b>Funding</b>	HOME: \$260,000
	<b>Description</b>	Down Payment Assistance for LMI Homebuyers (Non-Concord)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2-3 LMI prospective homebuyers
	<b>Location Description</b>	HOME Consortium Service Area
	<b>Planned Activities</b>	Available property acquisition, rehabilitation, and resell to provide affordable housing opportunities
<b>15</b>	<b>Project Name</b>	CDBG - CARES - Round 3 Allocation
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Provide resources to special needs population CARES 3
	<b>Needs Addressed</b>	Support Public Service Non-Profit Agencies
	<b>Funding</b>	CARES-CDBG: \$604,865

<b>Description</b>	CARES fund to be used to address to coronavirus-related housing and homeless needs within the city or state. CARES funding can be used for a wide range of activities, including housing rehabilitation, economic development, and support services of those impacted by the Coronavirus Pandemic.
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 150 or more individuals will benefit from these proposed activities.
<b>Location Description</b>	Concord Service Area
<b>Planned Activities</b>	Acquistion and Rehabilitation of a facility to safely house persons temporarily who are either waiting for test results or need to quarantine. The four, one-bedroom unit apartment on Vance Drive will meet this need. To complete a repair in the food storage area of The Salvation Army building. Food for the food pantry and shelter guest has to be removed from this location with each rain. Due to the increase in persons seeking assistance because of COVID-19, HUD approved the request to repair the issue. In addition, staff had worked with the five public service agencies below who are meeting immediate needs for Concord residents, to assess their individual COVID-19 related needs.

## **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 of Concord has focused the vast majority of its Community Development resources within the older low to moderate income communities near the inner city. These neighborhoods include: Logan, Gibson Mill, Silver Hill, Underwood Park, Sidestown-Shankletown, and Brown Mill.

The city considers these neighborhoods our primary target area to address any underserved needs. In the past ten (10) years, we have focused housing, public service, code enforcement, and economic development activities in these neighborhoods.

According to the 2018 ACS, a majority of the populations within these targeted neighborhoods are minority. However, the City of Concord supports all low-moderate income families and individuals. Our programs, marketing, and service incorporate the entire city.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Concord Service Area	
HOME Consortium Service Area	100

**Table 5 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

First, these lower wealth neighborhoods (HUD determined LMI areas) were identified as underserved when looking at community economic development needs. We also determined that there was a lack of positive investment that hampered revitalization efforts. As an advocate, we wanted our investment to serve as a catalyst for additional public and private investment in lower wealth communities.

The federal funding will provide underserved communities resources to turn a negative into a positive in these areas. Federal programs will give us the ability to leverage funding from both private and public agencies in this area due to the amount of low wealth within these communities. Partnerships with other community stakeholders allow the city to "stretch" its dollars in these underserved areas. 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, program activities will continue to be funded on a first-come, first-served basis.

## **Discussion**

The Cabarrus/Iredell/Rowan HOME Consortium consists of Concord, Cabarrus County, Kannapolis, Mooresville, Statesville, Salisbury, and Rowan County. The CHDOs include Prosperity Unlimited, Community Foundations, and Salisbury CDC. HOME Consortium members get 10% of the HOME allocation to use for administration of the HOME program. CHDOs receive the 15% of the HOME allocation for HOME projects and activities. Cabarrus County has elected not to take any funds for 2021-2022 program year.

# 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 and the HOME Consortium Service area 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 of Concord and the HOME Consortium with local federal funds. Upon acquisition and installation of infrastructure, the City then makes lots available to build by the City, HOME consortium members, 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.

The City of Kannapolis does not plan to provide housing assistance for homeless or special need families through our CDBG and HOME programs. Those needs will be partially addressed through partner organizations. For example, Cooperative Christian Ministry has expanded its My Father's House emergency shelter for families. Cardinal Innovations receive permanent supportive housing funding to assist individuals with mental or developmental disabilities, and those with substance abuse problems.

The 2020-2024 City of Salisbury's Consolidated Plan identifies a considerable need for affordable housing units to decrease the cost burden on individuals and families. The plan identifies a need for these units to be located in areas accessible for individuals and families without automobiles to access basic goods and services. Additionally, there is a need for affordable housing for seniors and the disabled. Additionally, the plan prioritizes Salisbury's community development activities upon increasing the supply of affordable housing for homeownership; activities include owner-occupied rehabilitation, emergency rehabilitation, and acquisition/rehab or new construction.

The plan also identifies strategies to remove or ameliorate barriers to affordable housing, such as insufficient understanding of fair housing laws, insufficient testing and supporting activities, and a lack of interest in fair housing and affirmatively furthering fair housing. The City of Salisbury is committed to affirmatively furthering fair housing and will update its Analysis of Impediments report as required. The City of Salisbury will also partner with the local Humans Relations Council and the Housing Advocacy Commission to form a new joint-committee to develop a city-wide Fair Housing Plan, with the intent of providing educational materials and resources to advocate for fair housing and ensure that the law is

understood by local stakeholders.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	15
Special-Needs	50
Total	65

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	15
Acquisition of Existing Units	9
Total	30

**Table 7 - 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 (CPHD) 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 CPHD has reported that there is an estimated waiting list of 670 families at or below 30 % of Area Median Income, with an annual turnover rate of about 15 %. Furthermore, there are 600 families at or below 30 percent on the waiting list for Section 8 assistance. CPHD has not taken Section 8 applications for the past five (5) years. They are currently at 90% of Fair Market rent to help ensure that they can help as many families as possible

The City of Kannapolis does not have its own housing authority. The Rowan County Housing Authority operates two public housing communities in Kannapolis (Running Brook and Locust St.) The Rowan County Housing Authority and the Concord Housing Authority administer Section 8 tenant-based vouchers, which can be used in Kannapolis. Each housing authority submits its own five-year plan to HUD.

The City of Salisbury will address participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes are offered on budgeting, credit preparedness, purchasing a home and similar topics. These classes are offered by the CDC at no charge, except for course materials.

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

The City of Concord plans to:

- Produce new affordable units
- Maintain current units
- Provide grants for resident self-sufficiency
- Establish a homeownership education and awareness program
- Make improvements to energy saving items

No City of Kannapolis funds for FY 2021-22 will be used to directly serve residents of public housing.

The City of Salisbury Police Department will meet with property managers at Salisbury Housing Authority properties to develop crime reduction strategies where needed.

### **Actions to encourage public housing residents to become more involved in management and**

## **participate in homeownership**

The City of Concord and the Concord Housing Department has worked together over the past five (5) years to facilitate pre-homeownership counseling and education to interested residents. 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 the unique responsibility of homeownership. We have collaborated on Pre-homeownership counseling and education as well as partnered on Fair Housing awareness forums. The City anticipates this partnership to continue to provide housing opportunities through affordable housing development and the City's down payment assistance (gap funding) program to help prospective homeowners.

The Rowan County and Concord Housing Authorities both have educational programs that encourage self sufficiency and make residents aware of resources that can assist in the path towards homeownership. They will refer residents to homebuyer education programs when appropriate.

Housing counselors with Salisbury CDC frequently assist public housing residents on their self-sufficiency goals related to financial literacy, improving their credit score and in some cases, purchasing a home. Public housing residents also have the option of participating in the Family Self Sufficiency Program administered by the Salisbury Housing Authority. Participants work with program staff to set attainable goals and take part in a savings plan. Resident Councils are available through the SHA to provide an avenue for resident participation in policy development and plans that affect them.

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

The City of Concord's Housing Department is not a troubled agency

## **Discussion**

The City of Kannapolis relies on the Rowan County and Concord Housing Authorities to address the needs of public housing residents. The City does not put direct funding towards public housing; we use our funds to address other low-moderate income priorities.

