



County of Cumberland, North Carolina First Program Year (2010-2011) Consolidated Annual Performance and Evaluation Report



The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 1 CAPER Executive Summary response:

Cumberland County Community Development (CCCD) has prepared a Consolidated Plan for the next five-year period of 2010-2015 that provides a continued strategic vision for the community. The purpose of the Consolidated Plan is to outline a strategy for CCCD to follow when distributing funding under the U.S. Department of Housing and Urban Development (HUD) that achieves the goal of providing decent housing, a suitable living environment, and expanding economic opportunities principally for low and moderate income persons. The Consolidated Annual Performance and Evaluation Report (CAPER) is required by HUD to report on the annual performance of CCCD. This report identifies the progress made in implementing the goals and objectives outlined in the five year Plan to principally benefit low to moderate income persons in Cumberland County.

Following this report is a detailed summary of the status of all activities funded and implemented during the reporting period. This information is provided by using the Integrated Disbursement and Information System (IDIS) Reports managed by HUD.

As an Urban County Entitlement designated by HUD, Cumberland County receives Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funds annually. For the Program Year 2010, the County received CDBG funding in the amount of \$1,161,390 and HOME funding in the amount of \$539,495. In addition to its entitlement funds, Cumberland County also received competitive grant funds awarded from HUD through the Supportive Housing Program (SHP) and Economic Development Initiative (EDI). All of the aforementioned HUD-funded programs are administered through Cumberland County's Community Development (CCCD) Department.

During the 2010 Program Year, CCCD has expended approximately \$2.3 million assisting low and moderate income residents in the following areas:

Funding Source	Amount Expended	Program Area
CDBG	\$1,469,387	Housing repairs, homeownership assistance, economic development, public facility/infrastructure, and support for human service programs.
HOME	\$758,667	Housing repairs, affordable housing construction, and homeownership assistance
EDI	\$22,137	Economic Development
SHP	\$84,359	Transitional housing for homeless families
Total Expended	\$2,334,550	

General Questions

1. *Assessment of the one-year goals and objectives:*
 - a. *Describe the accomplishments in attaining the goals and objectives for the reporting period.*
 - b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*
 - c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*
2. *Describe the manner in which the recipient would change its program as a result of its experiences.*
3. *Affirmatively Furthering Fair Housing:*
 - a. *Provide a summary of impediments to fair housing choice.*
 - b. *Identify actions taken to overcome effects of impediments identified.*
4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*
5. *Leveraging Resources*
 - a. *Identify progress in obtaining "other" public and private resources to address needs.*
 - b. *How Federal resources from HUD leveraged other public and private resources.*
 - c. *How matching requirements were satisfied.*

Program Year 1 CAPER General Questions response:

1. During the 2010 Program Year, Cumberland County Community Development made progress towards addressing priority needs in the areas of Affordable Housing, Non-Housing Community Development Needs, Non-Homeless Special Populations, and Homeless Needs as follows:

➤ **OBJECTIVE: DECENT HOUSING**

Housing Needs: Affordable Housing

2010-2015 Goals 2010-2015 Objectives	2010 Objective	2010 Progress/ % Goal Met	Obstacles	Funds Expended
<p>Increase the availability and accessibility of decent, safe, and affordable housing in Cumberland County.</p> <p>Rehabilitate 125 owner-Occupied units and 20 rental units.</p>	<p>Rehabilitate 25 owner-occupied units and 5 rental units.</p>	<p><u>Owner-Occupied</u> Housing rehabilitation = 24 Emergency repair = 5 % Goal met: >100%</p> <p><u>Rental rehabilitation</u>= 1 % Goal met: 20%</p>	<p>Received fewer applications for assistance for the rental rehabilitation program.</p>	<p>Owner-Occupied: \$91,390 in CDBG funds & \$490,229 in HOME funds.</p> <p>Rental Unit: \$102,005 CDBG</p>
<p>Increase the availability and accessibility of decent, safe, and affordable housing in Cumberland County.</p> <p>Provide assistance to 75 low / moderate income citizens to become first-time home buyers from 2010 to 2015.</p>	<p>Provide assistance to 15 low / moderate income citizens to become first-time home buyers from 2010 to 2011.</p>	<p><u>IDA Program</u> Partnered with a nonprofit agency in providing assistance to 1 potential first-time homebuyer through the IDA Program. % Goal Met: 7%</p>	<p>Due to economic conditions, fewer applications are being received from potential first-time homebuyers. CCCD is continuing its efforts to promote the First-time Homebuyers Program through partnerships with other agencies.</p>	<p>\$1,000 in CDBG funds</p>
<p>A County in which all rental housing is affordable and in standard condition.</p> <p>Provide 125 additional standard rental units that are affordable to very low-and-moderate income residents from 2010-2015.</p>	<p>Provide 25 additional standard rental units that are affordable to very low / moderate income residents from 2010-2011.</p>	<p><u>Rental Units</u> % Goal Met: 0%</p>	<p>Developer was unable to obtain financing resources needed in addition to County's commitment.</p>	<p>\$0</p>
<p>Alleviate lead-based paint hazards in Cumberland County's housing inventory.</p> <p>Make available educational literature to at least 500 households that may be potentially affected by lead-based paint from 2010-2015.</p>	<p>Make available educational literature to at least 100 households that may be potentially affected by lead-based paint from 2010-2011.</p>	<p>Over 266 pamphlets have been distributed to CCCD clients and at the County's Inspections Department Central Permitting office for the public to obtain. % Goal Met: >100%</p>	<p>None.</p>	<p>\$0</p>

2010-2015 Goals	2010 Objective	2010 Progress/ % Goal Met	Obstacles	Funds Expended
2010-2015 Objectives				
To eliminate housing discrimination in Cumberland County.	Increase awareness of fair housing law for 5 providers serving minorities and special populations groups from 2010-2015.	Partnered with 5 non-profit and supportive housing organizations that serve primarily minorities and special populations groups to conduct workshops and provide educational opportunities. % Goal Met: 100%	None.	\$54,344
Increase awareness of fair housing law for 15 providers serving minorities and special populations groups from 2010-2015.				

➤ **OBJECTIVE: ECONOMIC OPPORTUNITIES**

Non-Housing Community Development Needs: Employment Services / Job Training

2010-2015 CP Goals	2010 Objective	2010 Progress/ Percentage Met	Obstacles	Funds Expended
2010-2015 CP Objectives				
Improve Self-sufficiency for Cumberland County residents by increasing the number of new private sector full-time permanent jobs, available to, or taken by, low and moderate income persons.	Creation of 5 new full-time permanent jobs for low / moderate residents of Cumberland County from 2010-2011.	Construction of the International House of Pancakes (IHOP) was completed in April 2011. Since then, 81 full-time equivalent jobs have been created. Construction of the second phase (Candlewood Suites) is underway. % Goal Met: >100%	None.	\$349,347 CDBG
Creation of 25 new full-time permanent jobs for low / moderate residents of Cumberland County from 2010-2015.				

➤ **OBJECTIVE: SUITABLE LIVING ENVIRONMENTS**

Non-Housing Community Development Needs: Human Services (Specifically Health and Homeless Services)

2010-2015 CP Goals 2010-2015 CP Objectives	2010 Objective	2010 Progress/ Percentage Met	Obstacles	Funds Expended
<p>Maximize Use, coordination, and delivery of human services.</p> <p>Work with human services agencies to maximize use, coordination and delivery of human services for 5000 residents, with a priority given to agencies providing health care services and services to the homeless from 2010-2015.</p> <p>Increase awareness of fair housing law for 15 providers serving minorities and special populations groups from 2010-2015.</p>	<p>Work with human services agencies to maximize use, coordination and delivery of human services for 1000 residents, with a priority given to agencies providing health care services and services to the homeless from 2010-2011.</p>	<p>A total of 1,435 persons received assistance through the Public Services Program. Services included prescription assistance and training/case management for homeless persons. % Goal Met: > 100%</p>	<p>None.</p>	<p>\$80,300 CDBG</p>

Special Populations Needs: Services for the Disabled

2010-2015 CP Goals 2010-2015 CP Objectives	2010 Objective	2010 Progress/ Percentage Met	Obstacles	Funds Expended
<p>Increase supportive services and activities in Cumberland County for the disabled (mental and physical).</p> <p>Provide funding to programs that will assist a total of 100 disabled persons between 2010 and 2015.</p>	<p>Provide funding to programs that will assist a total of 25 disabled persons between 2010 and 2011.</p>	<p>A total of 304 disabled persons received assistance through the Housing Rehabilitation, Public Services and the Supportive Housing Programs. % Goal Met: > 100%</p>	<p>None.</p>	<p>Funds expended captured in public services, housing rehabilitation, and supportive housing activities.</p>

➤ **OBJECTIVE: DECENT HOUSING / SUITABLE LIVING ENVIRONMENTS**

Homeless Needs: Human Services (Specifically Health and Homeless Services)

2010-2015 CP Goals 2010-2015 CP Objectives	2010 Objective	2010 Progress/ Percentage Met	Obstacles	Funds Expended
<p>Increase available funding for local homeless services / housing providers.</p> <p>Provide financial stability for local homeless initiatives in order to eliminate potential gaps in services by setting aside at least 25% of the Public Services annual allocation for homeless activities from 2010-2011.</p>	<p>Provide financial stability for local homeless initiatives in order to eliminate potential gaps in services by setting aside at least 25% of the Public Services annual allocation for homeless activities from 2010-2011.</p>	<p>At least 31% of public services funds were allocated for homeless activities. However, 21% of the total Public Services funds were expended for homeless activities. % Goal Met: >100%</p>	<p>None.</p>	<p>\$20,300 CDBG</p>
<p>Provide housing options by creating transitional housing beds for the homeless (chronic and / or families).</p> <p>Provide 24 additional transitional housing units for homeless veteran households from 2010 – 2011 to get them “off the street.”</p>	<p>Provide 24 additional transitional housing units for homeless veteran households from 2010 – 2011 to get them “off the street.”</p>	<p>% Goal Met: 0%</p>	<p>Developer’s project application is still pending financing from other sources.</p>	<p>\$0 (\$325,000 is committed.)</p>
<p>Increase the percentage of homeless persons remaining in permanent housing over six months.</p>	<p>Provide the 24 homeless veteran households with needed supportive services to assist them in transitioning to and remaining in permanent housing (such as obtaining employment, education, etc.) from 2010 – 2011.</p>	<p>% Goal Met: 0%</p>	<p>Committed CDBG funds towards the Women’s Veterans SHP permanent housing project.</p>	<p>\$0 (\$7,710 is committed.)</p>

2. Our current policies and program guidelines seem to meet the needs of the citizens that we serve with the exception of the Homebuyers Assistance Program. During PY2011, we will make a concerted effort to meet with banks and lenders to see how our program can be better designed to meet the needs of our citizens.

Our successes depend largely on the success of other organizations, whether they are non-profit or for-profit entities, developers, etc. As we make commitments to projects that are seeking additional funding from other sources to complete the projects, it would be to our advantage to advocate for our project applicants when possible. We will assist our clients with letters of support, phone calls, etc. to funders when our support can lend a helping hand in favorably funded project applications.

