



# **CONSOLIDATED PLAN 2025-2029**

**&  
2025 ANNUAL ACTION PLAN**  
**COMMUNITY DEVELOPMENT DEPARTMENT**  
707 EXECUTIVE PLACE  
FAYETTEVILLE, NC 28305

**COVER DESIGN BY:  
MR. JACKSON BRYANT  
MOREHOUSE COLLEGE STUDENT  
&  
IGNITE INTERN**



# CUMBERLAND COUNTY

NORTH CAROLINA

*Approved by the Cumberland County Board of Commissioners for submission to the United States Department of Housing and Urban Development*

**August 11, 2025**

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# Executive Summary

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

### 1. Introduction

The Cumberland County 2025–2029 Consolidated Plan outlines the County's strategy for utilizing Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds to address priority housing and community development needs over the next five years. The Plan is based on current data from the 2017–2021 CHAS, 2019–2023 ACS, and 2025 Point-in-Time Count and focuses on producing measurable outcomes in affordable housing, fair housing choice, and resilience against housing instability.

#### Key Housing and Community Development Needs:

- **Cost Burden:** 30% of households are cost burdened, with 13.5% severely cost burdened (>50% income spent on housing).
- **Vacancy:** Approximately 13.7% of housing units are vacant; 12,300 are suitable for rehabilitation.
- **Housing Condition:** 25% of owner-occupied and 46% of renter-occupied units have one or more substandard conditions.
- **Elderly and Special Needs:** 11.4% of residents are 65+; 46.5% of elderly residents have a disability. 14.4% of the total population has a disability.
- **Risk of Lead-Based Paint:** 29% of owner-occupied and 32% of renter-occupied units were built before 1980.

#### Strategic Goals (2025–2029):

##### Expected Outcomes:

All funded activities are designed to produce HUD-defined outcomes, including increased availability and accessibility of decent housing, improved sustainability of LMI neighborhoods, and reduced risk of homelessness. Funding will be allocated based on data-driven priorities, with continuous monitoring and reporting to ensure compliance and effectiveness.

##### Maps:

Included in this Plan in the appendix section are the following maps which illustrate the demographic characteristics of Cumberland County:

- Number of People Aged 65+ by Block Groups
- Percent Population Age 65+ by Block Groups
- Population Density Per Square Mile by Block Groups

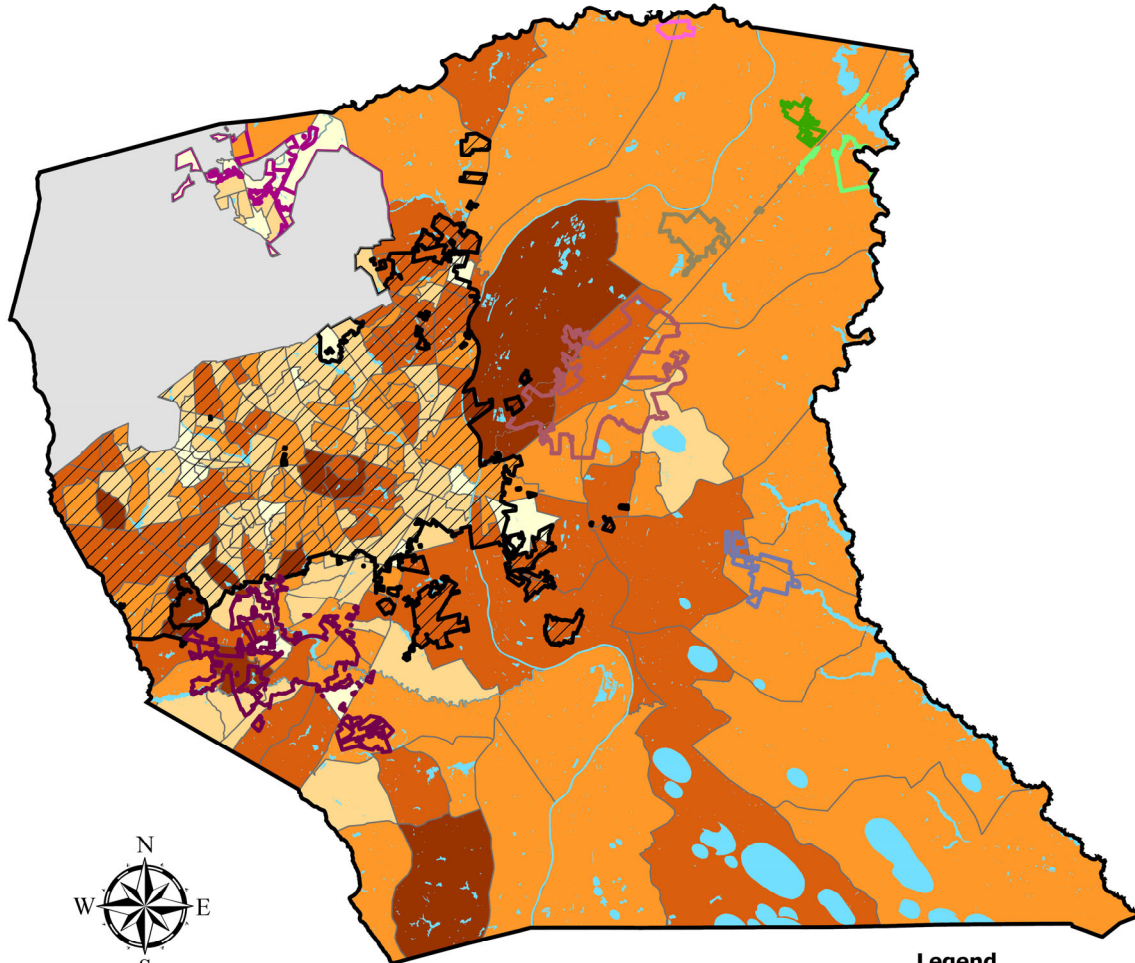
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- Housing Density Per Square by Block Groups
- Percent Owner-Occupied Housing Units by Block Groups
- Percent Renter-Occupied Housing Units by Block Groups
- Percent Vacant Housing Units by Block Groups
- Low Income Percentage by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## NUMBER OF PEOPLE AGED 65+ BY BLOCK GROUPS



0 4 8 Miles  
0 5 10 KM

Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

The County of Cumberland and its Geospatial Services (CCGIS) makes no guarantee as to the content, accuracy, precision or completeness of any information and services provided. The data provided is offered without warranty, expressed or implied. The user should consult public primary information sources, such as recorded deeds and plats, to verify the accuracy of the data provided.

### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- City/Town Limits
  - Eastover
  - Falcon
  - Fayetteville
  - Godwin
  - Hope Mills
  - Linden
  - Spring Lake
  - Stedman
  - Wade
- Number of people aged 65+
  - 0 - 70
  - 71 - 164
  - 165 - 276
  - 277 - 428
  - 429 - 562

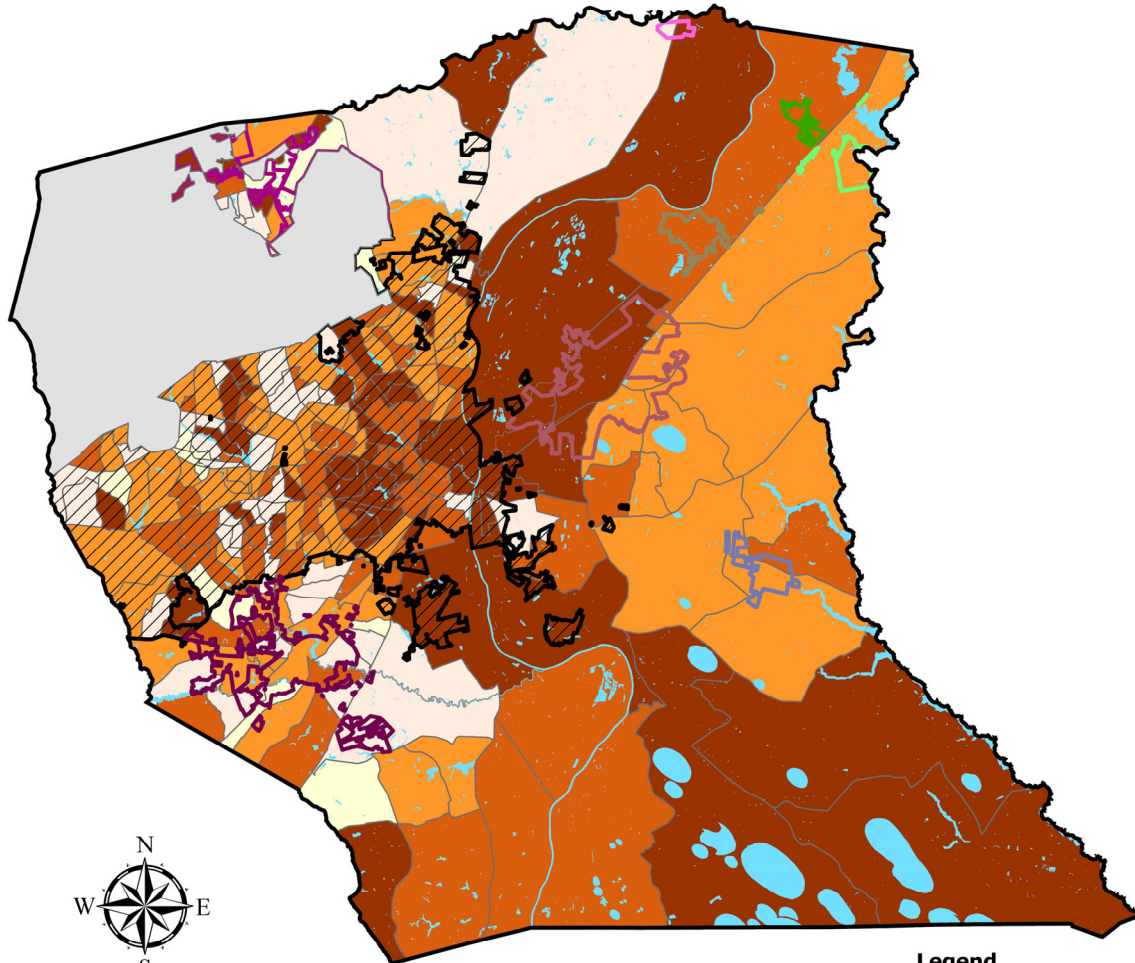
Lower Right: 78°29'21"W 34°39'58"N

### Number of People Aged 65+ by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## PERCENT POPULATION AGED 65+ BY BLOCK GROUPS



0 4 8 Miles  
0 5 10 KM

Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- Percent population aged 65+
  - 0.00 - 5%
  - 5.01 - 10%
  - 10.01 - 15%
  - 15.01 - 20%
  - >20.01
- City/Town Limits
  - Eastover
  - Falcon
  - Fayetteville
  - Godwin
  - Hope Mills
  - Linden
  - Spring Lake
  - Stedman
  - Wade

Lower Right: 78°29'21"W 34°39'58"N

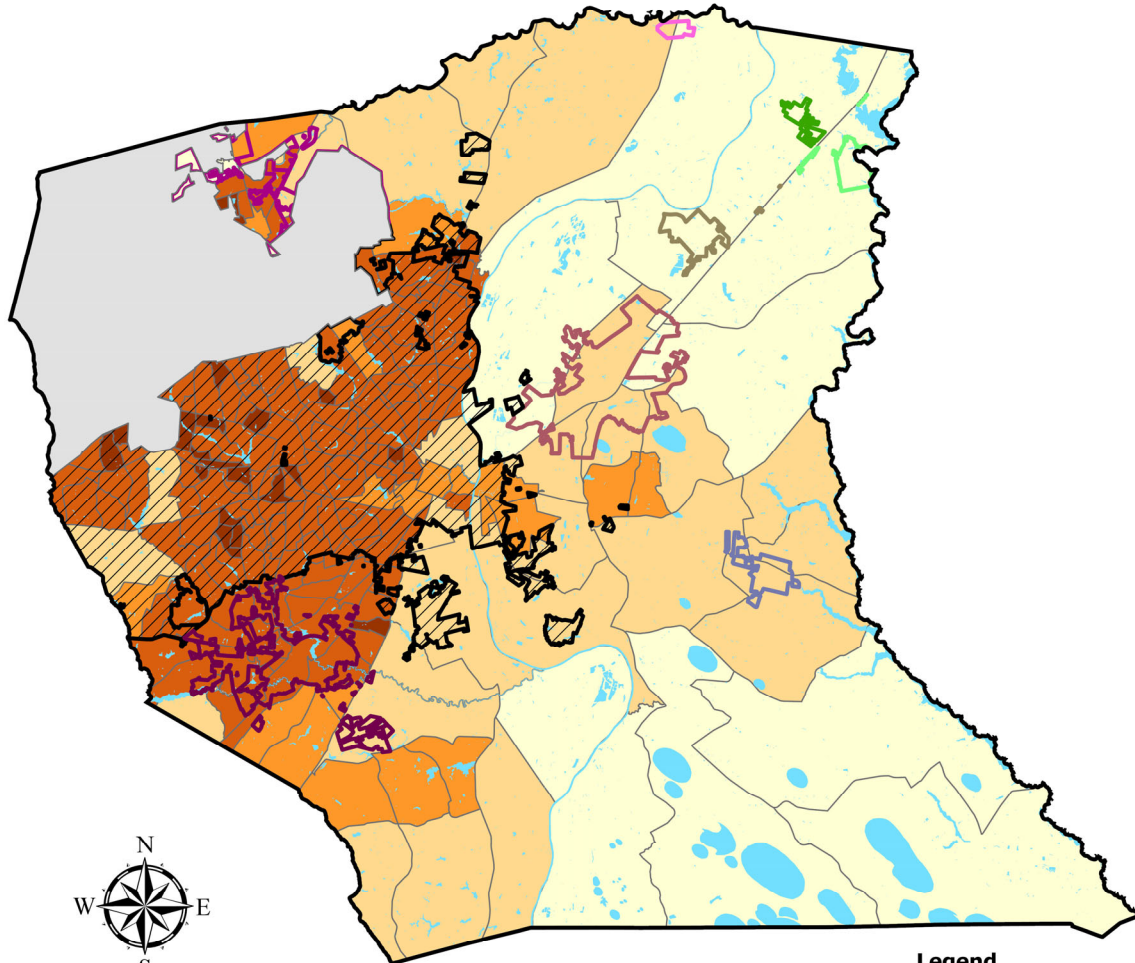
### Percent Population Aged 65+ by Block Groups



Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## POPULATION DENSITY PER SQUARE MILE BY BLOCK GROUPS



Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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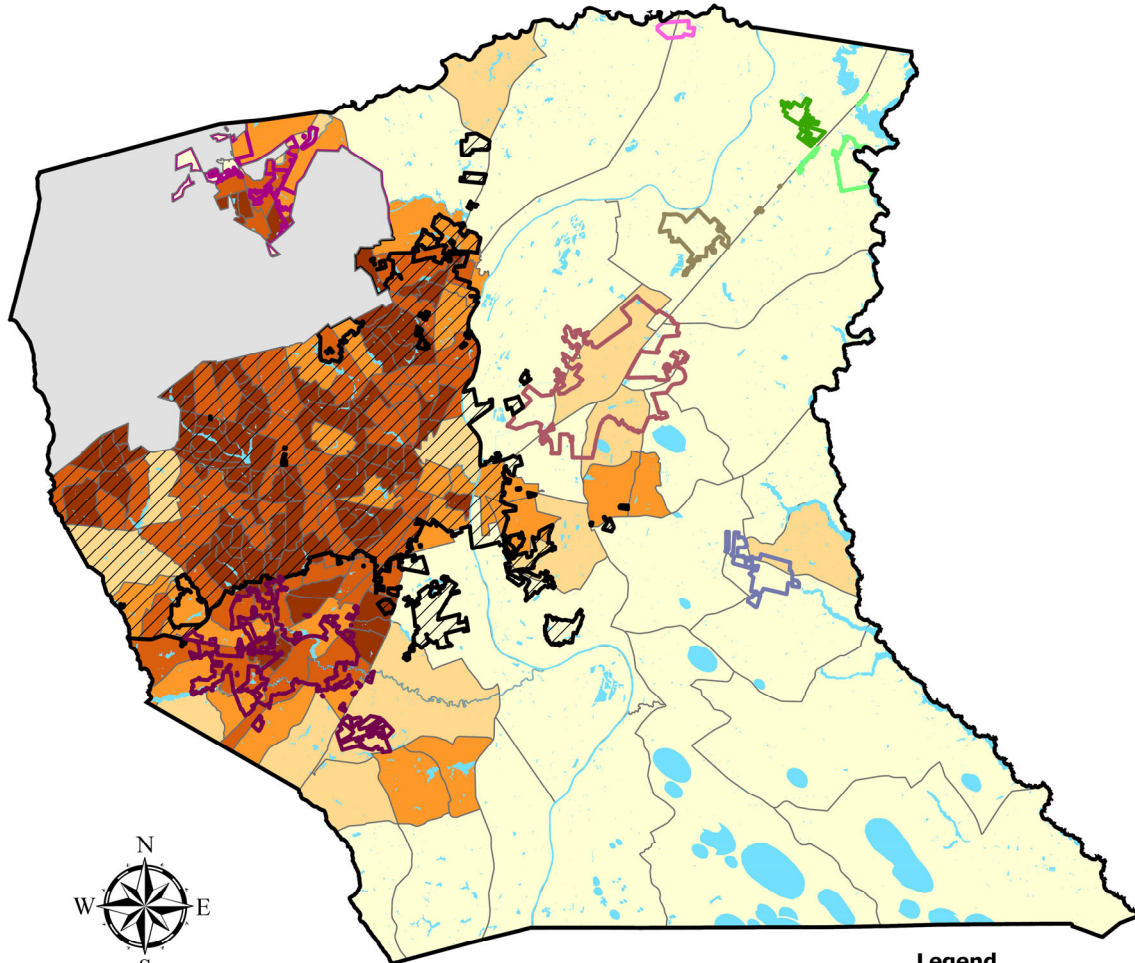
Lower Right: 78°29'21"W 34°39'58"N

### Population Density Per Square Mile by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## HOUSING DENSITY PER SQUARE MILE BY BLOCK GROUPS



0 4 8 Miles  
0 5 10 KM

Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- Housig density per square mile
  - 0.0 - 100
  - 101- 200
  - 201- 500
  - 501- 1000
  - 1001- 5100
- City/Town Limits
  - Eastover
  - Falcon
  - Fayetteville
  - Godwin
  - Hope Mills
  - Linden
  - Spring Lake
  - Stedman
  - Wade

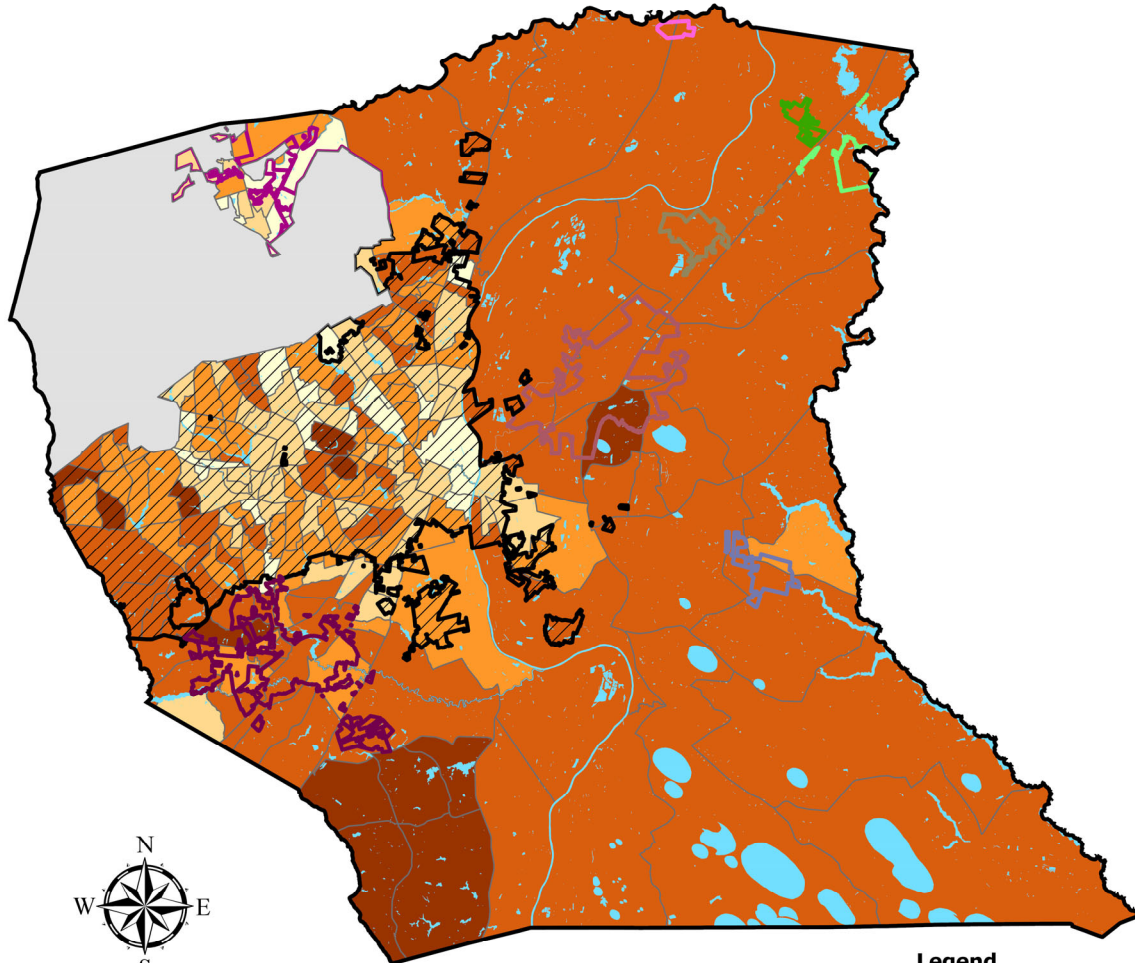
Lower Right: 78°29'21"W 34°39'58"N

### Housing Density Per Square Mile by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## PERCENT OWNER-OCCUPIED HOUSING UNITS BY BLOCK GROUPS



Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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Lower Right: 78°29'21"W 34°39'58"N

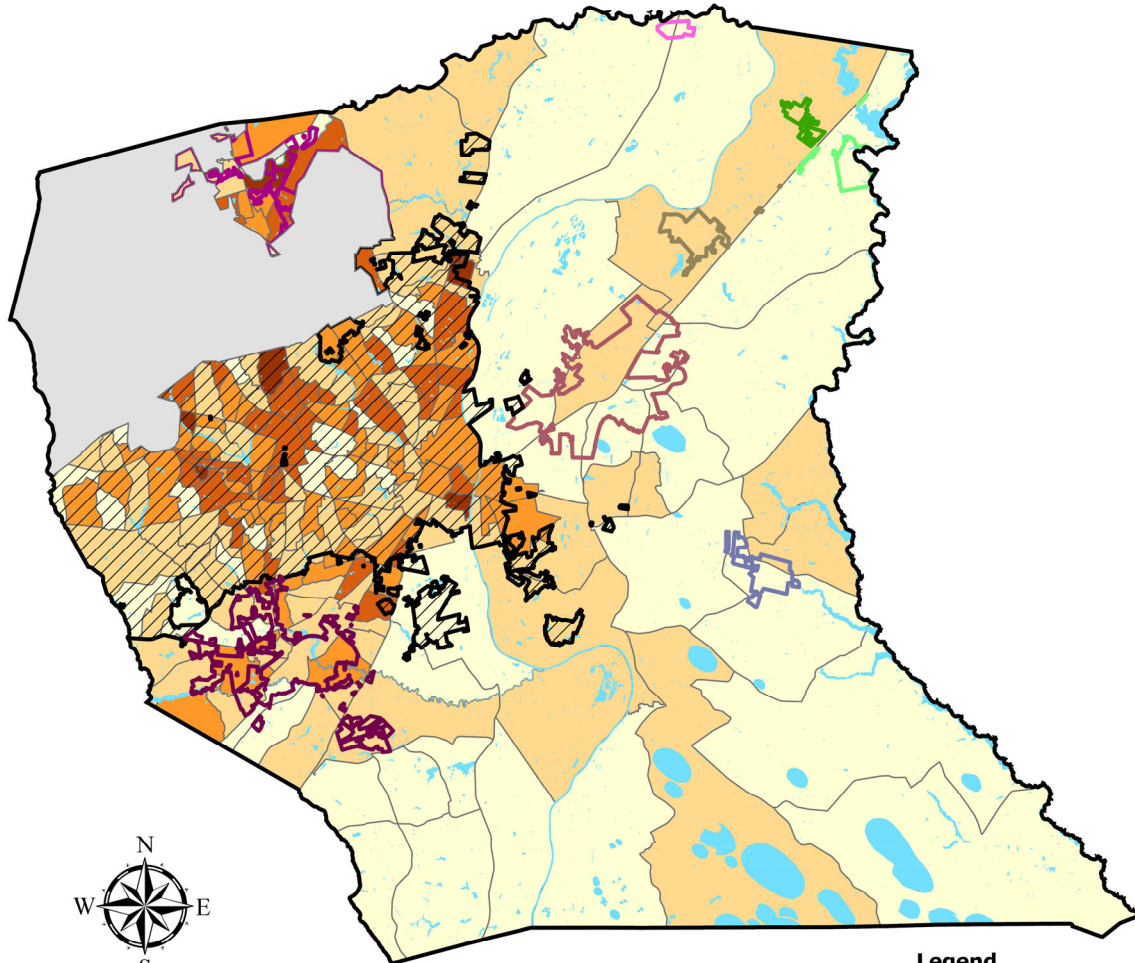
### Percent Owner-Occupied Housing Units by Block Groups



Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## PERCENT RENTER-OCCUPIED HOUSING UNITS BY BLOCK GROUPS



0 4 8 Miles  
0 5 10 KM

Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- City/Town Limits
  - Eastover
  - Falcon
  - Fayetteville
  - Godwin
  - Hope Mills
  - Linden
  - Spring Lake
  - Stedman
  - Wade
- Percent renter-occupied housing units
  - 0.00 - 20%
  - 20.01 - 40%
  - 40.01 - 60%
  - 60.01 - 80%
  - 80.01 - 100%

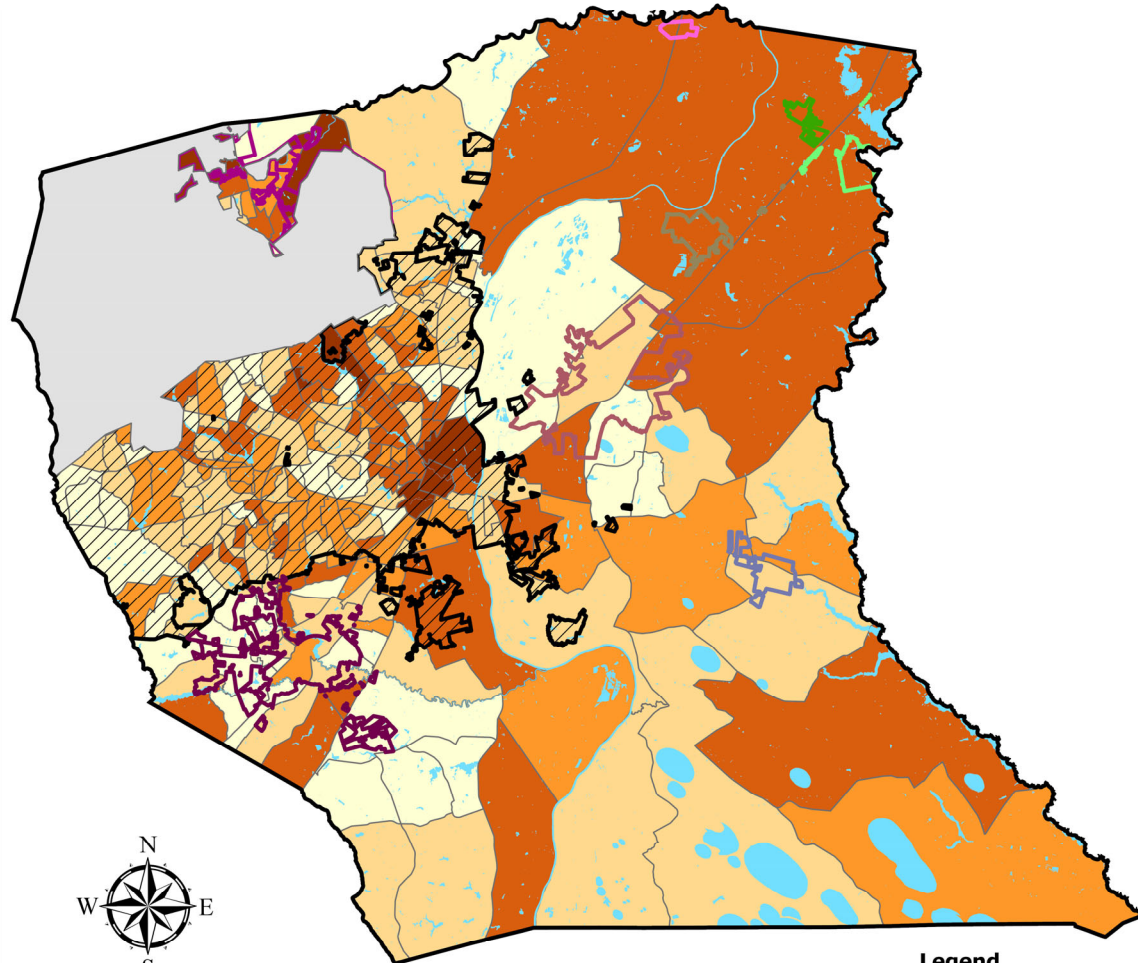
Lower Right: 78°29'21"W 34°39'58"N

### Percent Renter-Occupied Housing Units by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## PERCENT VACANT HOUSING UNITS BY BLOCK GROUPS