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

### **Introduction**

This provides an overview of the programs that will be funded in FY21-22 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 FY21-22 fiscal year, the City will allocate \$96,750 in CDBG funding to support public service activities, including those that serve homeless persons.

Due to limited funding and staff capacity, the City of Kannapolis relies heavily on partner organizations to address the needs of the homeless and special needs. Cooperative Christian Ministry provides an array of housing options for homeless individuals and families and is a sub-recipient of public service funds from the City's CDBG program. The City also provides renovated housing for CCM to use as transitional housing. Community Link manages rapid-rehousing and permanent supportive housing grants within the region, and is the lead agency for the Piedmont Regional Committee of the Balance of State Continuum of Care. Cardinal Innovations receive permanent supportive housing grants and manages services for those with mental or developmental disabilities, and those with substance abuse.

Salisbury's homeless subpopulations include veterans, victims of domestic abuse and other groups; non-homeless special needs populations include the physically and developmentally disabled, the mentally ill, substance abusers, HIV/AIDS populations and the elderly. Homeless prevention activities will include foreclosure prevention programs offered by the Salisbury Community Development Corporation (CDC), as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners.

The City of Salisbury does not directly administer any program providing support or care to homeless individuals and families. However, the City of Salisbury provides annual public service funding for local emergency shelters for the homeless that are administered by the Rowan Helping Ministries 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 of Salisbury's role in addressing poverty in our community

### **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, in conjunction with the Piedmont Regional CoC, Concord Housing Department, Cooperative Christian Ministries (CCM), Salvation Army, and Opportunity House 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.

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

Homeless persons who are referred to an emergency shelter will be assessed through the Coordinated Assessment Plan being submitted by the Balance of State Continuum of Care that includes the Piedmont Regional Committee. The Coordinated Assessment Plan describes how and where individuals and families will be assessed and prioritized for housing in the community. That plan is not finalized but essentially says that assessment will happen 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. Those who are unsheltered are assessed by the organization that provides services for these individuals. That could include a soup kitchen, daytime homeless program (such as the Opportunity House), and the school systems if the families have children in school. These organizations work to understand the households' needs, provided available assistance, and make referrals to other organizations for additional assistance.

The City of Salisbury will fund a public service activity this year to help offset costs of the overnight shelter manager position for Rowan Helping Ministries. Also this year the City will help support the overnight shelter manager for Family Crisis Council which provides emergency assistance for victims of domestic abuse. This assistance will help ensure that these facilities are adequately staffed to meet the individual needs of shelter guests.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

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

Kannapolis' Coordinated Assessment Plan will help assess the needs of homeless persons and direct them to the most suitable and available type of shelter or housing option. The plan also describes how people will be prioritized for housing using a tool called the Vulnerability Index- Service Prioritization Decision Assistance Tool (VI-SPDAT). Current shelter options in the Kannapolis area include emergency shelter for individuals, emergency shelter for families, shelter for domestic violence victims, transitional housing programs for families and single mothers with children, and rental or financial assistance to help cover the cost of an apartment or hotel.

The City of Salisbury does not directly administer any program providing support or care to homeless individuals and families. However, the City provides annual public service funding for local emergency

shelters for the homeless that are administered by the Rowan Helping Ministries 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.

Public services funding will be allocated to two emergency shelter facilities to offset a portion of the salaries for shelter staff.

**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, youths aging out of foster care, 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 Salisbury partners with the Salisbury CDC to offer classes in budgeting, purchasing insurance, and related topics that help public housing residents become self-sufficient. Rowan Helping Ministries offers counseling services to individuals to address obstacles that may be contributing to their homelessness.

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. The City understands that both transitional and supportive housing has the ability to help break down the barriers to

affordable housing.

In Kannapolis, The CoC Coordinated Assessment has built in timelines that will facilitate families' movement through the system if resources are available. Community Link's programs have Housing Support Staff who identify affordable housing units in the community, provide tenant education and help to mediate landlord issues for their clients. For veterans, the SSVF program provides rapid 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 the community for persons with disabilities. Spots open up in that program mainly when deaths occur.

Cooperative Christian Ministry has expanded its My Father's House program, which provides emergency shelter and services for families with children, to have double the current capacity to house more families.

**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 of Concord does not receive ESG assistance, the city remains committed to assisting partners such as the Salvation Army, Cooperative Christian Ministries (CCM), Opportunity House, and Serenity House as well as other local public service agencies. As mentioned above, the City will make \$96,750 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.

The City of Kannapolis' non-profit partners are key in the prevention of homelessness. Cooperative Christian Ministry provide financial assistance for rent and utilities as well as a food pantry. Prosperity Unlimited and Habitat for Humanity provide financial literacy education and foreclosure prevention counseling. The school systems provide referrals and some assistance to families at imminent risk of homelessness.

For individual who are being discharged from institutions and systems of care, there are some specialized services to assist these individuals. These support organizations include the Cabarrus County

Criminal Justice Partnership Program, the Employment Security Commission's Offender Specialist to help with job seeking, Cardinal Innovations for mental health, Rowan-Cabarrus Community College for workforce training programs for offenders and its R3 Career Center (has programs for those with a criminal record), Serenity House in Concord, and the McLeod Addictive Disease Center.

Homeless prevention activities will include foreclosure prevention programs offered by the Salisbury Community Development Corporation (CDC), as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. Many CDC clients are elderly and do not have the resources to make minor repairs or modifications to their homes to allow them to age-in-place.

The City of Salisbury supports 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. While the City does not have a specific strategy to help individuals avoid becoming homeless upon discharge from mental health institutions or other types of facilities, the public services funding it allocates to Rowan Helping Ministries helps provide shelter and supportive services for the general homeless population where these individuals can receive other supportive services that may help them assimilate back into the community.

## **Discussion**

Although the City of Kannapolis does not provide direct funding for the homeless, the City of Concord do support organizations that do so through the grants we provide non-profit organizations for public service activities. In addition, the City has provided rehabilitated housing units for use as transitional housing. Most direct services to homeless and special needs individuals are done through partner organizations

## **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 lower wealth families' incomes have not kept pace to the rising costs of owner-occupied and rental housing.

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 started the process of creating affordable housing brochures as well as the Annual Action Plan in Spanish. We are encouraging agencies to present the entire home education workshops in Spanish as well.

### **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 build or 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 Requests 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 lower wealth 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 educational workshops for prospective homebuyers. The City also recognizes the need for additional affordable rental units for lower wealth 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 fifteen (15) 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.
- 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

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

The City of Concord will seek to partner with local non-profit agencies to provide homeownership counseling, homeownership education workshops, workforce development, and educational programs. The City expects that these types of partnerships will give low-moderate income families and individuals the opportunity to (1) understand the unique responsibilities of pre and post homeownership (2) prepare financially to purchase/maintain a home (3) gain the necessary direction to acquire living wage

skilled jobs (4) and obtain basic education 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 fifteen (15) 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 as well as the HOME Consortium 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	2,000
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
<b>Total Program Income:</b>	<b>2,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	40,000
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 provides up to \$15,000 in down payment assistance while

Annual Action Plan  
2021

50

also providing funding from their Urgent Repair Program to qualified buyers.

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 and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for the Charlotte, NC MSA. Maximum loan amounts of up to \$7,500 is available for Concord. Loans will be amortized over a 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:

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.

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

The City of Concord does not have existing debt.