3 a/b. As identified in the County’s Analysis of Impediments to Fair Housing Choice (AI) conducted in 2010, the most substantial impediments to Fair Housing Choice in Cumberland County result from a combination of both the private and public sector. Transportation issues, lack of affordable rental housing, and an overall lack of general education about citizens’ rights as it relates to Fair Housing Choice and its laws, are the overarching impediments. The following is a summary of impediments to fair housing choice and the actions taken during the 2010 Program Year to overcome the effects of the impediments:

Impediment #1: Lack of public education

The current level of fair Housing education classes, workshops, informational materials and programs are limited within the County.

Actions

In our efforts to Affirmatively Further Fair Housing and eliminate housing discrimination in Cumberland County, we have partnered with 5 supportive housing organizations that serves primarily minorities and special populations groups to affirmatively further fair housing awareness in the 2010 program year.

QTR	Partnered Organizations	Activity
1st	The Center for Economic Empowerment and Development (CEED)	Provided translations services for fair housing literature
2nd	Fayetteville-Cumberland Advisory Council for People with Disabilities	Made available fair housing training and education for its members. Delivered presentation on “Fair Housing Basics -How the Fair Housing Law protects persons with Disabilities”.
3rd	The Fayetteville Regional Association of Realtors in partnership with the Fayetteville-Cumberland Human Relations Department	Made available fair housing training and education for its members. Presented a class on “How to Develop an Accommodation/Modification Policy for Your Rental Property”. The presentation was delivered by Adrienne Allison, Attorney, with the organization, Disability Rights NC.
4th	Fayetteville Metropolitan Housing Authority	Conducted fair housing awareness education classes to residents of the housing authority
	NC Indian Housing Authority	Provided quarterly fair housing information to public housing residents

Distribution points of fair housing literature were broadened to **16** locations throughout Cumberland County to include libraries, town halls, human rights organizations, supportive housing organizations, disability rights groups, consumer credit counselors and recreational facilities. A total of **951** fair housing brochures, in English and Spanish, were distributed. Fair Housing brochures were made available as downloadable content in English and Spanish via Cumberland County Community Developments web page.

Fair Housing Handbook Distribution				
Location	Quantity	Resupplied		Total
		Date	Amount	
Cumberland County Libraries (7)	90	1/25/11 5/18/11 6/14/11	74 63 *E/S 105 E/S	332
NC Indian Housing Authority	25			25
NAACP, Cumberland County Chapter	25			25
HOME Funds Recipient (11)	165			165
Wade Town Hall	15			15
Stedman Town Hall	15			15
Linden Town Hall	15			15
Falcon Town Hall	15			15
WIDU Anniversary Community Outreach Event	18			18
Fayetteville-Cumberland Advisory Council for People with Disabilities	23			23
Homeless and Hunger Stand Down Outreach Event	33			33
Smith Recreational Center – English and Spanish	30	6/14/11	30 E/S	60
College Lakes Recreational Center	30			30
Center for Economic Empowerment and Development	30			30
Kingdom Community Development	100 E/S			100
Consumer Credit Counseling	50			50
TOTAL				951

*English/Spanish

In recognition of Fair Housing Month, The Fayetteville Regional Association of Realtors in partnership with the Fayetteville-Cumberland Human Relations (FCHR) Department presented a class on “How to Develop an Accommodation/Modification Policy for Your Rental Property”. The presentation was delivered by Adrienne Allison, Attorney, with the organization, Disability Rights NC. The presentation explained what fair housing law requires in regard to reasonable modification for your rental property. Participants learned what is meant by “reasonable” and the consequences for non-compliance.

In addition, 5 seminars were conducted on the subject of fair housing and equal housing rights to local citizen support and housing organizations.

Fair Housing Outreach Activity			PY 07/10 – 06/11	
Date	Action	Location	Activity	Outcome
10/8/10	Supported local radio station 52nd anniversary	Fayetteville Crown Coliseum	Setup informational booth complete with fair housing literature and housing complaint forms	Distributed 18 fair housing brochures to persons visiting the outreach station
10/20/10	Supported Fayetteville-Cumberland Advisory Council for People with Disabilities	Kiwanis Recreational Center	Presentation on "Fair Housing Basics -How the fair housing law protects persons with Disabilities"	Increased awareness to 23 people in attendance to the fair housing concerning persons with disabilities
11/16/10	Supported and participated in Homeless outreach event	VFW Post 6018 Chance St.	Informational sharing to targeted populations groups	Provided housing resource information to approximately 250 participants
4/19/11	Fair Housing Symposium	Holiday Inn Bordeaux	Provided instruction on housing rights for persons with disabilities to members of the Fayetteville Regional Association of Realtors	45 person in attendance, primarily persons in the real estate industry
4/28/11	Fair Housing Awareness presentation	Cumberland County Mental Health Department	Presented fair housing education and training to Cumberland County's Supportive Housing committee	Training provided to 5 members of the supportive housing committee

FCHR provided public service announcements as relates to fair housing awareness to several media outlets.

Public Service Announcements		
QTR	Media Outlet	Activity
1 st	TV Ad Time Warner public access channel	Fair Housing ad with contact info
2 nd	Cumberland County Connection Newsletter	Article promoting fair housing awareness
3 rd	Cumberland County Facebook page	Announcing County Commissioners proclaiming April Fair Housing Month
4 th	Cumberland County Community Development Webpage	2011 Fair Housing Month Proclamation
	TV Ad Time Warner public access channel	Fair Housing ad with contact info

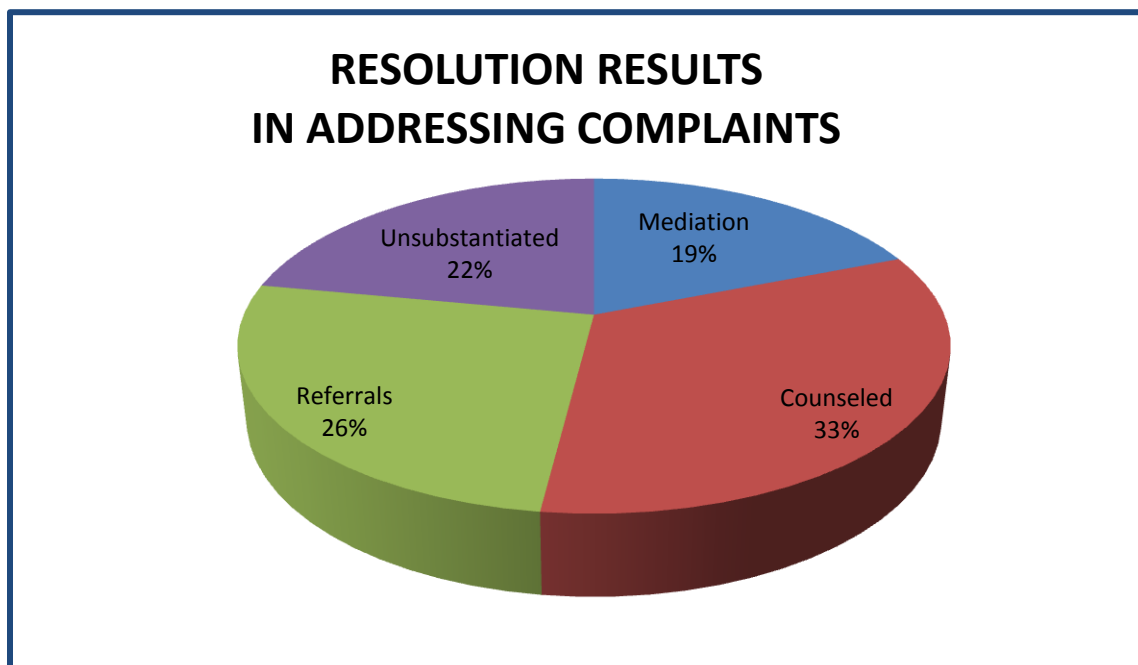
As a result of a proactive approach to equal housing right awareness and education, a number of residents, county-wide, have contacted FCHR to inquire about an alleged discriminatory housing practice that they were either experiencing or of an incident that has happened within a specified time frame. The table below outlines the housing related complaints addressed.

Housing Complaints Addressed Total = 27							
Type of Complaint	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Other
Alleged Housing Discrimination	-	-	-	-	-	-	-
Landlord/Tenant Issues	-	-	18	4	-	2	3

Race key: B = Black, W= American, AI = American Indian, A = Asian, and Other = Multi-racial

Types of Resolution

- **Mediation:** mediation occurs when complainant and respondent agree to discuss issues and concerns with neutral party. A total of **5** mediations were held.
- **Counseled:** counseling occurs when local or State Housing code is explained to complainants and/or respondents. A total of **9** complainants and/or respondents were served.
- **Referrals:** referrals are made to other State or local agency in cases where the Human Relations Department has no jurisdiction. A total of **9** referrals were made.
- **Unsubstantiated Complainants:** Unsubstantiated complaints are complaints that have no merit or where complainants do not follow up with the necessary supporting documentation. A total of 6 unsubstantiated complaints were made.



Impediment #2: Expanding Affordable Housing Choices

Although Cumberland County has relatively low-cost housing, not all groups benefit. Much of the housing for sale, even at the lower end, is priced beyond the means of lower-income families. While rental housing is less expensive, the majority of multi-family housing consists of smaller one and two bedroom units.

Actions

Through the Investor/Owner Rental Rehab Program, **one** 1368 sq ft. single family unit (4 bedroom, 2 bathrooms) has been rehabilitated. This unit is located in Hope Mills and is currently occupied by a family of seven.

Impediment #3: Lack of public transportation in rural Cumberland County

Public transportation plays a role in expanding the supply of affordable housing to groups in need and others protected under fair housing laws. At issue is the ease with which a citizen can travel from home to work if he/she lives in a lower income area or an area of minority concentration. If public transportation from a lower cost neighborhood is inefficient in providing access to employment centers, that neighborhood becomes inaccessible to those without dependable means of transportation, particularly very low-income residents, the elderly, and persons with disabilities.

Actions

Cumberland County has sought ways to increase the availability of public transportation to rural areas of the county by introducing into the County’s Strategic plan as its goal and objective to improve transportation systems in rural areas and promote expansion of van, rail and air systems.

Affirmative Marketing

Efforts have been made to ensure compliance of CCCD’s Affirmative Marketing Policy (AMP) with HOME funds recipients. CCCD’s staff has presented HOME funds recipients with the current AMP, to include an updated Service Provider Distribution List and contact information for several minority newspapers to post availability of affordable housing units. CCCD’s has also met with HOME fund recipients to orientate each organization on expectation and policy specifics.

Date	Action	Location	Activity
1/21/11	Letters sent to HOME funds recipients announcing updated Service Provider List to include contact info for several minority newspaper	--	As mandated in CCCD’s AMP HOME funds recipients are to announce available housing opportunity to targeted populations least likely to apply for housing.
2/16/11	Affirmative Marketing Monitoring visit	Pine Ridge Manor Apartments	Recipient has adequately applied policy to practice
3/1/11	Affirmative Marketing Monitoring visit	Crosswinds Green Apartments	Recipient has adequately applied policy to practice
3/2/11	Affirmative Marketing Monitoring visit	Southview Green Apartments	Recipient has adequately applied policy to practice

The Affirmative Marketing Policy was approved by the Cumberland County Board of Commissioners on April 20, 2009.