0 4 8 Miles  
0 5 10 KM

Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- Percent vacant housing units
  - 0.00 - 5%
  - 5.01 - 10%
  - 10.01 - 15%
  - 15.01 - 25%
  - >25.01%
- City/Town Limits
  - Eastover
  - Falcon
  - Fayetteville
  - Godwin
  - Hope Mills
  - Linden
  - Spring Lake
  - Stedman
  - Wade

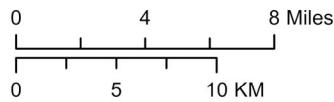
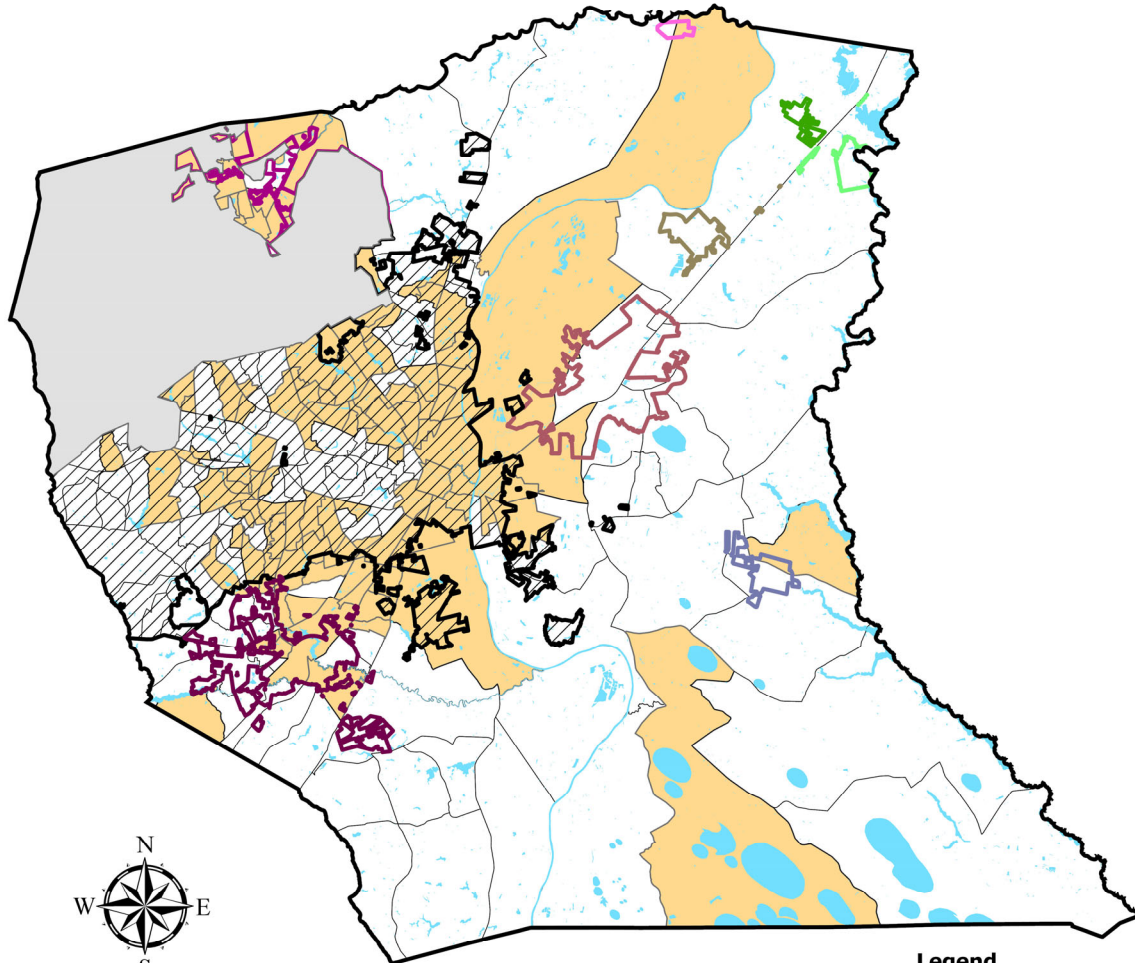
Lower Right: 78°29'21"W 34°39'58"N

### Percent Vacant Housing Units by Block Groups

Upper Left: 79°7'19"W 35°21'15"N

# CUMBERLAND COUNTY, NC

## LOW INCOME BLOCK GROUPS



Spatial Reference Name: NAD 1983 State Plane North Carolina FIPS 3200 Feet  
Source: 2019-2023 ACS 5-Year Periods

Citation: Steven Manson, Jonathan Schroeder, David Van Riper, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 19.0 [dataset]. Minneapolis, MN: IPUMS. 2024. <http://doi.org/10.18128/D050.V19.0>

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### Legend

- County Boundary
- Ft Bragg Military Reservation
- Hydro Polygons
- Low Income Limit (\$56,400)
- Median income less than \$56,400
- Median income more than \$56,400
- City/Town Limits
- Eastover
- Falcon
- Fayetteville
- Godwin
- Hope Mills
- Linden
- Spring Lake
- Stedman
- Wade

Lower Right: 78°29'21"W 34°39'58"N

### Low Income Block Groups

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

The "Vision" of this Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County. As part of the Five-Year Consolidated Plan, the community must develop goals and objectives. The following strategies with subsequent goals and priorities have been identified for Cumberland County (excluding Fayetteville city limits) for the period of FY 2025 through FY 2029 for the use of Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds:

### **HOUSING STRATEGY - HSS**

#### **Goal:**

Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.

#### **Objectives:**

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income households.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-4 Fair Housing** - Further fair housing by promoting fair housing choice throughout Cumberland County.
- **HSS-5 Housing Education** - Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

### **HOMELESS STRATEGY - HOM**

#### **Goal:**

Improve the living conditions and support services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.

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**Objectives:**

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

**SPECIAL NEEDS STRATEGY - SNS****Goal:**

Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

**Objectives:**

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
- **SNS-4 Reasonable Accommodations** - Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

**COMMUNITY DEVELOPMENT STRATEGY - CDS****Goal:**

Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.

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**Objectives:**

- **CDS-1 Infrastructure** - Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
- **CDS-2 Community Facilities** - Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
- **CDS-3 Public Services** - Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
- **CDS-4 Public Transit** - Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
- **CDS-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
- **CDS-6 Architectural Barriers** - Remove architectural barriers and make public and community facilities accessible to all residents.
- **CDS-7 Public Safety** - Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.

**ECONOMIC DEVELOPMENT STRATEGY - EDS****Goal:**

Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County.

**Objectives:**

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services.
- **EDS-2 Financial Assistance** - Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
- **EDS-3 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs.

**ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM**

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**Goal:**

Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

**Objectives:**

- **APM-1 Management** - Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
- **APM-2 Planning** - Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, and compliance with all Federal, state, and local laws and regulations.

**3. Evaluation of past performance**

Cumberland County has an excellent performance record with HUD. The County regularly meets the performance standards established by HUD. Each year the County prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Cumberland County's Department of Community Development and online at the County's website.

The FY 2023 CAPER, which was the fourth CAPER for the FY 2020-2024 Five-Year Consolidated Plan, was submitted for review to HUD on September 27, 2024. In the FY 2023 CAPER, Cumberland County expended 100% of its CDBG funds to benefit low- and moderate-income persons. The County expended 15% of its funds during the FY 2023 CAPER period on public services, which is the statutory maximum allowed. The County's drawdown ratio was 1.39 as of May 2, 2025, which met HUD's drawdown ratio requirement of less than 1.5.

**4. Summary of citizen participation process and consultation process**

Cumberland County has followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. From February 3 - 18, 2025, the County held a series of public meetings in the Towns of Spring Lake, Hope Mills, Linden, Falcon, Godwin, Stedman, Eastover, and Wade. The County also held a virtual public meeting on April 1, 2025. The County also met with various departments, public and private agencies to discuss needs, opportunities and solutions as it relates to the administration of CDBG and HOME funding. This provided the residents, agencies and organizations with the opportunity to discuss the County's CDBG and HOME programs and to provide suggestions for future CDBG and HOME Program priorities and activities.

The County emailed and contacted agencies, organizations, and stakeholders as part of the planning process for their input, suggestions, and unmet needs in the County. They were later informed that the

Five-Year Consolidated Plan and FY 2025 Annual Action Plan were on public display. This information was provided prior to the second public hearing.

A copy of the "Draft Five FY 2025-2029 Consolidated Plan and the FY 2025 Annual Action Plan" were placed on public display for review by the general public, agencies, organizations, and stakeholders in the community. A newspaper notice announcing that these documents were placed on public display was published in the Fayetteville Observer on July 27, 2025. The "Draft FY 2025-2029 Consolidated Plan and the FY 2025 Annual Action Plan" were on public display at the Cumberland County Community Development office and on the Cumberland County's website at:

[https://www.cumberlandcountync.gov/departments/community-development-group/community\\_development/plans-reports/conplan](https://www.cumberlandcountync.gov/departments/community-development-group/community_development/plans-reports/conplan)

A citizen survey was prepared and sent out to residents. A link was placed on the County's website and advertised through a press release. The results of the survey were used to help determine the goals and objectives. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation. The Cumberland County Board of Commissioners held a public hearing at their regular meeting on Monday, August 11, 2025, at 9:00 a.m. in room 118 of the Judge E. Maurice Braswell Cumberland County Courthouse. There were no comments submitted and no speakers during the public hearing. The Board voted unanimously (7-0) to approve both plans for submission to HUD.

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

Cumberland County held its First Public Hearing on Tuesday, April 1, 2025, at 6:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five-Year Consolidated Plan.

The FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan were placed on public display and a Public Hearing was scheduled for Monday, August 11, 2025.

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

All comments and suggestions that were received to date have been accepted and incorporated into the planning document.

## **7. Summary**

Cumberland County followed its Citizen Participation Plan. The County provided residents and stakeholders with the opportunity to participate in the planning process which they did. Based on that input, the County has prepared and developed a thorough and comprehensive Five-Year Consolidated Plan.

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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

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

**Table 1 – Responsible Agencies**

### Narrative

The administering lead agency is Cumberland County's Department of Community Development for the CDBG and HOME Programs. The Community Development Department of Cumberland County prepares the Five-Year Consolidated Plan, Annual Action Plans, ERR's, and the Consolidated Annual and Evaluation Reports (CAPER), processes pay requests, and performs contracting, monitoring, and oversight of the program on a day-to-day basis.

### Consolidated Plan Public Contact Information

Mr. Tye Vaught, MBA, MSHRM, MSML

County Chief of Staff & Interim Community Development Director

Cumberland County Community Development Department 707 Executive Place, Fayetteville, NC 28305

Phone: (910) 323-6112

Email: [cccdinfo@cumberlandcountync.gov](mailto:cccdinfo@cumberlandcountync.gov)

Website: [https://www.cumberlandcountync.gov/departments/community-development-group/community\\_development](https://www.cumberlandcountync.gov/departments/community-development-group/community_development)

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

### **1. Introduction**

Cumberland County held a series of meetings and interviews with non-profits, the Fayetteville Metropolitan Housing Authority, local housing providers, social service agencies, community and economic development organizations, members of the faith-based community, the local Continuum of Care members, County department representatives, and City of Fayetteville department representatives. An online survey was created for stakeholders and residents to complete which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Five-Year Consolidated Plan.

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

Cumberland County works with the following agencies to enhance coordination:

- **Fayetteville Metropolitan Housing Authority** – Improvements to public housing communities and Section 8 Housing Choice Vouchers.
- **Social Services Agencies** – funds to improve services to low and moderate income persons.
- **Housing Providers** – funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.
- **Community and Economic Development Agencies** – funds to improve services to low and moderate income persons.

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

The Point-in-Time Counts for Sheltered and Unsheltered homeless persons are conducted on a specific date in January. The results of the counts are made available to the public on the Fayetteville-Cumberland County CoC website.

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

**ESG** – Cumberland County is the lead agency for ESG programs in the region. Cumberland County works closely with ESG recipients to determine project funding and ensure that standards are adopted and projects align with the Consolidated Plan. The CoC’s Housing and Services Delivery Committee and the CoC’s Performance Evaluation and Grant Review Committee meet with the lead agency to update its performance standards and consider any needs and gaps in housing and services. Standards apply to homeless service providers, Community Action Partnerships (CAPs), local/county/state governments, Housing & Redevelopment Authorities, and domestic violence, area agency on aging, mental health, and faith-based organizations.

**Develop Performance Standards and Evaluate Outcomes** – The Fayetteville-Cumberland County CoC’s written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless measure of an individual or family who resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on the turnover rate of individuals and families and the number of positive exits into Permanent Housing.

**HMIS** – Participating agencies within the Fayetteville-Cumberland County Continuum of Care on Homelessness utilize an electronic database call the Homeless Management Information System (HMIS) to better track client level data and the housing status and mainstream resources that the clients receive. HMIS is mandated by HUD which requires that all HUD-funded programs within a geographic service area to share the same HMIS system. Currently, all of the CoC’s within North Carolina uses a statewide HMIS system managed by the North Carolina Housing Coalition / Carolina Homeless Information Network. The HMIS Lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program’s data quality. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

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

1	<b>Agency/Group/Organization</b>	Cumberland County
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Cumberland County and its departments/agencies reviewed its programs and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan.
2	<b>Agency/Group/Organization</b>	Fayetteville Metropolitan Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fayetteville Metropolitan Housing Authority was contacted to determine the housing needs of its very low-income clients. The County reviewed its program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan to address these housing needs.

3	<b>Agency/Group/Organization</b>	Cumberland County Community Development
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - County Regional organization Planning organization Correction Facilities Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Cumberland County is the lead entity in the Fayetteville-Cumberland County Continuum of Care. The County reviewed the CoC's program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan to address these housing needs.



4	<b>Agency/Group/Organization</b>	COORDINATING COUNCIL ON OLDER ADULTS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
5	<b>Agency/Group/Organization</b>	Center for Economic Empowerment and Development
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

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6	<b>Agency/Group/Organization</b>	City of Fayetteville Planning/Development Services
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization Business and Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
7	<b>Agency/Group/Organization</b>	Cumberland County Department of Social Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims Health Agency Child Welfare Agency Other government - County Regional organization Planning organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
8	<b>Agency/Group/Organization</b>	NCWorks Career Center
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Other government - State Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

9	<b>Agency/Group/Organization</b>	Cumberland County Schools
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Child Welfare Agency Other government - County Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
10	<b>Agency/Group/Organization</b>	KINGDOM COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing CHDO Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy

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	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
11	<b>Agency/Group/Organization</b>	North Carolina Legal Aid
	<b>Agency/Group/Organization Type</b>	Services - Housing Regional organization Re-Entry
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
12	<b>Agency/Group/Organization</b>	Cumberland Healthnet
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Health Agency Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
13	<b>Agency/Group/Organization</b>	United Way of Cumberland County
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Regional organization Planning organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
14	<b>Agency/Group/Organization</b>	Cumberland County Department of Public Health
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
15	<b>Agency/Group/Organization</b>	Cumberland County Solid Waste & Public Utilities Department
	<b>Agency/Group/Organization Type</b>	Agency - Management of Public Land or Water Resources Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; and economic development needs.
16	<b>Agency/Group/Organization</b>	Brightspeed
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group meeting held, phone calls; housing and community development priorities; and economic development needs.

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

All agency types were consulted and contacted during the planning process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Fayetteville/Cumberland County Continuum of Care	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Annual and Five Year Capital Plans	Fayetteville Metropolitan Housing Authority	The Fayetteville Metropolitan Housing Authority is the lead agency providing public housing assistance in Cumberland County. The goals of the County and the Housing Authority are complementary.
Emergency Management Plan	Cumberland Emergency Manager	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Connecting North Carolina State Broadband Plan	North Carolina DIT Broadband Infrastructure Office	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
North Carolina Lead Surveillance System (NC LEAD)	North Carolina Department of Health and Human Services	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**



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

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

The FY 2025 - 2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan have many components that require and encourage citizen participation. These components are the following: interviews and roundtable discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. The County also developed a survey to obtain resident input. The Survey was made available in an online version. The survey was advertised to the public in a press release. The County received 363 completed surveys. All of these comments are included in the Consolidated and Annual Action Plan in the Exhibit Section. Through the citizen participation process, the County uses citizen input to develop how the plan will serve the low-and moderate-income population to reach the goals set forth in the Five-Year Consolidated Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies/Organizations</p>	Meetings open to the public at various municipal town halls.	See Needs Public Hearing comments in the Exhibits Section of the Five Consolidated Plan.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies/Organizations</p>	None.	None.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Resident Surveys	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  County wide	Placed the Resident Survey on the County's website and emailed surveys to agencies/organizations. In addition, they were passed out at public hearing and agencies/organizations meetings.	The County received 363 resident surveys. The tabulations of the Resident Surveys are in the Exhibit Section of this Consolidated Plan.	All comments were accepted.	<a href="https://form.jotform.com/250095712329153">https://form.jotform.com/250095712329153</a>
4	Resident Surveys	Minorities  Persons with disabilities  Non-targeted/broad community  Agencies/Organizations	The agency/organization surveys were sent out to agencies/organizations in the County.	A summary of the survey responses and meeting minutes can be found in the Exhibit Section of this Consolidated Plan.	All comments were accepted.	Not Applicable.

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)
5	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Digital public hearing held.	No comments were received regarding the Plan.	Not Applicable.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This Consolidated Plan uses the most recent U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) dataset (2017–2021) and 2019–2023 American Community Survey (ACS) data unless otherwise noted. Data presented in this Plan excludes the City of Fayetteville, as Cumberland County is a separate non-entitlement jurisdiction for CDBG and HOME funds. Where data were only available at the countywide level, City figures were estimated and subtracted using ACS and HUD datasets to focus on unincorporated areas and participating municipalities within Cumberland County’s jurisdiction.

Cumberland County is the lead entity of the Fayetteville-Cumberland County Continuum of Care. The Fayetteville-Cumberland County CoC covers all of Cumberland County, including the City of Fayetteville. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve the City of Fayetteville, as well as the CoC Board. All data and analysis in this section exclude the City of Fayetteville, which receives its own HUD entitlement allocation and prepares a separate Consolidated Plan. Cumberland County’s analysis focuses exclusively on the remaining eight municipalities and unincorporated areas.

Additional needs for Cumberland County were obtained from input and interviews with various social service agencies, housing providers, County staff, and survey responses.

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

### Summary of Housing Needs

According to the 2020 U.S. Census, Cumberland County had a population of 334,728, increasing modestly to 337,890 by the 2023 ACS estimates, reflecting a 0.9% growth. Excluding the City of Fayetteville (which gained roughly 1,248 residents), the remaining municipalities and unincorporated areas grew by approximately 1,914 residents (1.5%). Based on HUD's 2017–2021 CHAS dataset, there are 125,160 occupied households in the entitlement area, comprising 64,715 owner-occupied and 60,445 renter-occupied units. This growth has outpaced new housing production, particularly in rural and storm-affected areas, where redevelopment following Hurricane Florence has lagged. Median household income rose from \$56,843 in 2020 to \$58,780 in 2023 (adjusted dollars), a 3.4% nominal increase that has not kept pace with inflation, indicating stagnant real income growth over time.

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	126,227	128,141	2%
Households	46,048	49,334	7%
Median Income	\$56,843.00	\$58,780.00	3%

**Table 5 - Housing Needs Assessment Demographics**

<b>Alternate Data Source Name:</b>	2020 Census (Base), 2019-2023 (Most Recent)
<b>Data Source Comments:</b>	The data consists of U.S. Census data and current ACS estimates, but does not include populations and households attributable to the City of Fayetteville as they are their own entitlement jurisdiction.

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,308	5,263	7,423	4,598	22,710
Small Family Households	1,968	1,873	2,768	1,962	12,204
Large Family Households	399	513	767	492	2,085
Household contains at least one person 62-74 years of age	779	1,446	1,605	1,085	4,516
Household contains at least one person age 75 or older	455	556	901	566	1,549
Households with one or more children 6 years old or younger	1,026	822	1,527	773	3,251

**Table 6 - Total Households Table**

<b>Alternate Data Source Name:</b>	2017-2021 CHAS
<b>Data Source Comments:</b>	

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## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	25	0	0	70	39	10	24	15	88
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	24	30	15	20	89	65	0	0	0	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	89	129	37	54	309	35	50	64	55	204
Housing cost burden greater than 50% of income (and none of the above problems)	1,999	1,104	264	10	3,377	1,033	562	658	100	2,353
Housing cost burden greater than 30% of income (and none of the above problems)	160	1,237	1,479	440	3,316	318	608	1,106	733	2,765
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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	558	0	0	0	558	413	0	0	0	413

**Table 7 – Housing Problems Table**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	

<b>Data Source Comments:</b>	
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2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	8,185	7,875	8,880	2,580	27,520	4,005	2,875	4,290	2,205	13,375
Having none of four housing problems	2,885	810	3,875	4,660	12,230	1,075	1,780	4,315	4,120	11,290
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	

<b>Data Source Comments:</b>	
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### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,012	4,205	2,868	11,085	1,864	1,347	1,757	4,968
Large Related	1,298	2,035	1,555	4,888	555	1,195	1,170	2,920
Elderly	218	505	239	962	589	496	529	1,614
Other	2,462	920	3,938	7,320	927	280	759	1,966
Total need by income	7,990	7,665	8,600	24,255	3,935	3,318	4,215	11,468

Table 9 – Cost Burden > 30%

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source	
Comments:	

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,455	1,805	1,120	6,380	1,420	1,250	0	2,670
Large Related	1,195	1,205	540	2,940	450	1,150	200	1,800
Elderly	194	190	25	409	472	196	219	887
Other	2,501	1,005	405	3,911	237	0	0	237
Total need by income	7,345	4,205	2,090	13,640	2,579	2,596	419	5,594

Table 10 – Cost Burden > 50%

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source	
Comments:	

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	83	133	48	70	334	65	35	49	0	149

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	30	15	4	4	53	35	15	19	0	69
Other, non-family households	0	4	0	0	4	0	0	0	0	0
Total need by income	113	152	52	74	391	100	50	68	0	218

**Table 11 – Crowding Information – 1/2**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	

<b>Data Source Comments:</b>	
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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	

<b>Data Source Comments:</b>	
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### **Describe the number and type of single person households in need of housing assistance.**

According to the 2019–2023 ACS, Cumberland County has approximately 131,421 total households, with a substantial portion composed of single-person households. HUD’s 2017–2021 CHAS data shows that over 12,235 lower-income households ( $\leq 50\%$  HAMFI) in the entitlement area contain at least one person aged 62 years or older, and 2,005 lower-income households ( $\leq 50\%$  HAMFI) contain someone aged 75 years or older. Many of these are single-person households, reflecting an aging population living alone or in small households on fixed incomes. As the number of older adults grows, the need for elder-focused housing options, in-home support services, home repair assistance, and ADA-accessible units will increase. The County will continue partnering with housing and social service agencies to expand supportive housing resources and ensure the housing stock can meet the needs of seniors and individuals with mobility or cognitive limitations.

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

Based on data from the 2017–2021 CHAS dataset and the 2019–2023 American Community Survey (ACS), Cumberland County continues to have a significant population of individuals and families with disabilities and survivors of domestic violence, dating violence, sexual assault, and stalking who are in need of safe, affordable housing and supportive services.

According to the ACS, approximately 16.6% of Cumberland County’s population reports having at least one disability. Among residents aged 65 and older, this rate increases to approximately 44.9%, underscoring the housing vulnerability of older adults on fixed incomes.

The CHAS data indicates that:

1,088 renter households that include a person with a disability experience one or more serious housing problems, including severe cost burden, overcrowding, or lack of complete plumbing or kitchen facilities.

555 owner households with a disabled member experience similar housing problems.

Combined, this represents over 1,640 households with disabilities facing significant barriers to adequate housing in the entitlement area.

Disabilities reported among residents include:

Ambulatory difficulty: 9.6%

Cognitive difficulty: 7.7%

Independent living difficulty: 7.3%

Self-care difficulty: 3.6%

Hearing and vision difficulties (combined): 7.4%

Cumberland County’s only domestic violence shelter is The Care Center, operated by the County Department of Social Services (DSS). The Care Center provides temporary emergency shelter for individuals and families fleeing domestic violence, sexual assault, and stalking. Demand for these services remains consistently high, and the shelter frequently reaches full capacity. Survivors often arrive with no income, no transportation, and children requiring educational continuity and trauma-informed support, placing them at extremely high risk of housing instability. The scarcity of safe, affordable, and confidential housing options outside of Fayetteville further compounds this issue.

### **What are the most common housing problems?**

Analysis of the 2017–2021 CHAS data for Cumberland County (entitlement area excluding Fayetteville) indicates several persistent housing challenges:

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**Cost Burden:** Among extremely low-income renter households ( $\leq 30\%$  HAMFI), approximately 7,345 households experience severe cost burden (spending more than 50% of income on housing), and 11,925 households experience any cost burden ( $>30\%$ ). This represents over 97% of renter households at this income level, leaving little disposable income for other necessities.

**Overcrowding:** CHAS data shows that 391 renter households and 273 owner households live in overcrowded conditions (more than one person per room). Overcrowding is particularly prevalent among large related renter households with children, reflecting a shortage of affordable multi-bedroom units and reliance on multigenerational or doubled-up living arrangements.

**Substandard Facilities:** At least 70 renter households and 88 owner households live in units lacking complete plumbing or kitchen facilities, disproportionately affecting households below 50% HAMFI. These deficiencies are more common in aging housing stock in rural areas, where rehabilitation funding is limited.

### **Are any populations/household types more affected than others by these problems?**

#### **Extremely Low-Income Renters ( $\leq 30\%$ HAMFI)**

Households earning below 30% of the Area Median Family Income face the highest rates of severe housing problems in Cumberland County's entitlement area. According to 2017–2021 CHAS data:

11,925 renter households in this category are cost-burdened ( $>30\%$ ), and

7,345 renter households are severely cost-burdened ( $>50\%$ ), representing nearly 97% of all extremely low-income renters.

Many of these households also experience overcrowding (113 renter households) or live in substandard units lacking complete plumbing or kitchen facilities (45 renter households). With limited savings and restricted access to credit, these households are highly vulnerable to eviction or displacement following job loss, medical bills, or other financial disruptions.

#### **Households with Children**

Low-income families with children face persistent challenges in securing safe and affordable housing. CHAS data indicates:

1,848 renter households with children under age 6 earn below 50% HAMFI, and a large majority are cost-burdened or severely cost-burdened.

Overcrowding affects at least 391 renter households, many of which are multigenerational or doubled-up families due to a shortage of affordable two- and three-bedroom units.

When parents are forced to spend a disproportionate share of their income on housing, they must often choose between rent and other basic needs, jeopardizing the health and well-being of the entire household.

### **Elderly Households (62+ years)**

Seniors, particularly those living alone on fixed incomes, face growing housing challenges in Cumberland County:

CHAS reports over 2,235 low-income households with elderly members (62–75+) living below 50% HAMFI, with a large portion experiencing cost burdens or severe cost burdens.

Many elderly homeowners cannot afford essential repairs or accessibility modifications, making it difficult to safely age in place.

The local housing stock lacks sufficient ADA-compliant or single-level homes, contributing to housing instability among older adults.

### **People with Disabilities**

Households that include members with disabilities are disproportionately affected by housing problems. CHAS data shows:

1,088 renter households and 555 owner households with at least one disabled member experience serious housing problems such as cost burden, overcrowding, or substandard facilities.

Accessible, affordable units are scarce, and individuals with disabilities often face additional barriers to employment and transportation, making it difficult to maintain stable housing.

### **Survivors of Domestic Violence**

Survivors fleeing domestic violence require both emergency shelter and long-term housing solutions to regain stability. The Care Center, operated by Cumberland County DSS, remains the only dedicated domestic violence shelter in the county. It regularly reaches full capacity, leaving many survivors, particularly women with children, with few safe alternatives. Survivors often arrive with no income, no transportation, and children in need of trauma-informed support. Those who are disabled or from marginalized communities face compounded barriers in finding safe, affordable, and stable housing options.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the**

## **needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low-income individuals and families with children particularly those earning less than 30% of the Area Median Family Income (HAMFI) are at the highest risk of housing instability in Cumberland County's entitlement area (excluding Fayetteville).

### **Key Characteristics of At-Risk Households**

- Single-parent households, often headed by women with limited support systems and inconsistent income sources.
- Families with children under age 6 (at least 1,848 households below 50% HAMFI) who require affordable childcare and stable routines for early development.
- Adults with disabilities or chronic health conditions (over 1,643 renter and owner households) limiting earning potential and access to stable housing.
- Households on fixed incomes, including SSI, SSDI, or other public benefits, unable to keep up with rising rents.
- Working poor, earning wages that do not align with local housing costs, often one minor crisis away from homelessness.

Many of these households are doubled-up with relatives or friends, living in overcrowded or substandard units that are not always captured in official homelessness counts. Others face formal eviction notices, unpaid utilities, or lease non-renewals due to rent hikes or property sales.

### **Critical Needs of At-Risk Families**

- Short-term rental and utility assistance to prevent eviction and maintain housing stability.
- Legal aid to resolve landlord disputes or contest wrongful evictions.
- Affordable childcare options enabling parents to maintain steady employment.
- Supportive services, including financial literacy, employment counseling, and intensive case management.
- Safe, stable housing options located near schools, transit, and employment centers to reduce transportation barriers.

### **Post-Rapid Re-Housing (RRH) Vulnerabilities**

Families and individuals exiting homelessness through Rapid Re-Housing (RRH) programs face a critical juncture when short-term subsidies (3–12 months) expire. Many continue to earn below 30–50% AMI and remain rent-burdened without ongoing support, increasing their risk of returning to homelessness.