## Attachments

## Citizen Participation Comments

### Primary Needs Assessment Survey 1

Category 1: Providing Decent, Affordable Housing

44

Total Records

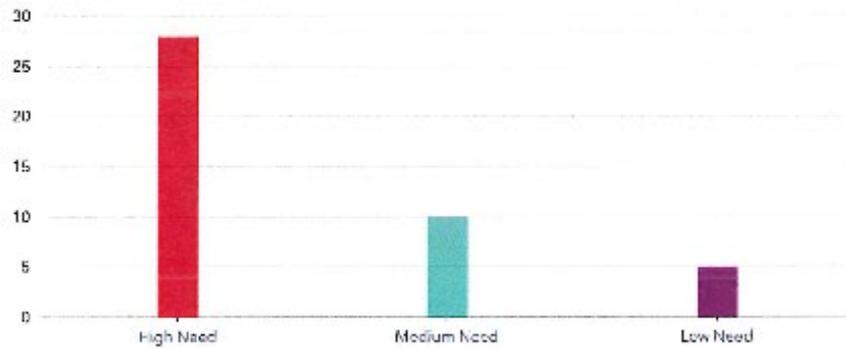
Apr 9  
2021

First Submitted On

Surveys Count: 44 (Total: 44)

• CDBG Priorities

• 1. Repairing homes owned by households with low- or moderate- incomes to perform emerg... [Column](#) [Pie](#) [Pie](#) [Map](#)



[Hide table](#)

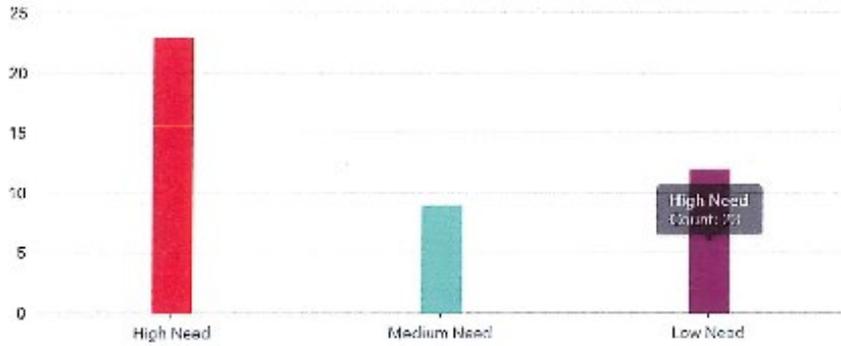
[Empty categories](#) [Sort](#)

Answers	Count	Percentage
High Need	28	63.64%
Medium Need	10	22.73%
Low Need	5	11.26%

Answered: 43 Skipped: 1

3. Purchasing vacant, abandoned and dilapidated properties for resale.

Column Bar Pie Map



Hide table

Empty categories Sort

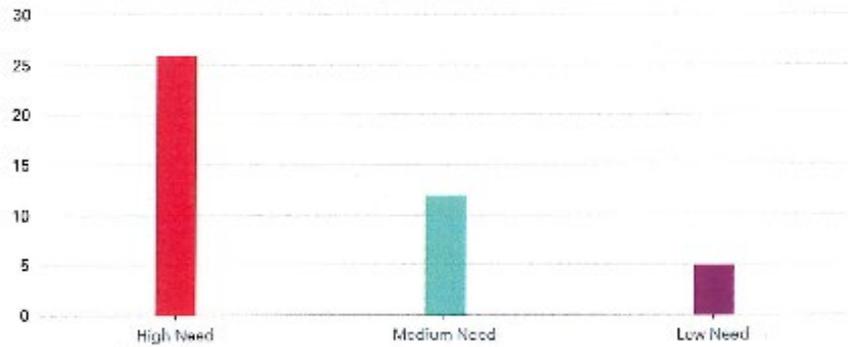
Answers	Count	Percentage
High Need	23	52.27%
Medium Need	9	20.45%
Low Need	12	27.27%

Answered: 44 Skipped: 0



HOME Priorities

4. Repairing homes owned by households with low- or moderate-incomes to perform substa... [Columns](#) [Bar](#) [Pie](#) [Map](#)