4. During the 2010 Program Year, CCCD continued efforts to partner with public and private agencies to address the needs involving rental housing, first-time homebuyer assistance, and homelessness.

Affordable Rental Housing

- Funding is made available to affordable housing projects that leverage additional finding.
- Notices of funding availability are adequately disseminated to potential developers and service providers, and the application procedure is attainable, practicable and not overly restrictive.
- Fostered collaboration between housing developers and other service providers that results in blocks of units with supportive services in new affordable housing projects targeted towards specific special needs populations, such as those with mental disabilities or farm workers.

Homeownership Opportunities

- Kingdom Community Development Corporation Individual Development Account (IDA) Program - The County's provision of \$1,000 match per applicant afforded first time homebuyers the opportunity to have additional funds available for home purchases.
- Homeownership opportunities continue to remain a priority. CCCD assists potential homebuyers in seeking assistance through the following options:
 - **Secondary Market Purchasers** - Most private lenders only originate loans that they can sell on the secondary market to purchasers such as Fannie Mae. Fannie Mae has greatly enhanced the opportunities for low-income families to qualify for a home. These guidelines include flexible underwriting ratios, acceptance of non-traditional methods of verifying credit worthiness (rent payments, utility bills, etc.), less cash at loan closing (waive 2-month cash reserve requirement) and acceptance of subsidized second mortgage for purchase assistance or rehabilitation costs. Much of our underwriting criteria for our housing programs are based on these guidelines so that our products can be used with private financing.
 - **FHA, VA** - With insured or guaranteed loans the loan-to-value ratio is higher, 97% or 95% with only a 3% or 5% down payment, respectively, instead of the normal 10% to 20%. Lower down payments allow CCCD to leverage more private dollars using smaller amounts of federal funding.
 - **USDA Rural Development** - This Agency's underwriting standards and procedures are similar in many respects to those used by private lenders. However, because the Agency's mission, in part, is to serve buyers who are unable to obtain private financing, their underwriting criteria are less stringent than that used by private lenders and Rural Development has the ability to offer subsidies that enhance the applicant's ability to repay. Because Rural Development makes homeownership affordable for lower income persons, our programs partner well with their programs as we address the needs of the target population.
 - **North Carolina Housing Finance Agency** - The North Carolina Housing Finance Agency helps make homeownership affordable for first-time buyers by providing down payment assistance, as well as first and second mortgage assistance to low to moderate income homeowners. Their programs also include selling tax-exempt Mortgage Revenue Bonds and issuing Mortgage Credit Certificates (MCC) under federal authority.

Fair Housing Activities

- Continued to provide funding for the provision of fair housing services, including outreach and education activities for both landlords and tenants.

- Included Fair Housing provisions in all contracts with subgrantees.
- Continued desktop and site visit monitoring to ensure that all allocated funding is used in a manner that affirmatively furthers fair housing, where applicable.

Other actions taken include:

- Continued funding commitments through the Public Service Program to nonprofit organizations in the community that provide services to the underserved. Approximately 59% of residents served through this program during the 2010 Program Year had incomes less than 30% of the area median income.
- Active participation in the Continuum of Care the designated group in the community that coordinates the Continuum of Care process; as well as participation with implementation efforts of local 10 Year Plan to End Homelessness by serving as an active member of the Steering Committee. The efforts of these entities continue to address the needs of the disadvantaged and underserved. The County also continued to administer a competitive grant through the Supportive Housing Program.

5a. CCCD continued to seek grant opportunities through federal, state, and private resources to assist in meeting the needs of the community as follows:

- The Continuum of Care on Homelessness for Cumberland County, NC finalized an agreement with a local nonprofit agency to form a Homeless Initiative Fund to enable the COC to begin raising funds to further address the needs of the homeless community.
- Served as lead entity for submission of continuum of care grant application that was funded in the amount of **\$778,844** to address housing and service needs for the homeless.
- Continued marketing of the Rental Rehabilitation Program resulted in **1** additional affordable rental housing units that offer rents below market rates.
- Continued partnership with local 10-Year Plan to End Homelessness Steering Committee to coordinate efforts in the community to address homelessness with the ultimate goal of identifying additional resources (funding) to meet the needs of the underserved, as well as create more housing opportunities for those in need.
- Economic Development Initiative (EDI) funding is being used to provide infrastructure improvements at a Military Business Park that will ultimately provide an estimated **1,145** jobs for the community.

5b. During the 2010 Program Year, \$2.2 million in federal funds were used to leverage more than \$8,892,216 million in other public/private dollars in the following impact areas:

Impact Area	Federal Funds Invested	Public/Private Dollars Leveraged
Decent Affordable Housing Owner-occupied Rehab = 683,624 Homeownership Activities = 1,000 Rental Rehabilitation = 102,005 Homeless Housing Activities = 84,359 Emergency Repair = 27,940 Continuum of Care Housing = 737,411	\$1,636,339	\$179,629
Suitable Living Environments Fair Housing Activities Public Service Activities Economic Development Activities Public Facilities Activities	\$190,694	\$830,216
Creating Economic Opportunities Economic Development Activities	\$349,347	\$8,062,000

5c. Matching requirements were satisfied through the County's general fund in the amount of \$95,111.67 for the HOME Entitlement Program. Refer to the HOME Match Report and the Annual Performance Report in the appendix.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 1 CAPER Managing the Process response:

1. CCCD ensures that all projects funded meet federal requirements by conducting the following monitoring activities:

General

- Development and implementation of proposal applications that encompass program requirements and ensure that these applications are complete for all proposals submitted;
- Utilization of internal checklists to ensure that all proposals submitted meet minimum administrative capacity standards;
- Development and execution of subgrantee agreements with each agency which include specific program provisions;
- Conducting annual on-site monitoring visits for all Public Service, Public Facility, Supportive Housing Program, Economic Development, and CHDO subgrantees in order to ensure compliance with provisions of subgrant agreements.
- Appropriate training for Community Development staff to ensure that staff is kept abreast of program changes.

Housing Activities

- The Community Development Rehabilitation Staff makes frequent inspections of projects during construction. These on-site inspections are to ensure compliance with minimum standards. The contractors providing services for our clients are expected to produce average to above average workmanship. Contractors who perform below our rehabilitation standards of workmanship will be placed on a probationary status. Failure to comply with the Community Development performance criteria may result in rejection of bids, contract termination, and/or removal from the Contractors Register.
- All loans are monitored by conducting the following loan servicing procedures:
 - Monitoring of individual accounts on a daily basis to ensure timely and adequate receipt of payments, sending notices, and making personal contacts when necessary;
 - Scheduling appointments and completing recertification reviews;
 - Calculating payoffs and providing credit references;
 - Canceling notes and deeds of trusts;
 - Reamortizing notes;
 - Notifying borrowers of pending insurance cancellations/renewals;
 - Completion of Deceased Borrower Reports;
 - Completion of Assumption Agreements when applicable;
 - Initiation of foreclosure action;
 - Maintenance of bankruptcy cases;
 - Closing files and documenting for file destruction when retention period is up; and
 - Properly maintaining and updating database for application and loan portfolio software program.

Citizen Participation

1. *Provide a summary of citizen comments.*
2. *In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

Program Year 1 CAPER Citizen Participation response:

1. During the 2010 Program Year, citizens were given the opportunity to give input on community needs and give comments on our program activities at the following venues:

- Public Review Comment Period for 2009 CAPER - September 7-21, 2010
- Citizen Participation Meeting held at the East Regional Library - October 4, 2010
- Citizen Participation Meeting held at the Spring Lake Library - October 5, 2010
- Citizen Participation Meeting held at the Pine Forest Recreation Center - October 7, 2010
- Citizen Participation Meeting held at the Hope Mills Recreation Center - February 7, 2011
- Citizen Participation Meeting held at the Eastover Central Recreation Center - February 21, 2011
- Citizen Participation Meeting held at the Spring Lake Community Center - February 24, 2011

In addition to the citizen participation activities undertaken during the 2010 Program Year, CCCD conducted the following activities prior to submission of the 2010 CAPER:

- Public Review and Comment Period (September 6, 2011 - September 20, 2011) of the 2010 CAPER
- Public Hearing (September 19, 2011) before the Board of County Commissioners to discuss the 2010 CAPER

Refer to Appendix B for a summary of comments received during these events.

CCCD also sponsored or participated in the following community events during the 2010 Program Year:

- Fair Housing Workshop held at the Holiday Inn Bordeaux - April 12, 2011
- Project Homeless Connect held at First Baptist Church (Moore Street in Fayetteville) - May 17, 2011
- Grand Opening Ceremony for HOPE VI Re-development Project - May 18, 2011
- Public Hearing for the approval of the Consolidated Plan and Annual Action Plan - April 18, 2011
- CCCD participated in various community activities and workshops sponsored by other agencies and organizations

2. To make the CAPER as accessible to as many citizens as possible, CCCD makes an effort to report yearly progress in a document that is both "reader friendly" as well as functional. For the

2010 Program Year, a condensed annual report was developed and made available at 10 sites during the public review period prior to submission of the CAPER to HUD. In the public review report citizens were provided a description of department’s participating jurisdiction, a description of the projects completed, as well as funds committed and expended during the program year. Notice of the Public Review and Comment Period and Public Hearing was advertised by publishing an advertisement in the Notices section of the *Fayetteville Observer*. As a means of making particular outreach to minority and special populations groups, the 2010 CAPER along with other pamphlets were distributed to the following organizations:

Agency	Population Served
The Hispanic / Latino Center	Hispanic
Cumberland County Association for Indian People	Native American
Disabled American Veterans, Chapter #46	Persons with Disabilities
Independent Living Services Vocation Rehabilitation	Persons with Disabilities
Korean Groups / Korean Missions	Asian
National Association for the Advancement of Colored People (NAACP), Cumberland county Chapter #5392	Black/African American
Japanese American Association of Fayetteville	Asian

Refer to Appendix B for a copy of the condensed annual report document and a copy of the Notice published in the newspaper.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 1 CAPER Institutional Structure response:

1. Cumberland County has continued to seek ways in which to expand the services provided to its citizens through the collaboration of resources with various agencies. During the 2010 Program Year, the following activities were undertaken:

- Community Development contracted with Consumer Credit Counseling to provide Homebuyer Counseling classes. During the 2010 Program Year, 12 First Time Homebuyers classes were held and provided education to 151 prospective homeowners. Through these classes 30 residents were able to purchase homes.
- Eligible organizations are continuously sought for designation as Community Housing Development Organizations (CHDOs). Prospective organizations were provided technical assistance from Community Development staff in the steps necessary for development of the organization as a CHDO. The close of the 2010 Program Year saw CCCD with one viable CHDO - Kingdom Community Development Corporation (which was designated in July of 2000).
- Continued participation with local continuum of care efforts by coordinating preparation and submission of the Continuum of Care SuperNOFA application that brought additional resources into the community to address housing and service needs of the homeless.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 1 CAPER Monitoring response:

1. CCCD monitored for programmatic and contract compliance of the subrecipients of its CDBG, HOME, and SHP activities on an on-going basis. In addition, technical assistance was provided as needed. Subrecipient monitoring included:

- Predisbursement/premonitoring conference at the start of the activity.
- Desk review of every monthly/quarterly reporting of financial and program accomplishments.
- Onsite visits to review activities.
- Desk review prior to the end of the fiscal year to evaluate compliance, performance, and future fundability.

