



DRAFT
**CONSOLIDATED ANNUAL
PERFORMANCE &
EXPENDITURE REPORT
PY2024**

COMMUNITY DEVELOPMENT

**707 EXECUTIVE PLACE,
FAYETTEVILLE, NC 28305**

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

As a designated entitlement jurisdiction, Cumberland County receives Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds annually from the U.S. Department of Housing and Urban Development (HUD). For the Program Year (PY) 2024, the County received \$904,212 in CDBG funds and \$383,274.17 in HOME funds. At the end of each grant cycle, Cumberland County prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to summarize the County's progress toward achieving the goals and objectives established in the approved PY 2020-2024 Consolidated Plan. This report covers the period beginning July 1, 2024 through June 30, 2025 and is the fifth and final year of the Consolidated Plan period.

Cumberland County utilizes CDBG, HOME, and other funding to address the priorities identified in the Consolidated Plan. The main priorities identified in the Consolidated Plan include affordable housing, homeless services, public services, and public facilities. All activities are carried out within Cumberland County's geographic service area, which includes the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and the unincorporated areas. Some of the major initiatives and highlights include:

- Maintaining the current affordable housing stock by providing housing rehabilitation and minor repair assistance to low-to-moderate-income homeowners;
- Partnering with nonprofits to provide homeless services, healthcare services, and other public services to low-to-moderate-income persons;
- Partnering with a local nonprofit to assist in the administration of the PATH program;
- Addressing the needs of the homeless by providing assistance through rapid rehousing, transitional housing, permanent supportive housing, and shelter services; and
- Secured funding for the construction of a Permanent Supportive Housing project consisting of 10 single-family housing units.

Like many communities, Cumberland County experiences challenges with a lack of affordable housing, transitional housing, and emergency shelter beds, with high construction costs continuing to be a factor. For Program Year 2024, Cumberland County expended nearly \$2.3 million in CDBG, HOME, CoC, and local funds to provide affordable housing, improve access to public services and homeless services, improve public facilities, and provide support services for those in need, focusing on meeting the needs of the homeless.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Amount	Indicator	Unit of Measure	Actual – Program Year
APM-1 Management	Administration	General Funds: \$316995	Other	Other	5
CDS-2 Community Facilities	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	1
CDS-3 Public Services	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	9071
HOM-3 Homeless Prevention	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	341
HOM-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	299
HSS-2 Housing Construction	Affordable Housing	CDBG: \$ / HOME: \$ / Gen funds: \$577211	Homeowner Housing Added	Household Housing Unit	4
HSS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	15

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Affordable Housing Needs

- Cumberland County expended \$497,679 in HOME funds to begin construction of five single-family homes in Spring Lake, NC and an additional \$139,577 in CHDO set-aside funds.
- \$640,527 was utilized for housing rehabilitation and minor repair assistance to 11 homeowners. Approximately \$231,288 was used for project delivery costs to support housing-related activities.

Homeless Needs

- Approximately 4,558 low-to-moderate-income people were assisted through the Coordinated Entry referral system, which assesses the needs of people who are homeless or at risk of homelessness and ensures that individuals have fair and equal access to housing and services this is a 44% increase year-over-year.
- Through the CDBG-CV Public Services program, \$46,179 was expended to assist approximately 8 households with tenant-based rental assistance, utilities, and other supportive services;
- City and County general funds in the amount of \$200,000 were used to support the Data and Evaluation Analyst position, the cost of the Homeless Management Information System (HMIS), and housing and supportive services, which include hotel assistance, rent and security deposits, utilities, and other housing-related costs.
- CDBG funds in the amount of \$17,675 were expended to provide tenant-based rental assistance, security deposits, utilities, and other homeless services to 16 families.
- Approximately \$118,159 was utilized to support transitional housing, permanent supportive housing, and rapid rehousing programs funded through the Continuum of Care Program grant. CDBG funds in the amount of \$83,751 were used as match towards providing additional support for these programs.
- Through partnership with a nonprofit, the Projects for Assistance in Transition from Homelessness (PATH) program conducted 801 outreach contacts to 404 persons and enrolled 11 persons in the program. The County expended \$47,800 in general funds as match.

Non-Housing Community Development Needs

- Prescription medications and other health services for 2,233 low-to-moderate income individuals.
- Mental health services to 104 low-to-moderate income individuals.
- Recovery housing and support services to 30 extremely low income individuals with substance use disorders.
- Emergency shelter services to 931 low-to-moderate income individuals.