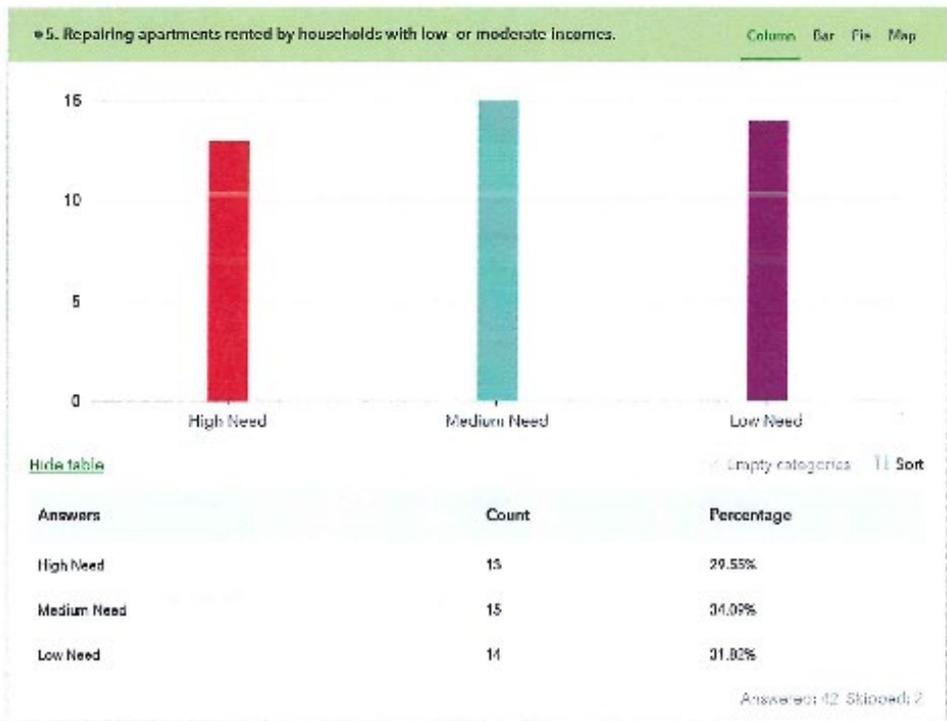


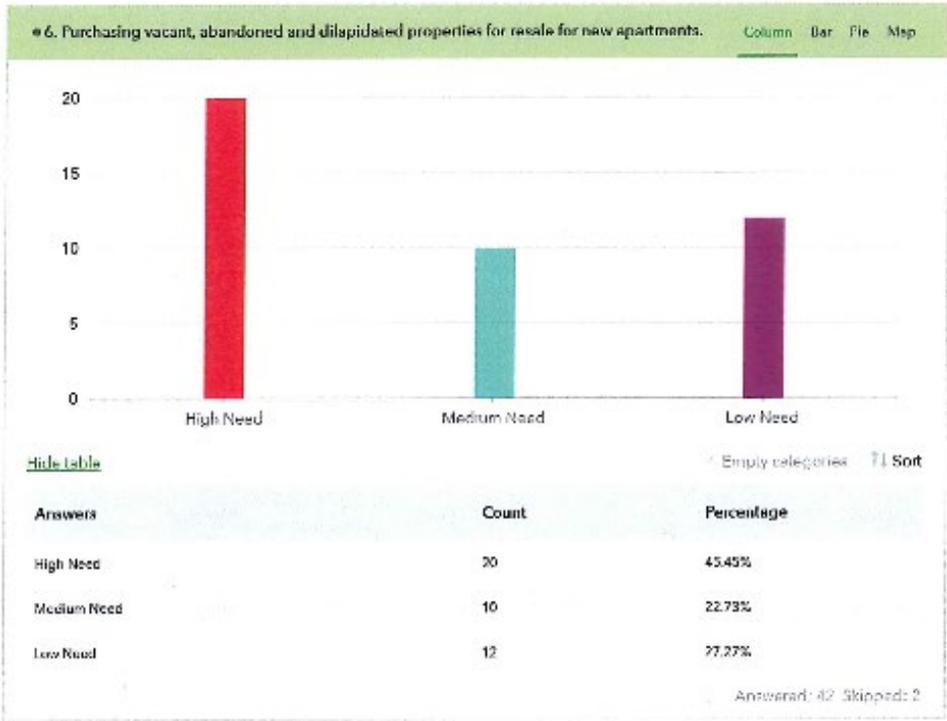
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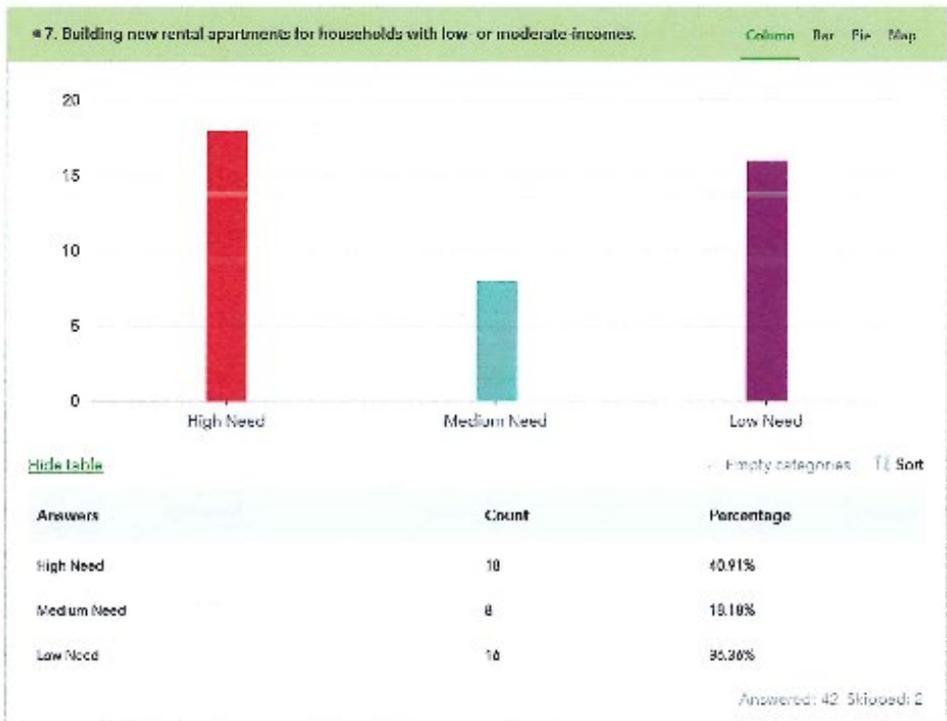
Empty categories [Sort](#)

Answers	Count	Percentage
High Need	26	59.09%
Medium Need	12	27.27%
Low Need	5	11.36%

Answered: 43 Skipped: 1

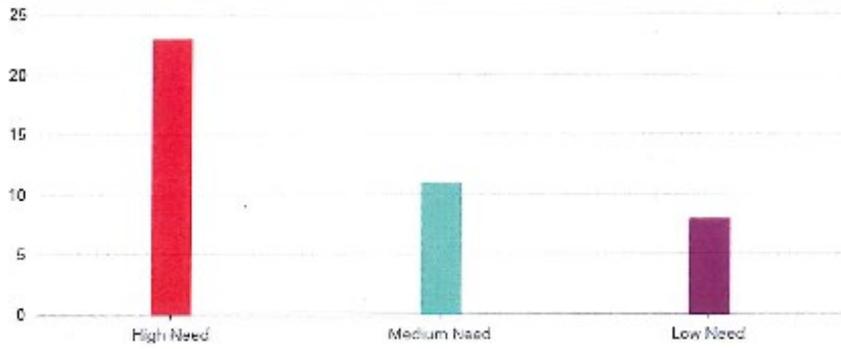






8. Building new homes for first-time homebuyers with low- or moderate-incomes.

Column Bar Pie Map



[Hide table](#)

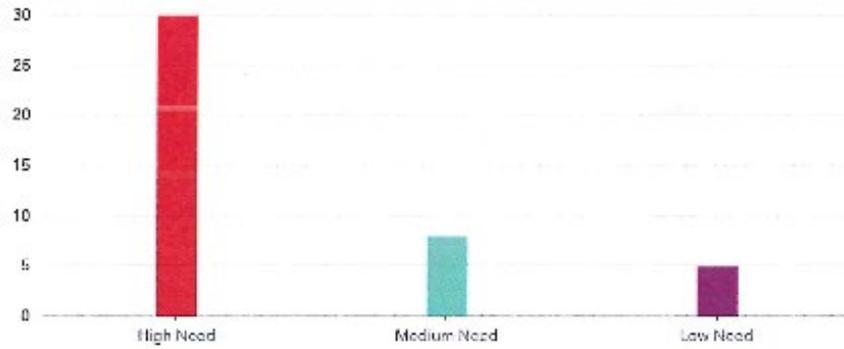
Empty categories [Sort](#)

Answers	Count	Percentage
High Need	23	52.27%
Medium Need	11	25%
Low Need	8	18.18%

Answered: 42 Skipped: 2

9. Making low-interest loans for first-time homebuyers with low-or-moderate-incomes.

Column Bar Pie Map



[Hide table](#)

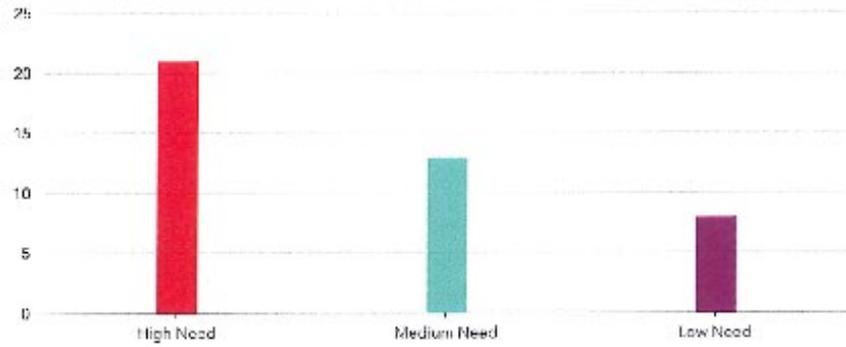
Empty categories [Sort](#)

Answers	Count	Percentage
High Need	30	68.18%
Medium Need	8	18.18%
Low Need	5	11.30%

