



2019 ANNUAL ACTION PLAN

July 1, 2019 – June 30, 2020

DRAFT

CUMBERLAND COUNTY COMMUNITY DEVELOPMENT

Public Review Period: April 18, 2019 – May 17, 2019
Public Hearing: May 20, 2019 @ 6:45 p.m.
Cumberland County Courthouse, 117 Dick Street, Fayetteville

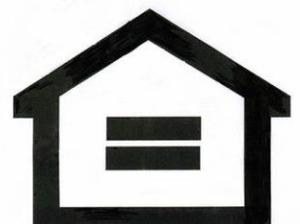


TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	5
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	6
AP-12 Participation – 91.105, 91.200(c)	7
Expected Resources	9
AP-15 Expected Resources – 91.220(c)(1,2)	9
Annual Goals and Objectives	12
AP-20 Annual Goals and Objectives.....	12
Projects	15
AP-35 Projects – 91.220(d)	15
AP-38 Project Summary	15
Project Summary Information	15
AP-50 Geographic Distribution – 91.220(f).....	17
Affordable Housing	19
AP-55 Affordable Housing – 91.220(g)	19
AP-60 Public Housing – 91.220(h).....	19
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	20
AP-85 Other Actions – 91.220(k)	23
Program Specific Requirements.....	25
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	25

EXECUTIVE SUMMARY

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) allocates the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) entitlement funds to Cumberland County annually. As part of meeting HUD's requirement, Cumberland County had completed a Consolidated Plan (a 5-year Strategic Plan) for the 2015-2019 program years that identifies the goals and objectives to carrying out activities related to affordable housing, homelessness, and non-housing Community Development activities. Cumberland County is required to prepare and submit a one-year community development action plan that provides a narrative description of the projects and activities that are expected to be implemented and funded with the entitlement funds and other funding sources that are received from HUD and other resources for the 2019 Program Year. The 2019 Annual Action Plan will be the fifth year of achieving goals outlined in the Consolidated Plan for the program years 2015-2019. As an urban county entitlement, Cumberland County receives an annual allocation of Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funding from HUD. The geographic service areas include all of the unincorporated areas and the eight municipalities participating in the County's program.

These funds, along with other funding sources, will be used to meet the needs of our community by:

1. Increasing affordable housing;
2. Providing essential services and housing for the homeless;
3. Improving access to public services; and
4. Improving public facilities / infrastructure.

The Congressional Budget for the Fiscal Year 2019-2020 is facing delays in providing the annual funding allocations. Therefore, the budget identified in this Action Plan are projections. In order to maintain compliance with the required public participation, the County is using the projections to draft the plan and obtain public comment and local government approval. Once HUD announces the allocations, then the draft / final Annual Action Plan will be updated to reflect the new funding allocations. The final plan will then be submitted within HUD's extended submittal deadlines.

2. Summarize the objectives and outcomes identified in the Plan

The goals and outcomes identified in this Action Plan correlates the Consolidated Plan's Strategic Plan which describes how federal funds and other resources will be utilized and what other actions will be taken to address community development, affordable housing, and homeless needs over the five-year period.

Affordable Housing

Cumberland County identified housing goals and objectives that include increasing the availability and accessibility of decent, safe and affordable housing to include acquisition, new construction, rehabilitation, clearance, demolition and rental assistance. Cumberland County amended its Consolidated Plan to expand its rehabilitation activities to include disaster recovery housing repairs to address the unmet need for housing repairs.

Homelessness

Cumberland County identified goals and objectives to benefit the homeless that include increasing the number of units of transitional, permanent supportive and affordable housing; explore and promote a facility to provide support services, referrals, and resources to homeless individuals; rental and utility assistance to help prevent homelessness and to reduce the homeless population and increase chances for sustained independence.