Predisbursement / premonitoring conferences were held to ensure that subrecipients understood the rules and requirements of the programs. During each conference, specific contract requirements, documentation and filing procedures, reporting requirements, and reimbursement procedures were explained to the subrecipient.

During desk reviews, CCCD reviewed requests for reimbursements submitted by the subrecipients on a monthly basis to ensure timely expenditure of funds. CCCD disbursed its funds via a reimbursement process. CCCD reimbursed subrecipients only when a request for reimbursement was accompanied with supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Subrecipients were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports were required to be submitted on a quarterly basis to monitor the subrecipient's progress towards meeting their goals.

Onsite monitoring was performed at least once during the program year some subrecipients unless issues arose that required additional site visits. Some of the areas reviewed most often during onsite visits were:

- Compliance with participant eligibility, income certification requirements, and documentation guidelines;

- Acceptable and accurate internal control and financial management procedures, record keeping, file maintenance, and reporting;
- Confidentiality procedures;
- Progress towards meeting projected goals and timely use of funds; and
- Compliance with specific contractual requirements.

In addition, subrecipients were required to submit a copy of their audit to CCCD.

2. This program year, CCCD conducted monitoring onsite monitoring visits on 2 organizations through the public services program and 10 organizations through the affordable housing program. There were no major findings during the onsite visits. There were minor concerns that needed to be addressed with respect to the physical inspection of several affordable housing units and a minor concern that needed to be addressed by an organization through the public services program.

3a. An analysis of CCCD's progress towards its goals demonstrates that our programs, by design, address issues that are not captured through mainstream programs (i.e. Social Services, Health Department, etc.). We are able to reach low income families directly in their neighborhoods through our programs (i.e. housing programs, public services and public facilities). Having the ability to provide housing repairs or a hot meal to a senior citizen improves the quality of life for our citizens. Rehabilitating a home that is in a blighted condition or helping a senior citizen maintain independency in their own home affects neighborhoods and communities as a whole. The programs we offer are enriching lives, which, in turn builds the wealth and health of our community.

3b. Overall we have made a great effort in meeting our priority needs and specific objectives. Because the priority needs are based on community input, we are confident that these are the most pressing issues facing our communities. Community Development is included on many major development issues throughout the County.

3c. Decent housing was provided for homeowners and renters through our housing rehabilitation repair program and the rental rehabilitation program. Creating and maintaining a suitable living environment was addressed through our public services program, which aids nonprofit organizations who serve our low and moderate income citizens. Funds were expended through a local government entity for installation of sewer lines, which creates and maintains a suitable living environment. Economic opportunities for low-and moderate-income persons were provided through the business loan programs.

3d. This year, lack of available funding and the economic downturn still have been the primary reasons for unmet goals in certain program areas such as affordable housing development (elderly/disabled and the homeless), tenant based rental assistance, economic development, and homebuyer assistance.

In the area of homeless needs, the economic downturn also affected resources available to homeless service providers as many struggled to maintain resources for its current programs rather than take on additional program areas (such as housing). The local Continuum of Care was able to meet its needs for a homeless management information system (HMIS) through subscribing to the Carolina Homeless Information Network (CHIN). Although CCCD did not provide substantial assistance to homeless service providers for HMIS subscriptions, local agencies were able to receive reduced subscriptions to CHIN due to the direct subsidy the State of North Carolina provided to the HMIS provider. CCCD will continue to allow HMIS subscriptions as an eligible expenditure for homeless service providers that receive assistance through the Public Services Program.

3e. The activities that were undertaken had a positive impact on community needs because we were able to assist where no other assistance was available. Programs offered through Community Development are often a sole source of assistance for many of the clients that we serve.

3f. Through CCCD programs, we were able to improve and increase the availability, accessibility, and affordability of decent housing for **32** owner-occupied housing units, **1** tenant, and **45** homeless individuals; increase the accessibility and availability of economic opportunities for **81** residents through job creation, and increase the accessibility and availability of suitable living environments for **3,073** residents. As goals are set within the parameters of these indicators, documented accomplishments can be used to determine success or results.

3g. Limited funding is a program barrier in providing funds for increased services, more affordable housing and greater economic opportunities. In addition, more stringent lending requirements, credit issues, and boundaries of participating jurisdiction service area continue to impact CCCD's ability to support more project initiatives.

3h. CCCD tries to remain optimistic even though the future is uncertain. However, the fact of the matter is the recession and nationwide decline in the housing market have affected our progress which caused projects, especially new construction activities, to either be delayed or completely aborted. CCCD was not able to finance any first-time homebuyers this program year. This is due in part to federal requirements within the mortgage industry have made it harder for low and moderate income households to qualify for mortgages. Limited funding affects all programs, particularly affordable housing development. There are some factors that have impacted our programs across the board. We do not believe that our programs are exempt from troubles related to the economy in general (primarily the decline and near collapse of the housing market, higher gas prices, lost jobs, etc.). People with limited or fixed incomes are hesitant to go into debt to purchase a home, entrepreneurs are unsure about a loan for business start-up, those who cannot afford health care depend on human service agencies for assistance, and so forth. We will continue to evaluate our programs and be sure that we offer the best products possible.

3i. During the program year, there were no revisions to program policies; however, we will continue to evaluate approaches that make us more accountable to our clients to ensure that they succeed and get the services that they need. Ensuring program design that guarantees funding preservation will help us meet programmatic needs more effectively. These strategies and activities can and will meet the needs of our citizens coupled with effective program implementation.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year 1 CAPER Lead-based Paint response:

1. During 2010 program year, CCCD carried out the following activities to bring address lead-based paint:

- Distribution of the brochure ("The Lead-Safe Certified Guide to Renovate Right") to all Housing Rehabilitation Program applicants on the hazards of lead-based paint.
- Implementation of lead-based paint hazard reduction measures as part of our housing programs to comply with 24 CFR 35 (Final HUD Rule on Lead-Based Paint Hazards). This rule, commonly known as Title X, is designed to protect children from lead-based paint hazards in homes that are assisted with federal funds.

- Contractors who rehabilitate homes built prior to 1978 are required to attend safe work practices training for lead-based paint. Contractors may take the safe work practices training through any qualified training provider. Under our Housing Rehabilitation Program, a certificate of completion of a safe work practices training is necessary to work on homes built prior to 1978, and CCCD does accept certificates of completion for safe work practicing training conducted by any safe work practices training provider.
- Two Staff persons are trained in the new HUD/EPA regulations that require contractors to use safe work practices to mitigate lead-based paint hazards in private homes and childcare centers.
- Public service announcements ran on the local community television channel requesting the general public to call our office if they had any questions or concerns about the likelihood of Lead Based Paint Hazards in their home.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 1 CAPER Housing Needs response:

1. Community Development continued the following activities during the last year to foster and maintain affordable housing:
 - Provided grant funds to designated CHDO agency for the development of a 21 unit affordable housing subdivision for low to moderate income first time homebuyers.
 - Provided 1 housing repair loans to investor owner that provided additional rental housing opportunities for a tenant earning 80% and below the area median income.
 - Provided deferred forgivable housing repair loans to enable 26 low to moderate income homeowners to maintain their housing.
 - In partnership with the City of Fayetteville, provided a low interest loan to local Housing Authority, to support infrastructure costs associated with the development of 36 unit rental development for elderly tenants earning 40-60% of the area median income. The development is a part of the HOPE VI redevelopment of the Old Wilmington Road community and is located in census tract 2, an area identified as having disproportionate needs for racial/ethnic minorities.
 - In partnership with a nonprofit agency, was able to assist 1 potential homebuyers through the IDA Program.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Program Year 1 CAPER Specific Housing Objectives response:

1. During the 2010 Program Year, Cumberland County continued to implement programs and strategies to decrease substandard housing and increase the availability of affordable housing for the County's residents. As a means of addressing this priority during the 2010 Program Year, CCCD offered the following programs targeted to extremely low, very low, and low-income persons:

Owner Households - Housing Rehabilitation Program

Funds were to provide homeowners with low interest loans to rehabilitate substandard homes that do not meet minimum housing code standards. All loans are structured as a deferred payment loan, with household re-certification every five years. Housing rehabilitation repairs that do not

exceed \$7,500 will be given in the form of a grant. During the 2010 Program Year, 26 households received assistance from this program in the following income and ethnicity/race categories:

Housing Rehabilitation Assistance

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	0	0	1	1	0	0	0
31-50% (very low income)	0	0	7	6	0	0	0
51-80% (low income)	2	0	6	4	0	0	2
Total Households Served	2	0	14	11	0	0	2

Race Key:
 B – Black
 W – White
 AI – American Indian
 A – Asian
 Multi- Multi-racial

Households in need of immediate repairs to eliminate health or safety risks received assistance in the form of grants with no repayment up to \$7,500 per unit. During the 2010 Program Year, 5 households received assistance from this program in the following income and ethnicity/race categories:

Emergency Repair Assistance

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	0	0	0	1	0	0	0
31-50% (very low income)	0	0	0	2	0	0	0
51-80% (low income)	0	0	0	1	0	0	0
Non low/moderate income	0	0	1	0	0	0	0
Total Households Served	0	0	1	4	0	0	0

Race Key:
 B – Black
 W – White
 AI – American Indian
 A – Asian
 Multi- Multi-racial

Renter Households - Rental Rehabilitation Program

Low interest financing was provided to private investors for acquisition and rehabilitation of rental housing units (11 or fewer) that will be leased to tenants earning 80% and below the area median income. One project was approved for funding impacting the lives of 7 individuals in the following income and ethnicity/race categories:

5223 Ballester Drive

Project / Unit Size: 1 single-family unit/ 4 bedrooms
Percentage Complete / Lease-up: 100% / 100%
Rent: \$850
Income Target: 80% and below area median income (current tenant has income between 50-80% of the area median income)

Rental Rehabilitation Program

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	0	0	0	0	0	0	0
31-50% (very low income)	0	0	0	0	0	0	0
51-80% (low income)	0	0	1	0	0	0	0
Total Households Served	0	0	1	0	0	0	0

Race Key:
 B – Black
 W – White
 AI – American Indian
 A – Asian
 Multi- Multiracial

(Refer to the Monitoring HOME Rental Units Annual Report at Appendix A for more detail regarding assistance provided for other rental housing projects.)

2. CCCD made the following progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households:

Rental Housing Units

Through the HOPE VI Project leasing for two apartment complexes had begun this past program year. The Dogwood Manor Apartments (36 units) has leased 77% of its units. Sycamore Park Apartments (104 units) has leased 99% of their units. These units are leased to tenants with household income of no more 60%.

CCCD ensures that units categorized as Section 215 housing opportunities for rental housing meet the following criteria:

- Rents will not exceed 30 percent of the adjusted income of a family whose income equals 65 percent of the area median income.
- Not less than 20 percent of the units will be occupied by very low-income (earning 60% and below the area median income) families (who pay as a contribution toward rent (excluding any Federal or State rental subsidy provided on behalf of the family) not more than 30 percent of the family's monthly adjusted income.
- Is occupied only by households that qualify as low-income (earning 80% and below the area median income) families.
- Does not exclude from leasing those with Section 8 vouchers.
- Has in place deed restrictions maintaining affordability, without regard to the term of the mortgage or to transfer of ownership, except upon a foreclosure by a lender (or upon other transfer in lieu of foreclosure).
- New construction units will meet the energy efficiency standards in accordance with CCCD's Energy Star policy.