Answered: 43 Skipped: 1

10. Purchasing vacant, abandoned and dilapidated properties for resale for new homes.

Columns Bar Pie Map



Hide table

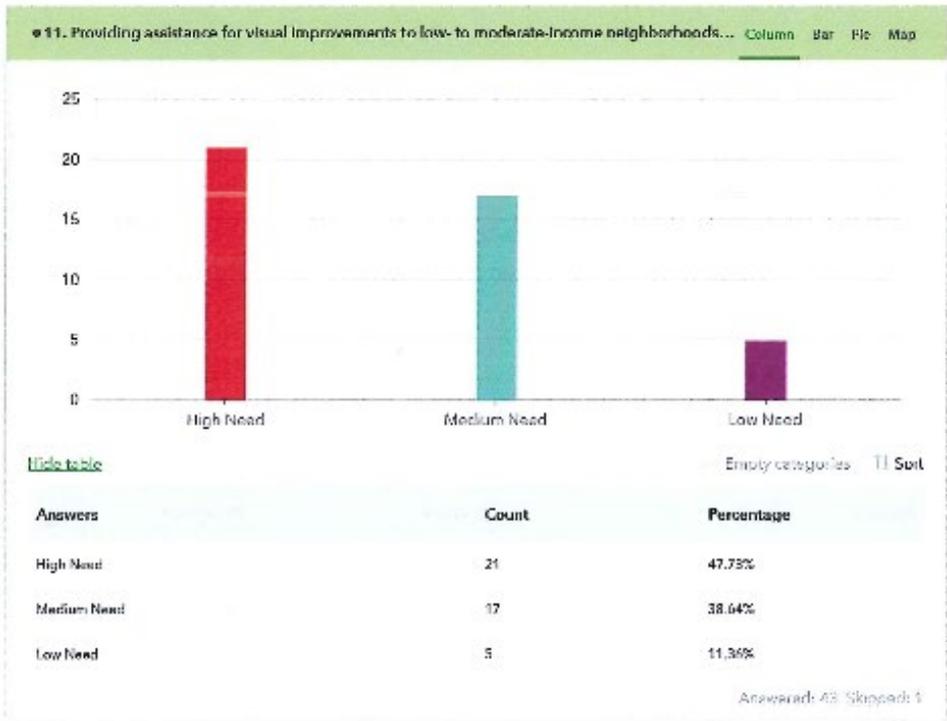
Empty categories Sort

Answers	Count	Percentage
High Need	21	47.73%
Medium Need	13	29.55%
Low Need	8	18.18%

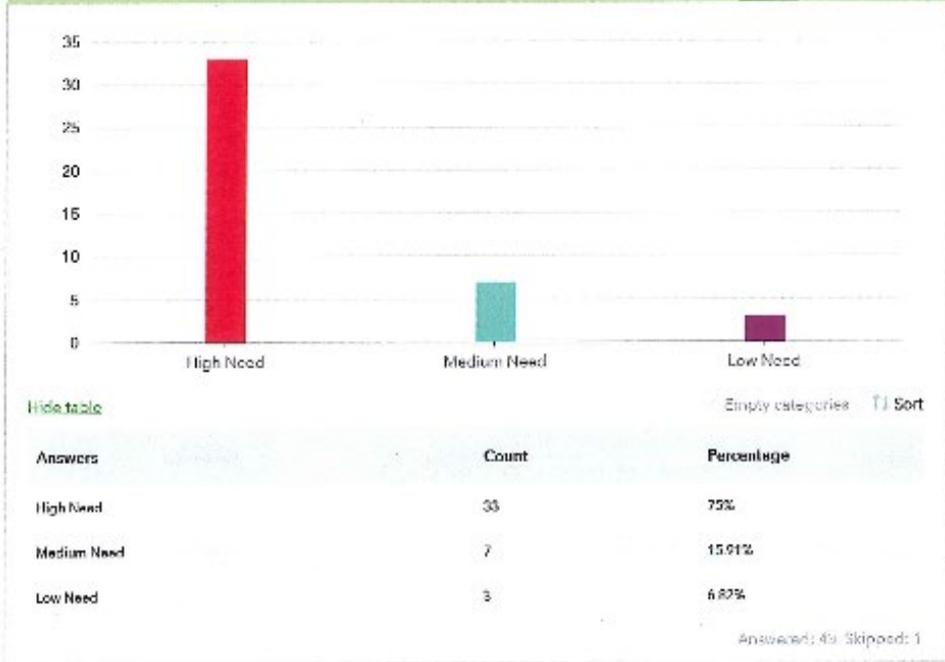
Answered: 42 Skipped: 2

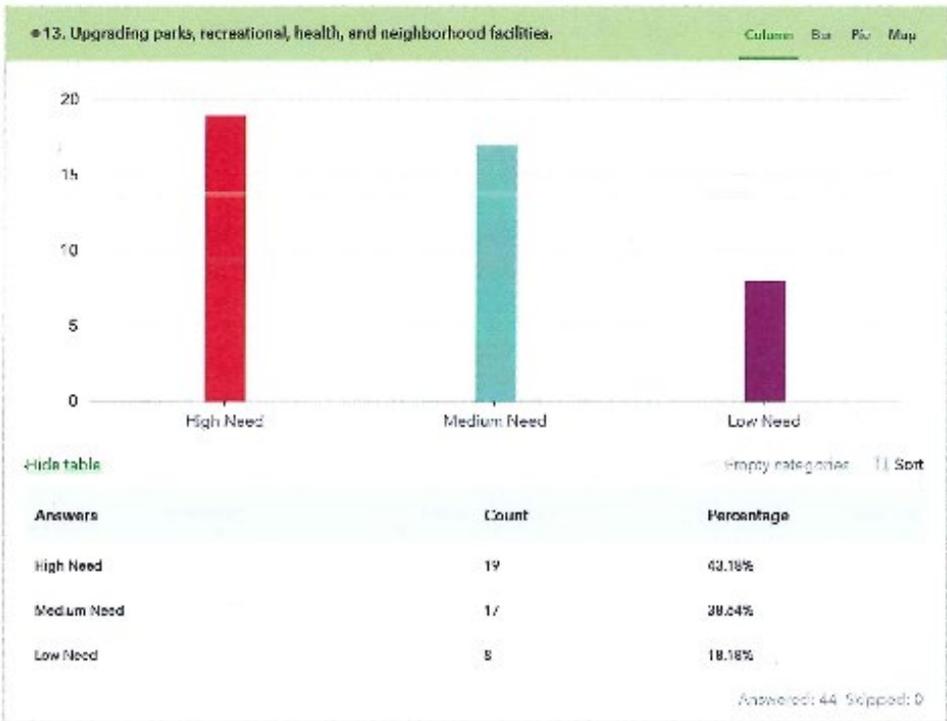
Category 2: Fostering Neighborhood Revitalization and Infrastructure Improvements