Non-Housing Community Development

Cumberland County identified goals and objectives that will provide assistance to low-income persons with medical and/or healthcare services, increase community awareness of available transportation services and resources to address infrastructure concerns in the smaller towns and coordinate with other county departments and agencies to address water, sewer and drainage issues and promote economic development.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. In the 2017 Program Year (July 1, 2017-June 30, 2018), Cumberland County met the following annual objectives:

- Cumberland County provided housing rehabilitation assistance to 27 homeowners. Additional funds were used to assist 3 homeowners through the North Carolina Housing Finance Agency's Essential Single-Family Rehabilitation Loan Pool-Disaster Recovery Program.
- HOME funds were used to construct four new single-family homes in the Balsawood Subdivision. The project was completed in 2018.
- Through partnerships with other providers, Cumberland County used Emergency Solutions Grant (ESG) funds to provide overnight shelter for 50 homeless persons; homeless prevention assistance to 82 persons; and 38 homeless persons (14 households) with rapid re-housing assistance. Cumberland County used a portion of CDBG funds to match ESG funds.
- Cumberland County expended Continuum of Care Program funds to provide transitional and permanent housing as well as supportive services to homeless individuals and families. CDBG funds in the form of match dollars provided additional support for services and operations.
- Cumberland County partnered with local nonprofit organizations to provide public services to 3,091 low to moderate income residents.
- CDBG funds were also used to renovate the interior of 6 housing units used to provide transitional housing for homeless families with children.

4. Summary of Citizen Participation Process and consultation process

From January 3, 2019 through February 19, 2019, citizen's input was solicited and presentations made at public meetings held by the towns within Cumberland County's jurisdiction. Notices of the public meetings were published in the local newspaper. Residents were also notified of meetings through public service announcements and other media outlets. The Public Review period for the 2019 Annual Action Plan consists of a 30-day period which will begin April 18, 2019 and will end May 17, 2019. An updated copy of the 2019 Annual Action Plan will be posted on the Cumberland County website. A public hearing to be held before the Board of County Commissioners is planned for May 20, 2019, in the County Courthouse, located at 117 Dick Street.

5. Summary of public comments

Summary of comments will be included in the attached citizen participation comments section.

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

Public comments will be considered, and adjustments made to the plan, if necessary.

7. Summary

Cumberland County will continue to strengthen its public-private partnerships and continue efforts to develop housing and services that meet the needs of the most vulnerable members of the community. Cumberland County will administer the programs effectively and efficiently to ensure the greatest impact is made in the community. The Cumberland County area

has a strong military presence and the fluidity of the military population and the housing market produces challenges to where affordable housing continues to be an issue.

Cumberland County was awarded Community Development Block Grant – Disaster Recovery funds from the North Carolina Department of Public Safety (in partnership with the North Carolina Department of Commerce) to administer programs and carry out activities to qualified beneficiaries. These activities include, but are not limited to:

- Single-family homeowner rehabilitation
- Single-family homeowner reconstruction
- Housing repair reimbursement
- Mobile home repair
- Small rental assistance
- Multi-family rental assistance
- Permanent supportive housing

The County will continue to take steps to be creative in providing decent, safe, affordable housing for families and individuals. Additionally, the County will continue to work to provide supportive services to the special populations that may find access to specialized care more difficult to obtain.

Both the City and County local governments partnered to address homelessness. Through an interlocal agreement, the local government will utilize data-driven analysis that will result in solutions to reduce homelessness in the community.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Cumberland County	Community Development
HOME Administrator	Cumberland County	Community Development

Table 1 – Responsible Agencies

Consolidated Plan / Annual Action Plan Public Contact Information

Delores (Dee) Taylor, Director
Cumberland County Community Development
707 Executive Place
Fayetteville, NC 28305
dtaylor@co.cumberland.nc.us

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Cumberland County relies on collaboration and feedback from citizens, public and private entities to identify priority needs in our community. During the development of the 2015-2019 Consolidated Plan process, Cumberland County consulted with various entities to obtain input on community needs. The County works closely with public and assisted housing providers to identify funds and potential county-owned properties that can be donated to housing providers. Additionally, through periodic meetings with developers, affordable housing providers, and representatives from various public service agencies, the Community Development Department seeks to identify opportunities for collaboration. The County also works through its planning department on zoning, planning, and unified ordinance issues to facilitate the development of housing.

The County continues to be involved with the Fayetteville/Cumberland County Continuum of Care (CoC) on Homelessness. The County participates in the community-wide, coordinated intake/assessment referral process which is a centralized system used to coordinate services targeted for those who are homeless or at-risk of being homeless. This system brings together service providers in a cohesive and coordinated way to provide services. Furthermore, this coordinated approach will help maximize resources and prevent duplication of services.