Homeownership Units

Once completed, the Balsawood project will provide 21 new construction units for homeownership. Technical assistance was also provided to potential homebuyers through the first time homebuyer's workshop as a means of preparing them to take advantage of Section 215 housing opportunities for home ownership in the future.

CCCD ensures that the units categorized as Section 215 housing opportunities for homeownership meet the following criteria:

- The initial purchase price of all of the units will not exceed 95% of the median purchase price for Cumberland County.
- The principle owner and families of all units qualified as low income (less than 80% of the median income for Cumberland County, as defined by the HOME Program income limits) at the time of purchase.
- Be the principle residence of the owner.
- All units are subject to recapture restrictions established in Community Development program policies.
- New construction units will meet the energy efficiency standards in accordance with CCCD's Energy Star policy.

3. CCCD continues to offer several programs to address the "worst case" housing needs and housing needs of persons with disabilities.

"Worst Case" Housing Needs

The Housing Rehabilitation Program provided grants up to **\$7,500** for **5** households in need of emergency repairs that eliminate a health or safety risk that allowed them to remain in their homes. More extensive repairs were addressed through the housing rehabilitation program. Deferred, forgivable loans were provided to 26 homeowners.

Persons with Disabilities

Elderly and/or disabled applicants present special circumstances. Community Development staff is committed to providing the necessary assistance to meet the needs of this special population. Family assistance is encouraged when elderly and/or disabled applicants are scheduled for rehabilitation. The family support provided in these cases facilitates the rehabilitation process. Disabled or handicapped applicants are usually already under the supervision of community social or health services. These outside agencies provide helpful assistance when Community Development serves this special population. The Community Development staff will make a home visit for those applicants who are bedridden. The Rehabilitation Staff tailors the rehabilitation work specifications to meet the accessibility needs of the homeowner. Efforts are made to rehabilitate such homes to add to the quality of life of the applicant. In addition, Community Development ensures that all affordable housing developments are equipped with the minimum number of handicapped units in accordance with state and local building codes through on-site inspections. For the 2010 Program Year, **3** residents were provided handicap accessibility repairs to their homes through the Housing Rehabilitation Program.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 1 CAPER Public Housing Strategy response:

1. The County continued its partnership with the Fayetteville Metropolitan Housing Authority (FMHA) and the City of Fayetteville to revitalize the old Wilmington Road Community as a part of FMHA's 5 year HOPE VI grant. During the past year, leasing for the Alfred Street Senior (Dogwood Manor) Apartments began. This apartment complex provides housing units for elderly tenants earning 60% and below the area median income. With the exception of scattered site Section 8 housing, there are no FMHA housing projects located in Cumberland County's geographic area. However, the units renovated through our Rental Rehabilitation Program provide additional decent, safe, and affordable housing options for Section 8 voucher holders. One rental housing unit acquired/repared through the Rental Rehabilitation Program was occupied by a household with a Section 8 voucher. Four units owned by CCCD were leased to Section 8 tenants.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 1 CAPER Barriers to Affordable Housing response:

1. During the 2010 Program Year, CCCD took the following actions to eliminate barriers to affordable housing:

- Promote the first-time homebuyers program by offering below market rate loans to assist with home purchases.
- Offered below market rate loans to an investor/owner that purchased/ renovated 1 single family housing units. The unit is leased to a tenant earning 80% and below the area median income.
- Provided grant funds to a CHDO for relocation costs associated with constructing a 21 unit affordable housing subdivision for first time homebuyers.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women’s Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction’s affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 1 CAPER HOME/ADDI response:

1a. CCCD made the following progress towards providing affordable housing in the community:

During the program year 2010, CCCD has expended \$490,229 in HOME funds to provide housing rehabilitation assistance to 17 homeowners. All of the homeowners had a household income below 80% of the area median income.

Affordable Housing Type	GOALS	ANNUAL PROGRESS	% Goal Achieved	HOUSEHOLD TYPE	
Housing Rehabilitation	30*	17	68%*	0-30%	2
				31-50%	6
				51-80%	9
				Non low/mod	0

*15 additional units were completed with CDBG funds, raising percentage achieved to 106%.

2a. Please refer to Appendix C for HOME Match Report.

3a. Please refer to Appendix D for HOME MBE and WBE Report.

4a. Please refer to Appendix A for HOME Rental Units Monitoring report which details results of on-site inspections of rental units. Dee to update

4b/c. CCCD Affirmative Marketing Policy (AMP) is monitored and implemented by the Fair Housing Specialist. A copy of the Affirmative Marketing Policy is at Appendix H.

The following actions were taken under the AMP:

- HOME funds recipients were mailed a distribution list for special outreach efforts for targeted populations, to include updates and contact info for several minority newspapers.
- HOME funds recipients were notified of fair housing training provided by the Fayetteville-Cumberland Human Relations Department. Certification letters were mailed to attendees of the fair housing training.
- Fair Housing brochures (English and Spanish) were sent to HOME Funds recipients with instructions on placement of brochures.
- The Affirmative Marketing Policy was approved by the Cumberland County Board of Commissioners on April 20, 2009.

In addition to the actions described above, CCCD also undertook the following actions:

- The Housing Services Manager has made direct appeals to WMBE contractors by visiting construction work sites and passing out his business card and explaining our contracting opportunities. The Housing Services staff routinely meets face-to-face with local contractors to make them aware of our programs. We have found this to be an effective marketing tool in addition to our general public service announcements.
- The Housing Services Manager periodically contacts the construction specialist at the local division of the North Carolina Institute of Minority Economic Development Inc. We request that he refer WMBE contractors to our housing rehabilitation contract opportunities when possible. Referrals are also sought from the City of Fayetteville's housing rehabilitation program staff. They solicit and retain a list of local housing rehabilitation contractors.
- Public service announcements ran periodically on the local community television channel in order to make new contractors and the public aware of our contracting opportunities.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year 1 CAPER Homeless Needs response:

1. The County addressed the needs of the homeless through the use of Community Development Block Grant funds (CDBG) offered through the Community Development Public Services Program, and Supportive Housing Program (SHP) funds offered through the HUD's Homeless Grants NOFA competitive grant process.

CDBG funds supported the following programs that served the homeless through the Public Services Program:

- Robin's Meadow Transitional Housing Program – The Fayetteville Metropolitan Housing Authority provided transitional housing and case management services for 45 homeless men, women and children.
- Better Health and Cumberland Medical Access Programs – Whereas, these programs do not exclusively serve the homeless, homeless individuals are able to access services through both agencies to receive assistance with emergency prescriptions, dental extractions, or prescriptions for chronic illnesses.

The County received Supportive Housing Program (SHP) funds for the operation of the Robin's Meadow Transitional Housing Program. This program provides 12 units (comprised of 2 and 3 bedrooms) of transitional housing along with a comprehensive supportive services program for homeless families. During the 2010 Program Year, the program served 45 homeless individuals). The County also continued community partnerships with the following groups as a means of addressing homelessness in the community:

- Continuum of Care on Homelessness for Cumberland County, NC – a local community network of housing and service providers that meet to coordinate services for the homeless in the community. A member of the County's staff sits on the Executive Committee for this group. The County also continued to serve as the Lead Agency for the Continuum of Care.
- Fayetteville/Cumberland County 10-Year Plan to End Homelessness Steering Committee – a committee of the Continuum of Care, this is a group of stakeholders appointed by the City and County elected officials specifically to develop a comprehensive plan to end homelessness. Approved by the respective elected bodies, the Steering Committee accomplished the following actions during the 2010 Program Year:

Race Demographics for Homeless Individuals Served (Total = 1,438)

Race	Number of Persons	Ethnicity (Hispanic)
Black or African American	793	20
White	459	53
American Indian / Alaska Native	54	0
Asian	19	0
Native Hawaiian / Pacific Islander	1	0
Black or African American & White	3	0
Asian and White	3	0
Other Multi-race	106	0
Disabled	304	

Fayetteville/Cumberland County 10-Year Plan to End Homelessness Goals Addressed in PY 2010

Priority 1: Community Awareness and Education Campaign

- A brochure was developed outlining the priorities & objectives of the 10-Year Plan to End Homelessness and distributed throughout the community as an insert in the Fayetteville Observer newspaper
- Brochure posted on both Cumberland County and City of Fayetteville Community Development department websites
- Use of social media for awareness and education purposes
- Cumberland County Register of Deeds office donated 320 backpacks filled with school supplies to Cumberland County Schools (assisted by the Fayetteville Police Dept.)
- to be distributed to homeless students

Priority 3: Identify Additional Funding Sources for Local Programs

- Worked with the local community foundation to establish the Homeless Special Projects Fund so that individuals and businesses can make direct donations for homeless initiatives
- Identified a new Giving Circle who has established assisting homeless women and children as one of their priorities; assistance is provided through funding local nonprofit organizations
- Funding through HUD’s SHP program was awarded for 4 transitional and 3 permanent housing projects totaling \$778,844
- In partnership with local housing & service providers, applied for funding through the VA Supportive Services for Families Program; application was not funded but the community will reapply in the next funding cycle
- The Committee consistently researches grant and funding opportunities to share with CoC members

Priority 6: Additional Shelter Space

- Steps & Stages is a new project which provides transitional housing of up to 10 beds for up to homeless women veterans and their children (were recipients of the nationally acclaimed Extreme Home Makeover)
- Operation In As Much is providing new transitional housing that can serve up to 20 individuals (men & women)
- Capital Apartments is a 10-unit transitional housing complex that provides housing for those newly discharged from incarceration and for the disadvantaged

Priority 7: Transportation

- Bus passes were provided to participants of Project Homeless Connect to get to and from the event

Priority 8: Family Reunification Program

- Bus tickets were provided to the Fayetteville Police Department to provide assistance to individuals wishing to reunite with family members outside the Fayetteville/Cumberland County Area.

Priority 9: Development of Additional Affordable Housing Options

- Twenty-five (25) new VA Supportive Housing Program (VASH) vouchers were awarded to Cumberland County

2. The County continued to serve as the Lead Agency in the local Continuum of Care funding network. As such, the County staff provided vital coordination and preparation duties necessary to enable the community to submit a **\$778,844** continuum of care funding application during the 2010 Program Year. Through these efforts the community was able to receive continued funding for the following programs that provide 46 transitional housing units and 11 permanent housing units for homeless individuals and families. The County also continued as the Grantee and provided CDBG funds for one of transitional housing projects funded through the continuum of care SuperNOFA. In addition to housing, each of these programs offer comprehensive case management and supportive services in the form of education assistance, life skills classes, employment assistance, medical/mental health assistance and other vital services necessary to help individuals become self sufficient.