10. CDBG Priorities

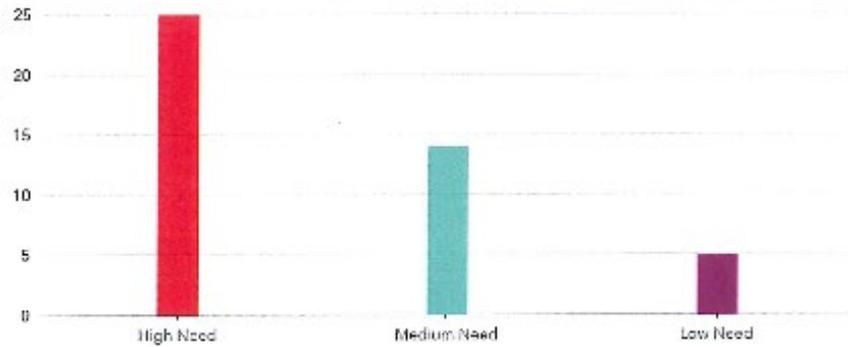


12. Eliminating environmental hazards such as trash, vacant or dilapidated buildings, asbestos...





14. Providing parking facilities, drainage improvements, sidewalks, street improvements/stre... Column Bar Pie Map



Hide table

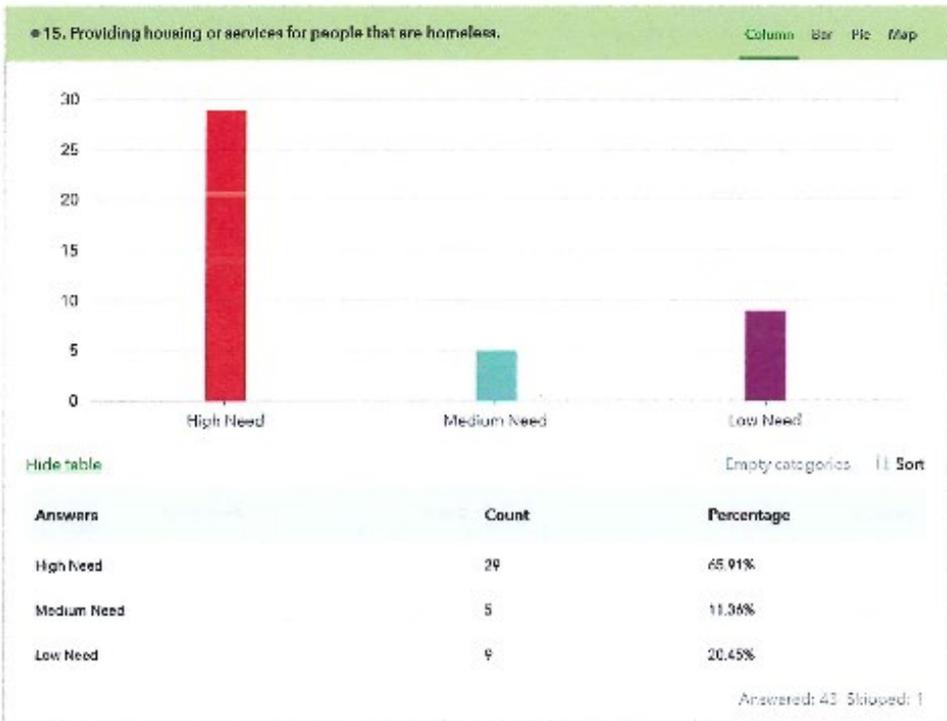
Empty categories 71 Sort

Answers	Count	Percentage
High Need	25	36.82%
Medium Need	14	31.82%
Low Need	5	11.36%

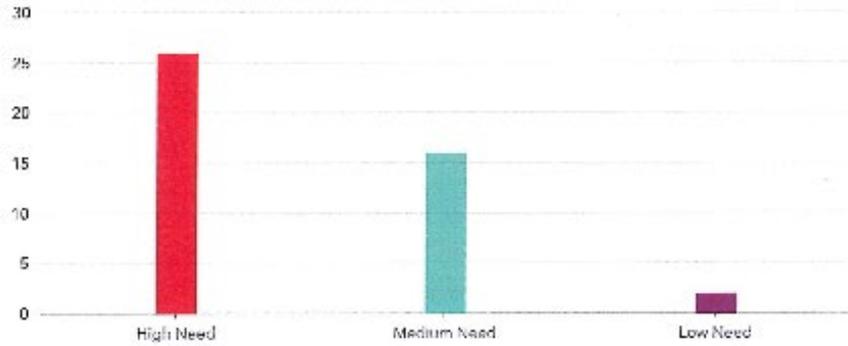
Answered: 44 Skipped: 0

Category 3: Assisting the Homeless, Special Needs Populations and Providing Public Services

#CDBG Priorities



16. Providing housing or services for people with special needs, like the frail elderly, or peopl... Column Bar Pie Map



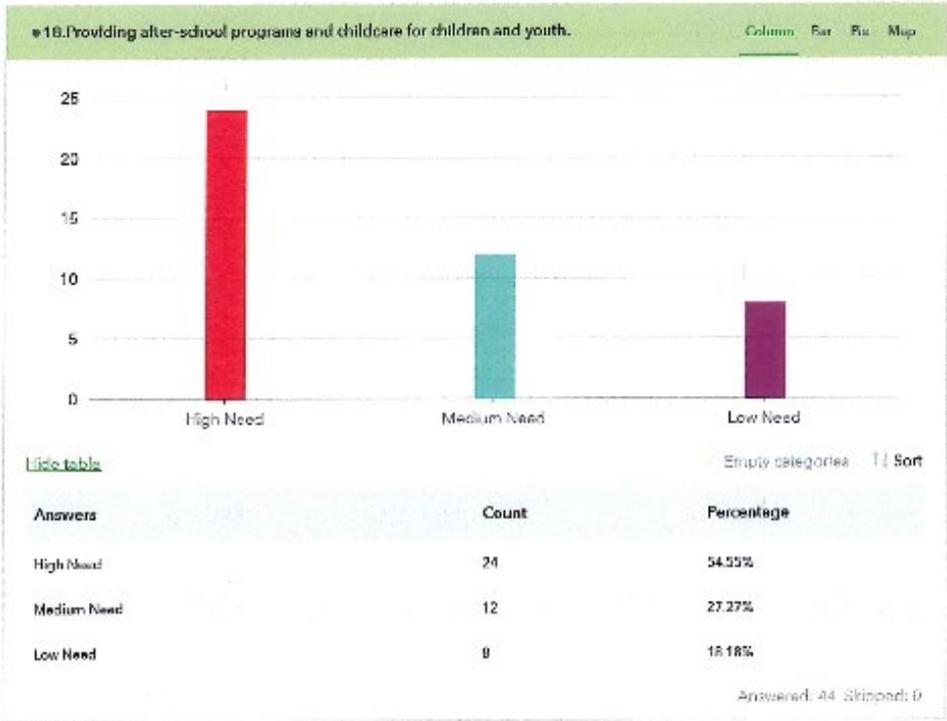
[High Table](#)

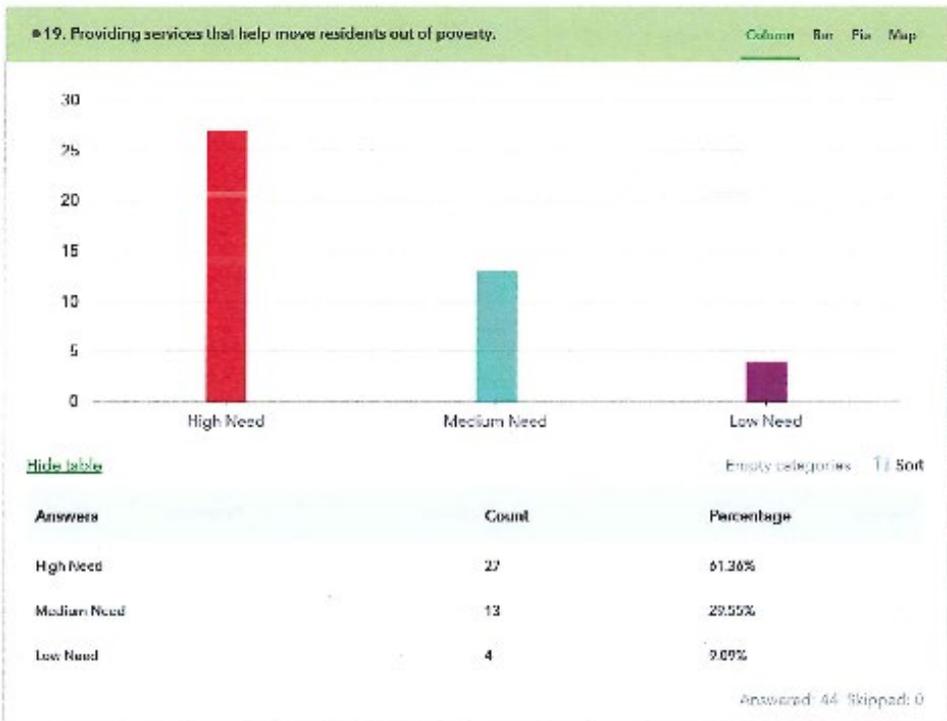
Empty categories [Sort](#)

Answers	Count	Percentage
High Need	26	59.09%
Medium Need	15	36.36%
Low Need	2	4.55%