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

Cumberland County continues to work closely with the public and assisted housing providers to identify funds and potential county-owned properties that can be donated to housing providers. In addition, the County has worked with numerous private and governmental health, mental health, and service agencies to find opportunities to coordinate the support of residents to low-income and affordable housing. Insights and feedback from health care and service provider partners are critical to maximizing the level of services available to our target families.

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

Cumberland County continues to collaborate with the Fayetteville/Cumberland Continuum of Care (CoC) on Homelessness to improve the community-wide coordinated assessment system. The CoC provides data regarding the number of and needs of homeless people, people at risk of homelessness, and people imminently homeless.

Allocations are based on the framework of needs, priorities, goals, and objectives developed through the CoC's needs assessment and the Five-Year Consolidated Planning cycle, as well as other grant guidelines. Currently, the top priorities include rapid re-housing, homeless prevention, emergency response, and HMIS. Through the CoC's Performance and Evaluation Committee, priorities will be evaluated at least annually. The Committee will evaluate outcomes to ensure the goals of the CoC are being met. The Homeless Management Information System (HMIS) is being used by providers on a statewide level. However, a local system administrator will provide training and technical assistance to users within the community in accordance with the policies and procedures developed by the HMIS Lead Agency.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Allocations are based on the framework of needs, priorities, goals, and objectives developed through the CoC's needs assessment and the Five-Year Consolidated Planning cycle, as well as other grant guidelines. The top priorities include rapid re-housing, homeless prevention, emergency response and HMIS. Through the CoC's Performance and Evaluation Committee, priorities will be evaluated at least annually. The Committee will evaluate outcomes to ensure the goals of the CoC are being met. The Local System Administrator provides training and technical assistance to users with the community in accordance with the policies and procedures developed by the HMIS Lead Agency.

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

1	Agency/Group/Organization	Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, and Wade
	Agency/Group/Organization Type	Housing Services-homeless Other government - Local Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Include feedback and participation from citizens and local leaders through a series of public meetings aligned with Town Council meetings. Town leaders can gain a better understanding of the Community Development Department programs and disseminate that information to their constituents. Further, as sites of planned or potential affordable housing, infrastructure or development efforts, many of these towns are key partners in implementation of the elements of the Consolidated Plan and Action Plan.

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Cumberland County CoC	The Consolidated Plan and Fayetteville/Cumberland CoC Action Plan seek to develop more housing options for homeless people and low-income people, as well as coordinated supportive services.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

Cumberland County engaged in a robust process of including citizen participation within the planning process. A series of public meetings were held in conjunction with town council meetings within the jurisdiction. Residents were notified of the meetings through public service announcements and media notices. The County provided the public the opportunity to review and comment on the proposed action plan through its display at 10 public locations, including government offices and public libraries. No comments were received.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-targeted/broad community				
2	Public Service Announcement	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
3	Public Meeting	Non-targeted/broad community	Town of Stedman, 5110 Front St, Stedman, NC; Jan 3 @ 7pm	General comments received on community development programs. There were questions related to disaster recovery programs.	N/A	
4	Public Meeting	Non-targeted/broad community	Hope Mills Town Hall, 5770 Rockfish Rd, Hope Mills, NC; Jan 7 @ 7pm	General comments received on community development programs.	N/A	
5	Public Meeting	Non-targeted/broad community	Eastover Community Center, 4008 School St., Eastover NC; Jan 8 @ 7pm	General comments received on community development programs.	N/A	
6	Public Meeting	Non-targeted/broad community	Godwin Town Hall, 4924 Markham St., Godwin, NC; Jan 28 @ 7pm	General comments on community development programs especially housing assistance.	N/A	
7	Public Meeting	Non-targeted/broad community	Falcon Town Hall, 7156 West St., Falcon, NC; Feb 4 @ 7pm	General comments received on community development programs.	N/A	
8	Public Meeting	Non-targeted/broad community	Spring Lake Town Hall, 300 Ruth St., Spring Lake, NC; Feb 11 @ 7pm	General comments received on community development programs request for proposal process.	N/A	
9	Public Meeting	Non-targeted/broad community	Wade Town Hall, 7128 Main St., Wade, NC, Feb 12 @ 7pm	Comments received on public facilities/ infrastructure assistance	N/A	
10	Public Meeting	Non-targeted/broad community	Linden Town Hall, 9456 Academy St., Linden, NC; Feb 19 @ 7:30 pm	General comments received on community development programs.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Cumberland County is an urban county entitlement and receives Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Program funds directly from the U.S. Department of Housing and Urban Development. Cumberland County partners with local agencies in order to leverage grant dollars.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	784,526	175,000	500,000	1,459,526	-	Annual award is a conservative estimate based on recent awards
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	379,191	200,000	400,000	979,191	-	Annual award is a conservative estimate based on recent awards
Competitive McKinney-Vento Homeless Assistance Act	public - state	Other	0	0	0	0		
Continuum of Care	public - federal	Other	0	0	0	0	-	
General Fund	public - local	Admin and Planning Housing	206,818	0	0	206,818	-	General funds to assist in administering programs and match funds
Other	public - state	Other	0	0	0	0	-	
Other	public - local	Housing Other	200,000	0	0	200,000	-	General funds through partnership between City and County government to address homelessness.

