

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 City of Concord has hosted collaborative meetings with community stakeholders that identifies community development needs in underserved communities that we serve. 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

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.

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 2020, 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.

The City has encouraged participation in developing the Annual Action Plan by adding a newspaper ads in english and spanish, developing videos, and sending out questionnaires/surveys in the HOME Consortium service area. We also make the draft copy of the plan assessable and available for community review at the Planning and Neighborhood Development Office, on the City Website, and holding public hearings. The past few years, we have experienced more public input feedback with the virtual information video that was placed on our website, forwarded to HOME Consortium members, 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 community parties were asked to review and submit comments from April 3-May 5 2023. 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.

- 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 down-payment 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

Pepper Bego

Federal Programs Coordinator

City of Concord, NC

35 Cabarrus Avenue, West

Concord, NC, 28026

Office: 704-920-5133

Email: begop@concordnc.gov

Website: www.concordnc.gov

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 addressing the increase in housing cost while also 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 the HOME Consortium members and their respective community stakeholders that include prospective homebuyers, 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 provide perspective, information, and 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	Agency/Group/Organization	Concord
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Planning and Neighborhood Development Department (Community Development) solicited public with ad placed in the local newspaper on April 2, staff consulted community stakeholders through public meetings (filmed and uploaded for public viewing) and housing needs surveys (distributed to community stakeholders on March 31st that ran for the month of April until April 30th). The last public hearing was held on May 11.

2	Agency/Group/Organization	Concord Housing Authority
	Agency/Group/Organization Type	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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.

3	Agency/Group/Organization	COOPERATIVE CHRISTIAN MINISTRR OF CABARRUS COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CCM have been consulted through our association as supported public service subrecipient. CCM serves areas of the HOME Consortium service area where their programs help move people from crisis to restoration. CCM's collaborations and partnerships with community stakeholders, local businesses, and local governments have been helpful in addressing homeless and housing needs.

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 HOME Consortium City will work with the Piedmont Continuum of Care in association with State and other local government agencies to address the problems of homelessness in a comprehensive manner in concert with the goals and objectives discussed in the Consolidated Plan. 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 stake-holders 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 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; and advertisements were also placed in the Independent Tribune and Iredell and Rowan County papers.

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 and Survey	Non-targeted/broad community		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		A Newspaper ad was placed in the Cabarrus, Rowan, and Iredell local newspaper advertising the meeting, soliciting input, and informing them of two local places to review drafts of Plan		

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)
3	Internet Outreach	Non-targeted/broad community		Survey and Social Media. Results included elimination of environmental hazards, providing assistance plan for appropriate development within neighborhoods, upgrading parks and neighborhood facilities, and engaging in non-residential historic preservation.		

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	596,948	9,000	0	605,948	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	1,315,523	131,006	0	1,446,529	0	Total Funding HOME Consortium includes allocation, estimated program income, local match, and HOME program administration
Other	public - federal	Economic Development Homeowner rehab Public Services	0	0	0	0	0	

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: \$596,948 HOME: \$1,315,523	
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		

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of decent affordable housing
	Goal Description	
2	Goal Name	Provide resources to special needs population
	Goal Description	

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
11	CDBG - Neighborhood Grant
13	HOME - Concord - Down Payment Assistance
14	HOME - Concord Owner Occupied Rehabilitation
15	HOME - Consortium - Rehabilitation
16	HOME - Consortium - DPA
17	HOME Consortium Rehabilitation Acquisition/Rehab/Resell
18	HOME Consortium New Construction

Table 4 – Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	HOME-Administration (Entire Consortium)
	Target Area	HOME Consortium Service Area
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$131,552
	Description	HOME Consortium Administration
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	HOME Consortium Service Area
	Planned Activities	
2	Project Name	CDBG-Administration
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Preserve and Increase affordable housing Improve Public Infrastructure Support Public Service Non-Profit Agencies
	Funding	CDBG: \$119,389
	Description	CDBG Administration
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Concord City Limits
	Planned Activities	
3	Project Name	HOME - CHDO Allocation
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$197,328
	Description	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	CDBG - Subrecipient
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Support Public Service Non-Profit Agencies
	Funding	CDBG: \$85,542
	Description	
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	500 people will receive direct services to address community need
	Location Description	City of Concord's city limits
	Planned Activities	Support of Public Service Non-Profit Agencies
5	Project Name	CDBG - Acquisition
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Preserve and Increase affordable housing Improve Public Infrastructure Produce Affordable Housing
	Funding	CDBG: \$129,000
	Description	Acquisition for community development
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	100 LMI families
	Location Description	Concord City limits
	Planned Activities	Acquisition for community development