Answered: 44 Skipped: 0

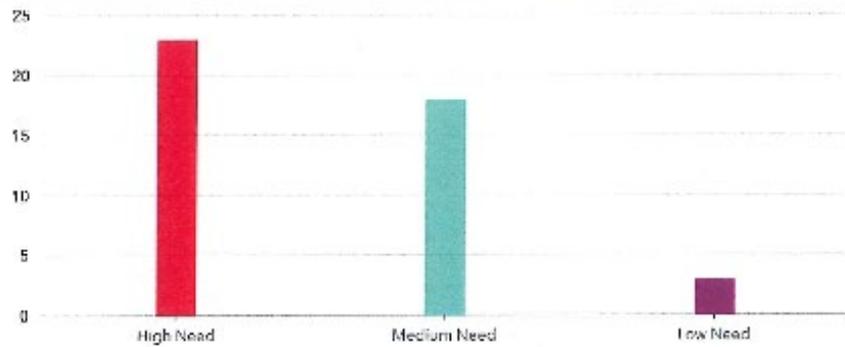






20. Providing specialized services that target elderly individuals.

Columns Bar Pie Map

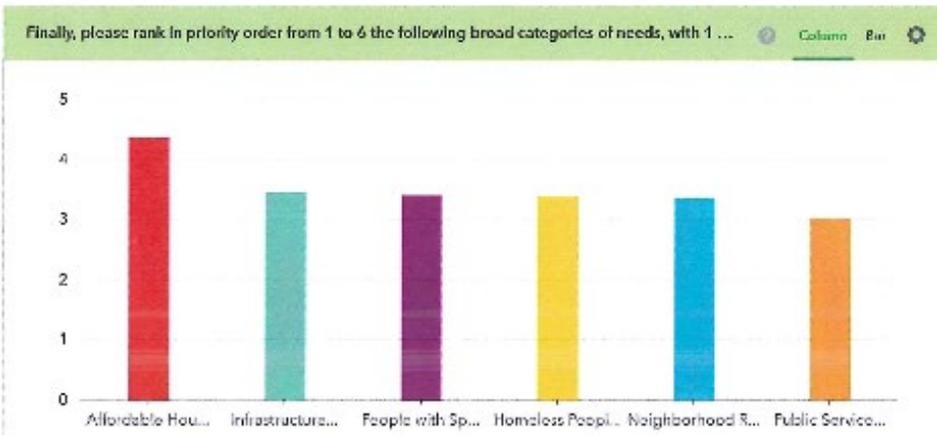
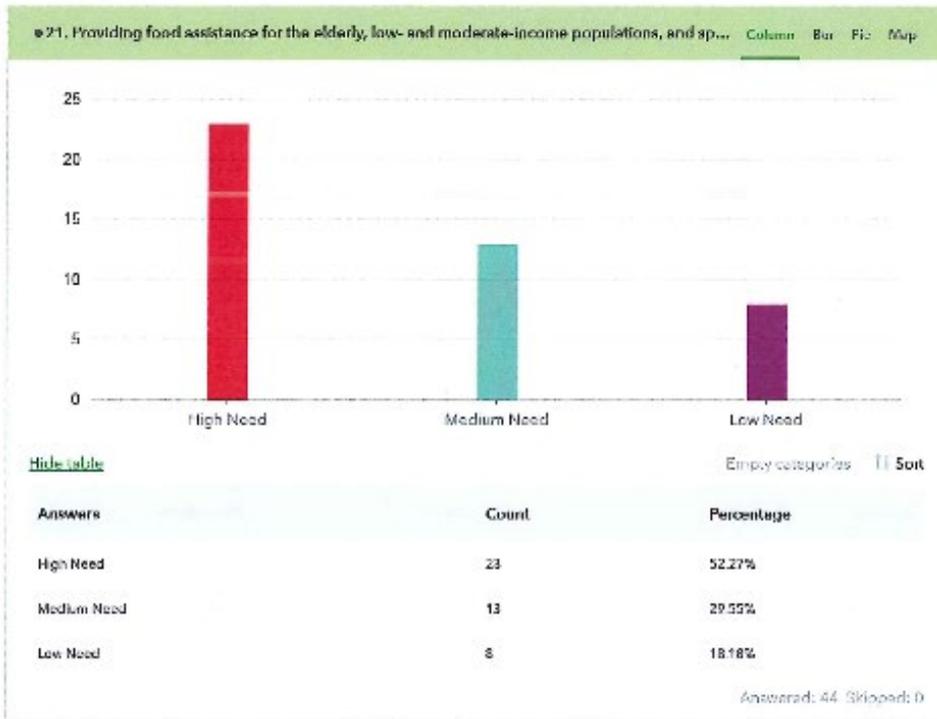


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Empty categories 11 Sort

Answers	Count	Percentage
High Need	23	52.27%
Medium Need	10	40.91%
Low Need	3	6.82%

Answered: 44 Skipped: 0



Rank	Answers	1	2	3	4	5	6	Average score
1	Affordable Housing	27.27% 12	34.09% 15	13.64% 6	11.36% 5	0% 0	13.64% 6	4.56
2	Infrastructure Improvements	15.91% 7	10.18% 8	13.64% 6	16.18% 8	15.91% 7	18.18% 8	3.45
3	People with Special Needs	4.55% 2	15.91% 7	34.09% 15	20.45% 9	11.36% 5	13.64% 6	3.41
4	Homeless People	22.73% 10	9.09% 4	11.36% 5	13.64% 6	27.27% 12	15.91% 7	3.09
5	Neighborhood Revitalization	22.73% 10	9.09% 4	9.09% 4	20.45% 9	18.18% 8	20.45% 9	3.26
6	Public Services	6.82% 3	13.64% 6	18.18% 8	15.91% 7	27.27% 12	18.18% 8	3.02

Answered: 44 Skipped: 0

Thank you for taking the time to complete this survey. If you are aware of any specific needs in the areas listed... [Word cloud](#)

Develop reasonable qualifications for these benefits - a way folks can give back to the community.

Find ways to help clean up trash along our roadways and on private properties.

I think some of the funds needs to be used to help people who wants to provide some 24 hour housing for individual seniors or disabled who are involved with DSS.

Improvement of houses in community

Need to severely limit the number of homes that can be owned by corporations for rental. Renters DO NOT take care of their homes or properties and the rental companies do not either - they pull down neighborhoods because of ill kept yards and exteriors. People are looking to purchase homes in good established neighborhoods and homes should be available for them to do so

Please have the families of elderly people taken out of their free housing if their able to work Also have only one family per home instead of people having 10-12 people living in one house. Make homeowners and renters to get rid of old cars and junk out of the front and back of their homes to keep from causing rat infestation and make the neighbors look better.

Please partner with Habitat who already does a great job. Working with families on affordable housing and critical repairs

recreation dept near George W Lyles and Roberta rd sidewalk all the way from Roberta rd to George W Lyles align George W Lyles With Pink dogwood trees from Concord Parkway down to Frank Lisk Park have Food distribution to homeless and low income 3 times a week with hotel housing for them until permanent fix Local HBCU brought back to its Glory of teaching and have classes, job training, and certification available for minorities and low income individuals Outlaw Confederate flags throughout city Fund celebration for Juneteenth Fund local theatre and bring back Arts such as ballet, music and Stage Plays by restoring Theatre of Art water splash parks for lower income development areas and addition to existing parks one speed limit( 45) mph from roberta rd throughout George W Lyles to Kannapolis attached walking bridge on George W Lyles and adjoin a sidewalk/ with future sidewalk

Road widening, road repair, and road lines need to be repainted.

Stop allowing apartment and condo owners to price gouge on their rental properties.

The priority ranking is messed up. It allows only choosing first ranking. Here is our priority: 1) public services 2) infrastructure improvements 3) neighborhood revitalization 4) people with special needs 5) affordable housing 6) homeless

With housing prices skyrocketing, ensuring we have affordable housing for teachers, first responders and other such professions is critical. They are investing our community and we need to ensure they can afford to live here.