Table 5 - Expected Resources – Priority Table

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

Cumberland County leverages funds from private and non-federal public sources to meet match requirement with cash contributions from federal sources. Cumberland County will continue working toward meeting our affordable housing goals while responding to the immediate needs of the disaster survivors.

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

At this time, Cumberland County has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information (Projected)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Quality Housing	2015	2020	Affordable Housing	Cumberland County Area	Affordable Housing	CDBG: \$529,995 HOME: \$616,069 General Fund: \$94,797	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 23 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Homeowner Housing Added: 2 Household Housing Unit
2	Essential Services and Housing for the Homeless	2015	2020	Homeless	Cumberland County Area	Homelessness	CDBG: \$15,000 General Fund: \$142,381	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Homelessness Prevention: 15 Persons Assisted Homeless Person Overnight Shelter: 5 Persons Assisted
3	Improve Access to Public Services (Human Services)	2015	2020	Non-Housing Community Development	Cumberland County Area	Non-Housing Community Development	CDBG: \$102,679	Public service activities Other than Low/Moderate Income Housing Benefit: 1000 Households Assisted

4	Improve Public Facilities/Develop Infrastructure	2015	2020	Non-Housing Community Development	Cumberland County Area	Non-Housing Community Development	CDBG: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
---	--------------------------------------------------	------	------	-----------------------------------	------------------------	-----------------------------------	-----------------	-------------------------------------------------------------------------------------------------------------

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Quality Housing
	Goal Description	Cumberland County Community Development will pursue housing goals that include maintaining and increasing the availability and accessibility of decent, safe and affordable housing.
2	Goal Name	Essential Services and Housing for the Homeless
	Goal Description	Cumberland County will provide activities that will benefit the homeless. Funding allocation will be CDBG funds and local government funds (city/county) designated as a part of the homeless initiative partnership.
3	Goal Name	Improve Access to Public Services (Human Services)
	Goal Description	Cumberland County Community Development will provide funding to agencies for healthcare services and services to homeless for approximately 1000 persons.
4	Goal Name	Improve Public Facilities/Develop Infrastructure
	Goal Description	Cumberland County Community Development will allocate funding to improve public facilities and development of infrastructure - potential 1 project.

Table 7 – Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

Cumberland County plans to undertake the following projects based on the needs assessment within the geographic service area.

Projects

#	Project Name
1	HOUSING REHABILITATION (2019)
2	AFFORDABLE HOUSING (2019)
3	HOUSING PROJECT DELIVERY COSTS (2019)
4	PUBLIC SERVICES (2019)
5	HOMELESS SERVICES (2019)
6	PUBLIC FACILITIES / INFRASTRUCTURE (2019)
7	GENERAL ADMINISTRATION / PLANNING (2019)
8	ECONOMIC DEVELOPMENT (2019)

Table 8 – Project Information

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

Not applicable.