### **Common Characteristics of Households Nearing RRH Exit**

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- Income remains below 50% HAMFI despite recent employment gains.
- High rent burdens persist, making it difficult to maintain housing without subsidies.
- Parents face limited work hours or lack reliable childcare, affecting income stability.
- Minimal savings, poor credit, and weak rental history, creating barriers to securing long-term leases.

### **Critical Resources Needed for Long-Term Stability**

- Extended rental subsidies, such as Housing Choice Vouchers or Tenant-Based Rental Assistance (TBRA).
- Workforce development and job training programs leading to higher-paying, stable employment.
- Ongoing case management, including budgeting support, landlord mediation, and long-term goal setting.
- Childcare assistance to allow consistent work hours.
- Permanent supportive housing for households with disabling conditions requiring wraparound services.

Without sustained intervention, many households completing RRH programs face a high risk of returning to homelessness, particularly given rising rents, underemployment, and a limited affordable housing supply in Cumberland County's non-Fayetteville areas.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Cumberland County defines individuals and families "at risk of homelessness" using a combination of the HUD definition under 24 CFR 91.5 and elements of the McKinney-Vento Homeless Assistance Act, which expands the lens for understanding housing instability, particularly among children and youth.

**Under HUD's definition, an individual or family is at risk if they:**

- Have income below 30% of Area Median Income (AMI)
- Lack sufficient resources or support networks to remain housed
- Face housing loss within 21 days or live in unstable, overcrowded, or non-permanent housing

The McKinney-Vento Act, which governs educational protections for homeless children and youth, includes those who:

- Are doubled up due to economic hardship
- Live in motels, campgrounds, cars, shelters, or substandard housing
- Are migratory children in similar precarious housing situations

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This broader definition helps identify families with school-aged children and unaccompanied youth who may not meet HUD’s narrower criteria but are clearly at imminent risk of homelessness.

### **Methodology Used to Estimate At-Risk Populations**

The County’s at-risk population estimates are based on:

- 2017–2021 CHAS data (housing problems by income, tenure, and household type)
- 2019–2023 ACS (housing costs, overcrowding, housing quality)
- Eviction filing data from the Clerk of Court and legal aid providers
- HMIS and Coordinated Entry referrals for prevention/diversion
- McKinney-Vento program data from Cumberland County Schools (excluding Fayetteville city limits)

### **McKinney-Vento Data from Schools**

In the most recent academic year, over 400 students in Cumberland County Schools were identified as experiencing homelessness or housing instability under McKinney-Vento definitions.

- The majority lived in doubled-up situations, sharing overcrowded homes with relatives or friends due to economic hardship.
- These families often cannot afford independent housing, and without targeted assistance, many risk entering the homeless response system.

### **Special Considerations: Formerly Homeless Households Nearing RRH Exit**

Individuals and families receiving Rapid Re-Housing (RRH) assistance also fall within the at-risk category as they approach the end of 3–12 months of short-term support. Many households:

- Continue to earn below 50% HAMFI, remaining rent-burdened without subsidies.
- Face limited childcare or transportation options, which impede stable employment.
- Have no savings, poor credit, or limited rental history, reducing their ability to secure permanent housing.

Without continued intervention, these households have a high likelihood of returning to homelessness.

Essential supports include:

- Extended rental subsidies (Housing Choice Vouchers, TBRA)
- Employment and workforce development services
- Ongoing case management for budgeting, landlord mediation, and housing navigation
- Childcare assistance to ensure steady employment

- Permanent supportive housing for those with disabling conditions

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

In Cumberland County, several specific housing characteristics are strongly associated with housing instability and a heightened risk of homelessness, particularly among extremely low-income households and other vulnerable populations. Analysis of 2017–2021 CHAS data, 2019–2023 ACS estimates, the 2023 Point-in-Time (PIT) Count, and feedback from local housing and homelessness service providers highlights the following conditions:

### **1. Severe Cost Burden**

Severe cost burden, defined as spending more than 50% of household income on housing is the strongest predictor of housing instability.

- According to CHAS, 7,345 renter households earning  $\leq 30\%$  HAMFI experience severe cost burden, and 11,925 extremely low-income renter households face some level of cost burden ( $>30\%$ ).
- Households in this category often live paycheck to paycheck, with no savings or access to credit, making them one unexpected expense away from eviction or displacement.
- Severe cost burdens force families to forgo basic needs like food, healthcare, and transportation, increasing risks of utility shut-offs, lease violations, and informal evictions.

### **2. Overcrowding**

Overcrowding, defined as more than 1.01 persons per room, is a common indicator of hidden homelessness or precarious housing situations.

- CHAS data shows 391 renter households and 273 owner households in the entitlement area live in overcrowded conditions.
- Many are multigenerational or doubled-up families unable to afford appropriately sized units due to high rents and limited three- or four-bedroom housing options.
- Overcrowding contributes to health and safety hazards, tenant disputes, and code violations, increasing the likelihood of family separation or placement in shelters.

### **3. Substandard Housing Conditions**

Housing units that lack complete plumbing or kitchen facilities, have deteriorating structures, or unsafe systems (failing HVAC, poor insulation) present ongoing housing instability risks.

- The CHAS dataset identifies 45 renter households and 88 owner households living in units lacking basic plumbing or kitchen amenities, disproportionately affecting low-income elderly and rural residents.
- Many of these units are older housing stock or mobile homes vulnerable to weather events and code enforcement actions.
- Residents may be forced to vacate due to unsafe conditions or landlord noncompliance, resulting in repeat moves or homelessness.

#### **4. Short-Term or Informal Tenure**

Households living without long-term leases, including those doubled-up with relatives or friends, renting rooms informally, or residing in motels and campgrounds—face an increased risk of sudden displacement.

- These arrangements lack legal protections and are common among domestic violence survivors, youth, and families exiting institutions or foster care.
- Informal tenure often results in hidden homelessness, as these households may not access services until eviction or loss of housing occurs, leading to emergency shelter entry.

#### **5. Lack of Accessible Units**

For people with disabilities and elderly residents, limited availability of accessible or adaptable units increases housing instability:

- The CHAS dataset shows 1,088 renter households and 555 owner households with a disabled member experience at least one severe housing problem.
- Without accessible features such as ramps, first-floor living, or widened doorways, many face unsafe living conditions, forced moves to institutional care, or eventual homelessness when affordable alternatives are unavailable.

#### **6. Displacement from Market Pressures**

### **Discussion**

Data from the 2017–2021 CHAS, 2019–2023 ACS, and the 2024 Point-in-Time (PIT) Count reveal a clear and persistent need for affordable, safe, and stable housing across Cumberland County’s entitlement area (excluding Fayetteville). The need is most acute among extremely low-income renters, families with children, individuals with disabilities, and older adults living on fixed incomes, who are disproportionately affected by severe cost burden, overcrowding, and substandard housing conditions, leaving them at high risk of homelessness or displacement.

### **Key Data Findings**

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- Extremely low-income renters ( $\leq 30\%$  HAMFI): 11,070 renter households, with 7,345 severely cost-burdened ( $>50\%$  income spent on housing) and 11,925 overall cost-burdened ( $>30\%$ ).
- Overcrowding: 391 renter households and 273 owner households live in overcrowded conditions, often in multigenerational or doubled-up situations due to a lack of affordable multi-bedroom units.
- Substandard housing: 45 renter households and 88 owner households lack complete plumbing or kitchen facilities, particularly in rural and older housing stock.
- Households with disabilities: Over 1,640 renter and owner households with at least one disabled member experience serious housing problems, highlighting the shortage of accessible and affordable housing options.
- Elderly households: Over 2,200 lower-income households ( $\leq 50\%$  HAMFI) with elderly members face cost burdens and limited access to safe, ADA-compliant housing.

The 2024 PIT Count identified 380 people experiencing homelessness, but this underrepresents the true number of residents in doubled-up or unstable living situations, as evidenced by CHAS data and over 400 students identified under McKinney-Vento in local public schools.

### **Contributing Factors**

- Population growth driven by military-connected families, retirees, and broader demographic shifts continues to outpace new affordable housing supply, leading to rising rents and long waiting lists for subsidized units.
- Special populations including survivors of domestic violence, youth aging out of foster care, and formerly incarcerated individuals face additional barriers to housing stability. The County's only domestic violence shelter, the Care Center, frequently operates at capacity, leaving many victims with few safe options.
- Short-term programs, such as Rapid Re-Housing and Homelessness Prevention, provide critical temporary relief but cannot offset a structural shortage of affordable rental housing. Without permanent solutions, many households risk re-entering homelessness once assistance ends.

### **Priority Needs and Strategic Focus**

To address these challenges, Cumberland County will:

- Invest in new affordable rental housing and preserve existing housing stock through rehabilitation and repair programs.
- Expand supportive housing options for seniors, veterans, and persons with disabilities to promote long-term stability.
- Increase funding for housing rehabilitation, especially in rural and storm-affected areas where substandard conditions are concentrated.

- Strengthen homelessness prevention and rapid rehousing efforts, including legal aid, eviction prevention, and extended rental subsidies.
- Collaborate regionally with municipalities, nonprofits, and developers to leverage federal, state, and local resources effectively.

The County’s 2025–2029 Consolidated Plan will prioritize resources to bridge the gap between income and housing costs, creating a more resilient housing system that addresses immediate needs while promoting long-term stability for vulnerable populations.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As part of the development of Cumberland County's 2025–2029 Consolidated Plan, an assessment was conducted to determine whether any racial or ethnic group experiences a disproportionately greater need for housing compared to the jurisdiction as a whole. This analysis evaluated households with one or more of HUD's four defined housing problems:

1. Incomplete kitchen facilities
2. Incomplete plumbing facilities
3. Overcrowding (more than one person per room)
4. Housing cost burden greater than 30% of income

According to 2017–2021 CHAS data, Cumberland County's entitlement area has approximately 125,160 occupied households. Racial and ethnic distribution is as follows:

- White households: ~48.6% (~60,850 households)
- Black or African American households: ~36.0% (~45,050 households)
- Hispanic households: ~8.9% (~11,150 households)
- Asian households: ~2.0% (~2,500 households)
- American Indian and Alaska Native households: ~1.1% (~1,400 households)
- Native Hawaiian or Other Pacific Islander households: <0.3% (~300 households)

### Housing Problems by Income Level

- 0–30% AMI: 3,965 households experience at least one housing problem. Black households: 1,520 (38.3%) White households: 1,760 (44.4%) Hispanic households: 255 (6.4%) Asian households: 40 (1.0%) American Indian/Alaska Native households: 155 (3.9%) Minority households collectively experience housing problems at slightly higher rates than the jurisdiction average (~88.2%). 30–50% AMI: 3,795 households report one or more housing problems. Black households: 1,485 (39.1%) White households: 1,570 (41.4%) Hispanic households: 545 (14.4%), higher than their population share. 50–80% AMI: 3,635 households experience housing problems. Black households: 1,220 (33.6%) White households: 1,650 (45.4%) Hispanic households: 510 (14.0%), showing elevated need relative to population share. 80–100% AMI: 1,450 households report one or more housing problems. Black households: 470 (32.4%) White households: 630 (43.4%) Hispanic households: 180 (12.4%).

### Analysis of Disproportionate Need

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While White households represent the largest share of households with housing problems overall (reflecting their majority population share), Black and Hispanic households consistently experience housing problems at a rate higher than their proportion of total households, particularly in the ≤50% AMI and 50–80% AMI brackets. This indicates disproportionately greater need among minority households, primarily due to cost burden and overcrowding, with fewer resources available to offset housing instability.

Housing problems decline as incomes rise above 80% AMI; however, disparities persist for Black and Hispanic households even in moderate-income brackets, suggesting systemic barriers to safe, affordable housing that are not solely tied to income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,965	1,525	0
White	1,760	685	0
Black / African American	1,520	575	0
Asian	40	5	0
American Indian, Alaska Native	155	35	0
Pacific Islander	5	0	0
Hispanic	255	255	0
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,795	1,535	0
White	1,570	875	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	1,485	420	0
Asian	32	12	0
American Indian, Alaska Native	78	55	0
Pacific Islander	20	0	0
Hispanic	545	95	0
0	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,635	3,815	0
White	1,650	2,175	0
Black / African American	1,220	1,095	0
Asian	140	78	0
American Indian, Alaska Native	72	48	0
Pacific Islander	0	0	0
Hispanic	510	325	0
0	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,450	3,180	0
White	630	1,850	0
Black / African American	470	815	0
Asian	0	15	0
American Indian, Alaska Native	35	105	0
Pacific Islander	15	0	0
Hispanic	180	355	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Analysis of 2017–2021 CHAS data indicates that Black or African American households experience a disproportionately greater need for housing assistance in Cumberland County at the lowest income tiers. Specifically:

- 0–30% AMI: Black households account for 1,520 of 3,965 households (38.3%) with at least one housing problem, exceeding their 36.0% share of total households countywide. This reflects higher vulnerability to severe cost burden, overcrowding, and substandard conditions compared to the jurisdiction average. 30–50% AMI: Black households represent 1,485 of 3,795 households (39.1%) with housing problems, again exceeding their 36.0% share of the population, showing a persistent pattern of disproportionate need in this income bracket. 50–80% AMI: Hispanic households (510 households) and Black households (1,220 households) both report elevated numbers of housing problems compared to their overall population shares, though disparities are less pronounced than in the lowest tiers. 80–100% AMI: Housing problems decrease across all racial and ethnic groups; no statistically significant disparities are observed at this income level.

It is also notable that American Indian and Alaska Native households, while smaller in absolute number, experience housing problems at higher rates within their population group, particularly in the 0–30%

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and 50–80% AMI ranges. Hispanic households also face increased risk of cost burden and overcrowding in the 30–80% AMI bands, indicating affordability challenges even as income rises.

Asian households and Native Hawaiian/Pacific Islander households report housing problems in low numbers that do not indicate a disproportionate impact relative to their population share.

Overall, the data show that Black households face the most significant disproportionate need, with higher incidence of housing problems relative to their share of the population, particularly in the lowest income brackets. Addressing cost burden, overcrowding, and substandard housing conditions for these populations will be essential to reducing housing instability and preventing homelessness in Cumberland County.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As part of the 2025–2029 Consolidated Plan development process, Cumberland County evaluated whether any racial or ethnic group is disproportionately affected by severe housing problems, defined by HUD as households experiencing at least one of the following four conditions:

1. Incomplete kitchen facilities
2. Incomplete plumbing facilities
3. Overcrowding of more than 1.5 persons per room
4. Housing cost burden exceeding 50% of household income

A disproportionate need exists when the percentage of a specific racial or ethnic group with severe housing problems is 10 percentage points or more above the jurisdiction-wide percentage for that income category. Data were drawn from the 2017–2021 Comprehensive Housing Affordability Strategy (CHAS) dataset and evaluated by income brackets: 0–30% AMI, 30–50% AMI, 50–80% AMI, and 80–100% AMI. The analysis compared the incidence of severe housing problems across racial and ethnic groups to determine whether any group experiences significantly higher rates of housing distress.

### Key Findings

- Jurisdiction-Wide Context: Cumberland County’s entitlement area has approximately 125,160 households, comprised of: White households: ~48.6% (~60,850) Black/African American households: ~36.0% (~45,050) Hispanic households: ~8.9% (~11,150) Asian households: ~2.0% (~2,500) American Indian and Alaska Native households: ~1.1% (~1,400) 0–30% AMI Jurisdiction average: 3,405 of 5,330 households (~63.9%) have severe housing problems. Black households: 1,365 of 2,025 (~67.4%), slightly above the jurisdiction average. Hispanic households: 255 of 480 (~53.1%), slightly below average. American Indian/Alaska Native households: 130 of 173 (~75.1%), notably above average, though based on smaller numbers. 30–50% AMI Jurisdiction average: 1,925 of 5,265 households (~36.6%). Black households: 795 of 1,900 (~41.8%), above average. Hispanic households: 362 of 632 (~57.3%), well above average, indicating a disproportionate need within this income bracket. 50–80% AMI Jurisdiction average: 1,080 of 7,435 households (~14.5%). Black households: 290 of 2,300 (~12.6%), slightly below average. Hispanic households: 160 of 825 (~19.4%), above average. American Indian/Alaska Native households: 40 of 117 (~34.2%), over twice the jurisdiction average, though overall numbers are small. 80–100% AMI Severe housing problems are low across all racial and ethnic groups, averaging 5–6% of households. No group meets the 10% disproportionate need threshold at this income level.

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Overall, severe housing problems are most concentrated among households earning  $\leq 50\%$  AMI, with Black, Hispanic, and American Indian/Alaska Native households experiencing higher rates of severe cost burden, overcrowding, or substandard housing compared to the jurisdiction average. These disparities highlight a need for targeted affordability strategies, rental assistance, and housing quality interventions in low-income communities.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,405	1,925	0
White	1,455	955	0
Black / African American	1,365	660	0
Asian	28	9	0
American Indian, Alaska Native	130	43	0
Pacific Islander	5	0	0
Hispanic	255	225	0
0	0	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,925	3,340	0
White	690	1,735	0
Black / African American	795	1,105	0
Asian	32	12	0
American Indian, Alaska Native	26	103	0
Pacific Islander	20	0	0
Hispanic	362	270	0

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<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Other	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,080	6,355	0
White	515	3,285	0
Black / African American	290	2,010	0
Asian	35	178	0
American Indian, Alaska Native	40	77	0
Pacific Islander	0	0	0
Hispanic	160	665	0
Other	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	4,345	0
White	106	2,356	0
Black / African American	83	1,187	0
Asian	0	15	0
American Indian, Alaska Native	11	127	0
Pacific Islander	15	0	0
Hispanic	45	490	0
Other	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Analysis of 2017–2021 CHAS data indicates that Black or African American households experience disproportionately greater need related to severe housing problems in Cumberland County’s entitlement area, particularly at the lowest income levels. Severe housing problems include incomplete kitchen or plumbing facilities, overcrowding (>1.5 persons per room), or housing cost burden exceeding 50% of household income.

- 0–30% AMI: Black households: 1,365 of 3,405 households (≈40.1%) with severe housing problems, compared to their 36.0% share of total households. This represents a 4.1 percentage point disparity, highlighting a disproportionate burden on extremely low-income Black households. 30–50% AMI: Black households: 795 of 1,925 households (≈41.3%) with severe housing problems, again exceeding their 36.0% population share by over 5 percentage points. This indicates persistent disproportionate need in this income range.

While these differences do not meet HUD’s strict 10-point threshold for “statistically significant” disproportionate need, they are operationally significant for local housing planning purposes, underscoring the higher vulnerability of low-income Black households to severe cost burdens, overcrowding, and substandard housing conditions.

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- Hispanic households: In the 30–50% AMI tier, Hispanic households represent 18.8% of severe housing problem cases (362 of 1,925), more than double their 8.9% countywide share, indicating a clear disproportionate need at this income level.
- American Indian and Alaska Native households: Consistently report high percentages of severe housing problems, particularly in the 0–30% and 50–80% AMI brackets, though small sample sizes limit statistical certainty.
- Higher income tiers (80–100% AMI): Severe housing problems are less prevalent, and no racial or ethnic group demonstrates disproportionate need above this income level.

Overall, Black and Hispanic households earning less than 50% AMI in Cumberland County are the most disproportionately affected by severe housing problems, facing higher rates of extreme cost burdens, overcrowding, or inadequate housing quality than their population share would suggest. These findings indicate a clear need for targeted investments in deeply affordable rental housing, tenant protections, rehabilitation of substandard units, and emergency rental assistance. The County will continue to use this analysis to prioritize funding and direct federal, state, and local resources toward residents experiencing the greatest housing distress.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

During the development of Cumberland County's 2025–2029 Five-Year Consolidated Plan, a housing cost burden analysis was conducted using 2017–2021 CHAS data to determine whether any racial or ethnic group experiences a disproportionately greater need, defined as having at least 10 percentage points more households cost burdened than the jurisdiction-wide average.

HUD defines housing cost burden as households spending more than 30% of income on housing costs and severe cost burden as spending more than 50% of income. These burdens often indicate housing instability, which, when combined with other challenges (e.g., disability, single-income status, lack of transportation), can be a precursor to eviction or homelessness.

According to 2017–2021 CHAS data, of the 46,270 households assessed in Cumberland County's entitlement area:

- 7,695 households (16.6%) were cost burdened (spending 30–50% of income on housing).
- 6,280 households (13.6%) were severely cost burdened (spending more than 50% of income).
- 1,075 households reported no or negative income, meaning their housing cost burden could not be computed but likely represents significant affordability challenges.

### Cost Burden by Race/Ethnicity

- White households represent approximately 48.6% of all households, with 3,610 cost burdened and 2,525 severely cost burdened.
- Black or African American households make up 36.0% of all households, with 2,735 cost burdened and 2,440 severely cost burdened.
- Hispanic households account for 8.9% of all households, with 800 cost burdened and 795 severely cost burdened.
- Asian households report 130 cost burdened and 80 severely cost burdened cases.
- American Indian and Alaska Native households report 155 cost burdened and 160 severely cost burdened cases.
- Pacific Islander households have very small counts, with 5 cost burdened and 20 severely cost burdened.

### Analysis of Disproportionate Need

- The jurisdiction-wide average of households experiencing severe cost burden (>50%) is 13.6%.

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- Black households experience severe cost burden at approximately 14.9%, a slightly higher rate than the jurisdiction average but below the 10-percentage point HUD threshold for statistical disproportionate need.
- Hispanic households experience notably high rates of cost burden (both 30–50% and >50%), with severe cost burden affecting over 18% of Hispanic households compared to their 8.9% share of the population, indicating greater vulnerability to affordability challenges.
- American Indian and Alaska Native households also show higher relative rates of severe cost burden, but small sample sizes make statistical comparisons less reliable.

While no racial or ethnic group exceeds the HUD-defined 10-point threshold, Black, Hispanic, and American Indian households consistently experience cost burdens above their population share, indicating local disproportionate impacts that merit targeted policy interventions, particularly in expanding access to deeply affordable rental housing, tenant-based rental assistance, and housing quality improvements.

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	31,220	7,695	6,280	1,075
White	19,150	3,610	2,525	530
Black / African American	7,510	2,735	2,440	315
Asian	485	130	80	0
American Indian, Alaska Native	445	155	160	30
Pacific Islander	45	5	20	0
Hispanic	2,380	800	795	105

**Table 21 – Greater Need: Housing Cost Burdens AMI**

<b>Alternate Data Source Name:</b>	
2017-2021 CHAS	
<b>Data Source Comments:</b>	

## Discussion:

The analysis of housing cost burdens in Cumberland County, based on 2017–2021 CHAS data, shows that Black or African American and Hispanic households experience cost burdens at rates exceeding their proportion of the total household population, though not always by the full 10 percentage points required by HUD to be considered statistically disproportionate.

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### **Cost Burdened Households (30–50% of Income)**

Of the 7,695 households in the jurisdiction experiencing cost burden:

- White households account for 3,610 households (46.9%), slightly below their 48.6% share of all households.
- Black or African American households account for 2,735 households (35.6%), nearly equal to their 36.0% population share.
- Hispanic households represent 800 households (10.4%), exceeding their 8.9% share, indicating a modest disproportionate need in this income bracket.

While no group exceeds HUD's 10-point threshold, Hispanic households experience elevated risk of cost burden relative to their population size, highlighting affordability challenges as housing costs continue to rise faster than incomes.

### **Severely Cost Burdened Households (>50% of Income)**

Among the 6,280 severely cost-burdened households:

- White households: 2,525 (40.2%), below their 48.6% share, suggesting lower prevalence of severe burden compared to the jurisdiction average.
- Black or African American households: 2,440 (38.8%), slightly above their 36.0% population share, but not reaching HUD's disproportionate threshold.
- Hispanic households: 795 (12.7%), well above their 8.9% share, clearly indicating disproportionate need in this category.

Although the overall number of severely burdened households is lower than those with moderate cost burdens, Hispanic households are overrepresented among those facing the most severe housing cost burdens. These conditions often intersect with other vulnerabilities, such as lower median incomes, larger household sizes, and limited access to affordable rental housing, amplifying housing instability risks.

Asian and American Indian/Alaska Native households also show elevated cost burden rates in some income categories, but their small population counts make it difficult to draw statistically significant conclusions under HUD standards. These groups should nonetheless be considered in outreach, fair housing initiatives, and service delivery planning.

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

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

Based on 2017–2021 CHAS data, several racial and ethnic groups in Cumberland County’s entitlement area experience disproportionately greater housing needs, particularly in the lowest income brackets where housing cost burdens, overcrowding, and substandard conditions are most prevalent.

### **African American/Black Households**

- 0–30% AMI: 1,520 of 3,965 Black households (≈38.3%) experience at least one housing problem, compared to 88.2% of all households at this income level. This rate is slightly above their 36.0% population share, indicating heightened housing vulnerability. 30–50% AMI: 1,485 of 3,795 Black households (≈39.1%) experience housing problems, compared to the jurisdiction-wide rate of 36.6%, showing a persistent disparity in access to adequate housing.

Although these disparities do not meet HUD's strict 10-percentage point threshold for statistical disproportionate need, they represent significant local impacts for Black households with very low incomes, particularly related to high cost burdens and overcrowding.

### **Hispanic Households**

- 30–50% AMI: 545 of 3,795 households (≈14.4%) experiencing housing problems are Hispanic, compared to their 8.9% share of total households, indicating a notable disproportionate need. Hispanic households are also overrepresented among severely cost-burdened households (>50% income) and are more likely to face overcrowding due to larger household sizes and fewer available affordable multi-bedroom units.

These findings highlight systemic affordability challenges for Hispanic households, despite representing a smaller share of the population than White or Black households.

### **American Indian or Alaska Native Households**

- 50–80% AMI: 40 of 117 households (≈34.2%) experience housing problems, compared to the jurisdiction-wide average of 14.5% severe problems and 48.8% for overall housing problems in this tier. Although the sample size is small, the percentage of affected households is notably higher, suggesting persistent housing quality and affordability barriers for this group.

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

In addition to challenges related to housing affordability, several racial and ethnic groups in Cumberland County's entitlement area experience quality-of-housing concerns that increase their risk of instability and displacement.

### **Hispanic and American Indian/Alaska Native Households**

- **Housing quality issues:** CHAS data show that Hispanic and American Indian/Alaska Native households experience higher rates of overcrowding and incomplete plumbing or kitchen facilities relative to their population share, particularly at or below 50% AMI. Overcrowding is especially prevalent among Hispanic households with children, driven by larger household sizes and a shortage of affordable two- and three-bedroom rental units. American Indian/Alaska Native households also face substandard housing conditions more frequently, particularly in rural areas with older or deteriorating housing stock. **Language and cultural barriers:** Limited English proficiency, unfamiliarity with tenant rights, and difficulties navigating rental markets create additional barriers for Hispanic households. These factors contribute to higher risks of informal evictions, delayed code enforcement reporting, and reduced access to housing assistance programs. **Programmatic needs:** These households may benefit from wraparound services, including translation and interpretation support, landlord mediation, code enforcement education, and outreach that connects families to both affordable housing units and legal protections.

### **African American/Black Households**

- **Aging housing stock and infrastructure:** Many Black households live in older neighborhoods with aging infrastructure, where properties are more likely to have code violations, lead paint hazards, and deferred maintenance issues. While affordability remains a primary concern, these households also face challenges related to housing quality and environmental health risks, particularly among renters in older multi-family properties. **Vulnerability as renters:** Black households are more likely to rent and therefore are more susceptible to rising rents, lease non-renewals, and displacement pressures, especially in areas undergoing reinvestment or speculative property sales. **Limited access to credit or homeownership opportunities** perpetuates reliance on aging and often substandard rental housing. **Programmatic needs:** These households would benefit from programs that combine rental assistance or affordable housing access with rehabilitation funding, lead remediation, and neighborhood reinvestment initiatives aimed at improving living conditions while preserving affordability.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Geographic analysis using 2017–2021 CHAS and ACS data indicates that African American/Black households are concentrated in several census tracts within the urban core of Fayetteville and in specific unincorporated areas of Cumberland County. These tracts frequently align with areas of:

- High poverty rates, where a significant proportion of households earn less than 50% of Area Median Income (AMI).
- Older housing stock, including units more likely to have code deficiencies, deferred maintenance, or lead-based paint hazards.
- Limited access to services and infrastructure, such as public transportation, quality schools, healthcare facilities, and grocery stores, contributing to neighborhood-level housing instability.

Analysis of CHAS data shows that housing problems (cost burden, overcrowding, substandard conditions) disproportionately affect low-income Black households in these tracts, mirroring broader jurisdictional disparities. These neighborhoods often have higher renter occupancy, lower homeownership rates, and a greater share of multifamily or aging single-family housing units, many of which require rehabilitation.

A list of census tracts and block groups where the Black or African American population is 50% or greater is included in the Appendix of this Plan. These areas represent geographic priority zones for:

- Future affordable housing investments, particularly projects that expand access to quality, deeply affordable rental housing.
- Housing rehabilitation and code enforcement programs to address aging housing stock and environmental hazards.
- Community development initiatives to improve infrastructure, amenities, and access to services that support long-term neighborhood stability.

Targeting resources to these geographically concentrated areas of need will help address disparities, preserve affordability, and improve living conditions for residents most impacted by housing challenges in Cumberland County's entitlement area.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Fayetteville Metropolitan Housing Authority (FMHA) continues to play a vital role in meeting the affordable housing needs of Cumberland County residents by managing both public housing and Housing Choice Voucher (HCV) programs. FMHA is designated as a “high performer” by the U.S. Department of Housing and Urban Development (HUD), and its mission remains rooted in promoting self-sufficiency, providing quality housing, and supporting neighborhood revitalization. According to the latest data from HUD’s PIC (PIH Information Center), FMHA currently operates 784 public housing units and administers 1,678 Housing Choice Vouchers, including 39 Veterans Affairs Supportive Housing (VASH) vouchers. The Authority maintains a near-full occupancy rate across both public housing and voucher programs. FMHA owns and manages ten family and elderly/disabled public housing communities. It is in the process of expanding its portfolio, including a planned 272-unit public housing development on Grove Street. Additional RAD (Rental Assistance Demonstration) conversions are underway or completed for a 52-unit and a 32-unit property. The public housing waiting list is currently open. While historic data indicated 354 households on the waiting list in January 2020, the latest PIC data reflects an ongoing demand, with utilization rates of 98% or higher for both public housing and voucher programs.