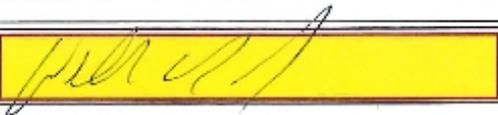
You can't do it all. Public/private partnership and targeted programs that bring together folks from business, churches, and neighborhoods are the best options. Make programs "measurable" and specific.

Grantee SF-424's and Certification(s)

OMB Number: 4840-0004  
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424																																	
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f. Name and contact information of person to be contacted on matters involving this application:																																	
<table border="0"> <tr> <td>Prefix:</td> <td><input type="text" value="Mr."/></td> <td>* First Name:</td> <td><input type="text" value="Pepper"/></td> </tr> <tr> <td>Middle Name:</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>* Last Name:</td> <td><input type="text" value="Beggs"/></td> <td></td> <td></td> </tr> <tr> <td>Suffix:</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Title:</td> <td colspan="3"><input type="text" value="Federal Program Coordinator"/></td> </tr> <tr> <td>Organizational Affiliation:</td> <td colspan="3"><input type="text"/></td> </tr> <tr> <td>* Telephone Number:</td> <td><input type="text" value="704-920-5133"/></td> <td>Fax Number:</td> <td><input type="text" value="704-920-6962"/></td> </tr> <tr> <td>* Email:</td> <td colspan="3"><input type="text" value="begop@concordnc.gov"/></td> </tr> </table>		Prefix:	<input type="text" value="Mr."/>	* First Name:	<input type="text" value="Pepper"/>	Middle Name:	<input type="text"/>			* Last Name:	<input type="text" value="Beggs"/>			Suffix:	<input type="text"/>			Title:	<input type="text" value="Federal Program Coordinator"/>			Organizational Affiliation:	<input type="text"/>			* Telephone Number:	<input type="text" value="704-920-5133"/>	Fax Number:	<input type="text" value="704-920-6962"/>	* Email:	<input type="text" value="begop@concordnc.gov"/>		
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Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="C: City or Township Government"/>	
<p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/>	
<p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/>	
<p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="Housing and Urban Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text"/>	
<p>CFDA Title:</p> <input type="text"/>	
<p>* 12. Funding Opportunity Number:</p> <input type="text" value="14.218"/>	
<p>* Title:</p> <input type="text" value="HCNE Investment Partnership Program"/>	
<p>13. Competition Identification Number:</p> <input type="text"/>	
<p>Title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/>	
<p style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="HUD allocated \$1,316,767 HCNE funding for activities that address housing and community development needs in Cabarrus, Iredell, and Rowan County service area."/>	
<p>Attach supporting documents as specified in agency instructions.</p> <p style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </p>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	5, 6, 8
* b. Program/Project	5, 6, 8
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date:	09/01/2021
* b. End Date:	06/01/2022
18. Estimated Funding (\$):	
* a. Federal	1,316,767.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,316,767.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	Mayor
* First Name:	William
Middle Name:	
* Last Name:	Dusch
Suffix:	
* Title:	Mayor of the City of Concord
* Telephone Number:	704-920-5215
Fax Number:	
* Email:	wdusch@concordnc.gov
* Signature of Authorized Representative:	
* Date Signed:	5-6-2021

## ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

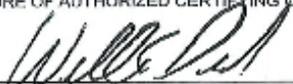
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3501 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 1501-1506 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 276a to 276a-7), the Copeland Act (40 U.S.C. § 276c and 18 U.S.C. § 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§ 327-333) regarding labor standards for federally-assisted construction sub-agreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11690; (d) evaluation of flood hazards in floodplains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§ 1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§ 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. § 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§ 469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Concord	DATE SUBMITTED May 6, 2021

SF-424D (Rev. 7-97) Back

Application for Federal Assistance SF-424	
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	
<b>* 2. Type of Application:</b> <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>	
<b>* 3. Date Received:</b> <input type="text"/>	<b>4. Applicant Identifier:</b> <input type="text"/>
<b>5a. Federal Entity Identifier:</b> <input type="text"/>	<b>5b. Federal Award Identifier:</b> <input type="text"/>
<b>State Use Only:</b> <b>6. Date Received by State:</b> <input type="text"/> <b>7. State Application Identifier:</b> <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>	
<b>* a. Legal Name:</b> <input type="text" value="City of Concord"/>	
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> <input type="text" value="36-6001237"/>	<b>* c. Organizational DUNS:</b> <input type="text" value="0790675840000"/>
<b>d. Address:</b>	
<b>* Street1:</b> <input type="text" value="35 Cabarrus Avenue, West"/>	<b>Street2:</b> <input type="text"/>
<b>* City:</b> <input type="text" value="Concord"/>	<b>County/Parish:</b> <input type="text"/>
<b>* State:</b> <input type="text" value="NC: North Carolina"/>	<b>Province:</b> <input type="text"/>
<b>* Country:</b> <input type="text" value="USA: UNITED STATES"/>	<b>* Zip / Postal Code:</b> <input type="text" value="28026-0308"/>
<b>e. Organizational Unit:</b>	
<b>Department Name:</b> <input type="text" value="Planning and Neighborhood Dev"/>	<b>Division Name:</b> <input type="text" value="Community Development"/>
<b>1. Name and contact information of person to be contacted on matters involving this application:</b>	
<b>Prefic:</b> <input type="text" value="Mr."/>	<b>* First Name:</b> <input type="text" value="Peggye"/>
<b>Middle Name:</b> <input type="text"/>	
<b>* Last Name:</b> <input type="text" value="Bego"/>	
<b>Suffix:</b> <input type="text"/>	
<b>Title:</b> <input type="text" value="Federal Program Coordinator"/>	
<b>Organizational Affiliation:</b> <input type="text"/>	
<b>* Telephone Number:</b> <input type="text" value="704-920-5133"/>	<b>Fax Number:</b> <input type="text" value="704-920-6962"/>
<b>* Email:</b> <input type="text" value="begop@concordnc.gov"/>	

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <input type="text" value="C: City or Township Government"/>	
<p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/>	
<p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/>	
<p>* Other (specify):</p> <input type="text"/>	
<p><b>* 10. Name of Federal Agency:</b></p> <input type="text" value="Housing and Urban Development"/>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <input type="text"/>	
<p>CFDA Title:</p> <input type="text"/>	
<p><b>* 12. Funding Opportunity Number:</b></p> <input type="text" value="14.210"/>	
<p>* Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p><b>13. Competition Identification Number:</b></p> <input type="text"/>	
<p>Title:</p> <input type="text"/>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <input type="text" value="HUD allocated \$675,796 in CDBG funding for activities that address housing and community development needs in service area."/>	
<p>Attach supporting documents as specified in agency instructions.</p> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="5, 6, 8"/>	* b. Program/Project: <input type="text" value="5, 6, 8"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2021"/>	* b. End Date: <input type="text" value="06/01/2022"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="675,796.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="675,796.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mayor"/>	* First Name: <input type="text" value="William"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Dusch"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor of the City of Concord"/>	
* Telephone Number: <input type="text" value="704-920-5215"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="duschb@concordnc.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="5-6-2021"/>

## ASSURANCES - CONSTRUCTION PROGRAMS

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As the duly authorized representative of the applicant, I certify that the applicant:

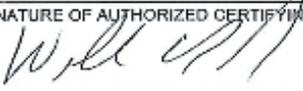
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
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10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-87)  
Prescribed by OMB Circular A-1 02

11. Will comply, or has already complied, with the requirements of Titles 11 and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction sub-agreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 108 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11583 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Concord	DATE SUBMITTED May 6, 2021

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