AP-38 Project Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	HOUSING REHABILITATION (2019)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$309,723 HOME: \$259,190
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation); and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately low- to moderate- income households.
	Location Description	County-wide
	Planned Activities	-
2	Project Name	AFFORDABLE HOUSING (2019)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$356,879

	Description	Funds will be used to assist a CHDO and developer with the development of affordable housing for low and moderate-income residents of Cumberland County. Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 2 low- to moderate- income households.
	Location Description	County-wide
	Planned Activities	-
3	Project Name	HOUSING PROJECT DELIVERY COSTS (2019)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$220,272
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	-
	Planned Activities	-
4	Project Name	PUBLIC SERVICES (2019)
	Target Area	Cumberland County Area
	Goals Supported	Improve Access to Public Services (Human Services)
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$69,876
	Description	Partner with agencies in providing health care services and services to the homeless. Staff and overhead costs directly related to carrying out public services activities.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately 1,000 low- to moderate- income.
	Location Description	County-wide
	Planned Activities	-
5	Project Name	HOMELESS SERVICES (2019)
	Target Area	Cumberland County Area
	Goals Supported	Essential Services and Housing for the Homeless
	Needs Addressed	Homelessness
	Funding	CDBG: \$47,803 General Funds: \$142,381
	Description	Activities to benefit homeless persons to provide short-term rental assistance and utility assistance to help prevent homelessness and to reduce homeless population. This activity will be funded with CDBG and local government funds of as a part of the joint city/county homeless initiative program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit low- to moderate- income households facing homelessness.
	Location Description	County-wide
	Planned Activities	-
6	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE (2019)
	Target Area	Cumberland County Area

	Goals Supported	Improve Public Facilities/Develop Infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$100,000
	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	County-wide
	Planned Activities	-
7	Project Name	GENERAL ADMINISTRATION / PLANNING (2019)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$156,905 HOME: \$57,919 General Fund: \$149,199
	Description	CDBG funding will be provided to support administrative cost associated with carrying out the 2019 Action Plan Goals and Priority needs. Local government funds (\$124,242) will also be used to help support this activity.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	-
	Planned Activities	-
8	Project Name	ECONOMIC DEVELOPMENT (2019)
	Target Area	Cumberland County Area
	Goals Supported	Expand Economic Opportunities for LMI Persons
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: -
	Description	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	-
	Planned Activities	-

AP-50 Geographic Distribution – 91.220(f)

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

Community Development will use entitlement funds within Cumberland County to include the towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and the unincorporated areas. All of the towns have elected to be party to Cumberland County's designation as an Urban County. All of the activities, with exception of certain public service and homeless activities; will be accomplished in one of these municipal areas or the unincorporated areas of the County.

Geographic Distribution

Target Area	Percentage of Funds
Cumberland County Area	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Cumberland County Community Development has not identified a targeted area, but funds will be allocated throughout Cumberland County according to the need.

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One of the main goals will be to increase the supply of affordable housing. Cumberland County will continue to foster development and preservation or renovation of affordable housing development in utilizing HOME funds and CDBG funds for owner-occupied, rental housing rehabilitation, and programs serving households facing homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	35
Non-Homeless	0
Special-Needs	0
Total	35

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	4
Rehab of Existing Units	23
Acquisition of Existing Units	0
Total	57

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeownership, especially for low to moderate income households, has been difficult due to a lack of inventory of affordably priced homes. In addition, potential homebuyers have difficulty obtaining financing. Cumberland County will explore innovative ways to address these obstacles. The main goal will be to increase the number of affordable housing units for extremely low-income households including those experiencing homelessness. Furthermore, Cumberland County plans to use resources to provide rapid re-housing and homeless prevention assistance.

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned during the next year to address the needs of public housing

Cumberland County do not own or operate public housing units. However, Cumberland County and the Fayetteville Metropolitan Housing Authority (FMHA) will continue to partner together and with other agencies to address the needs of availability of affordable housing. FMHA originally had 1,045 Public Housing dwelling units. Some units were replaced in HOPE VI and some units were converted to the Rental Assistance Demonstration (RAD) Program. Because of this, FMHA now has 552 dwelling units. FMHA has completed demolition of the former Grove View Terrace apartments to construct a total of 272 new units funded through the Rental Assistance Demonstration (RAD) program. The new site name for the former Grove View Terrace apartments will be Cross Creek Pointe.