**Resident Characteristics** - Average Annual Income: \$8,705 (Public Housing), \$9,305 (HCV); VASH participants reported average income of \$7,767. Average Household Size: 2 persons. Average Length of Stay: 5 years (Public Housing), 8 years (HCV); 9 years for VASH recipients. Elderly Participants (>62): 86 (Public Housing), 215 (HCV, including VASH). Disabled Families: 121 (Public Housing), 374 (HCV). Requests for Accessibility Features: All 2,462 active participants (public housing and voucher combined) have requested accessibility features. Race & Ethnicity: Black/African American households make up the overwhelming majority in both programs: 710 (Public Housing) and 1,519 (HCV). White households: 61 (Public Housing) and 139 (HCV). Hispanic participants: 33 (Public Housing) and 67 (HCV). Other represented groups include Asian, American Indian/Alaska Native, and Pacific Islander.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	784	1,678	0	1,639	39	0	0

**Table 22 - Public Housing by Program Type**

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

<b>Data Source:</b>	PIC (PIH Information Center)
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## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,705	9,305	0	9,341	7,767	0
Average length of stay	0	0	5	8	0	9	0	0
Average Household size	0	0	2	2	0	2	2	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	86	215	0	214	1	0
# of Disabled Families	0	0	121	374	0	370	4	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	784	1,678	0	1,639	39	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

<b>Data Source:</b>	PIC (PIH Information Center)
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## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	61	139	0	133	6	0	0
Black/African American	0	0	710	1,519	0	1,487	32	0	0
Asian	0	0	5	2	0	2	0	0	0
American Indian/Alaska Native	0	0	7	15	0	14	1	0	0
Pacific Islander	0	0	1	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0



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

**Table 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	33	67	0	67	0	0	0
Not Hispanic	0	0	751	1,611	0	1,572	39	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Fayetteville Metropolitan Housing Authority (FMHA) is committed to meeting the reasonable accommodation needs of tenants and applicants with disabilities in accordance with Section 504 of the Rehabilitation Act. As part of the intake process, FMHA asks all applicants and resident families whether they require any type of special accommodations. Requests for reasonable accommodations or modifications are processed through an internal agency form and evaluated to determine eligibility and scope.

Currently, all 784 public housing units and 1,678 voucher holders have been assessed for accessibility needs. The PIC data indicates that 121 public housing households and 374 voucher households are identified as families with disabilities. Furthermore, all active participants (2,462 households) are recorded as having requested accessibility features, reflecting FMHA's proactive approach to identifying and responding to Section 504 needs.

FMHA has met the HUD requirement of providing at least 5% of units as accessible. These include units designed for mobility, hearing, and visual impairments. Although there are no outstanding accommodation requests at this time, FMHA remains prepared to provide modifications quickly and efficiently upon request.

The broader housing needs data supports a continued demand for accessible units in Cumberland County. According to FMHA's 2019 Annual Plan, there are an estimated 21,242 renter- and owner-occupied households with mobility and/or self-care limitations. Among these, 6,618 households with incomes at or below 50% of the Area Median Income (AMI) also experience housing problems, suggesting that the lack of accessible, affordable housing contributes significantly to housing instability for persons with disabilities.

In summary, FMHA has taken meaningful steps to accommodate residents with disabilities and ensure accessible units are available. However, demand continues to exceed supply, particularly for those with extremely low incomes. Continued investment in accessible housing development and unit modification remains a priority to ensure equal housing opportunities for all residents.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

As of the most recent PIC data, the Fayetteville Metropolitan Housing Authority (FMHA) has a total of 784 public housing units in use and administers 1,678 Housing Choice Vouchers, of which 1,639 are tenant-based vouchers and 39 are Veterans Affairs Supportive Housing (VASH) vouchers. Public housing is currently 98% occupied, indicating high demand and limited turnover.

The waiting list for public housing includes approximately 354 households, with the majority comprising small household types:

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- 61.3% are single-person households
- 34.7% are two-person households
- 3.5% are three-person households
- Less than 1.5% are households of four or more persons

While the Section 8 voucher waiting list is currently closed, historical data indicates that 218 families/individuals were on the list as of the last update. Voucher utilization remains high, with 98% of Housing Choice Vouchers in use and consistent demand for affordable, quality rental housing within payment standards.

Demographically, the vast majority of public housing and voucher recipients identify as Black or African American (over 90% in both programs), and a smaller portion identify as White, Hispanic, or another racial/ethnic group. The average household size is two persons in both public housing and voucher programs.

#### Most Immediate Needs:

The most immediate needs for residents in both public housing and the Housing Choice Voucher (HCV) program include:

- **Affordable Housing Availability:** There is an inadequate supply of decent, safe, and affordable rental units, particularly those that meet HUD's Fair Market Rent (FMR) limits. This is especially challenging for voucher holders seeking to lease up in areas of opportunity.
- **Accessible Housing:** Many residents have disabilities or mobility limitations. Continued investment in ADA-accessible units is critical. The data shows 121 disabled families in public housing and 374 in the voucher program, and all active program households have requested accessibility features.
- **Employment and Economic Mobility:** Many residents have extremely low incomes. The average annual income of public housing residents is \$8,705, and for voucher holders it is \$9,305. Economic empowerment through job training, employment services, and income growth opportunities remains a pressing need.
- **Supportive Services:** Elderly and disabled residents would benefit from supportive services related to health, transportation, and daily living. The need is particularly pronounced given that over 215 elderly individuals are served by FMHA across its programs.
- **Transportation:** Lack of reliable and affordable transportation limits access to employment, healthcare, and education. This is especially burdensome for residents in rural or less-connected areas of the County.

FMHA continues to coordinate with Cumberland County and local nonprofit organizations to meet these critical needs, and efforts such as the Family Self-Sufficiency (FSS) Program and partnerships with local CHDOs are essential in helping residents progress toward economic independence and stable housing outcomes.

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

**Comparison to the General Population** - The needs of public housing residents and Housing Choice Voucher (HCV) holders largely mirror those of the broader low- to moderate-income population in Cumberland County but are often more acute due to the concentrated nature of poverty, disability, and housing instability within these programs.

**Affordability** - The greatest housing challenge facing the general population in Cumberland County is the lack of affordable housing, especially for extremely low-income households. According to 2017–2021 CHAS data, over 13,000 renter households in the County are cost-burdened, paying more than 30% of their income toward housing. Similarly, FMHA tenants have average annual incomes below \$10,000, with public housing residents averaging \$8,705 and voucher holders averaging \$9,305—placing them among the most financially vulnerable. Their limited incomes mean even modest rent increases or utility costs can lead to housing instability.

**Disability and Accessibility** - Countywide, there are thousands of households with mobility or self-care limitations. FMHA reports 121 disabled families in public housing and 374 in the voucher program, with every active household requesting accessibility features. While this reflects needs consistent with broader demographic trends, the concentration of households with disabilities in subsidized housing is disproportionately high, underscoring a greater need for accessible units, reasonable accommodations, and supportive services within public housing.

**Elderly Residents** - Cumberland County's aging population faces increasing housing and service needs. FMHA serves over 215 elderly residents across its programs. This group often requires accessible housing units, health and mobility services, and proximity to transportation and medical care, paralleling similar trends among the county's growing senior population.

**Housing Quality and Availability** - The public housing stock is aged and limited in size, with occupancy consistently at or near 98% and long waiting lists. For the general population, CHAS data also indicates significant housing problems, including overcrowding, substandard conditions, and cost burdens. However, public housing residents are more likely to live in units with deferred maintenance or in concentrated areas of poverty, intensifying the impact of these issues.

**Supportive Services and Economic Mobility** - The broader low-income population also benefits from job training and case management services, but FMHA residents are more likely to depend on these programs due to significantly lower income levels and barriers such as disability, single parenthood, or lack of transportation. While the general population may have access to more informal support networks or resources, public housing and HCV households often require formal interventions to achieve stability and upward mobility.

## Discussion

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Public housing and Housing Choice Voucher (HCV) programs in Cumberland County serve some of the most economically and socially vulnerable residents in the community. Based on updated PIC data, the Fayetteville Metropolitan Housing Authority (FMHA) administers 784 public housing units and 1,678 tenant-based vouchers, including 39 Veterans Affairs Supportive Housing (VASH) vouchers. The overwhelming majority of residents in both programs identify as Black or African American, making up over 90% of the total population served, reflecting a disproportionate racial concentration that underscores the need for targeted fair housing strategies and de-concentration of poverty.

The average annual income for public housing residents is \$8,705 and for voucher holders is \$9,305, levels that place nearly all residents well below 30% of Area Median Income (AMI). Residents in both programs face barriers related to affordability, transportation, access to healthcare, and economic opportunity. This is consistent with broader CHAS findings across the County, which show high levels of cost burden, overcrowding, and substandard housing conditions among extremely low-income renters.

There is a notable concentration of households with disabilities in both public housing and the voucher program, 121 families in public housing and 374 families with vouchers report a disability, and all active participants have requested accessibility features. These figures highlight the urgent and ongoing need for accessible, ADA-compliant housing units and reasonable accommodations, as well as the importance of sustained Section 504 compliance efforts.

The lack of available affordable housing stock, particularly units that meet HUD's Housing Quality Standards and fall within Fair Market Rent limits, remains a significant barrier for HCV participants. FMHA continues to maintain near-full utilization rates (98%) but faces challenges in securing enough units to meet demand, particularly in areas of opportunity.

Efforts like FMHA's Family Self-Sufficiency program, Step Up to Work initiative, and partnerships with local CHDOs like Kingdom CDC provide essential pathways for residents to pursue economic independence. However, the scale of need far exceeds available resources. Additional support, such as job training, accessible transit, financial literacy education, and wraparound services, are essential to improving outcomes for program participants.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The Fayetteville-Cumberland County Continuum of Care (CoC), led by Cumberland County, operates with inclusive membership of local stakeholders. The CoC Board establishes priorities, organizes working groups, and holds quarterly public meetings, at which individuals experiencing or formerly experiencing homelessness are encouraged to participate. Annually, the CoC issues a Program Competition NOFA for County does not administer ESG funds (City-administered) and CoC funding, provides applicant trainings, and employs established written standards for street outreach, shelter, prevention, rapid rehousing, transitional housing, permanent supportive housing, and Coordinated Entry. The CoC prioritizes populations including chronically homeless individuals, survivors of domestic violence, veterans, youth, people with disabilities or behavioral health challenges, and the LGBTQ+ community.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	86	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	41	253	0	0	0	0
Chronically Homeless Individuals	1	15	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	1	6	0	0	0	0
Unaccompanied Child	6	14	0	0	0	0
Persons with HIV	1	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

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<b>Data Source Comments:</b>	Fayetteville/Cumberland County 2024 Point-in-Time Count
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Indicate if the homeless population is:	Has No Rural Homeless
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**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Chronically Homeless Individuals and Families - Chronically homeless individuals tend to have the longest durations of homelessness. While exact counts of annual entries and exits are unavailable, system-level data from Coordinated Entry and local providers indicates that this group frequently experiences homelessness lasting a year or longer, or has multiple episodes totaling 12 months over a 3-year period. In Cumberland County, these individuals often face complex co-occurring challenges such as mental illness, substance use disorders, or chronic physical health conditions. Due to these barriers, their exits from homelessness are typically slower and require access to Permanent Supportive Housing (PSH) and wraparound behavioral health services. Local providers estimate that chronically homeless persons may experience homelessness for more than 180 to 365 days annually, without consistent placement or service engagement.

Families with Children - Families with children often enter the homeless system due to sudden economic shocks such as job loss, eviction, domestic violence, or utility shutoffs. While many families are rapidly rehoused through County does not administer ESG funds (City-administered) or other rental assistance programs, the lack of affordable housing options and waitlists for vouchers can result in long stays in shelter or transitional housing. In general, families experience homelessness for 30 to 90 days, but this can extend to 120 days or more in high-barrier cases. The County's Coordinated Entry System reports that exits from homelessness for families occur at a faster rate when there are available County does not administer ESG funds (City-administered)/RRH slots or time-limited subsidies, but long-term housing stability remains a concern after assistance ends.

Veterans and Their Families - Veterans experiencing homelessness in Cumberland County often face barriers to housing due to mental health concerns, substance use, or fixed incomes that are insufficient to cover rent in a tight housing market. While the County receives support through HUD-VASH and the SSVF (Supportive Services for Veteran Families) program, limited housing stock within Fair Market Rent (FMR) limits

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and delays in voucher utilization can lead to prolonged homelessness. Veterans are typically homeless for 60 to 180 days, with unsheltered stays being more prevalent among single male veterans. Families of veterans often fare better in terms of shelter access and housing placement, but those lacking discharge papers or proof of eligibility may not qualify for veteran-specific programs, extending their housing instability.

Unaccompanied Youth - Unaccompanied youth, particularly those aged 18–24 or exiting foster care, are frequently missed in official PIT counts due to their tendency to "couch surf" or avoid systems. As a result, there is limited local data on the duration of homelessness for this group. However, anecdotal reports from school social workers, youth providers, and McKinney-Vento liaisons indicate that many unaccompanied youth experience episodic homelessness, returning repeatedly to unstable housing environments over the course of a year. Their homelessness may appear intermittent but often reflects long-standing housing insecurity. When youth do engage with services, their stay may be brief, 15 to 45 days due to limited youth-specific shelter options and a general reluctance to enter adult shelter settings.



**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0
<b>Data Source</b>		
<b>Comments:</b>		

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2024 PIT Count identified 7 homeless veterans in Cumberland County (excluding Fayetteville city limits), 6 sheltered and 1 unsheltered. Veteran families in need of assistance are often not counted in traditional homeless service systems because they seek support directly through veteran-specific programs or live doubled-up in precarious situations. The need remains high for affordable housing units that accept HUD-VASH or SSVF, as well as supportive services including behavioral health, job placement, and VA case management.

Local service providers, including the Volunteers of America and Veteran Services of the Carolinas, estimate that more than 80 veteran households annually seek some form of housing support but face waitlists, landlord screening barriers, or a lack of available units within payment standards. Despite the availability of 223 HUD-VASH vouchers administered through the VA and FMHA, utilization rates hover around 80%, primarily due to the shortage of suitable rental units that meet HUD's quality and affordability criteria.

In total, the County estimates that at least 150–200 families annually, including families with children and veteran-headed households, are in need of immediate housing assistance, with many requiring longer-term supports to maintain stability. These supports include case management, transportation, mental health and substance use services, and affordable childcare, which are essential to prevent recidivism into homelessness.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

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According to the 2024 Point-in-Time (PIT) Count for the Fayetteville–Cumberland County CoC, a total of 380 individuals were experiencing homelessness on the night of the count.

Race and Ethnicity breakdown:

- Black or African American: ~42.6% (86 individuals), which exceeds their share of the non-Fayetteville population (~33%)
- White (non-Hispanic): ~24.3% (49 individuals)
- Hispanic or Latino: ~28.2% (57 individuals), somewhat higher than their overall County population share (~7%)
- Multiracial or Other Races: ~2.5% (5 individuals) and ~4% unidentified, combined for ~6–7% total

These figures reflect a disproportionate representation of Black or African American residents, as well as a notably elevated share of Hispanic/Latino individuals, relative to their population share in non-Fayetteville areas. Family homelessness particularly among single Black mothers is significant, while chronic homelessness is concentrated among middle-aged Black men with disabling conditions.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2024 PIT Count determined the following living situation breakdown across Cumberland County:

- Total Homeless: 380 individuals in 155 households
- Sheltered Individuals: 141 individuals (approx. 37%) were in emergency shelters or transitional housing that night
- Unsheltered Individuals: 61 individuals (approx. 16%) were living in unsheltered conditions; however, the CoC-wide count totals 253 unsheltered, which equates to ~67% unsheltered overall.
- Chronic Homelessness: 30 individuals (~8% of households, ~14.9% of total individuals) met HUD's chronic homelessness definition.

### **Discussion:**

The 2024 Point-in-Time Count identified 380 individuals experiencing homelessness in Cumberland County, with 127 (33%) unsheltered and 253 (67%) sheltered. This represents a continuation of a trend in which the unsheltered population outpaces the availability of emergency or transitional housing.

A notable share of the homeless population also includes families with children and veterans. In 2024, 86 individuals were part of families with children, and 7 veterans were identified as experiencing homelessness. These groups are typically prioritized for emergency shelter placement and housing resources such as rapid re-housing and VASH vouchers. However, gaps remain, particularly in ensuring long-term housing stability once short-term assistance ends.

The high proportion of unsheltered individuals, many residing in places not meant for human habitation, reflects both limited shelter capacity and a need for low-barrier, person-centered approaches. There is an immediate need for additional shelter beds, targeted outreach, and supportive housing units that can serve high-acuity individuals. Furthermore, investments in rapid rehousing, employment support, transportation, and childcare are critical to reducing homelessness among working-poor families and veterans.

Despite the elevated numbers, the per capita homelessness rate in Cumberland County remains relatively stable. However, the changing composition of the homeless population, including increases in chronic homelessness and family homelessness, points to the need for interagency coordination, diversified funding, and preventive strategies that can address the root causes of housing instability across different population groups.

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

### Introduction:

This section assesses the housing and supportive service needs of the following non-homeless special needs populations in Cumberland County: Elderly persons (age 65 years and older), Frail elderly, Persons with mental, physical, and/or developmental disabilities, Persons with alcohol or other drug addictions, Persons with HIV/AIDS and their families, Victims of domestic violence, dating violence, sexual assault, and stalking. The assessment draws on the 2017–2021 ACS data, 2025 HIV surveillance reports, and service provider consultations.

### Describe the characteristics of special needs populations in your community:

#### Elderly Persons

According to 2019–2023 American Community Survey (ACS) estimates, 11.4% of Cumberland County’s population is age 65 or older. Of this population, 41.2% are age 75 and older, reflecting a growing senior cohort with increasing housing and care needs. Approximately 29.3% of households are headed by an elderly person living alone, with 68.8% of these heads of household being female, highlighting potential vulnerability to social isolation and financial strain.

#### Frail Elderly

Frail elderly are defined as seniors with one or more disabilities impacting mobility, hearing, vision, cognition, or self-care. Based on ACS data, 46.5% of elderly individuals in Cumberland County report at least one disability, qualifying them as frail elderly. These individuals are at heightened risk of housing instability, institutionalization, and need for supportive in-home services or assisted living arrangements, particularly where accessible and affordable housing is limited.

#### Persons with Disabilities

Individuals with physical, mental, or developmental disabilities account for 14.4% of Cumberland County’s population (approximately 47,921 residents). Among this group:

- 20% report cognitive difficulties,
- 19% have mobility impairments, and
- A significant portion experience multiple co-occurring limitations, increasing dependency on accessible housing, supportive services, and reliable transportation.

CHAS data further shows that over 1,600 renter and owner households with disabled members experience one or more serious housing problems, including cost burden, overcrowding, or substandard

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housing conditions, underscoring the need for affordable, accessible housing units and long-term care options.

### **Persons with HIV/AIDS and Their Families**

As of 2025, Cumberland County reports an estimated 1,403 people living with HIV/AIDS, making it the fifth-highest prevalence rate in North Carolina. The local prevalence rate is 525 per 100,000 population, exceeding the statewide average of 349 per 100,000. Males and Black/African American residents continue to be disproportionately affected. Individuals with HIV/AIDS often face stigma, discrimination in the housing market, and increased risk of homelessness, creating a need for permanent supportive housing and wraparound health services to maintain housing stability.

### **Victims of Domestic Violence, Sexual Assault, or Stalking**

Local reporting for 2025 shows:

- 6,879 calls for service related to domestic violence incidents in Cumberland County.
- 488 individuals sought emergency shelter services, with many others likely unserved due to capacity limitations at the County's Care Center, the only domestic violence shelter in the area.

A growing number of victims report stalking and sexual assault alongside intimate partner violence, creating complex safety and housing needs. Black women remain disproportionately represented among reported victims, reflecting systemic inequities, financial dependency, and heightened barriers to securing safe, stable housing. Expanded transitional housing programs, rapid re-housing assistance, and trauma-informed supportive services remain critical priorities for this population.

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

The housing and supportive service needs for these groups include: Elderly and Frail Elderly: Affordable, accessible one-story homes or units with elevators, in-home care, transportation for medical services, and meal delivery services. Persons with Disabilities: Barrier-free units with accessibility features, long-term supportive services, and proximity to healthcare and transit. Persons with Mental Illness or Substance Use Disorders: Integrated permanent supportive housing, behavioral health services, case management, and peer support services. Persons with HIV/AIDS: Affordable housing near treatment centers, medical case management, pharmacy access, nutritional support, and transportation services. Victims of Domestic Violence: Confidential transitional housing, legal advocacy, trauma counseling, child care services, and employment support. These needs were identified through consultation with local service providers, including the Department of Social Services, Alliance Health, Phoenix Center, and others.

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

As previously noted, Cumberland County ranks fifth in HIV prevalence across the state, with over 1,400 individuals living with the disease. The majority of individuals living with HIV/AIDS are Black or African American men, especially between the ages of 25–44. This population continues to grow, requiring a greater investment in affordable housing integrated with supportive services.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Should Cumberland County establish a preference under the HOME TBRA program, persons with HIV/AIDS or chronic mental illness would be prime candidates due to: A high unmet need for permanent housing with integrated health services. Disproportionate housing instability among these groups. Limited availability of dedicated units or subsidy assistance. This population often requires support beyond the housing itself, such as case management, transportation, and ongoing medical care, to maintain housing stability and health outcomes.

**Discussion:**

While service providers deliver a wide range of support programs, these are often concentrated in the City of Fayetteville, leaving rural parts of the County underserved. The aging population and increasing rates of chronic illness, disability, HIV/AIDS, and domestic violence suggest a rising demand for housing and services. Continued population growth and rising housing costs further exacerbate the challenges facing these vulnerable groups. To address these needs, the County should consider: Expanding accessible housing stock. Increasing funding for behavioral health and domestic violence services. Integrating healthcare and housing supports for persons with HIV/AIDS. Strengthening partnerships with nonprofits to provide wraparound services in underserved areas. Investing in these interventions can stabilize vulnerable residents, reduce homelessness risk, and enhance public health outcomes across Cumberland County.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Cumberland County continues to face challenges related to access to quality public facilities. Feedback from community surveys, public hearings, agency consultations, and the County’s Comprehensive Plan indicate the following priorities: **Lack of Park Access in Underserved Communities:** Shaw Heights remains without a designated public park or recreational facility, despite high concentrations of low-income families and youth. **Aging Infrastructure in Existing Parks:** Many of the County’s older parks require significant infrastructure upgrades, including lighting, restrooms, ADA-accessible trails, and shelter renovations. **Senior Center Programming:** Although several senior centers exist in the County, stakeholders have highlighted a need for expanded programming and operational funding to support the growing senior population. **Riverfront Development Potential:** The Cape Fear Riverfront is viewed as a major underutilized asset. Stakeholders have expressed interest in creating a public gathering space or greenway system that enhances recreational and economic potential. **Service Access:** Residents of Spring Lake, Hope Mills, and Shaw Heights consistently report gaps in access to basic public amenities and community centers that serve their neighborhoods.

### **How were these needs determined?**

These needs were identified through public engagement activities, including resident surveys, public hearing feedback, agency needs assessments, discussions with County and City staff, input from the faith-based community, and alignment with priorities in the Cumberland County's Strategic Plan.

### **Describe the jurisdiction’s need for Public Improvements:**

The County continues to experience elevated demand for public services, particularly for populations facing barriers to housing, healthcare, employment, and mobility: **Limited Public Transit Access:** While FAST provides fixed-route service, it does not adequately reach all rural or unincorporated neighborhoods. Expansion of routes and frequency, as well as improved paratransit responsiveness, are critical needs. **Behavioral Health and Addiction Services:** Opioid use disorder and PTSD (especially among veterans and survivors of violence) remain prevalent in the community. Treatment services, detox beds, and integrated behavioral health supports are under-resourced. **Wraparound and Re-entry Services:** Services for returning citizens, individuals with co-occurring disorders, and persons experiencing homelessness are fragmented or operating at capacity. Legal aid and life skills programming are particularly scarce. **Decentralized Social Services:** Social services are heavily concentrated in Fayetteville, leaving residents in Spring Lake and rural areas with limited access to assistance without reliable transportation. **Childcare and Youth Services:** Low-income families struggle to find affordable, high-quality childcare, especially while seeking employment or training. There is also a need for youth transportation assistance to schools and feeding programs. **Domestic Violence Response:** Demand for domestic violence services, including shelter space and victim advocacy, has increased. The Care Center remains the only shelter for domestic violence survivors in the County. **Student Food Insecurity:** Many

students rely on school meal programs and face food insecurity during weekends and summer months. There is a growing need for supplemental feeding programs and subsidized student bus passes.

### **How were these needs determined?**

Public improvements needs were identified using resident and agency surveys, interviews with County staff, public hearings, and planning documents such as the County's Strategic Plan. Feedback from underserved communities and hurricane recovery efforts also informed these priorities.

### **Describe the jurisdiction's need for Public Services:**

The County continues to experience elevated demand for public services, particularly for populations facing barriers to housing, healthcare, employment, and mobility: Limited Public Transit Access: While FAST provides fixed-route service, it does not adequately reach all rural or unincorporated neighborhoods. Expansion of routes and frequency, as well as improved paratransit responsiveness, are critical needs. Behavioral Health and Addiction Services: Opioid use disorder and PTSD (especially among veterans and survivors of violence) remain prevalent in the community. Treatment services, detox beds, and integrated behavioral health supports are under-resourced. Wraparound and Re-entry Services: Services for returning citizens, individuals with co-occurring disorders, and persons experiencing homelessness are fragmented or operating at capacity. Legal aid and life skills programming are particularly scarce. Decentralized Social Services: Social services are heavily concentrated in Fayetteville, leaving residents in Spring Lake and rural areas with limited access to assistance without reliable transportation. Childcare and Youth Services: Low-income families struggle to find affordable, high-quality childcare, especially while seeking employment or training. There is also a need for youth transportation assistance to schools and feeding programs. Domestic Violence Response: Demand for domestic violence services, including shelter space and victim advocacy, has increased. The Care Center remains the only shelter for domestic violence survivors in the County. Student Food Insecurity: Many students rely on school meal programs and face food insecurity during weekends and summer months. There is a growing need for supplemental feeding programs and subsidized student bus passes.

### **How were these needs determined?**

These public service needs were determined based on qualitative data gathered through resident and agency surveys, public hearings, provider interviews, and the County's ongoing collaboration with the Continuum of Care. Needs also align with statewide assessments from NC DHHS and the North Carolina Office of Recovery and Resiliency (NCORR).



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Cumberland County is in the Fayetteville, NC Metropolitan Statistical Area. Located in the northern part of the County, Fort Bragg remains one of the largest military installations in the United States and is a major driver of the local economy. Consequently, much of the County's employment is tied to the military, federal government, and associated service sectors. The area sees a consistent influx of new residents, military personnel, retirees, and civilians, contributing to a dynamic and increasingly diverse community. International immigration has also contributed to Cumberland County's growing multicultural identity. According to the 2019–2023 American Community Survey (ACS), approximately 6.4% of residents moved to the county from another state, and 1.6% relocated from abroad.

Cumberland County contains a wide range of unincorporated areas, from fully developed subdivisions to rural communities accessible by dirt roads. These conditions create significant variations in infrastructure access, transportation, and housing quality.

The county's housing stock reflects post-war growth patterns. Only about 2.8% of owner-occupied housing units were built before 1950, while 34.7% were built between 1950 and 1979. The majority, approximately 57.2% of owner-occupied units were built between 1980 and 2009. New housing construction has slowed in recent years, with only 5.3% of owner-occupied housing units built in 2010 or later. A similar pattern exists among renter-occupied housing, with approximately 6.3% constructed since 2010.

According to the 2019–2023 ACS, Cumberland County contains 61,769 owner-occupied housing units (approximately 51.2% of all occupied housing units) and 58,882 renter-occupied units (approximately 48.8%), nearly a 50/50 split. This reflects a balanced housing market in terms of tenure.

Although most of the housing stock is in livable condition, a share of units, particularly older or rural properties show signs of deterioration, neglect, or deferred maintenance. There are 18,404 vacant housing units, representing a vacancy rate of 13.3%, which is close to the North Carolina state average.

The median home value in Cumberland County, based on the 2019–2023 ACS, is approximately \$214,600. This represents a significant increase from the 2016 estimate of \$129,000 and reflects ongoing market appreciation and demand for housing. The median gross rent is \$1,096, with a contract rent median of approximately \$878 per month, highlighting increasing costs for renters as well.

Overall, the housing market in Cumberland County reflects regional growth, military-related mobility, and affordability challenges that mirror trends seen across North Carolina.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

According to the 2019–2023 American Community Survey (ACS) 5-Year Estimates, there are 114,519 total housing units in Cumberland County excluding the City of Fayetteville. This housing stock is predominantly composed of 1-unit detached homes, which account for 67% (77,385 units) of all residential properties. The second largest category is mobile homes and other non-traditional units (such as boats or RVs), which make up 20% (12,722 units). Multifamily housing remains a smaller segment of the market, with 5–19-unit structures accounting for 5%, and 2–4-unit buildings accounting for 4%. Large apartment buildings with 20 or more units represent only 2% of the stock, as do 1-unit attached structures such as townhomes.