3. In response to the 2010 Continuum of Care SuperNOFA, the Fayetteville/Cumberland County Continuum of Care submitted an application for one new permanent housing project and six renewal projects. The seven projects submitted for funding were:

Project Name / Description	Applicant (Grantee)	Project Sponsor	Amount Requested / Grant Term	Amount Awarded / Grant Term
Renewal: Ashton Woods 20 units of transitional housing and services for homeless families	Cumberland Interfaith Hospitality Network	Cumberland Interfaith Hospitality Network	\$262,736 / 1 year	\$262,736 / 1 year
New Project: Women Veterans Permanent Housing Project 1 unit (dormitory style) of permanent housing and services for disabled, homeless veteran women and families	Women Veterans Resource Agency, Inc.	Women Veterans Resource Agency, Inc.	\$47,844 / 2 years	\$47,844 / 2 years
Renewal: Bonanza 5 units of permanent housing and services for disabled homeless families	The Salvation Army	The Salvation Army	\$80,057 / 1 year	\$80,057 / 1 year
Renewal: Leath Commons 5 units of permanent housing and services for disabled homeless	Cumberland Interfaith Hospitality Network	Cumberland Interfaith Hospitality Network	\$120,588 / 1 year	\$120,588 / 1 year

Project Name / Description	Applicant (Grantee)	Project Sponsor	Amount Requested / Grant Term	Amount Awarded / Grant Term
Renewal: Robin's Meadow 12 units of transitional housing and services for homeless families	Cumberland County	Cumberland County Community Development	\$84,134 / 1 year	\$84,134 / 1 year
Renewal: Step Up 1 unit (dormitory style) of transitional housing for single homeless men	The Salvation Army	The Salvation Army	\$35,470/ 1 year	\$35,470/ 1 years
Renewal: The Care Center Transitional Housing Program 14 units of transitional housing and services for victims of domestic violence	The Salvation Army	The Salvation Army	\$148,015 / 1 year	\$148,015 / 1 year
TOTAL			\$778,844	\$778,844

The County will continue its role as the lead agency for coordination and packaging of the community's 2011 NOFA grant application.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 1 CAPER Specific Housing Prevention Elements response:

1. In its efforts to prevent homelessness the County continues to serve on the Fayetteville/Cumberland County 10-Year Plan to End Homelessness Steering Committee (The Steering Committee) and play a vital role in the Continuum of Care on Homelessness in their efforts to develop, sanction and support goals and strategies that prevent, as well as alleviate, homelessness. Since its inception in 2005, the Steering Committee has selected and identified stakeholders, set up working groups and begun to collect data on best practices on eliminating and preventing homelessness. This year the CoC continued in its HUD-designated responsibility to assess homelessness in Cumberland County, eliminate duplication of services and set goals for eliminating chronic homelessness while addressing the needs of the homeless who are in families and individuals who are homeless for a shorter term. The County continued collaborative efforts within the CoC to foster the implementation of a local data system that will provide real time information on resources that will address the prevention of and alleviation of homelessness. Currently, members of the CoC subscribe to the Carolina Homeless Information Network (CHIN), a statewide homeless management information system (HMIS) for documenting services and housing provided to the homeless.

The lack of affordable housing, poverty caused by disability, and low wage jobs are some of the obvious causes of homelessness. The County supports the following efforts which aide in the prevention of homelessness:

- Discharge planning- Formalized discharge protocols have been implemented statewide in the areas of foster care, health care, mental health and corrections. Through participation in Planning Council efforts the County continues to encourage compliance with these protocols at all levels.

- The Housing Rehabilitation program continues to assist homeowners who may otherwise not be able to get loans to repair their homes. With this assistance homeowners may prevent their homes from deteriorating into life-threatening, unlivable and condemned states, thereby preventing one of the lesser-known causes of homelessness.
- The Promotion of Fair Housing Practices – The County’s Fair Housing Specialist encourages the prevention homelessness through the provision of housing counseling, mediation of landlord tenant disputes, referrals, and training in fair housing law. The practical application of these services can prevent evictions and foreclosure which may result in homelessness.
- Pre- and Post-Purchase Counseling for First-Time Homebuyers - Each down payment assistance or gap financing loan which the County makes must be preceded by a Homebuyer Workshop. These classes train prospective homebuyers in the skills necessary to maintain homeownership and prevent foreclosure.
- Assistance with payment of prescription and medical expenses – Medical expenses are a major contributor to financial problems that may precede a loss of housing. County Public Services funds support two programs which assist low-moderate income residents in paying prescription medical and dental expenses. The Cumberland County Medical Access program provides prescription medication for medically indigent patients who do not have prescription coverage. Better Health purchases prescription drugs for County residents who have been denied assistance from all other sources and have a monthly household income of 150% of the federal poverty guidelines.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
 - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
 - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.
5. Activity and Beneficiary Data
 - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low

income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.

- c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 1 CAPER ESG response:

Not Applicable.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

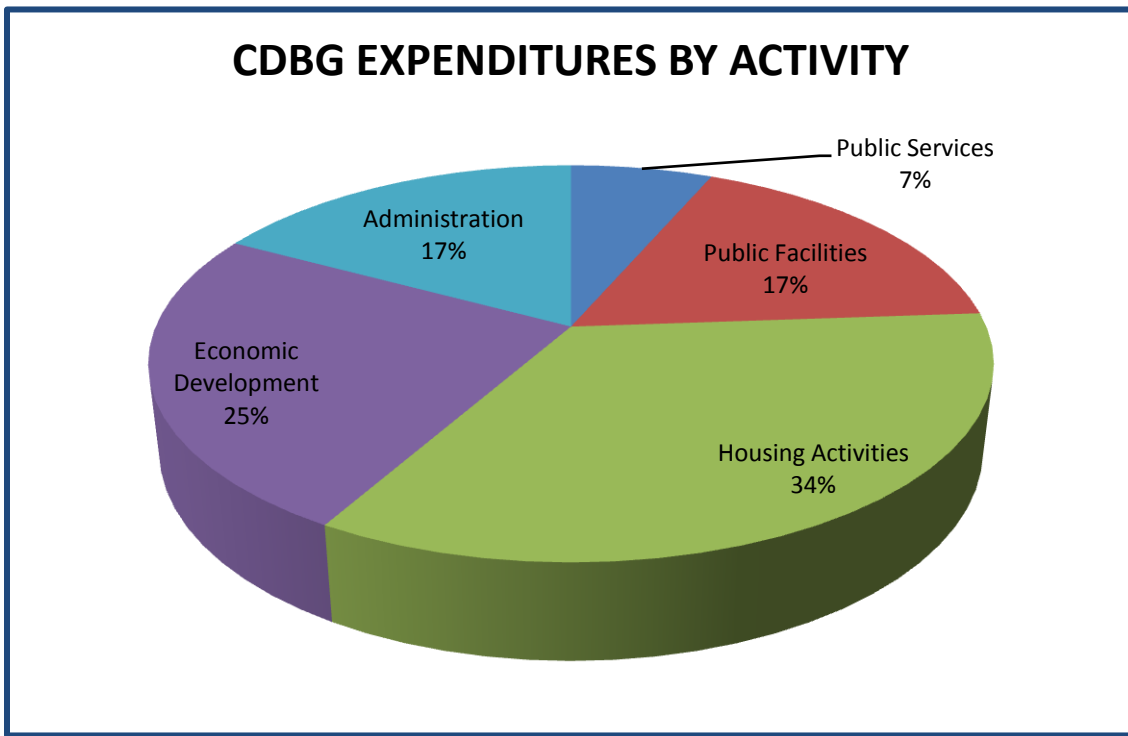
8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
11. Lump sum agreements
 - a. Provide the name of the financial institution.
 - b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.
12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
 - a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.
13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
 - a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 1 CAPER Community Development response:

Program Year 1 CAPER Community Development response:

1. For the 2009 Program Year, Cumberland County expended CDBG funds for the following activities as they related to priorities/needs identified in the 2010-2015 Consolidated Plan:

ACTIVITY	PRIORITY NEED ADDRESSED	FUNDS EXPENDED
Housing Rehabilitation (owner-occupied & investor owner)	Housing - housing repairs to maintain current housing stock & housing repairs to increase the availability of rental housing	\$193,395
Housing Rehabilitation (owner occupied emergency repair)	Housing - housing repairs to maintain current housing stock	\$27,940
Housing Rehabilitation (project delivery costs)	Housing - housing repairs to maintain current housing stock and increase availability of rental housing	\$257,693
Homebuyer Assistance	Housing - increase affordable housing opportunities	\$1,000
Relocation assistance - for low/mod persons relocating from the Balsawood subdivision	Housing - increase affordable housing opportunities	\$25,386
Public Facilities - 127 N. Main Street (Commercial) - serves as a site office to conduct outreach, intake of applications, and other services for the housing program.	Housing - increase availability and accessibility of decent affordable housing	\$60,000
Public Facilities - sanitary sewer installation for low to moderate income area	Community Development/ Human Services & Public Improvements	\$180,303
Public Facilities -Provided repairs to units of the Robin's Meadow Transitional Housing.	Community Development / Human Services & Public Improvement	\$15,148
Public Services - assistance to low/mod persons with prescription drugs and other necessary medical equipment/supplies (Better Health of Cumberland County)	Community Development/Human Services	\$30,000
Public Services - assistance to low/mod persons with chronic illnesses for medical prescriptions (CCMAP)	Community Development/Human Services	\$30,000
Public Services - assistance to transitional housing program for homeless families	Community Development/Human Services Homeless Needs	\$20,300
Public Services - technical assistance in provision of public services activities (Project Delivery)	Community Development/Human Services	\$15,047
Economic Development - low interest loans to for-profit businesses that will create jobs for low to moderate income residents	Community Development / Economic Development	\$349,347
Economic Development - technical assistance to potential economic development applicants (Project Delivery)	Community Development / Economic Development	\$11,715
Administration - costs associated with developing and implementing CDBG programs	Housing - affordable housing Special Population Needs Homeless Needs Community Development/Human Services, Public Improvements, and Economic Development needs	\$252,113



1b/c. CCCD made the following progress towards providing affordable housing with CDBG funds:

Affordable Housing Type	GOALS	ANNUAL PROGRESS	% Goal Achieved	HOUSEHOLD TYPE	
Housing Repair (owner-occupied, rental, and emergency repair)	30*	15	50%*	0-30%	1
				31-50%	8
				51-80%	5
				>80%	1

*17 additional units were completed with HOME funds, raising percentage achieved to 106%.

2a. This CAPER marks the first program year of implementation of goals and objectives of the Program Years 2010-2014 Consolidated Plan. This first program year has been challenging, especially within the Homebuyers Assistance Program and the Affordable Housing Development Program. CCCD plans to make changes to its goals and objectives as it relates to these activities.

3a. All available resources identified in the Consolidated Plan were used. CDBG, HOME and leveraging of private dollars were all sources used to carry out the programs and activities outlined.

3b. Requests for certifications of consistency are reviewed by the Community Development Director and reconciled to the goals and objectives of the Consolidated Plan. If the program for which the certification is requested is indeed consistent with the goals and objectives of the Consolidated Plan, the County Manager signs off on the certification at the recommendation of Community Development staff.

3c. All efforts made by the grantee were constructive actions toward the successful implementation of the programs and activities outlined in the Consolidated Plan.

4a/b. All CDBG activities funded during the 2010 Program Year met the national objective of *principal benefit to low and moderate-income persons*.