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

Fayetteville Metropolitan Housing Authority implements various workshops and activities that promote self-sufficiency and economic independence. Efforts are put forth in developing partnerships to educate tenants on the process of purchasing a home to prepare them for future homeownership.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

Not applicable. Fayetteville Metropolitan Housing Authority has been designated as a high performing housing authority and is not considered as troubled.

Discussion

Not applicable.

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

Introduction

Cumberland County along with the City government has identified homelessness as a priority in the Strategic Plan. Cumberland County will continue to apply for state and federal funds to address the needs of homelessness and those at-risk of becoming homeless in the community. Local governments have allocated funds to address the priority identified in the Strategic Plan for the homeless initiative. The local governments have created a Homeless Committee to develop strategic plan to address homelessness and to oversee the implementation of activities funded through the Homeless Initiative program. The County will use the Community Development Block Grant – Disaster Recovery (CDBG-DR) funds to develop permanent supportive housing for persons who are homeless.

The Fayetteville / Cumberland County Continuum of Care (CoC) on Homelessness has reorganized its governance structure which consists of a 16-member Board. The Board comprises of local governments, nonprofits and for-profit agencies, public agencies, and advocates to include formerly homeless persons. The purpose of the CoC is to:

- Promote community-wide commitment to the goal of ending homelessness; to end homelessness means the CoC will have a comprehensive response in place that ensures homelessness is prevented whenever possible, or if it can't be prevented, it is rare, brief, and non-recurring with the understanding that individuals have the right to self-determination;
- Ensure strategic utilization of all available resources;
- Establish community-wide systems' approach with interagency coordination to alleviate poverty;
- Promote access to and effective use of mainstream programs by the target population; and
- Promote self-sufficiency among individuals and families by providing access to a wide range of affordable housing and necessary services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Community Development will utilize the homeless initiative funds from the joint venture project between the City and County governments to address the gaps in services for homeless individuals that do not meet HUD's definition of homelessness but are at or below 80% of the area median income by providing direct financial assistance and support services. In addition, CDBG funds will also be allocated to address the needs of homeless individuals and families.

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

The CoC have member agencies such as Family Promise to help implement a community-wide, coordinated intake assessment system to assess the needs of persons experiencing homelessness. Family Promise has partnered with Cumberland Healthnet to hire Housing Navigators that will canvas the community, especially in areas where homeless persons are known to live, to assess their needs and offer available assistance. This system will allow participating providers to serve as a portal to conduct a full assessment and prioritize the households based on need and determine the appropriate options. This method will ensure that the persons with the highest need will have priority for housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County Community Development serves as Grantee to administer the Continuum of Care Grant Programs to address the needs of homeless persons. Community Development Community Development will partner with agencies to provide emergency shelter to the homeless and housing stabilization through rapid re-housing and homeless prevention to persons that are homeless or at-risk of being homeless. Cumberland County Community Development also serves as Grantee for a transitional housing program for families and a permanent supportive housing program for homeless individuals who have substance abuse disorders.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

With the improvement of the community-wide, coordinated entry system, persons experiencing homelessness will have better access to services. This year, those individuals experiencing homelessness will be able to call 2-1-1 to access housing and services. This system will be monitored by the CoC and other partnering agencies to ensure the most vulnerable households are able to access services efficiently and effectively.

[NOTE: The final number from the 2019 Point-in-Time Homeless Count has not yet been finalized. The final 2019 Annual Action Plan will be updated to include the 2019 PiT numbers.

Cumberland County Community Development has made homelessness a priority need based on the CoC Analysis and Homeless Assessment identified in the 2015-19 Consolidated Plan. Cumberland County will continue its efforts in partnering with local developers to increase the supply of affordable housing units by requiring developers to designate a percentage of units for extremely low-income persons. Most of the individuals and families are in need of long-term comprehensive case management and continued mental health services coupled with affordable housing in order to maintain self-sufficiency to avoid becoming homeless again.