When disaggregated by unit size and tenure, owner-occupied housing units are overwhelmingly larger, with 91% of owner units containing three or more bedrooms, compared to just 57% of renter-occupied units. Smaller units, including one-bedrooms and studios, are far more common among rental properties, which reflects the greater diversity of household types in the rental market, including singles, couples, and small families. This distribution suggests that while there is a relatively diverse housing stock in terms of structure type and size, much of the housing outside the city core is still oriented toward larger households, particularly in owner-occupied units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	77,385	68%
1-unit, attached structure	4,117	4%
2-4 units	5,802	5%
5-19 units	9,822	9%
20 or more units	4,671	4%
Mobile Home, boat, RV, van, etc	12,722	11%
<b>Total</b>	<b>114,519</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	130	0%	310	2%
1 bedroom	210	1%	1,050	6%
2 bedrooms	2,550	8%	5,800	35%
3 or more bedrooms	29,210	91%	9,600	57%

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	Owners		Renters	
	Number	%	Number	%
<b>Total</b>	<b>32,100</b>	<b>100%</b>	<b>16,760</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

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

In Cumberland County (excluding the City of Fayetteville), several housing programs supported by federal, state, and local funding assist low- and moderate-income households, seniors, persons with disabilities, and other vulnerable populations. These programs include:

- **Public Housing:** The Fayetteville Metropolitan Housing Authority (FMHA) administers 1,045 public housing units across multiple developments. These units primarily serve households at or below 30% of Area Median Income (AMI), with many residents being elderly individuals, persons with disabilities, or single-parent families. A significant proportion of these households are extremely low-income and rely on fixed incomes.
- **Housing Choice Vouchers (HCV):** FMHA also manages 1,745 tenant-based Housing Choice Vouchers, providing rental assistance to qualifying low-income individuals and families. The majority of these vouchers serve households earning less than 50% AMI, with a focus on elderly residents, persons with disabilities, and families transitioning from homelessness or domestic violence situations. Voucher holders may live in privately owned housing throughout the county.
- **Low-Income Housing Tax Credit (LIHTC) Properties:** As of the latest data, 2,178 LIHTC units exist in Cumberland County, of which 416 are located outside the City of Fayetteville. These units are affordable to households earning up to 60% AMI, though many developments set aside units for tenants at 30–50% AMI. LIHTC developments often serve families, veterans, and seniors and offer long-term affordability restrictions.
- **HOME and CDBG-Funded Units:** Through its Community Development programs, Cumberland County funds the construction, rehabilitation, and preservation of affordable units using HOME Investment Partnerships Program and Community Development Block Grant (CDBG) funds. These programs target households earning below 80% AMI, with many activities prioritizing households below 50% AMI, particularly for homeowner rehabilitation and first-time homebuyer programs. The County also allocates resources for transitional housing and supportive housing for special needs populations.

Together, these programs address a broad spectrum of housing needs for lower-income households, with an emphasis on improving access to safe, affordable housing for those at greatest risk of housing instability or homelessness.

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

#### **RAD Conversion Potential Short-Term Inventory Impact**

- As of 2020, FMHA redeveloped 212 units through the Cross Creek Pointe RAD project converting public housing to project-based Section-8. Those units remain permanently affordable and exceed the original unit count by redeveloping into 272 new units.
- No additional FMHA RAD conversions are currently underway in the unincorporated county, and most remaining inventory changes are anticipated to maintain or increase affordability under long-term PBV contracts. RAD program deadlines have been extended through September 2029, reducing urgency for immediate conversion activity.

#### **LIHTC Expirations & Affordability Risk**

- While many older LIHTC developments in Fayetteville have or will exit extended-use periods, the majority of LIHTC properties located outside the City are still under affordability restrictions and not yet at risk of expiration.
- Cumberland County continues to award new LIHTC projects under 2025 Qualified Allocation Plan, ensuring properties remain income-restricted for decades. No significant LIHTC timeframe terminates before 2035 for units outside the city limits.

#### **Section 8 Voucher Allocation & Utilization**

- Fayetteville Metropolitan Housing Authority still administers approximately 1,745 tenant-based Housing Choice Vouchers, including VASH and special-purpose vouchers. Nearly all are utilized, with 98% occupancy, indicating consistent demand and little turnover in voucher-assisted households.
- There are no known PBRA contract expirations or reductions scheduled outside of Fayetteville, though the County continues to monitor units administered in unincorporated areas to ensure continuing affordability.

#### **County-Administered Preservation Efforts**

- Cumberland County continues to fund homeowner rehabilitation programs via HOME and CDBG grants and/or deferred forgivable loans.
- These programs are especially critical for elderly and disabled residents, helping retain safe, affordable housing in place.

**Does the availability of housing units meet the needs of the population?**

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While Cumberland County has a significant number of total housing units (approximately 114,519 according to the 2019–2023 ACS), availability does not always equate to suitability for the population’s needs. The issue is less about sheer quantity and more about affordability, quality, and location:

**Key Findings:**

1. **Balanced Tenure, But Affordability Gaps Remain**
2. **Owner-occupied and renter-occupied housing is nearly balanced in Cumberland County.**  
However, many renters are cost-burdened, particularly those earning below 50% of the Area Median Income (AMI). A recent LIHTC development saw over 600 applicants before opening, indicating high demand for income-restricted units.
3. **Vacancy ≠ Access**
4. **Although vacant units exist (approx. 14.1% vacancy rate previously reported), not all are habitable, affordable, or located near employment and transit.** Many vacant units are deteriorated, outdated mobile homes, or located in rural areas lacking infrastructure.
5. **Mismatch in Unit Types vs. Household Composition**
6. **The majority of rental stock is two or more bedrooms, which may not meet the needs of single adults or elderly individuals needing smaller, more accessible units.** 3+ bedroom rentals account for 57% of renter stock, while one-bedroom units make up just 6%.
7. **Homeowner Strain and Rehab Needs**
8. **Many low-income elderly homeowners live in older units requiring rehabilitation.** The County has received a high number of applications for owner-occupied rehab and urgent repair programs, indicating a supply of aging units that need maintenance to remain viable.
9. **Waitlists Remain Long**
10. **Public housing and Housing Choice Voucher (HCV) waitlists remain long, with most applicants seeking 1-bedroom units and/or accommodations for a disability.** This reinforces the shortage of affordable, accessible, and efficiency-sized rental units.

**Describe the need for specific types of housing:**

Cumberland County’s housing needs are diverse and evolving, shaped by income disparities, aging housing stock, and increasing demand in rural and unincorporated areas. The following specific types of housing are most needed based on current data, stakeholder input, and market analysis:

**1. Affordable Rental Housing**

- Greatest overall need is for safe, quality rental housing affordable to households at or below 60% of Area Median Income (AMI).
- Recent LIHTC developments in Cumberland County have received multiple applications before opening, signaling unmet demand.
- The shortage is most severe in 1- and 2-bedroom units, which are essential for:
- Single individuals, young professionals, Elderly renters, and small families.

## 2. 1-Bedroom and Efficiency Units

- Over 60% of public housing waitlist applicants need 1-bedroom units.
- Many are elderly, single adults, or persons with disabilities, populations that require smaller, accessible units with supportive services.

## 3. Senior Housing

- The senior population is growing, and there is a shortage of age-restricted, affordable housing options.
- Many elderly homeowners are on fixed incomes and unable to maintain their properties.
- Affordable independent senior housing and supportive senior housing are both in high demand.

## 4. Owner-Occupied Rehabilitation and Homeownership Assistance

- Many low- and moderate-income homeowners live in aging homes needing repairs.
- Senior homeowners especially lack resources for rehabilitation.
- There is a continuing need for:
- Minor repair and urgent repair programs. Down payment assistance for first-time homebuyers

## 5. Replacement Housing for Substandard Mobile Homes

- Mobile homes make up 20% of the county's housing stock.
- Many are older and substandard, especially in communities like Shaw Heights and other unincorporated areas.
- There is a need to replace these units with safe, energy-efficient housing.

## 6. Permanent Supportive Housing

- The County lacks dedicated supportive housing units for people with disabilities, mental illness, or recovering from addiction.
- No supportive housing developments using LIHTC have been constructed in the county since 2008.
- Integrated housing with onsite or coordinated services is needed to promote housing stability.

## 7. Rural and Infrastructure-Supported Housing

- In unincorporated areas such as Shaw Heights, there is demand for housing, but infrastructure gaps (e.g., sewer, roads, water) limit development.
- Targeted investment in infrastructure is needed to unlock housing potential in these underserved areas.

## Discussion

Cumberland County, faces complex and evolving housing challenges that impact its ability to meet the needs of all residents, particularly low- to moderate-income households. While the overall number of housing units may appear sufficient, the availability of quality, affordable, and appropriately sized housing remains a critical issue, especially for vulnerable populations such as seniors, single-person households, and extremely low-income renters.

The housing market is heavily skewed toward larger units, with over 90% of owner-occupied and nearly 60% of renter-occupied units having three or more bedrooms. This misalignment creates a gap for single individuals, small families, seniors, and persons with disabilities, who often require smaller, more manageable homes. Additionally, a significant portion of the housing stock, particularly mobile homes and older single-family homes, suffers from physical deficiencies, posing habitability and safety concerns for residents.

Moreover, the cost burden for renters remains high, with many households spending more than 30% of their income on housing, pushing them into housing instability or overcrowded conditions. This is further compounded by the lack of supportive housing options, especially for individuals with mental health or substance use challenges, and those exiting homelessness or institutions.

The public housing and Housing Choice Voucher waiting lists reflect the depth of need: most applicants are extremely low-income and seek one-bedroom units, yet the supply is both inadequate and slow to grow due to funding and infrastructure constraints. Additionally, new affordable housing developments, when made available, are met with overwhelming demand, as evidenced by application waitlists exceeding available units several times over.

In rural and unincorporated parts of the County, infrastructure limitations, such as lack of sewer access, unpaved roads, or insufficient water lines, further exacerbate housing development challenges. Without strategic investment in infrastructure, these areas will remain underdeveloped, despite demonstrated need.

The County must continue to prioritize:

- Construction and rehabilitation of affordable rental housing;
- Preservation of aging homes through housing repair programs;
- Expansion of senior and supportive housing;
- Coordination with developers to leverage tax credits and public-private partnerships;
- Infrastructure improvements to enable rural housing growth.

Through collaborative planning, targeted investment, and policy development, Cumberland County can address these challenges and build a more resilient housing ecosystem for all residents.

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

### Introduction

Housing costs in Cumberland County have risen substantially since the previous Consolidated Plan cycle. According to the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates, the median home value increased from \$139,700 in 2020 to \$183,700 in 2023, reflecting an 31% increase. This rise exceeds both inflation and wage growth for many segments of the population, creating additional housing affordability pressures, especially for low- to moderate-income households.

Similarly, median gross rent rose from \$734 to \$1,156 during the same period, an increase of 57%. This substantial jump outpaces increases in income for many renter households and contributes to growing cost burdens among households earning less than 80% of the Area Median Income (AMI). As a result, the housing market is increasingly unaffordable for renters and first-time homebuyers in particular.

### Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	139,700	183,700	31%
Median Contract Rent	734	1,156	57%

Table 29 – Cost of Housing

Alternate Data Source Name:	
American Community Survey (ACS) 2019-2023	
Data Source Comments:	

Rent Paid	Number	%
Less than \$500	4,200	28.8%
\$500-999	8,600	51.1%
\$1,000-1,499	3,400	17.3%
\$1,500-1,999	1,150	2.2%
\$2,000 or more	350	0.3%
<b>Total</b>	<b>17,700</b>	<b>99.8%</b>

Table 30 - Rent Paid

Alternate Data Source Name:	
American Community Survey (ACS) 2019-2023	
Data Source Comments:	

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	910	No Data
50% HAMFI	3,620	3,045

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Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	9,580	7,020
100% HAMFI	No Data	10,570
<b>Total</b>	<b>14,110</b>	<b>20,635</b>

**Table 31 – Housing Affordability**

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source Comments:	

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	898	898	1,037	1,425	1,766
High HOME Rent	626	673	809	926	1,014
Low HOME Rent	483	518	621	718	801

**Table 32 – Monthly Rent**

Data Source:	HUD FMR and HOME Rents
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## Is there sufficient housing for households at all income levels?

While Cumberland County has a range of housing types and vacancy across various income levels, the supply of affordable, quality housing remains insufficient for many low- to moderate-income households. A substantial portion of the County's available housing stock, particularly for renters is priced above what households earning less than 80% of the Area Median Income (AMI) can reasonably afford.

According to recent data, there are affordable units available for households earning up to 80% AMI; however, the availability of units for those in the extremely low-income bracket (0–30% AMI) remains critically limited. This is evidenced by long Housing Choice Voucher waitlists and persistent housing cost burden data reported in the most recent CHAS dataset. Many of these households spend more than 30% or even 50% of their income on housing, leaving limited funds for food, transportation, healthcare, or other essentials.

Further, much of the County's older rental stock, especially in unincorporated areas requires rehabilitation to meet basic safety and quality standards, and does not always meet accessibility needs for seniors or persons with disabilities. Though there is a stock of vacant housing, these units are often not located near employment centers, lack adequate infrastructure, or are priced above the reach of the households in greatest need.

In contrast, households with incomes at or above the median income have a relatively wider range of housing options, including newer developments and suburban single-family housing. However, rising

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home values and rental prices, paired with insufficient new affordable construction, are steadily squeezing middle-income households as well.

Ultimately, while the quantity of housing units may appear adequate, the distribution of housing by affordability level is not meeting the current demand, particularly for low-income renters, extremely low-income individuals, and special needs populations. The County continues to face a significant mismatch between what residents can afford and what is available, underscoring the need for continued investment in affordable housing development and preservation efforts.

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

Housing affordability in Cumberland County (excluding the City of Fayetteville) is expected to continue declining due to steady increases in both home values and rental costs, coupled with stagnant or modest wage growth. According to the 2019–2023 American Community Survey, the median home value in unincorporated Cumberland County has risen to \$183,700, a significant increase compared to prior periods. This rise has outpaced income growth for many households, particularly those earning less than 80% of the Area Median Income (AMI), making homeownership less attainable for lower-income and first-time homebuyers.

Rents have also risen across the region. The 2024 HUD Fair Market Rent (FMR) for a two-bedroom unit in Cumberland County is \$1,292, which is often below actual market rents. Market rents commonly exceed both FMR and HOME program rent limits, limiting access to affordable housing even for voucher holders and those receiving rental assistance.

This affordability strain is especially acute for residents not connected to the military. While Fort Bragg continues to bring new personnel, retirees, and contractors into the area, many of whom have stable incomes or housing allowances, the civilian population increasingly struggles with housing costs. Seniors on fixed incomes, extremely low-income households, individuals with disabilities, and single adults seeking one-bedroom units are especially impacted.

Additionally, the supply of affordable housing has not kept pace with demand. Limited development of Low-Income Housing Tax Credit (LIHTC) units, slow construction in unincorporated areas, and the aging mobile home stock further constrain access to quality, affordable housing. In some areas of the County, such as Shaw Heights, housing quality and infrastructure are insufficient to meet growing needs.

Unless substantial investment is made in the development of deeply affordable units, preservation of existing housing, and geographic diversification of housing development, affordability will likely continue to erode. Without targeted intervention, housing instability and displacement may increase, particularly among the County's most vulnerable residents.

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

Based on 2024 HUD data, the Fair Market Rent (FMR) for a two-bedroom unit in Cumberland County is approximately \$1,292, while the corresponding High HOME Rent is \$1,049, and the Low HOME Rent is \$642. In comparison, the Area Median Rent, according to the 2019–2023 ACS data, is estimated to be \$1,151. This shows that Fair Market Rents are closely aligned with the median market rents, while HOME rents are significantly lower, particularly for Low HOME Rent thresholds creating a meaningful gap between market rates and federally supported affordability standards.

This disparity presents both challenges and opportunities in the County’s strategy to produce and preserve affordable housing. Developers and property owners may be disincentivized from participating in HOME-assisted projects due to the lower revenue potential under HOME rent limits compared to prevailing market rates. This is particularly true in areas experiencing increasing property values, rising construction costs, and high demand for rental housing.

However, the relatively high FMRs also present an opportunity: they allow greater flexibility when setting rent limits for Housing Choice Voucher holders, potentially improving access to higher-quality units or locations that were previously out of reach. Still, without additional development subsidies or incentives, many landlords continue to prefer conventional leasing at market rates over entering into long-term affordability agreements.

In response, Cumberland County’s strategy must emphasize layered financing options, including LIHTC, HOME, and CDBG support to ensure projects remain financially viable for developers while meeting the needs of lower-income tenants. Preservation efforts must also focus on maintaining the affordability of existing housing stock that is currently priced below FMR or HOME rent thresholds to prevent further loss of naturally occurring affordable housing. Long-term affordability covenants and partnerships with mission-driven developers will be essential to protecting affordability across multiple income levels.

Ultimately, aligning rental development incentives with the County’s affordability goals is key to balancing rising market pressures with the housing needs of low- and moderate-income residents.

### Discussion

Cumberland County’s housing market is becoming increasingly strained as rental costs and home values continue to rise at a pace faster than local income growth, particularly among lower-income residents. The 2019–2023 American Community Survey (ACS) reports a median home value of \$183,700 and a median gross rent of \$1,156 per month. This represents a significant increase from earlier reporting periods and reflects broader regional and national trends of escalating housing costs.

Although the County offers a mix of owner-occupied and renter-occupied housing units, affordability remains the most pressing concern. Nearly half of renters in Cumberland County are cost-burdened,

spending more than 30% of their income on housing, and a substantial portion are severely cost-burdened, exceeding the 50% threshold. This issue disproportionately affects African American, Hispanic, and Native American households, many of whom reside in neighborhoods with older housing stock or in substandard units, including mobile homes that lack adequate infrastructure.

The disparity between HUD Fair Market Rents (FMRs), HOME rent limits, and actual market rents continues to pose challenges for developers and agencies trying to expand affordable housing. Market rents often exceed the thresholds allowable under HOME guidelines, making it less financially attractive for private landlords or developers to participate in programs that enforce long-term affordability requirements. As a result, many low-income families, seniors, and persons with disabilities remain underserved or must accept lower-quality housing.

Additionally, there is a lack of smaller unit types, particularly efficiency and one-bedroom units, which are critically needed by individuals experiencing homelessness, seniors aging in place, and single adults with disabilities. The demand for subsidized housing is evident by the waitlists for Housing Choice Vouchers and public housing, where the highest demand is for one-bedroom units.

To address these challenges, Cumberland County must continue to prioritize the development of affordable rental housing through Low-Income Housing Tax Credit (LIHTC) projects and public-private partnerships. Strategies should also include preservation of existing naturally occurring affordable housing, rehabilitation of aging housing stock, and expansion of rental assistance programs. Furthermore, any expansion must be paired with wraparound services, particularly in high-need areas to ensure long-term housing stability for vulnerable populations.

Overall, while housing production has increased in recent years, affordability and housing quality have not kept pace with population needs. Without strategic intervention, these pressures will continue to marginalize low-income households, particularly in unincorporated and underserved areas of the County.

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

As of the 2019–2023 American Community Survey (ACS), Cumberland County’s entitlement area contains an estimated 114,519 total housing units. Of these:

- Approximately 98,805 units are occupied, consisting of: 54,104 owner-occupied units, and 44,701 renter-occupied units. The estimated vacancy rate is 13.7%, with 15,714 vacant housing units.

### **Age of Housing Stock and Risk of Deterioration**

While much of the County’s housing stock was built after 1980, a substantial number of units, particularly in older unincorporated communities, were constructed prior to 1979, increasing their risk of physical deterioration and lead-based paint hazards:

- 29% of owner-occupied units and 30–32% of renter-occupied units were built before 1980, per 2017–2021 CHAS data.
- These older homes are more likely to have code deficiencies, outdated systems, and potential environmental hazards, requiring rehabilitation to meet current safety standards.

### **Substandard Housing Conditions**

According to 2017–2021 CHAS estimates:

- 25% of owner-occupied households and
- 46% of renter-occupied households experience at least one selected housing condition, defined as: Lack of complete kitchen facilities, Lack of complete plumbing facilities, Overcrowding, or Housing cost burden greater than 30%.

These conditions are more prevalent among low-income and minority households, particularly renters, reflecting longstanding affordability and housing quality gaps in the County’s non-entitlement municipalities and rural areas.

### **Vacant Properties and Rehabilitation Opportunities**

Vacancy remains a significant challenge and opportunity for Cumberland County:

- Approximately 20,100 vacant units exist countywide.
- Of these: 12,300 units (61%) are considered suitable for rehabilitation, while 7,800 units (39%) are not suitable due to structural deterioration or condemnation.

- Vacancies include abandoned properties and real estate-owned (REO) units, many concentrated in older neighborhoods and unincorporated communities with aging infrastructure, poor market demand, and limited reinvestment activity.

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

**Standard Condition:** A housing unit is considered to be in *standard condition* if it meets all applicable local housing and building codes, including structural integrity, adequate plumbing, electrical, heating, and ventilation systems, and does not exhibit any major defects such as roof leaks, foundation problems, or severe weathering. The unit must also have complete kitchen and bathroom facilities, be free of health or safety hazards, and provide a safe and sanitary living environment.

**Substandard Condition but Suitable for Rehabilitation:** A housing unit is classified as being in *substandard condition but suitable for rehabilitation* if it exhibits one or more deficiencies, such as outdated or failing mechanical systems, roofing issues, inadequate insulation, damaged flooring, or non-code-compliant features, but the cost to rehabilitate the unit to meet minimum property standards is economically feasible. Specifically, the cost of repairs, in combination with any existing debt on the property, must not exceed the unit's post-rehabilitation market value. These units are structurally sound and can be preserved through targeted repair and modernization efforts.

**Not Suitable for Rehabilitation:** A unit is considered *not suitable for rehabilitation* when the cost to bring the property into compliance with minimum housing standards exceeds the fair market value after rehabilitation. These units often suffer from severe structural failures, extensive environmental hazards, or location-based barriers (such as flood zones or lack of infrastructure) that make rehabilitation impractical.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,000	24%	7,100	44%
With two selected Conditions	200	1%	300	2%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,500	77%	8,700	53%
<b>Total</b>	<b>29,700</b>	<b>102%</b>	<b>16,120</b>	<b>99%</b>

**Table 33 - Condition of Units**

Alternate Data Source Name:	
American Community Survey (ACS) 2019-2023	
Data Source Comments:	

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,450	36%	4,620	28%
1980-1999	11,210	38%	6,710	41%
1950-1979	6,780	23%	4,400	27%
Before 1950	960	3%	571	4%
<b>Total</b>	<b>29,400</b>	<b>100%</b>	<b>16,301</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source Comments:	

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,740	26%	4,971	30%
Housing Units build before 1980 with children present	6,250	21%	3,860	24%

**Table 35 – Risk of Lead-Based Paint**

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source Comments:	

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	12,610	7,720	20,330
Abandoned Vacant Units	335	205	540
REO Properties	122	78	200
Abandoned REO Properties	18	11	29

**Table 36 - Vacant Units**

Alternate Data Source Name:	
2017-2021 CHAS	
Data Source Comments:	Estimates based on combined HUD CHAS vacancy data and County parcel-level data for properties considered abandoned or Real Estate Owned.

## Need for Owner and Rental Rehabilitation

Cumberland County faces a significant need for both owner-occupied and rental housing rehabilitation based on the condition of its housing stock. According to the 2019–2023 American Community Survey and CHAS data, a considerable portion of the County’s housing, particularly in unincorporated areas, is aging and experiencing deferred maintenance, code deficiencies, or health and safety hazards.

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Among owner-occupied units, approximately 24% exhibit at least one “selected condition,” such as overcrowding, lack of complete kitchen or plumbing facilities, or cost burdens. About 1% of owner units have two or more of these conditions. This indicates that nearly one in four owner-occupied households are living in homes that fall short of full housing adequacy, and many of these households may lack the resources necessary to make needed repairs, particularly those with low or fixed incomes, such as seniors.

Rental units present an even greater concern, with approximately 44% of renter-occupied units having at least one selected housing condition and 2% with multiple issues. These rates reflect challenges in the quality of rental housing, especially in older multifamily buildings and mobile homes where landlords may defer maintenance. Low-income renters are especially vulnerable, as they are more likely to live in housing that is both physically substandard and unaffordable.

Vacancy data further supports the need for rehabilitation. Of the 20,100 vacant units in the County, approximately 12,300 are considered suitable for rehabilitation. These represent a vital opportunity for the County to preserve and reintroduce affordable housing into the market. In contrast, 7,800 units are categorized as not suitable for rehabilitation, underscoring the need for demolition and redevelopment strategies where rehabilitation is no longer viable.

Given the significant number of older homes built before 1980, many of which likely contain lead-based paint hazards, there is also a critical need for safe, code-compliant rehabilitation that addresses environmental health risks.

In summary, housing rehabilitation remains a top priority in Cumberland County’s strategy to preserve its existing housing stock, ensure safe living conditions, and prevent the further loss of affordable units especially for seniors, low-income families, and renters in distressed housing.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Based on the 2019–2023 ACS and HUD CHAS data for Cumberland County (excluding the City of Fayetteville), it is estimated that a significant number of housing units occupied by low- or moderate-income (LMI) families may contain lead-based paint (LBP) hazards.

Lead-based paint was banned for residential use in 1978, so homes built before 1980 are considered at-risk. According to available data:

- Approximately 7,759 owner-occupied housing units in the County were built before 1980.
- Approximately 5,547 renter-occupied units were also built before 1980.

CHAS data indicates that many of these pre-1980 units are occupied by households with incomes at or below 80% of Area Median Income (AMI).



Assuming that a substantial proportion of these older units are occupied by LMI households—and recognizing that not all of them have been properly abated or renovated to remove lead hazards—it is estimated that at least 13,000 housing units within Cumberland County’s jurisdiction are occupied by low- or moderate-income families and contain potential lead-based paint hazards.

This estimate reinforces the need for targeted housing rehabilitation programs, especially those that prioritize environmental health and safety for vulnerable populations such as children and seniors.

## Discussion

The condition of Cumberland County’s housing stock, excluding the City of Fayetteville, reveals several areas of concern that have implications for the County’s long-term housing strategies. A large share of the housing units were built before 1980, which increases the risk of lead-based paint hazards, especially for families with children and low- to moderate-income (LMI) households. It is estimated that over 13,000 such units may present potential lead exposure risks, underscoring the importance of targeted housing rehabilitation initiatives.

While most units report no major housing problems, a significant number of both owner-occupied and renter-occupied units exhibit one or more selected conditions, such as cost burden, overcrowding, or lacking kitchen/plumbing facilities, indicating a need for ongoing investment in home repairs, energy efficiency upgrades, and modernization. Owner-occupied homes are more likely to show physical wear and aging infrastructure, while renter-occupied units are disproportionately burdened by multiple housing challenges.

Vacancy remains an issue in some parts of the County, particularly in unincorporated areas such as Shaw Heights, where infrastructure deficits and older mobile homes dominate the landscape. The updated vacant unit data indicates that approximately 12,300 units are suitable for rehabilitation, while 7,800 are considered not suitable, due to deterioration or the cost of needed repairs exceeding fair market value.

Additionally, the existence of over 700 abandoned properties and REO (Real Estate Owned) properties, some of which are also abandoned demonstrates the continued stress in specific segments of the housing market. These properties often attract blight, deter investment, and reduce neighborhood quality of life. Addressing these vacant and abandoned units through code enforcement, rehabilitation, or redevelopment will be key to stabilizing at-risk neighborhoods.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Fayetteville Metropolitan Housing Authority (FMHA) serves Cumberland County and the City of Fayetteville as the local public housing agency. FMHA operates public housing developments and administers the Section-8 Housing Choice Voucher (HCV) program and is consistently rated as a “High Performer” by HUD.

### Public Housing & Voucher Programs

- FMHA manages approximately 1,045 public housing units, housed across multiple developments and scattered-site homes throughout the County.
- The Section-8 Housing Choice Voucher program is fully administered locally, with FMHA not currently accepting applications due to demand and over 500 families on its waiting list.
- FMHA oversees 1,749 voucher holders, including tenant-based HCVs, and special-purpose vouchers such as VASH and the Family Unification Program.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	38	0	796	1,798	0	1,798	361	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									
<b>Table 37 – Total Number of Units by Program Type</b>									
<b>Data Source:</b>	PIC (PIH Information Center)								

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**Describe the supply of public housing developments:**

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

As of 2025, the Fayetteville Metropolitan Housing Authority (FMHA) manages approximately 1,045 public housing units located throughout the City of Fayetteville and Cumberland County. These units are distributed across several family and elderly-designated developments as well as scattered-site properties. The inventory includes:

- Cross Creek Pointe Apartments – 212 total units
- Hillside Manor – 32 units (elderly)
- Melvin Place – 58 units
- Point Place – 52 units
- Murchison Townhouses – 60 units
- Blueberry Place – 48 units
- Holland Homes – 60 units
- Lewis Heights – 48 units
- Stanton Arms – 52 units
- McNeill Apartments – 50 units
- Scattered-Site Housing – Approximately 124 single-family homes

In recent years, FMHA has undertaken significant capital improvement efforts through HUD’s Capital Fund Program and is implementing Rental Assistance Demonstration (RAD) conversions to preserve aging inventory. This includes:

- 216 units at Grove View Terrace and 32 units at Hillside Manor undergoing RAD conversion
- Replacement of 212 aging units with 272 newly constructed tax credit units in mixed-income developments

According to HUD’s most recent Public Housing Assessment System (PHAS) scores, FMHA properties are in “High Performer” condition, with an average score of 91. Regular maintenance, UPCS (Uniform Physical Condition Standards) compliance, and modernization activities, such as roof replacements, plumbing updates, site improvements, and ADA upgrades are included in FMHA’s Five-Year Capital Plan.