5a. Consistent with goals and objectives of CDBG-assisted activities, Cumberland County takes the following steps to minimize displacement: schedule rehabilitation work in such a way as to allow occupants to remain during and after rehabilitation; work with occupants to find suitable temporary housing while rehabilitation work is being completed. We also work closely with developers and nonprofits as projects are being evaluated to monitor for any activities that may result in displacement.

5b. Whenever applications are received for housing projects (i.e. first-time homebuyers, rental rehabilitation, etc.) we verify that the property is not currently occupied or that it has not been occupied for the previous six months. If this is not the case, we work with applicant and/or occupant to gather all of the required information to determine relocation assistance, if applicable. Our office provides appropriate notices, comparables, and assistance in facilitating the relocation process.

5c. CCCD assesses whether displacement is an issue at the time of application. Therefore, we are able to adequately address the issue at the onset of a project and provide the appropriate information in a timely manner in accordance with the Uniform Relocation Act.

Balsawood Affordable Housing Development

For the 2009 Program Year, one project involved the relocation of residents as a part of construction of affordable housing. The project, Balsawood subdivision, will be undertaken by Kingdom CDC (KCDC - a designated CHDO) to construct 21 units of affordable housing for first time homebuyers. The original project site encompassed a 21 unit single wide mobile home park with mobile homes in various states of disrepair. Due to their age, the local code prohibited the mobile homes from being moved to a new location. The original park owner leased lot space to 21 mobile home owners. Eight of the owners occupied units as their personal residence. The other 13 owners leased units to tenants. At the initiation of negotiations, 8 of the units were tenant occupied; whereas the other five units were vacant. Currently, all mobile home units have been removed. The lot space is now vacant land.

Community Input & General Information Notices

To ensure that all potential claimants were aware of their potential relocation rights, KCDC issued General Information Notices (GIN) concerning its interest in the project. The GINs were delivered to the owners and tenants on various dates between August 28, 2008 and November 8, 2008. An initial community meeting was held at the Spring Lake Family Resource Center on December 6, 2008 to offer an opportunity for residents to give input and voice concerns about the project. There were no objections raised by the 25 owners/tenants in attendance. Another community meeting was held April 25, 2009 with no objections being raised. KCDC purchased the project site October 26, 2009, after offering the owner just compensation. After receipt of the General Information Notice, four owner claims were forfeited due to failure to pay the lot rent obligation with the park and were subsequently evicted.

Notice of Relocation Eligibility

KCDC conducted one-on-one meetings with the owners and tenants; ultimately determining that there were 29 potential relocation claims (7- for owner occupants; 10 – for owner leased units; and 8 – for tenant occupants). As such, Notices of Relocation Eligibility were delivered to 17 owners and 8 tenants between March 27, 2010 and May 18, 2010.

KCDC has dedicated a staff person that has the exclusive responsibility of providing relocation advisory services (assisting residents with locating suitable replacement housing) and processing relocation claims. For the 2010 program year, relocation expenses in the amount of \$25,386 have been paid providing assistance to 4 low and moderate income households comprising of 6 individuals..

6a/b/c. All Economic Development opportunities undertaken during the 2010 Program Year were required to create jobs that will be taken by low to moderate income residents. This requirement is outlined in the funding agreement that is signed by each loan recipient. This program year, Bragg Hospitality, LLC created 81 full-time equivalent positions, of which all were made available to low and moderate income residents. These positions consisted of managers, assistant managers, cooks, and servers.

7a. Each program recipient is required to provide income data to document their income and household size before they are determined eligible to receive assistance. For those activities conducted by subrecipients, CCCD specifically outlines in each funding agreement the appropriate national objective that the activity will meet. During on-site monitoring reviews, CCCD’s Staff reviews participant files to ensure compliance with the low to moderate income requirement.

8a/b. Not applicable this program year.

8c. Economic Development Loans: \$42,454.30: Housing rehabilitation Owner/Investor Loans: \$118,340.58.

2009 Program Income Draws – 10/1/09 thru 9/1/10

HUD Matrix Code	Activity Description	Amount
14H	Rehabilitation Administration	158,596.67
21A	General Program Administration	35,000.00
14A	Rehab: Single-Unit Rehabilitation	45,224.96
13 ¹	Direct Homeownership Assistance	1,168.03
03J	Water / Sewer Improvements	\$86,844.48
Total Program Income Drawn		\$326,834.14

¹Originally set up with the incorrect matrix code `05R Homeownership Assistance (not direct).

8d/e. Not applicable this program year.

9. There were no prior period adjustments this program year.

10a. CCCD did not fund any float-funded activities during the program year.

10b. Total Outstanding Loans

Program Type	Outstanding Principal Balance	
	HOME	CDBG
Housing Rehabilitation (owner & investor)	82 - \$2,228,883	61 - \$ 2,086,565
Affordable Housing	9 - \$3,404,684	2 - \$ 136,500
First Time Home Buyer	78 - \$1,322,207	7 - \$ 62,670
Economic Development	0	5 - \$ 870,257
Subtotal Outstanding Balance per Fund Type	169 - \$6,955,774	75 - \$3,155,992
Total Outstanding Balance as of 6/30/10		244 - \$10,111,766

10c. Total Deferred & Forgivable Loans

Program Type	Outstanding Principal Balance	
	Deferred Loans	Deferred/ Forgivable Loans
Housing Rehabilitation	26 - \$342,260	87 - \$2,637,159
Affordable Housing	2 - \$700,000	-
First Time Home Buyer	0 - 0	16 - \$ 438,685
Subtotal Outstanding Balance per Loan Type	28 - \$1,042,260	103 - \$2,630,263
Total Outstanding Balance as of 6/30/10		131 - \$3,472,523

Loan Terms for Deferred loans fall into two categories:

- Loans are amortized over a 15 year term – Payments are deferred for 5 years with repayment beginning in year 6 and continuing thereafter for the next 10 years through the end of the loan term (years 6-15);
- Loans are amortized over a 30 year term – Payments are deferred for 5 years with repayment beginning at year 6 and continuing each year through the end of the loan term (years 6 – 30).

Loan terms for Deferred/Forgivable loans:

- Loans terms are for 15 and 30 years – Deferred for 5 years, with a prorated portion being forgiven in year 6 and each year thereafter through the end of the loan term (years 6 through 15 or 30 whichever is the case).

10d. Not applicable.

10e. Not applicable.

11. CCCD does not have any lump sum agreements with financial institutions.

12.a/b. Housing Rehabilitation Program (investor-owner, owner-occupied)

Units Completed	Percentage of Median Income	Total Expended
1	0 – 30%	\$221,335 CDBG
8	31 – 50%	
6	51 – 80%	
Total: 15		

12c. Private funds from buyers and sellers contributed towards the production of affordable rental housing were **\$17,541.86**. The use of private funds leveraged for the Urgent Repair Program totaled **\$44,463.24**.

13a. Not applicable.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 1 CAPER Antipoverty Strategy response:

Program Year 1 CAPER Antipoverty Strategy response:

1. CCCD will continue to take a proactive approach in addressing poverty in the community through its programs and by partnering with other human service agencies to alleviate the problem of excessive rent burdens for the poor. CCCD provides the following activities to address these issues:

Assistance for the Rent Burdened

- Housing Rehabilitation – Housing repairs to eliminate and prevent blighting conditions and health and safety concerns improve the household’s living conditions as well as having a positive impact on the neighborhood.
- Homeowner Assistance – CCCD partnered with a local nonprofit agency to administer an Individual Development Account program to assist low and moderate income persons to become homeowners. **One** household was assisted through this program. Also, CCCD continues its efforts in providing down payment/closing costs and/or GAP financing assistance to potential first-time homebuyers. Citizens have access to resources to allow them to purchase homes that are affordable; thereby eliminating the payment of excessive rents that may have exceeded reasonable housing costs for their income. The purchase of a home also helps to create personal wealth and economic independence for the homeowner.
- Transitional Housing Development – CCCD also administered one competitive grant through the Supportive Housing Program that provided affordable (transitional) housing for 12 homeless families.

Assistance with Jobs Training/Social Services

- Jobs Training – Provision of funding to transitional housing programs and emergency shelters not only provide residents with safe, affordable housing, but approximately 20 residents were also afforded the opportunity to receive one-on-one case management and referral services. Through these services residents are provided life skills and employment training to assist them in making well informed choices on life issues.
- Social Services – Provision of funding to eligible non-profits through the CCCD’s Public Service Program assisted 1,390 low to moderate income residents with obtaining medications for chronic illnesses and other medical needs (Better Health of Cumberland County and CCMAP).

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 1 CAPER Non-homeless Special Needs response:

1. For the 2010 Program Year, CCCD determined that it would concentrate its efforts by:

Goal / Objective / Strategy	Action Taken
Increasing supportive services and activities in Cumberland County for the disabled (mental and physical).	Improved sustainability of livable/ viable communities by providing funding to organizations through the Public Service Program that assisted 301 disabled residents.
Provide funding to programs that will assist at a total of 25 disabled persons between 2010 and 2011.	Improved sustainability of livable / viable communities by providing accessibility modifications for 3 disabled residents through the Housing Rehabilitation Program.
Fund agencies that will provide services to disabled persons.	

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
 - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
 - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
 - a. Grantee Narrative
 - i. Grantee and Community Overview
 - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
 - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
 - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
 - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.
 - ii. Project Accomplishment Overview
 - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
 - iii. Barriers or Trends Overview
 - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
 - b. Accomplishment Data
 - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 1 CAPER Specific HOPWA Objectives response:

Not Applicable

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 1 CAPER Other Narrative response:

Affirmatively Furthering Fair Housing

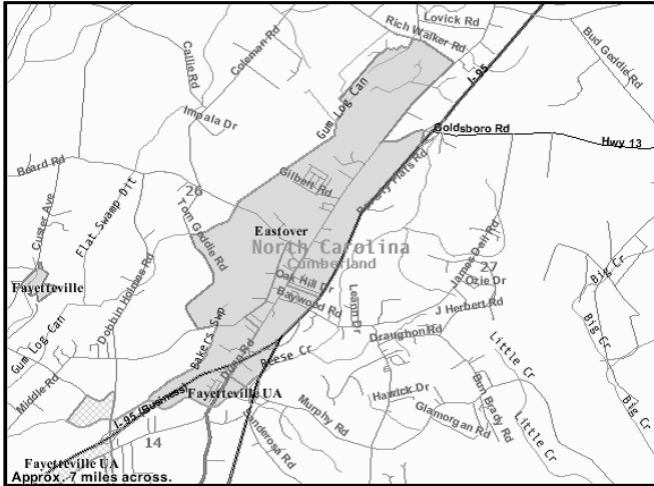
Cumberland County addresses fair housing issues in the community through a partnership with the City of Fayetteville through the Fayetteville-Cumberland County Human Relations Department. With assistance from the County's Fair Housing Specialist, The Fayetteville-Cumberland Human Relations Department provides the following services and programs.

- Initial point of contact for all complaints relating to housing issues in Cumberland County.
- Staff support for the Human Relations Commission.
- Staff support for the Fayetteville Fair Housing Board.
- Develops and fosters programs and activities aimed at addressing and improving race and human relations.
- Provides training on equal opportunity and human relations matters.
- Administers the City's Fair Housing Ordinance.