CDBG expenditures include:

1. Housing Rehabilitation/Repair = \$640,527
2. Housing Project Delivery = \$31,288
3. Public Services = \$116,221
4. Public Services (CDBG-CV) = \$46,179
5. General Administration = \$108,066

HOME expenditures include:

1. Housing = \$719,725
2. General Admin = \$9,989

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)

	CDBG	HOME
White	2,619	2
Black or African American	6,147	7
Asian	70	1
American Indian or American Native	193	0
Native Hawaiian or Other Pacific Islander	32	0
Total	9,061	10
Hispanic	876	2
Not Hispanic	8,185	8

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Black/African American families are overrepresented compared to Cumberland County's demographic breakdown as a whole. 68% of the families assisted were Black/African American, while they make up 39% of the total population. White (29%) and Asian (1%) families are underrepresented compared to their total population, which are 43% and 3%, respectively. Hispanic families are also underrepresented, accounting for 10% of the families assisted while being 12% of the total population.

CR-15 - Resources and Investments 91.520(a)**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,515,638	1,486,088
HOME	public - federal	3,427,099	719,726
Continuum of Care	public - federal	228,152	140,499
General Fund	public - local	452,171	374,286
Other	public - local	87,500	82,796

Table 3 - Resources Made Available**Identify the geographic distribution and location of investments**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Countywide-Other	75	75	Comprehensive
Low- and Moderate-Income Areas	20	25	
Shaw Heights NRSA	5	0	

Table 4 – Identify the geographic distribution and location of investments**Narrative**

Most of the funding is invested countywide, primarily to low-to-moderate income clientele, via the housing rehabilitation, minor repair, and public services projects. Our housing construction projects are being completed in a low-to-moderate income area.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

General funds in the amount of approximately \$214,246 were used to leverage federal funds in the 2024 Program Year, including for the PATH program, CoC grants, and the Homeless Initiative Fund.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	481,392
2. Match contributed during current Federal fiscal year	95,819
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	577,211
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	577,211

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
N/A								

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$1,636,857	\$247,052.62	\$596,255.33	0	\$1,287,654.29

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	100	640
Number of Non-Homeless households to be provided affordable housing units	53	19
Number of Special-Needs households to be provided affordable housing units	5	0
Total	158	659

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	100	640
Number of households supported through The Production of New Units	53	4
Number of households supported through Rehab of Existing Units	25	15
Number of households supported through Acquisition of Existing Units	10	0
Total	188	659

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Cumberland County has conditionally awarded HOME funding to a potential LIHTC multifamily housing development for the 2024 Program Year. The County has been unable to rehabilitate as many units as its goal due to high construction costs and short staffing.

Discuss how these outcomes will impact future annual action plans.

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The County has conditionally awarded HOME funding to another potential LIHTC multifamily housing development for the 2025 Program Year, and the project has been chosen and construction can begin. We are continuously exploring new projects to increase our housing supply and will continue to work in partnership with local nonprofits, public agencies, the City of Fayetteville, and for-profit organizations to address short-term and long-term needs.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	659	0
Low-income	0	0
Moderate-income	0	0
Total	659	0

Table 13 – Number of Households Served

Narrative Information

The individuals receiving rental assistance were primarily extremely low-income, while the majority of households receiving rehabilitation assistance were low-income. All of the households receiving HOME funds as part of a homebuyer program were moderate-income.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Cumberland County Community Development Department (CCCD) has made substantial progress in its efforts to reduce and end homelessness, particularly through outreach and the assessment of individual needs among homeless persons, including those who are unsheltered.

1. **Leadership and Coordination:** CCCD continues to serve as the Lead Agency and Collaborative Applicant for the Fayetteville/Cumberland County Continuum of Care on Homelessness (CoC). By maintaining an active role on the CoC Board as an Ex-officio member, CCCD ensures strategic oversight and coordination of homelessness services across the jurisdiction. This leadership role has enabled the County to streamline efforts and resources to address homelessness comprehensively.
2. **Annual Point-in-Time Count and Data Management:** CCCD leads the annual Point-in-Time Count, a critical activity that helps identify and quantify the homeless population, both sheltered and unsheltered. This data collection is essential for understanding the scope of homelessness in the area and for informing targeted interventions. The HMIS and Data Analyst provides crucial training to participating agencies on the Homeless Management Information System (HMIS), enhancing the accuracy and consistency of data across the CoC network. This focus on datadriven approaches allows for more effective planning and resource allocation.
3. **Training and Technical Assistance:** CCCD provides ongoing training and technical assistance to CoC providers, ensuring they have the knowledge and skills necessary to serve the homeless population effectively. This support helps maintain a high standard of service delivery and fosters collaboration among the various organizations within the CoC network.
4. **Funding and Support for Outreach and Coordinated Entry:** Cumberland County has allocated funding to local nonprofits for street outreach initiatives and to support the Coordinated Entry System (CES). The CES serves as a centralized, community-wide process that ensures fair and equal access to housing and services for people experiencing homelessness. This system is particularly effective in reaching homeless populations, assessing their individual needs, and prioritizing resources based on the severity of those needs. By supporting CES, the County enhances its ability to identify and address the needs of both sheltered and unsheltered homeless individuals.
5. **Partnerships and Expanded Service Options:** During the reporting period, CCCD partnered with and funded a local organization to provide supportive services for the