While many units are in adequate physical condition, a portion of the older inventory, especially those constructed prior to 1980, require continued reinvestment due to age, wear, and modernization needs. FMHA’s approved Public Housing Agency Plan outlines strategies to increase the number of accessible units and preserve public housing through RAD and capital improvement investments.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Fayetteville Metropolitan Housing Authority	91

Table 38 - Public Housing Condition

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

The public housing units operated by the Fayetteville Metropolitan Housing Authority (FMHA) throughout Cumberland County and the City of Fayetteville are in varying stages of physical condition, with a clear and ongoing need for restoration and revitalization. Much of the housing stock is aging, with many units constructed prior to 1980. As a result, several properties face deferred maintenance challenges that require targeted investment to ensure continued habitability, code compliance, and quality of life for residents.

FMHA has prioritized key improvements across its portfolio, including structural upgrades such as roof repairs and replacements, plumbing and HVAC system modernization, and the remediation of lead-based paint hazards in older units. The agency is also working to meet and exceed federal accessibility standards by increasing the number of Americans with Disabilities Act (ADA)-compliant units across its properties, particularly in developments that were previously granted exemptions to the 5% accessibility requirement.

The Housing Authority has already undertaken significant revitalization efforts through HUD's Rental Assistance Demonstration (RAD) program. Two major sites, Grove View Terrace and Hillside Manor, are undergoing RAD conversions that will result in the demolition of 212 outdated units and the construction of 272 new mixed-income, energy-efficient units in their place. This redevelopment is supported through Low-Income Housing Tax Credit (LIHTC) financing and reflects FMHA's broader commitment to replacing aging infrastructure with high-quality affordable housing options.

In addition to structural repairs and redevelopment, FMHA is addressing site-wide improvements such as sidewalk and parking lot repairs, updated exterior lighting, stormwater drainage upgrades, and enhanced landscaping. Resident safety and neighborhood appearance are central concerns. Input from FMHA's Resident Advisory Board and site-based resident councils continues to shape the prioritization of capital needs and identify quality-of-life enhancements such as improved community spaces, laundry facilities, and outdoor recreational areas.

Overall, FMHA is engaged in a proactive, multi-tiered approach to restoring and revitalizing its housing portfolio. These efforts are essential to preserving existing affordable housing units, improving resident satisfaction, and ensuring that public housing in Cumberland County continues to meet the evolving needs of low- and moderate-income households.

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

The Fayetteville Metropolitan Housing Authority (FMHA) employs a comprehensive and resident-centered strategy to improve the living environment of low- and moderate-income families residing in public housing. This strategy integrates capital improvements, supportive services, and community partnerships to promote safe, decent, and uplifting housing opportunities.

At the core of FMHA's approach is the use of capital fund investments and strategic redevelopment tools, such as the Rental Assistance Demonstration (RAD) program, to modernize aging housing stock. These improvements focus on enhancing the physical conditions of properties, including upgrades to roofs, plumbing, HVAC systems, sidewalks, parking lots, and ADA accessibility features. Through these efforts, FMHA not only addresses deferred maintenance but also transforms communities into more livable and sustainable environments.

FMHA also supports a vibrant resident engagement model, maintaining an active Resident Advisory Board and site-based resident councils that provide input on policies, capital projects, and community needs. Resident feedback has been instrumental in shaping priorities such as improved lighting, recreational space, and pest control. These forums empower residents to have a voice in the management and future of their communities.

In addition to infrastructure, FMHA places a strong emphasis on self-sufficiency and upward mobility for its residents. Through the Family Self-Sufficiency (FSS) Program, eligible participants can work toward educational, employment, and financial goals while building savings through escrow accounts tied to increases in earned income. The program connects families to job training, financial literacy, credit repair services, GED programs, post-secondary education opportunities, and homeownership counseling.

FMHA also supports homeownership through its Section 8 Homeownership Program, which allows qualifying voucher holders to use their assistance toward mortgage payments. This initiative provides a critical pathway for families to transition from subsidized rental housing to long-term asset building and financial independence.

The Housing Authority's strategy is further enhanced through collaborations with Cumberland County, the City of Fayetteville, and local nonprofit partners to align housing efforts with broader neighborhood revitalization and economic development goals.

Together, these initiatives reflect FMHA's commitment to not only providing affordable housing, but also to improving the overall quality of life, independence, and opportunities available to the low- and moderate-income families it serves.

**Discussion:**

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Public and assisted housing continues to serve as a critical resource for Cumberland County’s most vulnerable populations, particularly extremely low- and very low-income families, seniors, and individuals with disabilities. The Fayetteville Metropolitan Housing Authority (FMHA), as the primary housing authority serving both the City of Fayetteville and the unincorporated areas of the County, plays a vital role in maintaining and expanding this safety net. The physical condition of FMHA’s properties is generally strong, with the agency consistently earning high inspection scores and HUD recognition as a “high performer.” However, aging infrastructure in several developments has prompted strategic use of the HUD Rental Assistance Demonstration (RAD) program to rehabilitate and convert outdated units into modern housing stock. The redevelopment of Cross Creek Pointe Apartments and Hillside Manor into new mixed-income communities is one such example, reflecting FMHA’s focus on both physical revitalization and long-term sustainability. Despite the availability of over 1,000 public housing units and nearly 1,800 vouchers, demand continues to exceed supply. This is evidenced by long waiting lists and high utilization rates of Housing Choice Vouchers. The ongoing replacement and expansion of public housing units through RAD and Low-Income Housing Tax Credit (LIHTC) partnerships is crucial to meeting the County’s housing needs, especially as population growth, rising rents, and stagnant wages compound affordability challenges. FMHA's resident-focused strategies, such as its active Resident Advisory Board and Family Self-Sufficiency (FSS) Program, demonstrate a forward-thinking approach that goes beyond housing provision to address economic mobility and quality of life. Programs that connect families with job training, education, financial planning, and homeownership opportunities are key to fostering long-term stability. Moving forward, increased investment in accessible units, targeted revitalization of existing stock, and continued collaboration with local jurisdictions and nonprofit partners will be essential. These efforts will ensure that public and assisted housing not only remains available but also contributes meaningfully to neighborhood revitalization, family empowerment, and community development throughout Cumberland County.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Cumberland County and the City of Fayetteville operate a coordinated continuum of care (CoC) through the Fayetteville-Cumberland County CoC. Homeless services are provided by organizations including Endeavors and Connections of Cumberland County. According to the January 2024 Point-Time Count, there were approximately 380 persons experiencing homelessness in the County a modest increase from 380 in 2024, though local leaders acknowledge this figure likely undercounts the full extent of homelessness in the community.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	21	0	38	4	0
Households with Only Adults	26	0	26	10	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	220	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:	
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**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Fayetteville-Cumberland County CoC acts as the lead for the SSI/SSDI Outreach, Access, and Recovery (SOAR) program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Caseworkers meet with people experiencing homelessness to provide a direct connection to social service and disability programs and improve positive outcomes. The CoC also maintains partnerships with health care navigators, managed care organizations, free clinics, legal aid, and the Department of Social Services. CoC providers assist clients with applying for benefits such as Medicaid, Medicare, Veteran benefits, TANF, and SNAP.

The CoC Board includes a member that is an employee of the Cumberland County Department of Social Services (DSS). The CoC is informed of the mainstream resources available through the department. Most providers within the CoC network are knowledgeable of available resources offered through DSS and other agencies. Some agencies have SOAR Benefit Specialists on staff to assist clients in obtaining benefits.

The CoC partners with workforce development to assist in providing job opportunities for targeted populations. Local providers help clientele access mainstream health and mental health services along with job training and education. Cumberland HealthNet supports people at less than 200% of the poverty level with health evaluations, and also conducts Coordinated Entry for the CoC. Alliance Health is also a member of the CoC that provides health services. Volunteers for America provides job training targeted to homeless female veterans. Connections of Cumberland County has partnered with Fayetteville Technical Community College to provide case management and job training to women and children experiencing homelessness or at risk of homelessness.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Before April 2025, the largest facility serving homeless individuals and families in the region was the Salvation Army, which served approximately 200 people annually. Due to their inability to provide services at this time, Cumberland County along with the City of Fayetteville are working to provide an alternate service. Services are also available in the form of a Day Resource Center. NCWorks Career Center works with the Continuum of Care to provide job training and outreach.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

Cumberland County has identified the priorities for services and facilities for the special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The following needs and objectives are established under this Five Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addictions, and training to re-enter the work force
- **Public Housing Residents** - housing down payment assistance, job training and job opportunities, housing counseling for home ownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options
- **Persons with HIV/AIDS** - permanent supportive housing and health care services

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they are discharged to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have

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protocols against accepting certain individuals directly from a hospital. Populations that are discharged from hospitals and correctional facilities are sent to particular shelters, such as the Hope Center for women discharged from hospitals and Family Promise for individuals exiting incarceration, but these shelters do not contract with these institutions and individuals arriving at these places will be unplanned for and, as a result, turned away.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Cumberland County proposes as its "Vision" for the Five-Year Consolidated Plan the following under "Other Special Needs Strategy":

**Goal:** Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

**Objectives:**

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
- **SNS-4 Reasonable Accommodations** - Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Not applicable.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and further fair housing in the City and County:

#### **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

**Goal:** Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

#### **Impediment 2: Quality of Rental Housing vs. Affordability**

The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

**Goal:** Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

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**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credit applications to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

### **Impediment 3: Lack of Quality Affordable Homeowner Housing**

There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

**Goal:** Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor in Fayetteville and the Shaw Heights Neighborhood in Cumberland County.

### **Impediment 4: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

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**Goal:** Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

#### **Impediment 5: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

**Goal:** The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

#### **Impediment 6: Impacted Areas of Concentration**

There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area's corresponding population.

**Goal:** Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Cumberland County's Community Development Department is committed to delivering quality service and opportunity to citizens in need of decent, safe, and affordable housing; supporting entrepreneurship through programs that lead to job opportunities for low- to moderate-income residents and expand the County's tax base. The department administers the Community Development Block Grant (CDBG) and HOME Investment Partnership Program and serves as the lead entity for the Continuum of Care (CoC), which provides employment training initiatives with a particular focus on veterans and individuals experiencing homelessness.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	287	224	1	1	0
Arts, Entertainment, Accommodations	4,831	3,297	13	11	-2
Construction	2,617	2,346	7	8	1
Education and Health Care Services	9,334	5,010	25	17	-8
Finance, Insurance, and Real Estate	1,598	799	4	3	-1
Information	437	108	1	0	-1
Manufacturing	3,995	5,221	11	18	7
Other Services	1,423	789	4	3	-1
Professional, Scientific, Management Services	2,406	1,065	6	4	-2
Public Administration	2,105	2,269	6	8	2
Retail Trade	5,749	4,007	15	14	-1
Transportation and Warehousing	1,857	3,004	5	10	5
Wholesale Trade	1,159	945	3	3	0
Total	37,798	29,084	--	--	--

Table 40 - Business Activity

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<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

## Labor Force

Total Population in the Civilian Labor Force	52,113
Civilian Employed Population 16 years and over	48,619
Unemployment Rate	6.70
Unemployment Rate for Ages 16-24	14.10
Unemployment Rate for Ages 25-65	4.10

**Table 41 - Labor Force**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

Occupations by Sector	Number of People
Management, business and financial	10,115
Farming, fisheries and forestry occupations	1,287
Service	6,215
Sales and office	10,973
Construction, extraction, maintenance and repair	4,466
Production, transportation and material moving	5,192

**Table 42 – Occupations by Sector**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,101	65%
30-59 Minutes	14,379	28%
60 or More Minutes	3,379	7%
<b>Total</b>	<b>50,859</b>	<b>100%</b>

**Table 43 - Travel Time**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,328	458	2,314
High school graduate (includes equivalency)	10,921	701	5,810
Some college or Associate's degree	17,987	1,033	6,409
Bachelor's degree or higher	11,812	342	2,448

**Table 44 - Educational Attainment by Employment Status**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	71	241	311	511	801
9th to 12th grade, no diploma	1,744	931	852	2,127	1,494
High school graduate, GED, or alternative	4,140	4,801	3,437	9,105	5,283
Some college, no degree	4,065	5,917	4,963	8,221	3,216
Associate's degree	716	1,804	2,054	3,698	1,141
Bachelor's degree	491	3,128	2,884	4,095	1,426
Graduate or professional degree	3	812	1,659	2,648	919

**Table 45 - Educational Attainment by Age**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	
<b>Data Source Comments:</b>	

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,749
High school graduate (includes equivalency)	32,115
Some college or Associate's degree	38,021
Bachelor's degree	47,391
Graduate or professional degree	58,622

**Table 46 – Median Earnings in the Past 12 Months**

<b>Alternate Data Source Name:</b>	
American Community Survey (ACS) 2019-2023	

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

The major employment sectors within Cumberland County, based on the 2019–2023 American Community Survey, reflect a workforce that is highly engaged in retail trade, education and health care services, and the arts, entertainment, accommodation, and food service industries. Retail trade represents the largest employment category among residents, accounting for approximately 16% of the local workforce. However, retail-related jobs within the unincorporated areas of the County comprise only about 12% of available employment, indicating that a significant portion of residents employed in retail are commuting to other jurisdictions, such as the City of Fayetteville, for work.

Similarly, education and health care services employ about 20% of the civilian labor force but represent just 9% of local jobs. This discrepancy highlights a clear gap between the number of residents trained or working in these fields and the number of local employment opportunities available to them. As a result, many residents in these fields likely commute to surrounding areas for employment.

The arts, entertainment, accommodations, and food services sector also shows a notable imbalance, with 12% of residents working in this sector, but only 8% of jobs located within the County. This further suggests a local job shortage in service-oriented industries.

Conversely, the manufacturing and construction sectors show a surplus of jobs relative to the number of workers. Manufacturing accounts for 13% of jobs but employs only 8% of the workforce, and construction provides 9% of jobs while employing about 7% of workers. This suggests that these industries are attracting workers from outside the County's unincorporated areas or that there is a local workforce gap in these trades.

Overall, the County appears to be a net exporter of labor in several key sectors, while also having strong job availability in others, particularly manufacturing and construction. These findings underscore the need for targeted workforce development strategies and economic investments to better align local employment opportunities with the skill sets of County residents.

**Describe the workforce and infrastructure needs of the business community:**

- Public transportation is inadequate for lower income wage earners that need to get to jobs. Transportation takes too long and the routes are inefficient when it comes to connecting the places where people live to job centers.
- Much of the employment for people without post-secondary education is available in low-wage retail and service industry positions.

- There is a need for increased wages. Many of the jobs that pay more to people without advanced degrees are more competitive and are quickly filled.
- There are not many large private businesses that are headquartered in Fayetteville and Cumberland County. To address this need, there are a variety of youth employment programs, including a cyber security entrepreneurship program.
- Residents of the area have expressed an interest in additional restaurant options. There is a need for an incubator to assist individuals looking to own and run restaurants.
- There is a need to create business incubators for businesses that are looking to increase capacity.
- North Carolina is a “right to work” state. Workers on the military base have unionized and there are job training programs. However, there are no unions nor training programs outside the base.
- There is a need for programs that assist individuals, especially veterans that are trying to start a business.
- Finding employment is a particular challenge for single mothers and the re-entry population.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

According to the most recent 2019–2023 American Community Survey (ACS) estimates and available labor market data, the major employment sectors in Cumberland County are Education and Health Care Services, Retail Trade, and Manufacturing. Education and Health Care Services employ the largest share of the civilian workforce, underscoring the county’s reliance on institutions such as Cumberland County Schools, Fayetteville Technical Community College, and Cape Fear Valley Medical Center as significant employers. Retail Trade is also a leading sector, reflecting the county’s role as a regional commercial hub serving both residents and the military population associated with Fort Bragg.

Manufacturing stands out as a sector with a high concentration of local jobs relative to the number of residents employed in the field, suggesting that many of these positions are filled by workers commuting from surrounding areas. Other notable sectors include Construction, which has seen stable employment levels driven by residential and commercial development, and Transportation and Warehousing, which continues to grow in response to regional logistics demands and Cumberland County’s strategic location along the I-95 corridor.

The data indicate a workforce that is actively engaged in both service-oriented industries and emerging opportunities in production, logistics, and construction. However, the mismatch between where people live and where jobs are located, especially in sectors like manufacturing and transportation, highlights the need for better workforce alignment and local training opportunities.

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

The skills and education levels of Cumberland County's current workforce present both opportunities and challenges in meeting the demands of available employment. Based on the most recent 2019–2023 American Community Survey (ACS) estimates, the workforce shows a significant portion of residents with high school diplomas and some college education, which aligns with the needs of the county's dominant employment sectors, retail, education, healthcare, and manufacturing. These industries typically offer entry- to mid-level positions that require minimal to moderate formal education but benefit from on-the-job training.

However, there remains a gap in alignment between higher-skill employment opportunities and the number of residents with bachelor's or graduate degrees. While a growing segment of the workforce has pursued higher education, the local economy does not yet offer a wide range of high-paying, knowledge-based jobs that can retain college graduates long-term. This can contribute to a "brain drain" where educated individuals leave the region in search of more competitive employment opportunities elsewhere.

Furthermore, unemployment remains elevated among residents with less than a high school diploma, and especially among younger adults aged 18–24, indicating a need for increased investment in vocational training, GED attainment, and workforce development programs. These findings point to a continued need for job readiness initiatives, career pathway programs, and targeted support for non-traditional workers, such as returning citizens, single parents, and disconnected youth.

Overall, while Cumberland County's workforce is broadly suited to the available jobs, increased investment in education and skills training, particularly for underemployed populations will be essential to advancing economic mobility and supporting the county's long-term economic growth.

## **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Cumberland County's workforce training initiatives reflect a strong collaboration between public institutions, nonprofit organizations, and the private sector, all aligned with the goals outlined in the County's Consolidated Plan. At the core of these efforts is the NCWorks Career Center, which functions as the hub for employment services under the guidance of the Cumberland County Workforce Development Board. NCWorks provides job seekers with access to career counseling, skills assessments, résumé development, job placement services, and connections to occupational training. The center places a special emphasis on serving priority populations such as veterans, youth, low-income individuals, and persons with disabilities.

Fayetteville Technical Community College (FTCC) is a critical partner in advancing workforce readiness. FTCC offers a wide array of short-term credential and certification programs through its Corporate and Industry Training division, with specific tracks in logistics, CDL, construction trades, welding, OSHA compliance, and Lean Six Sigma. These programs are designed to match the demands of the local labor market and provide a rapid pathway to employment for residents without postsecondary degrees. FTCC's Work-Based Learning (WBL) program allows students to gain real-world experience while enrolled in academic programs, thereby improving job placement outcomes and reinforcing career-readiness.

Specialized programs such as the HOPE Reconnect initiative at FTCC offer accelerated workforce training for displaced workers and underserved populations. These free programs include both classroom instruction and paid internships, with many participants entering the workforce directly upon completion. Additionally, FTCC collaborates with local employers and workforce partners to ensure training aligns with current and future job openings.

Collectively, these initiatives directly support the Consolidated Plan's objective of expanding economic opportunity and reducing poverty by enhancing job readiness, increasing access to high-demand training, and promoting small business development. The inclusion of wraparound services such as transportation assistance, SOAR benefit access, and case management ensures that vulnerable populations are not left behind. Moreover, these efforts promote workforce development and help reduce unemployment disparities, especially among youth, women, and returning citizens, thereby advancing long-term community resilience and economic growth.

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

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Cumberland County participates in a Comprehensive Economic Development Strategy (CEDS) through its collaboration with the Fayetteville-Cumberland County Economic Development Corporation and regional planning partners. The County leverages this participation to align its economic development goals with broader community development strategies outlined in the Consolidated Plan.

One of the most significant initiatives coordinated through the CEDS framework is the development of pad-ready industrial sites and logistics hubs in areas such as the Sand Hill Road corridor and Hope Mills. These sites are designed to attract manufacturers, warehousing operations, and other employers that offer jobs accessible to the County's existing workforce. This supports the Consolidated Plan's emphasis on job creation, especially for low- to moderate-income households, by generating stable employment opportunities that do not necessarily require advanced degrees.

Cumberland County also supports downtown revitalization and the redevelopment of key corridors, including the Murchison Road Corridor. These public and private sector investments are revitalizing

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economically distressed neighborhoods, creating opportunities for new businesses, housing, and community-serving facilities. These efforts directly contribute to neighborhood stabilization and economic mobility two of the core goals of the Consolidated Plan.

In addition, the County invests in entrepreneurship and small business development, particularly for women, veterans, minorities, and individuals with barriers to employment. Through partnerships with organizations such as the Center for Economic Empowerment and Development (CEED), the County promotes incubator programs and technical assistance that help entrepreneurs grow their businesses. These efforts are essential to expanding economic opportunity and household income for low-income residents.

The County also collaborates with NCWorks and Fayetteville Technical Community College to ensure that workforce training programs align with emerging job sectors. These initiatives focus on providing residents, particularly youth, single parents, and the reentry population with access to training in high-demand fields such as healthcare, skilled trades, logistics, and technology. These efforts enhance workforce participation and support self-sufficiency, which are key outcomes targeted in the Consolidated Plan.

Finally, infrastructure improvements, including road, transit, and sewer upgrades are coordinated through the CEDS process to promote equitable development and increase access to employment centers. These improvements are especially impactful in historically underserved areas of the County and are essential for unlocking future development and investment.

Overall, Cumberland County's participation in CEDS ensures that local and regional investments in economic growth are strategically aligned with housing, infrastructure, and workforce development goals. This coordination strengthens the impact of the Consolidated Plan and promotes inclusive, sustainable growth throughout the County.

## Discussion

Cumberland County continues to face a unique economic landscape shaped by its reliance on Fort Bragg, a dominant employer and economic anchor in the region. While the military installation brings considerable federal investment and job stability, it also underscores the County's vulnerability to fluctuations in military operations and highlights the need for economic diversification.

The 2019–2023 American Community Survey (ACS) data reflect a workforce with strong representation in retail trade, healthcare, education, manufacturing, and service-related sectors. However, many of these jobs offer limited upward mobility and wages that may not support housing stability for low- to moderate-income families. This mismatch between the workforce's educational attainment and the demands of higher-paying employment sectors remains a concern. For instance, while a significant portion of the County's labor force has some college education, there is still a large group with only a high school diploma or less, which restricts access to more lucrative employment opportunities.

Cumberland County has recognized these gaps and is actively working to strengthen workforce development initiatives in alignment with economic development goals. The County's participation in the Comprehensive Economic Development Strategy (CEDS) has fostered public-private partnerships aimed at supporting entrepreneurship, job training, and infrastructure improvements. Notably, targeted investments in business incubators, cyber training, and food entrepreneurship are helping to expand opportunity for women, veterans, and minorities.



Despite these efforts, there remains a critical need for improved public transportation infrastructure, which affects the ability of lower-income residents to reliably access job centers. Further, the County's rural and unincorporated areas often lack the broadband access, sewer, and water infrastructure necessary to support industrial growth or workforce expansion. These limitations also pose challenges to attracting new employers or enabling residents to engage in remote or home-based work.

Ongoing efforts through NCWorks, Fayetteville Technical Community College, and the County's Continuum of Care partners show promise in addressing unemployment among vulnerable populations, including youth, individuals experiencing homelessness, and the re-entry population. By connecting these groups to credentialed training and support services, Cumberland County is creating a stronger, more resilient local workforce.

## MA-50 Needs and Market Analysis Discussion

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

Within Cumberland County, there are identifiable areas where households with multiple housing problems are concentrated. For the purposes of this analysis, “concentration” is defined as census tracts or block groups where more than 51% of households are considered low- to moderate-income (LMI), based on HUD’s most recent Low- and Moderate-Income Summary Data (LMISD). These areas typically exhibit overlapping housing issues such as:

- Cost burden (paying more than 30% of income for housing),
- Overcrowding (more than 1.01 persons per room),
- Lack of complete kitchen or plumbing facilities, and
- Substandard physical housing conditions.

Using HUD’s 2023 LMISD and local ACS data, several block groups in Cumberland County exceed the 51% LMI threshold and show high rates of these overlapping issues. These areas often have aging housing stock, lower home values, higher poverty rates, and limited access to quality transportation or employment centers. Many are also areas with a higher proportion of minority residents or families with children.

In addition, HUD-designated “exception areas”, block groups that do not meet the standard 51% LMI requirement but exceed the County's exception threshold (currently around 50.76% for Cumberland County) are also eligible for targeted investment. These exception areas may also experience elevated levels of housing problems despite falling slightly below the standard LMI threshold.

Cumberland County continues to monitor these concentrations through a combination of American Community Survey data, HUD reports, and local assessments to target housing assistance, rehabilitation programs, and infrastructure improvements where the need is greatest

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

There are areas within Cumberland County where racial and ethnic minorities as well as low-income families are concentrated. For the purposes of this assessment, a “concentration” is defined in accordance with HUD guidance:

- Racial or ethnic concentration exists where the percentage of a specific minority group in a census tract or block group is at least 20 percentage points higher than the countywide average.

- Low-income concentration exists where 51% or more of the population in a tract or block group is low- to moderate-income (LMI), or where the area meets HUD’s exception threshold, which for Cumberland County is 50.76%.

Based on 2019–2023 ACS and HUD LMISD data:

### Racial/Ethnic Minority Concentration

- **Black or African American concentration:** Several census tracts in Fayetteville and Spring Lake have African American populations exceeding 60%, which is significantly above the countywide average (~36%).
- **Hispanic/Latino concentration:** Census tracts and block groups in southern Fayetteville and western Spring Lake show Hispanic populations 20 percentage points higher than the countywide average (~13.7%), qualifying them as HUD-defined “Minority Areas.” These include:
- Census Tract 001400, Block Group 2  
Census Tract 003201, Block Group 1  
Census Tract 003205, Block Group 2  
Census Tract 003305, Block Group 2  
Census Tract 003314, Block Group 2

### Low-Income Concentration

Numerous areas in the unincorporated county and older neighborhoods within Fayetteville exceed the 51% LMI threshold or the 50.76% exception threshold. These areas often experience multiple compounding issues, including older housing stock, poor infrastructure, higher crime rates, and limited access to education or employment.

These concentrations are used by the County to prioritize funding for affordable housing, infrastructure upgrades, economic development, and social services, consistent with HUD’s goals of furthering fair housing and addressing disparities in access to opportunity.

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

In Cumberland County, neighborhoods where households experience multiple housing problems often face market conditions that reflect long-term disinvestment and structural inequities. These areas typically have an aging housing stock, with many units built before 1980. As a result, homes are more likely to have structural deficiencies, lead-based paint hazards, outdated systems, and deferred maintenance needs. A significant portion of households in these neighborhoods are renters, and many are cost-burdened, spending more than 30% of their income on housing. This indicates a clear disconnect between local wages and prevailing rental prices.

These neighborhoods often have low property values, which discourages private investment and makes it difficult for homeowners and landlords to access financing for improvements. Limited commercial development further compounds the challenge, as essential services such as grocery stores, pharmacies, and healthcare facilities are not readily accessible. Public transportation options in some areas are either

insufficient or poorly connected to job centers, creating additional barriers for residents to access employment opportunities and services.

Despite these challenges, many of these communities possess strong social networks, anchored by churches and other community-based institutions that provide support and foster resilience. However, these assets are often undermined by the lack of adequate infrastructure, including paved roads, sidewalks, street lighting, stormwater management, and public sewer connections, especially in unincorporated parts of the County.

Overall, the housing market in these areas reflects the need for targeted interventions that combine housing rehabilitation, infrastructure improvements, and economic development strategies to revitalize communities and improve quality of life for low- and moderate-income households.

### **Are there any community assets in these areas/neighborhoods?**

Many of these neighborhoods and areas in Cumberland County are strong communities with a high concentration of churches to serve the population. Increased investment in Spring Lake and Hope Mills is transforming these communities into communities of choice.

### **Are there other strategic opportunities in any of these areas?**

Several strategic opportunities exist in the areas of Cumberland County where households face multiple housing problems and concentrations of low-income populations. These neighborhoods, particularly in parts of Spring Lake, Hope Mills, and unincorporated areas, are ripe for revitalization through coordinated investment in infrastructure, housing rehabilitation, and economic mobility initiatives.

One key opportunity lies in leveraging the County's status as a HUD-designated "entitlement" community, which allows greater flexibility in targeting Community Development Block Grant (CDBG) funds to eligible block groups. These funds can be used to support homeowner and rental rehabilitation, public infrastructure improvements, and programs that address health and safety concerns in housing.

There is also potential to align workforce development and small business assistance programs with neighborhood revitalization. For example, expanding job training opportunities for residents in these areas, particularly in trades related to housing rehab, such as construction or HVAC, can both build local capacity and address critical home repair needs.

Additionally, several of these communities have strong anchor institutions, such as churches and schools, that can be engaged in broader revitalization efforts. Partnering with these trusted organizations can improve outreach, build trust, and enhance the effectiveness of County initiatives.

Improving public transportation and broadband access in these areas can also serve as a catalyst for economic opportunity, helping residents connect to education, jobs, and essential services. Finally, the

County can explore partnerships with nonprofit developers and land banks to strategically acquire and repurpose vacant or abandoned properties for affordable housing and mixed-use development.

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

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

There is a need to provide broadband access to low-income neighborhoods and households. Throughout the County, public buildings such as schools and libraries are older and require retrofitting to provide broadband and wi-fi access for residents.

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

Broadband access is controlled at the State level in the State of North Carolina. Cities within North Carolina are encouraged to seek competition between Internet Service Providers or to undertake public-private partnerships to narrow the digital divide and provide broadband access to all County residents. The State of North Carolina has developed a Broadband Access Plan to increase the percentage of households with access to fiber optic cable, increase the percentage of households with access to broadband, increase adoption rates, bring affordable internet access to K-12 students outside of schools, and to create a state-wide model of digital literacy education.