Geographic Areas

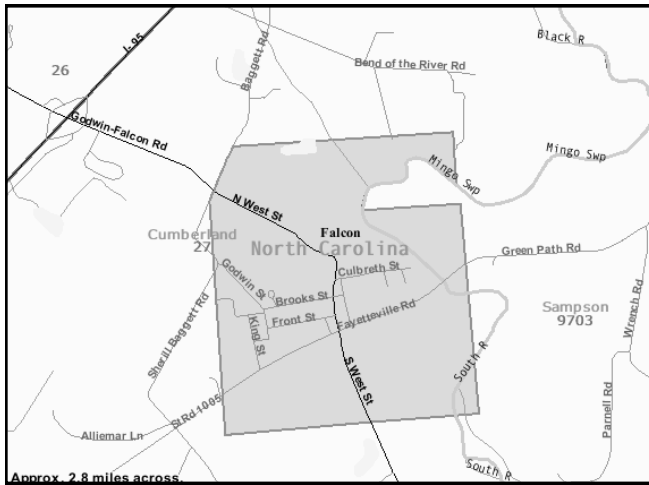
Cumberland County's participating jurisdiction includes the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and the unincorporated areas of the County.

The Human Relations Department includes Spanish-speaking staff that can work with the fast growing Hispanic population. Like any large county in the country, affordable housing can be problematic. Cumberland County and the City of Fayetteville in recent months have made progressive moves to eliminate housing discrimination, primarily by the expansion of human relations services to extend to all of Cumberland County. The maps and tables below indicate the minority and low to moderate income percentage for each census tract within the participating jurisdiction.



Town of Eastover

Census Tract	% LMI Households	% Minority Population
14	42.4	42.3
26	43.1	29.7
27	32.9	28.4



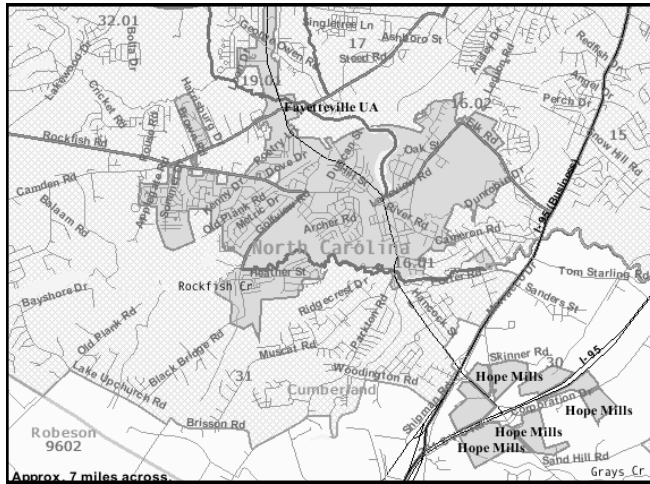
TOWN OF FALCON

Census Tract	% LMI Households	% Minority Population
26	43.1	29.7
27	32.9	28.4



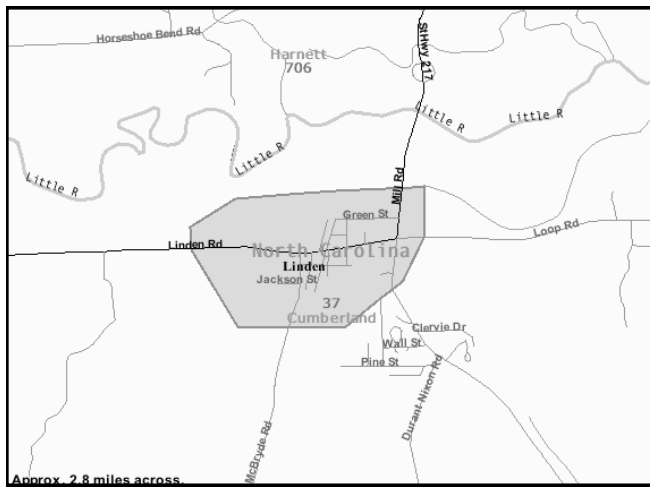
TOWN OF GODWIN

Census Tract	% LMI Households	% Minority Population
26	43.1	29.7
27	32.9	28.4
37	25.6	25.7



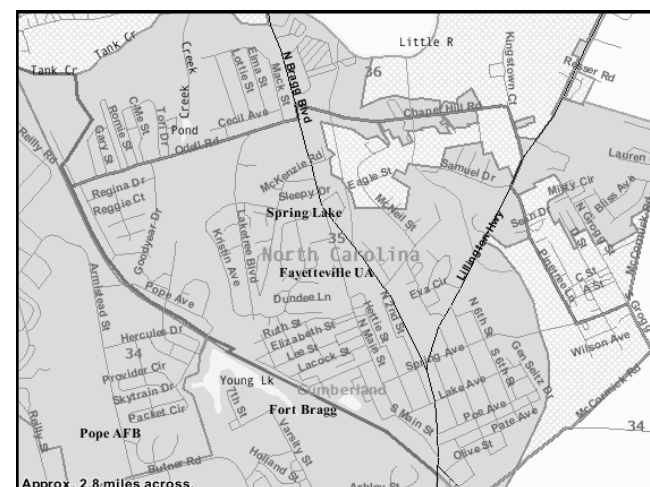
TOWN OF HOPE MILLS

Census Tract	% LMI Households	% Minority Population
15	43.3	36.9
16.01	33.3	27.3
16.02	36.4	42.6
17	42.6	36.9
19.01	34.7	39.2
30	33.0	29.8
31	32.3	29.1



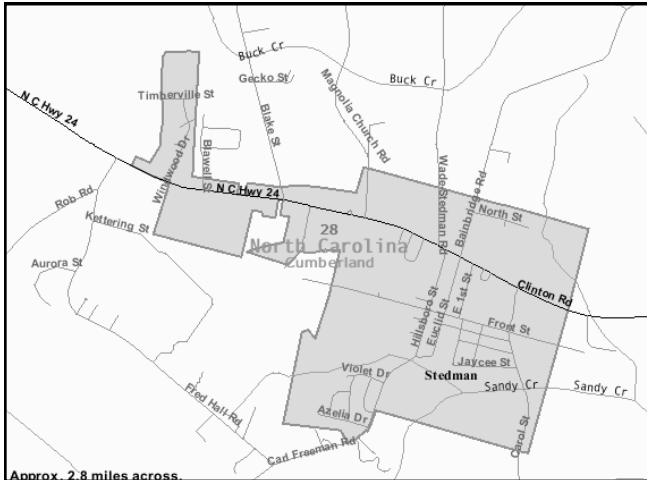
TOWN OF LINDEN

Census Tract	% LMI Households	% Minority Population
27	25.6	25.7



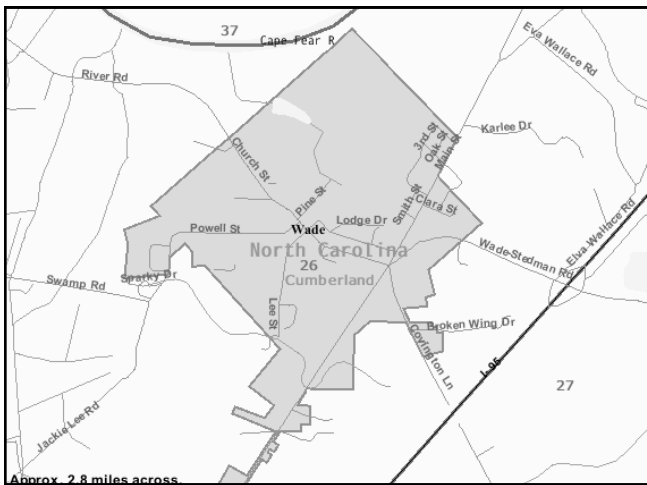
TOWN OF SPRING LAKE

Census Tract	% LMI Households	% Minority Population
35	58.8	72.3
36	47.9	61.8



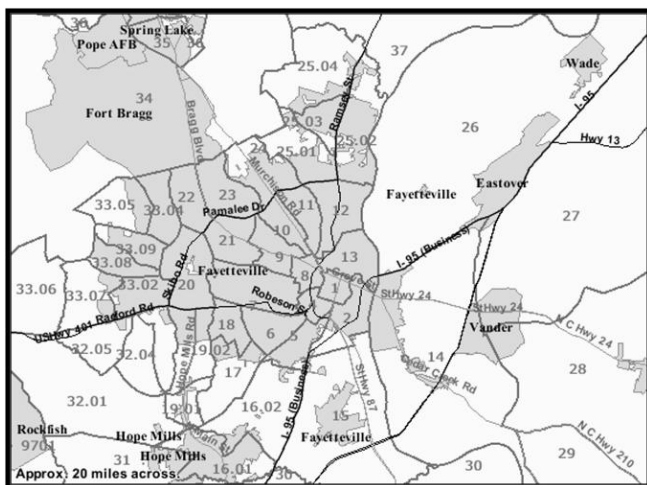
TOWN OF STEDMAN

Census Tract	% LMI Households	% Minority Population
28	33.1	19.4



TOWN OF WADE

Census Tract	% LMI Households	% Minority Population
26	43.1	29.7
27	32.9	28.4
37	25.6	25.7



UNINCORPORATED AREAS OF CUMBERLAND COUNTY

Census Tract	% LMI Households	% Minority Population
24	51.7	72.48
25.02	32.7	39.36
25.04	34.04	41.37
29	41.0	32.25

Bridging the Gap

CCCD continues to bridge the gap by partnering with organizations and groups such as: Kingdom Community Development Corp., NC Indian Housing Authority, The Salvation Army, The Fayetteville-Cumberland Council for People with Disabilities, the Veterans Administration, and the Hispanic/Latino Center of Fayetteville.

Special Population / Minority Groups

Minorities American Indians Hispanic African Americans	<p>The NC Indian housing Authority supports fair housing outreach effort by distributing fair housing literature to its clientele and has sent housing staff to attend fair housing training provided by the Human Relations Department.</p> <p>Representatives from the Humans Department attend regular meetings of the Hispanic/Latino Center and to provide updates as relates to fair housing issues and literature.</p> <p>Kingdom Community Development supported the fair housing workshop by providing trainers to present at the fair housing workshop.</p>
Disabilities	Human Relations staff attends monthly meetings with the Fayetteville-Cumberland Council for People with Disabilities to provide updates on fair housing issues and supplies fair housing literature.
Veterans	The Veterans Administration provided service and support during the FEED Fayetteville Homeless outreach event sponsored by The Human Relations Department
Homeless	The Salvation Army was a co-sponsor during the FEED Fayetteville Homeless outreach event and supported by allowing the use of its facilities and staffing

Affirmatively Furthering Fair Housing Certification

The jurisdiction will affirmatively further fair housing, which means it has conducted an analysis of impediments to fair housing choice within the jurisdiction, taken appropriate actions to overcome the effects of any impediments identified through that analysis, and maintained records reflecting that analysis and actions in this regard.

Other Actions

Section 3 Guidelines Updated

In order to increase job opportunities for low and moderate income residents, CCCD updated its Section 3 Guidelines to encourage recipients and/or contractors engaged in construction activities with CCCD, to put forth greater effort in hiring low and moderate income residents within Cumberland County. Please refer to Appendix J.