Project for Assistance in Transition from Homelessness (PATH) program. This collaboration has significantly expanded housing and service options for the target population, addressing previously unmet needs and removing barriers to housing stability. Additionally, this partnership has allowed CCCD to leverage additional resources, build capacity, and ensure the sustainability of its programs, thereby contributing to long-term solutions for homelessness.

Overall, Cumberland County has made notable progress in reaching out to homeless persons, especially the unsheltered, and in assessing and addressing their individual needs. Through its leadership in the CoC, strategic use of data, targeted funding, and strong partnerships, the County continues to strengthen its efforts to reduce and ultimately end homelessness within the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County has implemented a comprehensive approach to address the emergency shelter and transitional housing needs of homeless individuals and families, including the following:

Transitional Housing Program: Cumberland County administers the Robin’s Meadow Transitional Housing Program, which provides 12 units specifically for homeless families with children. This program, funded in part by CDBG funds, offers temporary housing for up to 12 months. It supports families who are either literally homeless or fleeing domestic violence, allowing them to stabilize their situation while they seek permanent housing solutions. The program is a collaborative effort involving Coordinated Entry and Domestic Violence shelters to ensure effective placement and support.

Emergency Shelter and Rapid Rehousing: As the Lead Agency for the Emergency Services Grant (ESG) applications, Cumberland County plays a critical role in allocating funds to local homeless shelter providers. The Care Center Family Violence Program operates as an Emergency Shelter for victims of domestic violence, providing immediate refuge and support. Additionally, Cumberland HealthNET engages in street outreach and rapid rehousing initiatives, helping individuals and families transition from homelessness to permanent housing. Both of these agencies receive ESG funding, underscoring the county’s commitment to addressing urgent needs and facilitating pathways to stable housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or

private agencies that address housing, health, social services, employment, education, or youth needs

To help low-income individuals and families, particularly those at extreme risk of homelessness, Cumberland County has implemented several key strategies:

1. **Addressing Economic Hardship:** During the reporting period, the economic impacts of high inflation and the continued effects of the COVID-19 pandemic have resulted in increased threats of foreclosure and eviction. To combat these challenges, Cumberland County utilized CDBG-CV funding to expand support services. This included subcontracting with various agencies and partnering with nonprofits to broaden access to emergency services and other supportive programs for low- and moderate-income residents. Additionally, general funds were allocated to cover hotel and motel costs for individuals experiencing homelessness when traditional shelters reached capacity, ensuring immediate relief for those in need.
2. **Supporting Individuals Discharged from Public Systems:** Cumberland County is committed to supporting individuals transitioning from publicly funded institutions. The County collaborates with local re-entry programs to aid those being discharged from correctional facilities. Furthermore, discharge planning protocols have been established statewide for foster care, health care, mental health facilities, and corrections. By participating in FCCCoC initiatives, Cumberland County promotes adherence to these protocols, facilitating smoother transitions and reducing the risk of homelessness.
3. **Housing Preservation Efforts:** Cumberland County's Housing Rehabilitation Program plays a crucial role in preventing homelessness by addressing deteriorating housing conditions and maintaining affordable housing stock. Through this program, homeowners receive financial assistance to keep their properties and prevent them from falling into severe disrepair. This proactive approach helps safeguard residents from the risk of their homes becoming uninhabitable, thereby mitigating one of the oftenoverlooked causes of homelessness.