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

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

Cumberland County has experienced increased natural hazard risks that are strongly associated with climate change. Over the past decade, the frequency and intensity of extreme weather events, particularly hurricanes, flooding, and severe storms have escalated. These events have caused significant disruption to infrastructure, housing, and critical services, particularly in low-lying and vulnerable communities.

The County's geographic location places it at elevated risk for coastal storm impacts, despite not being directly on the coast. Hurricanes Matthew (2016) and Florence (2018) caused extensive flooding in Cumberland County, resulting in infrastructure failures, displacement of residents, and long-term damage to homes and public facilities. The County anticipates that such storms will become more frequent and more intense due to rising ocean temperatures and shifting weather patterns.

Additionally, the region has seen an increase in prolonged rainfall events that lead to flash flooding in areas with limited stormwater infrastructure. Many of the County's older neighborhoods lack sufficient drainage systems, making them more vulnerable to repeated flood damage. This increases long-term vulnerability for low- and moderate-income households and those residing in manufactured housing or flood-prone zones.

Extreme heat events are also increasing in frequency and duration, creating additional risks for elderly residents, young children, and individuals with chronic health conditions. These impacts are compounded by energy insecurity and a lack of access to cooling resources in lower-income communities.

To address these risks, Cumberland County has adopted a forward-looking approach to hazard mitigation and resilience. This includes updating its Hazard Mitigation Plan to reflect climate change projections, investing in green infrastructure, and prioritizing infrastructure improvements in vulnerable communities. The County continues to assess and mitigate risk through floodplain management, emergency response planning, and coordination with federal and state agencies to strengthen long-term climate resilience.

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

Housing occupied by low- and moderate-income (LMI) households in Cumberland County is especially vulnerable to the increasing risks posed by climate change and natural hazards. This vulnerability is

driven by several interrelated factors identified through analysis of American Community Survey (2019–2023) data, HUD CHAS data, local hazard mapping, and past storm impact reports.

**1. Location in Flood-Prone Areas:** LMI households are disproportionately located in older neighborhoods and manufactured home parks that lie within or adjacent to Special Flood Hazard Areas (SFHAs). These areas are more likely to experience repeated flooding during extreme weather events. Many of the homes in these areas lack sufficient elevation, floodproofing, or modern drainage infrastructure, increasing the likelihood of structural damage or displacement.

**2. Substandard Housing Conditions:** Data from the CHAS dataset indicates that a significant share of LMI households live in units with at least one of the HUD-defined "selected housing conditions," including overcrowding, cost burden, and lack of complete plumbing or kitchen facilities. These housing units are less resilient to storm damage and more susceptible to mold, water infiltration, and heat-related deterioration.

**3. Limited Access to Financial Recovery Resources:** LMI residents are more likely to be uninsured or underinsured and may lack savings or access to credit needed to recover from disaster-related damage. This increases the length of time needed for recovery and often results in prolonged displacement or permanent loss of housing stability. These financial barriers also inhibit the ability of property owners to invest in flood mitigation or energy efficiency upgrades.

**4. Energy Insecurity and Heat Vulnerability:** Rising temperatures exacerbate energy insecurity, particularly among LMI renters in older multifamily units or mobile homes. These units often lack adequate insulation or modern HVAC systems. During periods of extreme heat, residents face increased health risks, especially seniors, children, and persons with disabilities.

**5. Mobility and Emergency Response Barriers:** Households with limited transportation access or functional needs may face greater challenges evacuating or accessing emergency services. LMI households are more likely to rely on public transportation and may reside in areas with inadequate evacuation infrastructure, further compounding their vulnerability during severe weather events.

Taken together, these findings underscore the need for targeted mitigation strategies that prioritize housing rehabilitation, stormwater infrastructure improvements, and emergency preparedness outreach in LMI communities. Cumberland County's Consolidated Plan and Hazard Mitigation efforts will continue to focus on reducing these risks through cross-sector partnerships, resilient housing investments, and data-informed planning.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This is Cumberland County's first year of its new Five Year Consolidated Plan for FY 2025-2029. The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County. As part of the Five Year Consolidated Plan, the community has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified for the Cumberland County for the period of FY 2025 through FY 2029 for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs:

### HOUSING STRATEGY - HSS

#### Goal:

Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.

#### Objectives:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income households.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-4 Fair Housing** - Further fair housing by promoting fair housing choice throughout Cumberland County.
- **HSS-5 Housing Education** - Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

### HOMELESS STRATEGY - HOM

#### Goal:

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Improve the living conditions and support services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.

**Objectives:**

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence

**SPECIAL NEEDS STRATEGY - SNS**

**Goal:**

Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

**Objectives:**

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
- **SNS-4 Reasonable Accommodations** - Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

**COMMUNITY DEVELOPMENT STRATEGY - CDS**

**Goal:**

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Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.

**Objectives:**

- **CDS-1 Infrastructure** - Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
- **CDS-2 Community Facilities** - Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
- **CDS-3 Public Services** - Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including medication assistance programs and social/welfare programs throughout the County.
- **CDS-4 Public Transit** - Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
- **CDS-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
- **CDS-6 Architectural Barriers** - Remove architectural barriers and make public and community facilities accessible to all residents.
- **CDS-7 Public Safety** - Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.

**ECONOMIC DEVELOPMENT STRATEGY - EDS**

**Goal:**

Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County.

**Objectives:**

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services.
- **EDS-2 Financial Assistance** - Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
- **EDS-3 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs.

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## ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

### Goal:

Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

### Objectives:

- **APM-1 Management** - Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
- **APM-2 Planning** - Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

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

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

## General Allocation Priorities

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

Cumberland County has allocated its FY 2025 Community Development Block Grant (CDBG) funds in a manner that principally benefits low- and moderate-income (LMI) persons, in compliance with the primary objective of the CDBG program.

Infrastructure improvement activities funded through CDBG in FY 2025 are located in either:

- Census tracts/block groups where the percentage of LMI residents meets or exceeds the HUD-determined low- and moderate-income threshold of 50.76%, or
- Service areas in which 51% or more of the beneficiaries are LMI, or
- Benefit a presumed LMI clientele (e.g., elderly, disabled, homeless individuals) as defined in 24 CFR 570.208.

Similarly, public facilities activities are also either located in qualifying LMI areas or are designed to serve LMI populations based on census data or direct income surveys.

## Areas of LMI Concentration

Households experiencing multiple housing problems, such as cost burden, overcrowding, lack of kitchen/plumbing facilities, or housing built before 1978, are concentrated in block groups where at least 51% of residents are low- and moderate-income. Based on the most recent 2019–2023 American Community Survey (ACS) and HUD LMISD data, the following Census Tracts (C.T.) and Block Groups (B.G.) exceed the LMI threshold and are prioritized for area benefit activities:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1

- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003600 B.G. 3

#### HUD Exception Criteria

Cumberland County remains designated by HUD as an Exception Community, which allows the use of CDBG funds in block groups where at least 50.76% of residents are low- and moderate-income (rather than the standard 51% threshold). As a result, the following areas are also eligible for LMI-targeted activities:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

These areas have been identified through geospatial mapping, HUD LMISD, and U.S. Census data, and are actively targeted for infrastructure upgrades, public facilities improvements, and housing-related interventions in Cumberland County's 2025 Annual Action Plan.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive



	<b>Associated Goals</b>	HSS-1 Homeownership Assistance HSS-2 Housing Construction HSS-3 Housing Rehabilitation HSS-4 Fair Housing HSS-5 Housing Education HSS-6 Housing Purchase
	<b>Description</b>	Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.
	<b>Basis for Relative Priority</b>	There is a need for affordable, accessible, decent housing in Cumberland County. There is a need to increase the quality of the housing stock in the County for renters, homeowners, and homebuyers.
<b>2</b>	<b>Priority Need Name</b>	Homeless Priority
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive
	<b>Associated Goals</b>	HOM-1 Housing HOM-2 Operations/Support HOM-3 Homeless Prevention HOM-4 Permanent Supportive Housing HOM-5 Shelter Housing
	<b>Description</b>	Improve the living conditions and services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.
	<b>Basis for Relative Priority</b>	There is a need to assist the homeless by providing housing, counseling, and other services in Cumberland County.
<b>3</b>	<b>Priority Need Name</b>	Other Special Needs Priority
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive
	<b>Associated Goals</b>	SNS-1 Housing SNS-2 Social Services SNS-3 Accessibility SNS-4 Reasonable Accommodations
	<b>Description</b>	Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.
	<b>Basis for Relative Priority</b>	There is a need to assist persons with special needs by expanding facilities and services for individuals with disabilities, the elderly, and other persons who have special needs.
4	<b>Priority Need Name</b>	Community Development Priority
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive
	<b>Associated Goals</b>	CDS-1 Infrastructure CDS-2 Community Facilities CDS-3 Public Services CDS-4 Public Transit CDS-5 Clearance CDS-6 Architectural Barriers CDS-7 Public Safety HSS-3 Housing Rehabilitation
	<b>Description</b>	Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.
	<b>Basis for Relative Priority</b>	There is a need to improve public and community facilities, infrastructure, public transit, public services, public safety, and the quality of life in Cumberland County.
5	<b>Priority Need Name</b>	Economic Development Priority
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive
	<b>Associated Goals</b>	EDS-1 Employment EDS-2 Financial Assistance EDS-3 Financial Incentives
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Cumberland County.
	<b>6</b>	
	<b>Priority Need Name</b>	Administration, Planning, and Management Priority
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- and Moderate-Income Areas Comprehensive
	<b>Associated Goals</b>	APM-1 Management APM-2 Planning
	<b>Description</b>	Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.
	<b>Basis for Relative Priority</b>	There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs, and the need to provide staffing for NRSA Plan.

### Narrative (Optional)

The priority ranking of needs for housing; homelessness; other special needs; community development; economic development; and administration, planning, and management are as follows:

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- **High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the County during the Five Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	There is a need to provide Tenant Based Rental Assistance (TBRA) to individuals and families in Cumberland County who are at risk of homelessness.
TBRA for Non-Homeless Special Needs	There is a need to provide Tenant Based Rental Assistance (TBRA) to special needs populations in Cumberland County who are elderly, disabled, suffering from a mental health issue, victims of domestic violence, or affected by HIV/AIDS.
New Unit Production	There is a great need for infill housing in the County, both for renters and for homeowners. There is a particular need for new affordable rental units to replace mobile homes in trailer parks throughout the County. The County needs affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a high demand in Cumberland County to provide rehabilitation assistance for both homeowners and landlords. The County needs affordable, accessible, decent, safe, and sanitary housing that could be accomplished through rehabilitation.
Acquisition, including preservation	Cumberland County is exploring the strategic acquisition of land and existing properties to support the development of transitional housing, permanent supportive housing, and long-term affordable housing. These efforts aim to expand the local housing continuum and address critical gaps for individuals and families experiencing or at risk of homelessness.

**Table 49 – Influence of Market Conditions**



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

### Introduction

Cumberland County is receiving \$909,877 in CDBG entitlement funds and \$391,086.57 in HOME entitlement funds for FY 2025. The County will receive \$200,000 in CDBG program income and \$175,000 in HOME Program income. The program year goes from July 1, 2025 through June 30, 2026. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER).

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	909,877	250,000	0	1,159,877	4,639,508	Five Year of funding projected at the FY 2025 level.12 projects/activities were funded based on FY 2025 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	391,087	175,000	0	566,087	2,264,347	Five Years of projected funding at the FY 2025 level.4 projects/activities were funded based on FY 2025 HOME allocations.

**Table 50 - Anticipated Resources**

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

In addition to the entitlement funds, Cumberland County anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Homeless Support Center Construction
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to Cumberland County in FY 2025 to address needs identified in the FY 2025-2029 Five Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Cumberland County has begun acquiring parcels of privately owned land in the B Street area of Fayetteville to support the development of a Homeless Support Center. While there are currently no financial contributions from outside organizations toward the project, the County plans to actively engage local non-profit and community-based organizations to provide on-site wrap-around services. These services may include case management, housing navigation, behavioral health support, and employment assistance. The Support Center will serve as a central access point for individuals and families experiencing homelessness, directly addressing priority needs identified in the Five-Year Consolidated Plan related to housing stability, service coordination, and access to essential resources.

**Discussion**

Not Applicable.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CUMBERLAND COUNTY, NC	Government	Planning	Jurisdiction
Fayetteville Metropolitan Housing Authority	PHA	Public Housing Rental	Jurisdiction
Fayetteville - Cumberland County CoC	Continuum of care	Homelessness Non-homeless special needs Planning public services	Region

**Table 51 - Institutional Delivery Structure**  
**Assess of Strengths and Gaps in the Institutional Delivery System**

As for the most recent data available, persons living with HIV/AIDS and their families continue to represent a small but vulnerable segment of Cumberland County’s population. According to updated County Health Rankings and CDC surveillance data, Cumberland County remains among the top counties in North Carolina for HIV prevalence. As of 2023, an estimated 1,500 individuals are living with HIV in the county, reflecting a prevalence rate that remains higher than the statewide average. Males, particularly African American males, continue to be disproportionately affected, and the number of new diagnoses remains steady, indicating ongoing public health concerns.

The Cumberland County Department of Public Health provides comprehensive sexually transmitted infection (STI) services, including HIV testing, treatment referrals, and linkage to care. The department works with pharmaceutical assistance programs and clinical trials to help uninsured or underinsured individuals gain access to necessary medications.

While most homeless service providers accept individuals living with HIV/AIDS, there are limited housing options specifically targeted to this population.

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

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

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

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There are a wide variety of services targeted to homeless persons and persons with HIV in the Fayetteville, Cumberland County CoC:

Housing and shelters for the homeless are provided by: The Hope Center, Endeavors, Connections of Cumberland County, Operation Inasmuch, and Fayetteville Urban Ministries. Additional job and employment training is offered by Volunteers of America, which is targeted toward homeless veterans and homeless women.

Cumberland County Public Health Department provides clinics for people with communicable diseases and STIs. Cumberland HealthNet provides free clinics as well for individuals at less than 200% of the poverty level and is the lead for Coordinated Entry in the County.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

There is a growing population of special needs in Cumberland County, especially for persons with mental health issues and persons with addictions/substance abuse issues. The growing opioid crisis has put a strain on healthcare facilities and local public services.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Cumberland County has partnered with various agencies, nonprofits, and service providers in the City of Fayetteville to carry out the services required by special needs populations. However, there are significant needs for mental health services and addiction counseling services in the region. The major gaps in the County's strategy include Rapid Rehousing and the gap between qualifications for Federal programs and the financial demands of individuals and families that are yet-to-qualify. The County will continue to partner with nonprofits that manage partnerships and assist persons with special needs to address these gaps and provide services to those that do not yet qualify for Federal assistance programs.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-1 Homeownership Assistance	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$0 HOME: \$0	Other: 0 Other
2	HSS-2 Housing Construction	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$575,000 HOME: \$263,983	Rental units constructed: 35 Household Housing Unit  Homeowner Housing Added: 25 Household Housing Unit
3	HSS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority Housing	CDBG: \$2,882,100 HOME: \$2,283,407	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 110 Household Housing Unit  Other: 1 Other
4	HSS-4 Fair Housing	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$0 HOME: \$0	Other: 0 Other



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HSS-5 Housing Education	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$0 HOME: \$0	Other: 0 Other
6	HSS-6 Housing Purchase	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$125,000 HOME: \$0	Direct Financial Assistance to Homebuyers: 25 Households Assisted
7	HOM-1 Housing	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
8	HOM-2 Operations/Support	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$135,200	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
9	HOM-3 Homeless Prevention	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$547,210	Tenant-based rental assistance / Rapid Rehousing: 750 Households Assisted  Homelessness Prevention: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	HOM-4 Permanent Supportive Housing	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$0 HOME: \$0	Housing for Homeless added: 0 Household Housing Unit
11	HOM-5 Shelter Housing	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$0 HOME: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds
12	SNS-1 Housing	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
13	SNS-2 Social Services	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
14	SNS-3 Accessibility	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Rental units rehabilitated: 0 Household Housing Unit  Homeowner Housing Rehabilitated: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	SNS-4 Reasonable Accommodations	2025	2029	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Rental units rehabilitated: 0 Household Housing Unit  Homeowner Housing Rehabilitated: 0 Household Housing Unit
16	CDS-1 Infrastructure	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
17	CDS-2 Community Facilities	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$425,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
18	CDS-3 Public Services	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
19	CDS-4 Public Transit	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$0 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	CDS-5 Clearance	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$75,000 HOME: \$0	Other: 5 Other
21	CDS-6 Architectural Barriers	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$0 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
22	CDS-7 Public Safety	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$0 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
23	EDS-1 Employment	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development Priority	CDBG: \$0 HOME: \$0	Jobs created/retained: 0 Jobs
24	EDS-2 Financial Assistance	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development Priority	CDBG: \$125,000 HOME: \$0	Jobs created/retained: 25 Jobs  Businesses assisted: 25 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
25	EDS-3 Financial Incentives	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development Priority	CDBG: \$0 HOME: \$0	Jobs created/retained: 0 Jobs
26	APM-1 Management	2025	2029	Administration	Low- and Moderate-Income Areas Countywide-Other	Administration, Planning, and Management Priority	CDBG: \$409,875 HOME: \$158,044	Other: 11 Other
27	APM-2 Planning	2025	2029	Administration	Low- and Moderate-Income Areas Countywide-Other	Administration, Planning, and Management Priority	CDBG: \$500,000 HOME: \$125,000	Other: 1 Other

**Table 53 – Goals Summary**

## Goal Descriptions

1	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income households.
2	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing inventory for both rental and sales housing.

3	<b>Goal Name</b>	HSS-3 Housing Rehabilitation
	<b>Goal Description</b>	Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
4	<b>Goal Name</b>	HSS-4 Fair Housing
	<b>Goal Description</b>	Further fair housing by promoting fair housing choice throughout Cumberland County.
5	<b>Goal Name</b>	HSS-5 Housing Education
	<b>Goal Description</b>	Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
6	<b>Goal Name</b>	HSS-6 Housing Purchase
	<b>Goal Description</b>	Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.
7	<b>Goal Name</b>	HOM-1 Housing
	<b>Goal Description</b>	Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
8	<b>Goal Name</b>	HOM-2 Operations/Support
	<b>Goal Description</b>	Promote and assist in program support services for the homeless.
9	<b>Goal Name</b>	HOM-3 Homeless Prevention
	<b>Goal Description</b>	Promote and assist in program support services for the homeless.
10	<b>Goal Name</b>	HOM-4 Permanent Supportive Housing
	<b>Goal Description</b>	Promote and assist in the development of permanent supportive housing and services.

11	<b>Goal Name</b>	HOM-5 Shelter Housing
	<b>Goal Description</b>	Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.
12	<b>Goal Name</b>	SNS-1 Housing
	<b>Goal Description</b>	Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
13	<b>Goal Name</b>	SNS-2 Social Services
	<b>Goal Description</b>	Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
14	<b>Goal Name</b>	SNS-3 Accessibility
	<b>Goal Description</b>	Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
15	<b>Goal Name</b>	SNS-4 Reasonable Accommodations
	<b>Goal Description</b>	Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.
16	<b>Goal Name</b>	CDS-1 Infrastructure
	<b>Goal Description</b>	Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
17	<b>Goal Name</b>	CDS-2 Community Facilities
	<b>Goal Description</b>	Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.

18	<b>Goal Name</b>	CDS-3 Public Services
	<b>Goal Description</b>	Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
19	<b>Goal Name</b>	CDS-4 Public Transit
	<b>Goal Description</b>	Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
20	<b>Goal Name</b>	CDS-5 Clearance
	<b>Goal Description</b>	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
21	<b>Goal Name</b>	CDS-6 Architectural Barriers
	<b>Goal Description</b>	Remove architectural barriers and make public and community facilities accessible to all residents.
22	<b>Goal Name</b>	CDS-7 Public Safety
	<b>Goal Description</b>	Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
23	<b>Goal Name</b>	EDS-1 Employment
	<b>Goal Description</b>	Support and encourage new job creation, job retention, workforce development, employment, and job training services.
24	<b>Goal Name</b>	EDS-2 Financial Assistance
	<b>Goal Description</b>	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
25	<b>Goal Name</b>	EDS-3 Financial Incentives
	<b>Goal Description</b>	Support and encourage new economic development through local, state and Federal tax incentives and programs.



26	<b>Goal Name</b>	APM-1 Management
	<b>Goal Description</b>	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
27	<b>Goal Name</b>	APM-2 Planning
	<b>Goal Description</b>	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Cumberland County anticipates providing affordable housing assistance through its HOME Investment Partnerships Program to extremely low, low, and moderate-income households as defined by 24 CFR 91.315(b)(2). Based on the most recent 2019–2023 American Community Survey data and HUD’s 2023 HOME income limits for the Fayetteville Metropolitan Statistical Area, the County recognizes that the most critical housing needs exist among households earning at or below 30% of the Area Median Income (AMI). These extremely low-income households are often the most vulnerable, facing severe housing cost burdens and limited housing options.

Given this, the County estimates that approximately 40 to 45 percent of households served through HOME-funded activities in the upcoming program year will be extremely low-income. Another 30 to 35 percent of beneficiaries are expected to be low-income households earning between 31 and 50 percent of AMI. The remaining 20 to 25 percent will be moderate-income households with incomes between 51 and 80 percent of AMI. These projections are consistent with the County’s strategy to prioritize assistance for the households most in need while meeting the regulatory targeting requirements of the HOME program.

Final allocations will depend on project readiness, partner capacity, and the type of housing activities funded, such as rental housing development, homeowner rehabilitation, or tenant-based rental assistance. Cumberland County will continue to monitor local housing market conditions and update its income targeting approach accordingly to ensure access and effective use of federal housing resources.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Cumberland County recognizes the critical need to expand the availability of accessible housing units for individuals with disabilities, particularly within the federally assisted housing inventory. While the Fayetteville Metropolitan Housing Authority (FMHA) currently maintains a limited number of accessible public housing units, 24 units as of the latest reporting this number falls short of the minimum 5% accessibility requirement under Section 504 of the Rehabilitation Act, except where exemptions apply.

To address this gap, FMHA has been actively working to increase its supply of accessible units through ongoing modernization projects, unit conversions, and new development, including properties undergoing RAD (Rental Assistance Demonstration) conversion. Future capital planning will prioritize the retrofit of existing units and construction of new units that meet accessibility standards outlined in the Uniform Federal Accessibility Standards (UFAS).

If required by a Section 504 Voluntary Compliance Agreement, Cumberland County and FMHA will ensure full compliance by developing an implementation plan that outlines specific timelines and benchmarks to increase the number of accessible units. These efforts will be coordinated with resident input and community stakeholders to align housing accessibility improvements with the broader goals.

### **Activities to Increase Resident Involvements**

Cumberland County and the Fayetteville Metropolitan Housing Authority (FMHA) are committed to fostering active resident participation in shaping housing programs and services. Activities to increase resident involvement include regular meetings of the Resident Advisory Board (RAB), which provides feedback on the Public Housing Agency (PHA) Plan, Capital Fund Program priorities, and policies affecting public housing and Housing Choice Voucher participants.

FMHA also supports site-based resident councils across its housing communities. These councils serve as grassroots forums for residents to voice concerns, recommend improvements, and collaborate on neighborhood initiatives. FMHA staff engage residents through surveys, listening sessions, and community events to encourage participation in planning and decision-making.

Additionally, FMHA offers workshops on financial literacy, homeownership readiness, and self-sufficiency resources through its Family Self-Sufficiency (FSS) Program. These initiatives not only support upward mobility but also strengthen resident engagement in long-term planning. As part of its broader strategy, the County continues to promote transparency, communication, and shared responsibility with residents to ensure that public housing programs reflect community needs and priorities.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the 'troubled' designation**

Not Applicable.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and further fair housing in the City and County:

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The following is a list of impediments to fair housing choice identified by Cumberland County and the City of Fayetteville:

#### **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to further fair housing choice, especially for low-income residents, minorities, and the disabled population.

**Goal:** Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to further fair housing throughout the City of Fayetteville and Cumberland County.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

#### **Impediment 2: Quality of Rental Housing vs. Affordability**

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The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

**Goal:** Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credits to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor in Fayetteville and Shaw Heights Neighborhood in Cumberland County.

### **Impediment 3: Lack of Quality Affordable Homeowner Housing**

There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

**Goal:** Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

#### **Impediment 4: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

**Goal:** Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make "reasonable accommodations" for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

#### **Impediment 5: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

**Goal:** The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.

- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

#### **Impediment 6: Impacted Areas of Concentration**

There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area's corresponding population.

**Goal:** Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

**Strategies:** To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Cumberland County and the Fayetteville-Cumberland County Continuum of Care (CoC) maintain a comprehensive strategy to reach out to homeless individuals, particularly those who are unsheltered, and to assess and address their individual needs.

The CoC employs a multi-agency street outreach model led by trained staff and volunteers who actively engage with individuals experiencing homelessness across the county, including in encampments, wooded areas, abandoned buildings, and public spaces. These outreach teams provide direct services such as food, hygiene kits, and referrals, while also building trust with individuals who may not yet be connected to services.

A critical tool used in outreach is the Coordinated Entry System (CES), which ensures a uniform process for assessing individual needs using a standardized tool such as the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT). Through CES, individuals are assessed and prioritized for housing and supportive services based on the severity of their needs and vulnerability. This process helps align limited housing resources, such as Emergency Shelter, Transitional Housing, and Permanent Supportive Housing with those most in need.

The CoC also coordinates with law enforcement, public health, hospitals, and mental health providers to identify and engage unsheltered persons. Data from the Point-in-Time Count, HMIS, and real-time reports from community partners are used to identify locations where unsheltered homelessness is prevalent and to monitor service needs.

Additionally, partnerships with programs like the SSI/SSDI Outreach, Access, and Recovery (SOAR) help link individuals with disabilities and no income to benefits and stable housing. Nonprofits such as Operation Inasmuch, Connections of Cumberland County, and Endeavors assist with case management, behavioral health access, and housing navigation.

These collaborative outreach efforts help reduce barriers to services, connect individuals with shelter and housing, and ensure that each person's needs are assessed in a coordinated and compassionate manner.

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

Cumberland County, in coordination with the Fayetteville-Cumberland County Continuum of Care (CoC), continues to prioritize addressing the emergency shelter and transitional housing needs of individuals and families experiencing homelessness. The CoC supports a network of shelter providers, including the Salvation Army, Operation Inasmuch, Connections of Cumberland County, and the Life Matters Center,



which collectively offer emergency and transitional shelter beds targeted to a variety of populations, such as women, men, families with children, veterans, and survivors of domestic violence.

Emergency shelters provide short-term, immediate housing and critical services such as food, hygiene, case management, and crisis intervention. Providers like the Salvation Army operate additional overflow shelters during inclement weather periods, commonly referred to as “White Flag” events, which increase local bed capacity when temperatures or weather conditions become life-threatening.

Transitional housing programs offer more structured, longer-term support, typically up to 24 months designed to help individuals and families stabilize and move toward permanent housing. These programs often include supportive services such as job training, financial counseling, mental health support, and substance abuse recovery. Organizations like Endeavors, Myrover-Reese Fellowship Homes, and Connections of Cumberland County implement transitional housing programs specifically designed for veterans, individuals in recovery, and women with children.

In addition to facility-based housing, the CoC works to coordinate and expand transitional resources through rapid rehousing and permanent supportive housing for populations with complex needs. These efforts are aligned with the Coordinated Entry System to ensure those with the highest vulnerabilities receive timely access to the appropriate housing intervention.

Through strategic investments, partnerships, and continued gap analysis, Cumberland County is committed to increasing shelter capacity, improving access to transitional services, and enhancing the overall continuum of care for individuals experiencing homelessness.

**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.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**



## **SP-65 Lead based paint Hazards – 91.215(i)**

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

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities rehabilitation, tenant based rental assistance, and property acquisition supported by the CDBG and HOME programs. Cumberland County will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

For any housing rehabilitation program using Federal funds, Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

Though the housing stock in the Cumberland County was largely constructed after 1970, there are a number of homes that require rehabilitation that were built before 1970. According to the 2017 North

Carolina Childhood Blood Lead Surveillance Data, 1.3 percent of children aged 1-2 years old tested positive for greater than 5 micrograms/deciliters blood-lead level.

Cumberland County is prioritizing new construction over housing rehabilitation to meet its housing needs. The construction of new housing will mitigate the risks of lead poisoning due to the use of paint that is not lead-based. The County will ensure that the aforementioned steps are taken for housing rehabilitation programs.

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

When accepting applicants for its housing program Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

Additionally, Cumberland County's contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation. Contractors are required to disclose lead-based paint mitigation strategies in plans that require such processes.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

Cumberland County continues to face significant challenges related to poverty, although recent trends show gradual improvement. As of the 2019–2023 American Community Survey (ACS) 5-Year Estimates, approximately 16.3% of Cumberland County residents live in poverty. This remains higher than the North Carolina statewide average of 14.4%.

Poverty continues to disproportionately affect female-headed households with children, with 41.2% living below the poverty line. Child poverty remains an area of serious concern, with 23.7% of individuals under the age of 18 experiencing poverty. Cumberland County remains designated by the North Carolina Department of Commerce as a Tier 1 County (as of 2025), reflecting economic distress and prioritizing it for state support and incentives.

### **Structural and Strategic Response**

Poverty reduction in Cumberland County is addressed through coordinated housing, economic development, and workforce initiatives. Recognizing that poverty is both a cause and effect of housing instability, the County leverages Community Development Block Grant (CDBG) and HOME funds to expand access to affordable housing, reduce housing cost burden, and integrate wraparound services for at-risk populations.

The County’s Section 3 Plan continues to prioritize hiring low- and moderate-income residents and contracting with businesses that employ these individuals, particularly in federally funded construction and rehabilitation projects.