There is a lack of affordable housing options for those households experiencing homelessness and have a disability. Cumberland County plans to use CDBG and CDBG-DR funds to develop a permanent supportive housing program targeting those persons who are homeless and have a disability. In addition, Cumberland County will use local funds to provide rapid re-housing and homeless prevention assistance with other available funding sources.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Cumberland County has a strong partnership with agencies that are part of the CoC. Through this partnership, Cumberland County will strive to improve discharge strategies that will meet these needs of those being discharged from publicly funded institutions and systems of care. Community Development will continue to support agencies such as Alliance Health in implementing various programs for those exiting out of correctional facilities or mental health facilities.

Discussion

Not applicable.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

According to the 2011-2015 American Community Survey, at least 26% of homeowners and 22% of renters experienced a housing problem. According to this survey, a housing problem is described as having incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The survey also indicates that at least 45% of renters and 24% of homeowners have a housing cost burden. Cost burden is described as the ratio of housing costs to household income. In this case a renter's housing cost is gross rent (contract rent plus utilities) and an owner's housing cost is monthly owner costs that includes mortgage payment, utilities, insurance, real estate tax, and association fees. Cumberland County continues to face other challenges of providing affordable housing for low and very low-income households in the community. Barriers to making housing affordable include reduction in funding resources, cost due to inflated rental and sales; and unavailability of public housing units due to long wait lists.

To address these issues, Cumberland County will use CDBG, HOME, and other funding sources to help restore and strengthen the residential housing stock and create additional affordable housing units that target low- to moderate- income households in the County.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Cumberland County Community Development will continue to put forth efforts to foster and maintain affordable housing and remove barriers to affordable housing by continuing to partner with eligible organizations designated as community housing development organizations (CHDOs) and Community Based Development Organizations (CBDOs) to increase the production and supply of affordable housing to include subsidized new housing; continue to offer low interest loans or grants to investor-owners for rehabilitation of rental property to be rented to low and moderate income households; acquire and renovate substandard single family units that will be sold to potential homebuyers with household income at or below 80% of the area median income; and encourage developers to build more affordable housing units targeted to households with incomes at or below 30% of the area median income.

Discussion

Not applicable.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of funding resources available for affordable housing targeted to very low, low to moderate income persons and housing for the homeless with comprehensive case management and support services. Through the Fayetteville / Cumberland County Continuum of Care on Homelessness network, improvements are being made on how services are coordinated in the community. This process helps prioritize the needs of those who are the most vulnerable in the community and ensures this population is able to access services.

The community will use funding from various available resources to expand affordable housing units for low- to moderate-income persons. Partnering agencies within the community will continue to apply for funding through the State Emergency Solutions Grant program and other funding sources to help alleviate some of the problems with the homeless population.

Actions planned to foster and maintain affordable housing

Cumberland County Community Development will continue to encourage developers that seek funding through the department, to set aside a certain percentage of developed units for households with incomes at or below 30% of the area median income.

Actions planned to reduce lead-based paint hazards

The Community Development Department's housing rehabilitation staff will continue to receive training to implement lead-based paint safe work practices. Actions taken include implementation of lead-based paint hazard reduction measures as part of our housing rehabilitation program to comply with 24 CFR 35; contractors who rehabilitate homes built prior to 1978 are required to attend Safe Work Practices training for lead-based paint; 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; and distribution of the brochure to all housing rehabilitation program applicants on the hazards of lead-based paint ("The Lead-Safe Certified Guide To Renovate Right").

Actions planned to reduce the number of poverty-level families

Cumberland County Community Development will continue to make progress in reducing the number of poverty-level families in the community. This is done through leveraging resources and partnering with other human services agencies that provide assistance through programs such as housing rehabilitation and public services programs to assist with medical needs.

Actions planned to develop institutional structure

Cumberland County Community Development has years of experience and is well equipped to implement and coordinate activities among public, private and nonprofit agencies. Although funding has continued to decrease over the years, Community Development will continue to streamline processes and procedures for efficiency and effectiveness, in addition to searching for additional funding resources to strengthen its ability to serve and offer programs and services that improve the quality of life for the residents and meet the community's need.

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

Cumberland County Community Development will enhance the coordination between agencies by providing funding through a request for proposal process to eligible agencies to improve access to services.