6	Project Name	CDBG - ClearWater Activity
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Increase Economic Opportunities
	Funding	CDBG: \$119,017
	Description	Clearwater redevelopment
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	100 City of Concord Residents
	Location Description	City of Concord City Limits
	Planned Activities	Clearwater redevelopment
7	Project Name	CDBG - Emergency Repair
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Scattered Site Rehabilitation
	Funding	CDBG: \$100,000
	Description	Emergency Repair/Rehab
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI Elderly families
	Location Description	City of Concord City Limits
	Planned Activities	Emergency repair rehab
8	Project Name	CDBG - Substantial Rehab
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$50,000
	Description	
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	CDBG - Neighborhood Grant
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$3,000
	Description	Neighborhood Grant to City of Concord Neighborhood
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	200 residents within a neighborhood
	Location Description	City of Concord City Limits
	Planned Activities	Neighborhood grant that addresses a neighborhood/community need
10	Project Name	HOME - Concord - Down Payment Assistance
	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Produce Affordable Housing
	Funding	HOME: \$25,713
	Description	Down payment assistance to prospective homebuyer
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4-5 LMI families that are seeking affordable housing
	Location Description	City of Concord City Limits
	Planned Activities	Provide DPA to 4-5 LMI families that are seeking affordable housing
11	Project Name	HOME - Concord Owner Occupied Rehabilitation

	Target Area	Concord Service Area
	Goals Supported	
	Needs Addressed	Scattered Site Rehabilitation
	Funding	HOME: \$328,823
	Description	Substantial rehab to bring houses up to code.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4-5 LMI and Elderly families
	Location Description	City of Concord City Limits
	Planned Activities	Owner occupied rehab
12	Project Name	HOME - Consortium - Rehabilitation
	Target Area	HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Scattered Site Rehabilitation
	Funding	HOME: \$226,011
	Description	Rehabilitation projects to be completed by HOME members outside of Concord
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4 families or households
	Location Description	HOME Consortium Service Area
	Planned Activities	Homeowner rehabilitation
13	Project Name	HOME - Consortium - DPA
	Target Area	HOME Consortium Service Area
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$125,760
	Description	Downpayment assistance to prospective homebuyers
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	10 families or households
	Location Description	HOME Consortium service area
	Planned Activities	Downpayment assistance to prospective LMI homebuyers
14	Project Name	HOME Consortium Rehabilitation Acquisition/Rehab/Resell
	Target Area	HOME Consortium Service Area
	Goals Supported	Creation of decent affordable housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and Increase affordable housing
	Funding	HOME: \$110,674
	Description	
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	3 eligible and qualified LMI families
	Location Description	HOME Consortium Service Area
	Planned Activities	Acquisition/Rehab/Resell of properties to create affordable housing opportunities for prospective LMI families/households
	15	Project Name
Target Area		HOME Consortium Service Area
Goals Supported		Creation of decent affordable housing
Needs Addressed		Produce Affordable Housing
Funding		HOME: \$300,668
Description		Affordable housing new construction
Target Date		6/30/2024
Estimate the number and type of families that will benefit from the proposed activities		2 LMI Families
Location Description		HOME Consortium Service Area
Planned Activities		

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 2022 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 regardless of the location within the Concord City limits. Our programs, marketing, and service incorporate the entire city.

Geographic Distribution

Target Area	Percentage of Funds
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. Rowan has elected not to take any funds for 2023-2024 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 of buildable land, those lots will be used to develop affordable houses build by the City, HOME consortium members, or non-profit agencies. 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.

Recaptured funds will be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations.

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 join-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.

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	40
Special-Needs	0
Total	55

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	19

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 and Kannapolis. The CPHD has control over 715 Housing Choice Vouchers at this time. There are 73

Families below 30% if AMI are traditionally served by Public Housing. The Concord Housing Department (CHD) owns and operates 174 public housing units. The units are spread out amongst four (4) locations within the city limits of Concord. The CHD has 492 Housing Choice Vouchers (HCV), 12 Veterans Affairs Supportive Housing vouchers (VASH), 14 Family Unification Program Vouchers (FUP). There are also 44 Project-Based Vouchers (PBV) for the elderly, in partnership with Douglas Development, LLC.

CHD's Public Housing waiting list consists of more than 5800 applicant families, who are at or below 30% of the Area Median Income (AMI). The Housing Choice Voucher waiting list consists of more than 2900 applicant families, who are at or below 30% of the Area Median Income (AMI). Payment standards range from 95% - 110% of the Fair Market Rent (FMR), published by HUD. The waiting lists for both programs are closed at this time.

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 2023-24 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 have 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, rehabilitation, 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 FY23-24 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 FY23-24 fiscal year, the City will allocate CDBG funding to support public service activities, including those that serve homeless persons.

Due to limited funding and staff capacity, the City of Concord 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. The newly expanded Salvation Army Center for Hope Concord will be another local resource to help the needy in providing emergency shelter and services for 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, AYA House, and Serenity House as well as other local public service agencies. As mentioned above, the City will provide CDBG funding 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 supports 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 especially first time homebuyer could benefit from homeownership, counseling/budgeting, and education to prepare them for the unique responsibility of homeownership. 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 prepares affordable housing brochures as well as the Annual Action Plan in Spanish. We also completing Fair housing training fully in Spanish. We are encouraging agencies to present the home education workshops and other housing related presentations 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 builds 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 using CDBG funding.
- 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 using CDBG funding.
- 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 all 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: WeBuild, 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 WeBuild, Habitat, and 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	9,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	9,000

Other CDBG Requirements

1. The amount of urgent need activities	100,000
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.	100.00%

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

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eligible HOME Consortium Members will provides up to \$15,000 in down payment assistance. Habitat administers the Urgent Repair Program to qualified buyers for Cabarrus County. Rebuilding together administers the Single Family Rehab program.

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 years remaining.

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. There are changes in the repayment policy that make the loan more affordable to elderly recipients.

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.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