Cumberland County partners with organizations such as NCWorks, CEED (Center for Economic Empowerment and Development), and Fayetteville Technical Community College to provide job training, resume development, financial literacy, and entrepreneurship support, especially for veterans, women, and young adults. These services are often paired with housing and social services to address barriers to long-term self-sufficiency.

### **Anti-Poverty Goals and Economic Development Strategy (2025–2029)**

The County’s anti-poverty strategy is embedded within its larger Economic Development Strategy and focuses on increasing employment opportunities, encouraging small business growth, and supporting low-income individuals with targeted resources.

### **Planned Economic Development Goals:**

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- **EDS-2: Financial Assistance**

Promote small business development, commercial revitalization, and access to capital through technical assistance and loan programs (including potential HUD Section 108 initiatives).

Cumberland County's poverty reduction approach is multidimensional, leveraging housing assistance, workforce development, business incentives, and social services to support individuals and families on the path to economic stability.

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

Providing access and increasing the supply of affordable housing is integrally tied to the County's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

The County is addressing poverty among its poorest families by building more affordable rental housing, particularly in the areas where those families reside. Additionally, the County is working with organizations that provide job training to ensure that people can work and escape poverty. The County intends to partner with the City of Fayetteville to support economic development through CDBG funds. Cumberland County will also develop affordable housing with access to employment for low-income residents.

## SP-80 Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Cumberland County has standards in place to monitor activities for programmatic and contract compliance of the sub grantees. Projects and programs that are funded with CDBG, HOME, CoC, and other Federal and State funds are subject to monitoring. All sub grantees receiving CDBG Public Services funds are monitored on a regular basis through the submittal of either monthly, quarterly, or one-time reports to the County, as identified in their funding agreements. For agencies that receive HOME or CDBG funds for development of housing, long-term affordability controls are monitored in accordance with the funding agreements.

Sub grantee monitoring includes:

**Pre-disbursement / pre-monitoring conferences** are conducted to ensure that sub grantees understand 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 sub grantee.

**Desk reviews** are conducted periodically as requests for reimbursements are submitted by the sub grantees on a monthly basis to ensure timely expenditure of funds. The County disburses its funds via a reimbursement process. The County reimburses sub grantees only when a request for reimbursement was accompanied with supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Sub grantees were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports are required to be submitted on a regular basis to monitor the sub grantee's progress towards meeting their goals.

**Onsite monitoring visits** are performed during the program year on selected sub grantees. Some of the areas reviewed most often during onsite visits include:

- Compliance with participant eligibility, income certification requirements, and documentation guidelines; and reporting;
- Confidentiality procedures;
- Progress towards meeting projected goals and timely use of funds;
- Compliance with specific contractual requirements; and
- Review of audit report.

## Expected Resources

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

#### Introduction

Cumberland County is receiving \$909,877 in CDBG entitlement funds and \$391,086.57 in HOME entitlement funds for FY 2025. The County will receive \$200,000 in CDBG program income and \$175,000 in HOME Program income. The program year goes from July 1, 2025 through June 30, 2026. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER).

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	909,877.00	250,000.00	0.00	1,159,877.00	4,639,508.00	Five Year of funding projected at the FY 2025 level.12 projects/activities were funded based on FY 2025 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	391,086.57	175,000.00	0.00	566,086.57	2,264,347.00	Five Years of projected funding at the FY 2025 level.4 projects/activities were funded based on FY 2025 HOME allocations.

**Table 54 - Expected Resources – Priority Table**

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

In addition to the entitlement funds, Cumberland County anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Homeless Support Center Construction
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to Cumberland County in FY 2025 to address needs identified in the FY 2025-2029 Five Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Cumberland County has begun acquiring parcels of privately owned land in the B Street area of Fayetteville to support the development of a Homeless Support Center. While there are currently no financial contributions from outside organizations toward the project, the County plans to actively engage local non-profit and community-based organizations to provide on-site wrap-around services. These services may include case management, housing navigation, behavioral health support, and employment assistance. The Support Center will serve as a central access point for individuals and families experiencing homelessness, directly addressing priority needs identified in the Five-Year Consolidated Plan related to housing stability, service coordination, and access to essential resources.

**Discussion**

Not Applicable.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$115,000.00 HOME: \$52,796.00	Rental units constructed: 7 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
2	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Countywide-Other	Housing	CDBG: \$292,175.00 HOME: \$299,180.57	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 22 Household Housing Unit Other: 0 Other
3	HSS-6 Housing Purchase	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$25,000.00 HOME: \$.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	HOM-2 Operations/Support	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$27,040.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$109,442.00	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homelessness Prevention: 200 Persons Assisted
6	CDS-2 Community Facilities	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$85,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
7	CDS-5 Clearance	2025	2029	Non-Housing Community Development	Countywide-Other	Community Development Priority	CDBG: \$15,000.00	Other: 1 Other
8	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development Priority	CDBG: \$25,000.00 HOME: \$.00	Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted
9	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other	Administration, Planning, and Management Priority	CDBG: \$81,975.00 HOME: \$31,608.00	Other: 11 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$100,000.00 HOME: \$25,000.00	Other: 1 Other
11	HSS-1 Homeownership Assistance	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$.00 HOME: \$.00	Other: 0 Other

**Table 55 – Goals Summary**

## Goal Descriptions

1	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
2	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
3	Goal Name	HSS-6 Housing Purchase
	Goal Description	Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

4	<b>Goal Name</b>	HOM-2 Operations/Support
	<b>Goal Description</b>	Promote and assist in program support services for the homeless.
5	<b>Goal Name</b>	HOM-3 Homeless Prevention
	<b>Goal Description</b>	Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
6	<b>Goal Name</b>	CDS-2 Community Facilities
	<b>Goal Description</b>	Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
7	<b>Goal Name</b>	CDS-5 Clearance
	<b>Goal Description</b>	Facilitate the demolition and clearance of qualifying debris and structures to mitigate blight.
8	<b>Goal Name</b>	EDS-2 Financial Assistance
	<b>Goal Description</b>	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
9	<b>Goal Name</b>	APM-1 Management
	<b>Goal Description</b>	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
10	<b>Goal Name</b>	APM-2 Planning
	<b>Goal Description</b>	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.
11	<b>Goal Name</b>	HSS-1 Homeownership Assistance
	<b>Goal Description</b>	Promote and assist in developing homeownership opportunities for low- and moderate-income households.





## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

#### Projects

#	Project Name
1	HOUSING REHABILITATION
2	AFFORDABLE HOUSING DEVELOPMENT
3	HOMEOWNERSHIP ASSISTANCE
4	HOUSING PROJECT DELIVERY
5	PUBLIC SERVICES
6	HOMELESS SERVICES
7	PUBLIC FACILITIES / INFRASTRUCTURE
8	ECONOMIC DEVELOPMENT
9	GENERAL ADMINISTRATION / PLANNING
10	DEMOLITION CLEARANCE
11	HOUSING PURCHASE

**Table 56 – Project Information**

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

- The infrastructure improvement activities are either located in a low- and moderate- income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

**AP-38 Project Summary**  
**Project Summary Information**

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1	<b>Project Name</b>	HOUSING REHABILITATION
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	HSS-3 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$308,475.00 HOME: \$468,315.57
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22 households
	<b>Location Description</b>	Scattered sites
	<b>Planned Activities</b>	Funds will be used 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.
2	<b>Project Name</b>	AFFORDABLE HOUSING DEVELOPMENT
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	HSS-2 Housing Construction
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$115,000.00 HOME: \$58,663.00

	<b>Description</b>	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 households
	<b>Location Description</b>	Elizabeth Street and West Cumberland
	<b>Planned Activities</b>	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords.
<b>3</b>	<b>Project Name</b>	HOMEOWNERSHIP ASSISTANCE
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	HSS-1 Homeownership Assistance
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	:
	<b>Description</b>	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increase knowledge and resources related to purchasing a home.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable

	<b>Location Description</b>	Not Applicable
	<b>Planned Activities</b>	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increase knowledge and resources related to purchasing a home.
<b>4</b>	<b>Project Name</b>	HOUSING PROJECT DELIVERY
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	HSS-3 Housing Rehabilitation
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$267,945.00
	<b>Description</b>	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 individuals
	<b>Location Description</b>	707 Executive Place
	<b>Planned Activities</b>	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
<b>5</b>	<b>Project Name</b>	PUBLIC SERVICES
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	HOM-3 Homeless Prevention
	<b>Needs Addressed</b>	Housing Community Development Priority
	<b>Funding</b>	CDBG: \$102,040.00
	<b>Description</b>	Partner with agencies in providing social services programs. Staff and overhead costs directly related to carrying out public services activities.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 persons
	<b>Location Description</b>	707 Executive Place
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Clientele The Matrix Codes are: 13A Housing Counseling, under 25 CFR 5.100, for Homeownership Assistance (13B); 05Z Other Public Services Not Listed in 03T and 05A-05Y.
<b>6</b>	<b>Project Name</b>	HOMELESS SERVICES
	<b>Target Area</b>	Countywide-Other
	<b>Goals Supported</b>	HOM-2 Operations/Support HOM-3 Homeless Prevention
	<b>Needs Addressed</b>	Homeless Priority
	<b>Funding</b>	CDBG: \$34,442.00
	<b>Description</b>	Activities to benefit homeless persons to help prevent homelessness and to reduce homeless population. This activity will also be leveraged with local government funds of as a part of the joint city/county homeless initiative program. A portion of the local government funds will also be used to support the local HMIS and Data and Evaluation Analyst position.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 households and 200 persons
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Codes are: 03T Homeless/AIDS Patients Programs; 05S Rental Housing Subsidies.
<b>7</b>	<b>Project Name</b>	PUBLIC FACILITIES / INFRASTRUCTURE
	<b>Target Area</b>	Low- and Moderate-Income Areas
	<b>Goals Supported</b>	CDS-2 Community Facilities

	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$85,000.00
	<b>Description</b>	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 persons
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Area Benefit (LMA). The Matrix Codes are: 03E Neighborhood Facilities; 03J Water/Sewer Improvements; 03K Street Improvements.
<b>8</b>	<b>Project Name</b>	ECONOMIC DEVELOPMENT
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	EDS-2 Financial Assistance
	<b>Needs Addressed</b>	Economic Development Priority
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	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
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 businesses
	<b>Location Description</b>	707 Executive Place
	<b>Planned Activities</b>	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 18A Economic Development Direct Financial Assistance to For-Profit Businesses.
<b>9</b>	<b>Project Name</b>	GENERAL ADMINISTRATION / PLANNING



	<b>Target Area</b>	Countywide-Other
	<b>Goals Supported</b>	APM-1 Management APM-2 Planning
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$181,975.00 HOME: \$39,108.00
	<b>Description</b>	CDBG and HOME funding will be provided to support administrative and planning costs associated with carrying out the 2025 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 individuals
	<b>Location Description</b>	707 Executive Place
	<b>Planned Activities</b>	The Matrix Code is 21A General Program Administration.
10	<b>Project Name</b>	DEMOLITION CLEARANCE
	<b>Target Area</b>	Countywide-Other
	<b>Goals Supported</b>	CDS-5 Clearance
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County. Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 other
	<b>Location Description</b>	TBD

	<b>Planned Activities</b>	04-Clearance and Demolition
<b>11</b>	<b>Project Name</b>	HOUSING PURCHASE
	<b>Target Area</b>	Low- and Moderate-Income Areas Countywide-Other
	<b>Goals Supported</b>	HSS-6 Housing Purchase
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Provide funds for down payment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 families who meet income limit requirements and qualify for a conventional mortgage.
	<b>Location Description</b>	Cumberland County (outside of the City of Fayetteville's city-limits)
	<b>Planned Activities</b>	First-time homebuyers down payment assistance.

## **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**

### **Population Overview**

According to the 2019–2023 American Community Survey (ACS) 5-Year Estimates, Cumberland County has a total population of 336,744, reflecting modest growth of 5.4% since the 2010 Census count of 319,431.

### **Age Distribution**

Cumberland County continues to maintain a relatively young population profile due in part to the presence of military installations and a high number of working-age adults.

- Median Age: 31.8 years
- Under 20 years: 27.6%
- Ages 20 to 44: 37.8%
- Ages 45 to 64: 22.3%
- Age 65 and over: 12.3%

The growing senior population, particularly those over age 75 underscores the need for age-friendly housing, in-home support, and long-term care options.

### **Race and Ethnicity**

Cumberland County is racially and ethnically diverse, with no single racial group comprising a majority of the population.

- White (Non-Hispanic): 47.8%
- Black or African American (Non-Hispanic): 36.3%
- American Indian or Alaska Native: 1.4%
- Asian: 2.5%
- Native Hawaiian or Other Pacific Islander: 0.5%
- Other Race (Non-Hispanic): 2.4%
- Two or More Races: 9.1%
- Hispanic or Latino (of any race): 13.5%

This racial and ethnic diversity highlights the importance of culturally responsive services, housing access, and language accommodations, particularly for Hispanic and Native populations.

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## Income and Poverty

The median household income in Cumberland County is \$54,428, which remains below the North Carolina state average.

- Households with Social Security income: 28.3%
- Households receiving public assistance (e.g., TANF): 2.2%
- Households with retirement income: 23.7%
- Female-headed households with children under 18 below poverty line: 41.6%
- Children under 18 living in poverty: 24.2%

According to HUD's Low/Moderate Income Summary Data (LMISD), 37.53% of the County's population is considered low- or moderate-income, with 51 block groups meeting the threshold of 51% or more LMI residents.

## Economic Profile

The County's economy reflects a balance of military, service, and government sectors, along with expanding opportunities in education, health care, and small business.

Employment by Industry (civilian employed population age 16+):

- Educational Services, Health Care & Social Assistance: 25.7%
- Retail Trade: 13.0%
- Arts, Entertainment, Recreation, Accommodation & Food Services: 11.2%
- Professional, Scientific, Administrative & Waste Management Services: 9.1%

Employment by Class of Worker:

- Private Wage and Salary Workers: 70.3%
- Government Workers: 23.7%
- Self-Employed (not incorporated): 5.5%

## Use of HUD Funds

Cumberland County will prioritize the use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding to support activities that benefit low- and moderate-income residents and communities. Strategic investment areas include:

- Affordable housing production and rehabilitation
- Infrastructure and neighborhood revitalization
- Supportive services and homelessness prevention

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- Workforce development and economic mobility

### Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	50
Countywide-Other	43

**Table 57 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

### Discussion

The geographic locations and the public benefit for the FY 2020 CDBG and HOME Activities/Projects are

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as follows:

- **HOUSING REHABILITATION** – Low- and Moderate-Income Areas; Countywide-Other
- **AFFORDABLE HOUSING DEVELOPMENT** – Low- and Moderate-Income Areas
- **HOUSING PROJECT DELIVERY** – Countywide-Other
- **PUBLIC SERVICES** – Low- and Moderate-Income Areas; Countywide-Other
- **HOMELESS SERVICES** – Countywide-Other
- **PUBLIC FACILITIES / INFRASTRUCTURE** – Low- and Moderate-Income Areas; Shaw Heights
- **ECONOMIC DEVELOPMENT** – Low- and Moderate-Income Areas; Countywide-Other
- **GENERAL ADMINISTRATION / PLANNING** – Countywide-Other

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The County intends to accomplish the following affordable housing goals in FY 2025:

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

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	20
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	42

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

#### Discussion

During this program year the County is funding the following affordable housing projects/activities with CDBG and HOME funds:

- **HOUSING REHABILITATION** – 22 housing units
- **AFFORDABLE HOUSING DEVELOPMENT** – 20 housing units
- **HOMELESS SERVICES** – 250 persons
- **PUBLIC FACILITIES / INFRASTRUCTURE** – 25 households

Additionally, the County is funding two programs that assist with low- and moderate-income homeownership, which are not included in the above chart:

- **PUBLIC SERVICES** – 500 persons

## AP-60 Public Housing – 91.220(h)

### Introduction

The Fayetteville Metropolitan Housing Authority (FMHA) continues to fulfill its mission of providing decent, safe, and affordable housing to low- and moderate-income residents throughout the Fayetteville area. FMHA promotes self-sufficiency, personal growth, and neighborhood revitalization by maximizing available resources while maintaining strong fiscal stewardship. The Housing Authority believes housing is a basic human right and the foundation for long-term stability and opportunity. FMHA's staff are dedicated to serving the Fayetteville community with professionalism, compassion, and accountability.

Due to Fayetteville's proximity to Fort Bragg and the transient nature of military-related moves, FMHA receives housing inquiries and applications from across the United States. However, due to overwhelming demand and limited unit availability, the Housing Authority's waitlists for both public housing and Section 8 Housing Choice Vouchers are often closed or restricted to specific populations.

FMHA is currently designated a "High Performer" by the U.S. Department of Housing and Urban Development (HUD) and maintains strong performance ratings across its housing programs.

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

In the upcoming year, the Fayetteville Metropolitan Housing Authority (FMHA) will continue advancing its strategic goals to preserve, improve, and expand its public housing portfolio through rehabilitation, repositioning, and development

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

The Fayetteville Metropolitan Housing Authority (FMHA) continues to take a proactive approach in encouraging public housing residents to participate in both management decisions and long-term self-sufficiency opportunities, including homeownership.

Key actions planned for the upcoming year include:

- **Resident Advisory Board Engagement:** FMHA maintains an active Resident Advisory Board (RAB) that provides direct input into the Housing Authority's Annual and Five-Year Plans, Capital Fund Program priorities, and policy updates. The RAB represents all FMHA-managed communities and ensures that resident voices are considered in key decision-making processes.
- **Resident Councils:** Each public housing community has access to a Resident Council, supported by FMHA staff and resident services personnel. These councils facilitate communication between residents and management, identify community needs, and coordinate on-site programming.
- **Family Self-Sufficiency (FSS) Program:** FMHA offers the HUD-funded Family Self-Sufficiency

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(FSS) program to eligible Section 8 and public housing residents. The program provides individualized case management, life planning, and financial coaching to help residents increase their earned income, reduce dependency on public assistance, and plan for long-term housing stability. Participants accumulate escrow savings as their income grows, which can be used toward education, transportation, or homeownership upon program completion.

- **Homeownership Counseling and Resources:** While FMHA does not currently administer a formal homeownership program for public housing residents, Section 8 Housing Choice Voucher participants may enroll in the Homeownership Option under the FSS program. Through this pathway, eligible residents can use their voucher to help subsidize mortgage payments. FMHA supports participants by connecting them with:
  - Credit and financial literacy education
  - First-time homebuyer counseling
  - Partnerships with local housing counseling agencies and lenders
- **Resident Services and Empowerment Activities:** FMHA offers workforce readiness programming, resource fairs, financial coaching, and community events that educate residents about civic engagement, housing stability, and economic mobility. These activities are coordinated through the Resident Opportunity and Self-Sufficiency (ROSS) program and FMHA's Resident Services team.

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

The Fayetteville Metropolitan Housing Authority is not designated as a troubled housing authority.

**Discussion**

The Fayetteville Metropolitan Housing Authority is continuing to meet its goals by securing funding through RAD conversion, development of Section 8 Project-Based Voucher Developments, and revitalization of its existing units.

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

### Introduction

The Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County, NC. The following goals and objective for Cumberland County's Homeless Strategy have been identified for the five year period of FY 2025 through FY 2029.

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

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

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

The 2024 Point-in-Time (PIT) Count for Cumberland County identified 380 homeless persons and 155 homeless households. Of these, 253 individuals (66.6%) were unsheltered, while 82 were in emergency shelters and 45 in transitional housing. The number of families with children was recorded as 16 households, totaling approximately 49 persons. There were no unaccompanied youth recorded in the 2024 count.

Of the 380 individuals experiencing homelessness, the majority reported disabling conditions and/or experiences of domestic violence. African Americans continue to be disproportionately represented in the homeless population. These figures highlight a continued need for proactive outreach and assessment, especially for chronically unsheltered individuals and special populations.

The lead agency for the Fayetteville-Cumberland County Continuum of Care (CoC) is Cumberland County. Membership is open to any stakeholder in the community, with governance provided by the CoC Board. The Board oversees strategic planning, prioritization, and workgroups focused on housing stability. The CoC holds public meetings quarterly and strongly encourages individuals with lived experience of homelessness to participate.

The CoC has fully implemented Coordinated Entry, administered by Cumberland HealthNet, and continues to prioritize Housing First principles for all ESG-funded programs and shelter providers.

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

According to the 2024 PIT Count, Cumberland County had 82 individuals in emergency shelters and 45 in transitional housing, while 253 individuals remained unsheltered. Shelters designated specifically for men and women help fill critical service gaps in low- and moderate-income areas. Targeted services for veterans continue to be provided by Veteran Services of the Carolinas and Volunteers of America.

Weather-related and disaster-response sheltering, such as the White Flag program coordinated by Cornerstone Christian Empowerment Center and True Vine Ministries remain active during periods of extreme cold or displacement caused by natural disasters.

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

The Fayetteville-Cumberland County CoC continues to operate a Coordinated Entry system, managed by Cumberland HealthNet, which evaluates clients and directs them to appropriate emergency, transitional, or permanent supportive housing resources.

Approximately 80% of the homeless population is considered able to stabilize through rapid rehousing interventions, while the remaining 20% require more intensive supportive services, including permanent supportive housing.

The CoC continues working toward a formal update of its written standards to adopt a system-wide Housing First model, with providers increasingly incorporating this approach in practice.

Job training, healthcare access, and supportive services such as behavioral health counseling and case management are coordinated among CoC partners to promote long-term stability. The County also continues to collaborate with Fayetteville Metropolitan Housing Authority, which administers 223 HUD-VASH vouchers for veterans, though recent reports indicate that voucher utilization remains below full capacity due to administrative constraints.

**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**

Hospitals and healthcare providers in Cumberland County have discharge planning protocols in place to evaluate a patient's post-discharge capacity and environment. While the goal is to prevent discharge

into literal homelessness, limitations in shelter availability mean that some individuals may not have a safe housing option upon release.

Cumberland County shelters such as Hope Center and Family Promise frequently receive individuals exiting hospitals or incarceration, although these shelters are not contractually obligated to accept such referrals and often lack capacity to plan for them in advance.

The Cumberland County Department of Social Services (DSS) provides critical assistance to extremely low-income individuals through rental assistance, mental health and addiction treatment referrals, transportation support, and other stabilization services. DSS also works closely with the foster care system to reduce risk of homelessness among youth aging out of care.

Youth exiting foster care or the juvenile justice system remain particularly vulnerable, though DSS continues to support these populations through extended care services and coordination with community-based organizations.

## **Discussion**

Not Applicable.

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

### Introduction:

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City and County that can be found in the full Analysis of Impediments. Cumberland County also created and released a survey soliciting feedback from residents concerning fair housing practices and education, the survey was completed by 363 individuals.

**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**

- **Impediment 1: Fair Housing Education and Outreach** - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.
- **Impediment 2: Quality of Rental Housing vs. Affordability** - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.
- **Impediment 3: Lack of Quality Affordable Homeowner Housing** - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.
- **Impediment 4: Continuing Need for Accessible Housing Units** - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.
- **Impediment 5: Economic Issues Affecting Housing Choice** - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.
- **Impediment 6: Impacted Areas of Concentration** - There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area's corresponding population.

### Discussion:

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A full list of the Impediments to Fair Housing Choice and related strategies to overcome these impediments is attached in the Appendix section of the Five Year Consolidated Plan.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Cumberland County has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

Despite efforts made by Cumberland County and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for Cumberland County to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the County will use its limited resources to address Cumberland County's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- The transition of owner-occupied housing into renter-occupied housing.
- Aging in place population who need accessibility improvements.
- Need major rehabilitation of the County's aging housing stock.
- The increasing number of vacant and abandoned properties.
- Low wages in the service and retail sector job market.
- Vacant and abandoned buildings in major commercial corridors.

### **Actions planned to foster and maintain affordable housing**

To foster and maintain affordable housing, Cumberland County proposes the following Five-Year Goals and Strategies:

- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

Cumberland County intends to reprogram previous year's CDBG and HOME funds into housing construction and housing rehabilitation to meet the need for affordable housing. Cumberland County is designating a Neighborhood Revitalization Strategy Area in the Shaw Heights Neighborhood, and will be

targeting resources for infrastructure development in this area, followed by housing development and rehabilitation.

Cumberland County will continue to work with the Fayetteville-Cumberland County Human Relations Commission during this program year to again provide education and outreach.

### **Actions planned to reduce lead-based paint hazards**

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG and HOME programs. Cumberland County will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

For any housing rehabilitation program using Federal funds, Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.



## **Actions planned to reduce the number of poverty-level families**

According to the 2019–2023 American Community Survey 5-Year Estimates, approximately 16.9% of Cumberland County residents live in poverty, which is slightly higher than the State of North Carolina’s poverty rate of 14.7%. Female-headed households with children continue to experience disproportionately high poverty levels, with an estimated 41.6% living below the poverty line. Youth poverty remains a critical concern, with 24.2% of individuals under the age of 18 living in poverty across the county.

The County’s anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. The County allocates a large portion of CDBG funding to economic development activities to provide programs that lift families out of poverty and support small business development. In addition, the County is going to continue to partner with local social service organizations that target low-income residents.

Planned economic development and anti-poverty programs include:

- Job-training services through NCWorks.
- Partnerships for job training with Fayetteville Technical Community College.
- Business consulting with the Center for Economic Empowerment and Development (CEED).
- Homeless prevention services.
- Employment training for homeless persons and special needs populations, including veterans.
- Promotion of new job opportunities.

## **Actions planned to develop institutional structure**

Cumberland County works with the following agencies to enhance coordination:

- **Cumberland County Department of Community Development** - oversees the CDBG and HOME programs, and oversees the Continuum of Care for Fayetteville-Cumberland County.
- **Fayetteville Metropolitan Housing Authority** - oversees the improvements to public housing communities and the Section 8 Housing Choice Voucher Program.
- **United Management II** - oversees development of affordable housing through Low-Income Housing Tax Credits (LIHTC).
- **Social Services Agencies** - the County provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the County provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Cumberland County Department of Social Services** - provides mainstream social services to individuals and families in Cumberland County and the City of Fayetteville.

As part of the CDBG and HOME application planning process, local agencies, and organization are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

**Public Institutions:** The County will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the County is empowered to apply for and administer certain types of grants. Support from the County, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the County for funding, acquisition of land or buildings, or in convening meetings of various agencies coordinate strategies on how to seize opportunities. The County will continue to administer the CDBG and HOME programs.

The Fayetteville Metropolitan Housing Authority administers public housing and Section 8 Housing Choice Voucher programs throughout the County. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the County.

Cumberland County is the lead entity for the Fayetteville-Cumberland County CoC, and coordinates strategies to reduce homelessness and provide services for those that are homeless in the County. Efforts are made to coordinate with developers to create permanent supportive housing units, and with shelters and care providers to transition the homeless population into the housing that meets their specific needs. Cumberland County holds monthly CoC meetings with members to discuss strategies to assist the homeless population in the County.

**Non-Profit Organizations:** Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, Golden LEAF funding, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments. In the future, the union of such groups with social service agencies that serve specific special needs populations will address the Five Year Consolidated Plan strategy for creation of supportive housing and affordable housing opportunities.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations.

Emergency shelters, including the Salvation Army and Endeavors, will continue to provide shelter for the homeless.

**Private Industry:** The County partners with agencies and organizations that coordinate economic development activities. The County partners with the City of Fayetteville’s Department of Economic & Community Development, which has multiple programs to assist in job development and retention that are targeted toward private businesses. Small business consulting, loans, and grants are designed to assist entrepreneurs in areas with high low- and moderate-income populations. Additionally, larger financial incentive programs are implemented by the County to recruit businesses that provide jobs that pay decent wages for residents of the County.

#### **Discussion:**

Cumberland County allocates CDBG and HOME funds annually to implement actions designed to accomplish goals and objectives that meet community needs identified in its Consolidated Plan. Consequently the County is responsible for ensuring that funding recipients (i.e., subrecipients and CHDOs) comply with applicable regulations and requirements governing their administrative, financial and programmatic operations. In accordance with 24 CFR 91.230, the County utilizes a local monitoring and compliance plan that describes the standards and procedures that will be used to monitor activities carried out in each One-Year Action Plan and will used to ensure long-term compliance with requirements of the programs involved; the plan also includes a schedule of projected monitoring visits for the program year.

The County’s monitoring and compliance plan is designed to accomplish the following objectives:

**Pre-disbursement / pre-monitoring conferences** are conducted to ensure that sub grantees understand 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 sub grantee.

**Desk reviews** are conducted periodically as requests for reimbursements are submitted by the sub grantees on a monthly basis to ensure timely expenditure of funds. The County disburses its funds via a reimbursement process. The County reimburses sub grantees only when a request for reimbursement was accompanied with supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Sub-grantees were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports are required to be submitted on a regular basis to monitor the sub grantee’s progress towards meeting their goals.

**Onsite monitoring visits** are performed during the program year on selected sub-grantees. Some of the areas reviewed most often during onsite visits include:

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

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- Confidentiality procedures;
- Progress towards meeting projected goals and timely use of funds;
- Compliance with specific contractual requirements; and
- Review of audit report.

## Program Specific Requirements

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

#### Introduction:

Cumberland County receives an annual allocation of CDBG funds. Since the County receives this federal allocation, the questions below have been completed, as they are applicable.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	12,084
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	98,800
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>110,884</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

Cumberland County does not intend to use any other forms of investment other than those

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described in 24 CFR 92.205(b).

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

In 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. Cumberland County Community Development 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.

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

Cumberland County's resale recapture guidelines for units acquired with HOME funds break down in the following manner:

<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

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

Cumberland County does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable

#### **Discussion:**

Cumberland County and the City of Fayetteville both receive HOME funds. For this reason, Cumberland County does not participate in a HOME Consortium.