Discussion

Not applicable.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
-----------------------------------------	---

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

During the 2019 Program Year, Cumberland County Community Development will allocate HOME entitlement funds to provide assistance to qualified homebuyers as described under 24 CFR Part 92.205.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale Provisions

In accordance with the applicable homeownership resale provisions outlined in 24 CFR part 92.254 (a)(5)(i), Cumberland County shall enforce resale provisions where HOME funds are provided to developers and/or CHDOs in the form of development subsidy only and there is no direct subsidy given to the homebuyer. In addition, any direct HOME funds provided to a homebuyer in the form of a grant instead of a loan would trigger resale requirements.

In applying the resale provisions to affordable housing development for homeownership, the County will designate a unit as an affordable unit. When a unit is designated affordable and it is sold during the affordability period, the sale must meet the following criteria:

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principle residence.

The sales price must be "affordable" to the new purchaser. CCCD defines affordable as the homebuyer paying no more than 30% of their annual gross income toward principal, interest, taxes, and insurance (PITI).

The County will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers whose incomes fall within the range of 60% to 80% of the area median income. If a potential family's income falls below 60% of the area median income, they will not be precluded from purchasing a home sold under the resale provisions as long as the unit remains affordable as defined above. Additional HOME funds may be provided to a new purchaser in the form of direct assistance through existing homebuyer assistance programs for down payment costs assistance and/or gap financing to enhance affordability.

Under no circumstances may the "affordable" sales price exceeds 95% of the median purchase price for the area established by HOME regulations.

The original homebuyer, now the seller, must receive a "fair return" on their investment. The County defines fair return as any down payment contributed by the seller (initial investment), plus the value of any capital improvements made by the seller since the original purchase, plus a fair return on both the initial investment and the value of capital improvements calculated using the average change in the Consumer Price Index (CPI) over the period of ownership by the seller.

For purposes of the resale provisions, capital improvements are defined as improvements that add to the value of the home, prolong its useful life for more than one year, or adapt it to new uses. A fair return on capital improvements will be based on actual costs of the improvements as documented by the original homebuyer with receipts, invoices, canceled checks, and/or other documents deemed appropriate to sufficiently substantiate the costs of the improvements. Repairs are improvements to maintain the home in good condition but do not add to its value or prolong its life and will not be considered in determining fair return on investment. Examples of capital improvements are as follows: additions such a deck, patio, fence, sprinkler system, installation of a new roof, heating system or central air conditioning, or improvements such as built-in appliances, kitchen modernization, and flooring.

The affordability restrictions may terminate upon the occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD. The County may use purchase options, rights of refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. In these instances, additional HOME funds may be invested to acquire and/or rehabilitate the unit to ensure that its affordability is preserved. If during the original affordability period, the original homebuyer obtains a redemptive ownership interest in the property the affordability restrictions will be revived according to the original terms.

The resale provision will be enforced through a deed of trust, promissory note, deed restriction or land covenant, written resale agreement, and/or other similar mechanisms.

Recapture Provisions

While the recapture provision allows a homebuyer to sell their property to any willing buyer, the sale of the property during the affordability period triggers repayment of any direct HOME subsidy received by the original homebuyer when he/she purchased the home.

In accordance with the applicable homeownership recapture provisions outlined in 24 CFR part 92.254 (a)(5)(ii), Cumberland County shall enforce recapture provisions where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase price assistance. The County requires the recapture of the entire amount of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period. Net proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing costs. To the extent that net proceeds are available at closing, the principal balance of the HOME funds is due and payable. Under no

circumstances will the County recapture more than is available from the net proceeds of the sale. In the event that net proceeds exceed the amount necessary to repay the County HOME funds, excess proceeds may be paid to the original homebuyer once HOME funds have been repaid to the County.

The affordability restrictions may terminate upon the occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD. The County may use purchase options, rights of refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. In these instances, additional HOME funds may be invested to acquire and/or rehabilitate the unit to ensure that its affordability is preserved. If during the original affordability period the original homebuyer obtains a redemptive ownership interest in the property, the affordability restrictions will be revived according to the original terms.

The recapture provision will be enforced through a deed of trust, promissory note, deed restriction or land covenant, written recapture agreement, and/or other similar mechanisms.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

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

During the 2019 program year, Cumberland County Community Development does not plan to refinance any existing multifamily housing debt.

Discussion

Not applicable.