Overall, Cumberland County's comprehensive strategies address both immediate and long-term needs, focusing on economic support, effective discharge planning, and home preservation to help low-income individuals and families avoid 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

Cumberland County employs a multifaceted approach to assist homeless individuals, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth, in transitioning to permanent housing and independent living. This approach aims to shorten the duration of homelessness, facilitate access to affordable housing, and prevent recidivism into homelessness. Here's how:

1. **Supporting Homeless Management and Data Systems:** Cumberland County, in collaboration with the City of Fayetteville, allocates local general funds to operate and maintain the Homeless Management Information System (HMIS). This system is crucial for collecting client-level data and tracking the provision of housing and services. A portion of the funds is dedicated to housing-related assistance and supportive services, as well as retaining a Data and Evaluation Analyst to ensure effective management of HMIS. This infrastructure helps streamline the process of tracking and supporting individuals transitioning out of homelessness.
2. **Housing Assistance and Supportive Services:** Local general funds are also used to provide housing assistance and supportive services to individuals at or below 80% of the Area Median Income. This includes financial assistance for security deposits, rental, and utility costs, which helps individuals avoid eviction or foreclosure and transition from homelessness to permanent housing. By addressing immediate needs and providing stability, these services reduce the risk of individuals and families becoming homeless again.
3. **Specialized Programs for Vulnerable Populations:**

Support for Chronically Homeless Individuals: Cumberland County partners with a local nonprofit to administer the PATH program, offering supportive services to single adults with severe mental health and substance use disorders. This program connects individuals with housing, comprehensive case management, life skills training, employment assistance, and medical/mental health support.

Permanent Supportive Housing: The CCCD operates the Safe Homes for New Beginnings program, a CoC Program that offers permanent supportive housing designated for individuals with disabilities and experiencing chronic homelessness. This program ensures a stable living environment coupled with essential support services.

Veterans' Housing Support: Volunteers of America administers the Supportive Services for Veteran Families Program, offering short- to medium-term financial assistance to veterans and their families. The Fayetteville Metropolitan Housing Authority collaborates with the Fayetteville Veteran Affairs Medical Center to provide HUD-VASH vouchers to eligible homeless veterans.
4. **Expanding Affordable Housing:** Cumberland County is committed to increasing the supply of affordable housing by working with local developers. The County requires developers to allocate a percentage of new housing units to extremely low-income individuals, particularly those experiencing homelessness. This effort aims to create more permanent housing options and improve housing stability for vulnerable populations.

Through these coordinated efforts, Cumberland County addresses the immediate and long-term needs of homeless individuals and families, facilitating their transition to stable, permanent housing while preventing future episodes of homelessness.

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CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Cumberland County continues to partner with the Fayetteville Metropolitan Housing Authority (FMHA) and other affordable housing agencies. Cumberland County continues to work with FMHA to develop a strategic plan that will enable FMHA to designate units that target households with incomes at or below 30% of the AMI. The CoC and CCCD are in the process of implementing a referral and release of information process that will enable homeless providers to assist their clients successfully obtain housing through the FMHA.

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

Cumberland County awarded CDBG funds to an agency that provides housing counseling to potential homebuyers, including those living in public housing. The agency did not use the funding for this Program Year, but the County will encourage other agencies to apply for funding in the future to do the same.

Actions taken to provide assistance to troubled PHAs

Not applicable – FMHA has been designated as a high-performing housing authority and is not considered troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

To remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, the County has implemented the following actions:

- **Strategic Partnerships with CHDOs:** The County has actively partnered with a Community Housing Development Organization (CHDO) to expand the production and availability of affordable housing. These partnerships leverage the expertise and resources of CHDOs, ensuring that affordable housing initiatives are effectively targeted and implemented.
- **Low-Interest Rehabilitation Loans:** To encourage the rehabilitation of rental properties, the County offers low-interest loans to investor-owners. This program specifically targets properties that can be rented to low- and moderate-income tenants, thereby increasing the supply of affordable rental housing while improving the quality of existing housing stock.
- **Comprehensive Homebuyer Assistance:** The County provides a range of financial assistance to low- and moderate-income homebuyers, including loans, closing cost assistance grants, and mortgage credit certificates. These programs help to lower the financial barriers to homeownership, making it more accessible for underserved populations.
- **Promotion of the Housing First Model:** The County encourages Continuum of Care (CoC) homeless service providers to adopt the Housing First Model, which prioritizes immediate access to housing for homeless individuals without preconditions. This approach reduces the barriers that homeless persons often face when trying to secure housing, such as requirements for sobriety or participation in treatment programs.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Cumberland County was able to use a portion of its CDBG funds to support public service activities that meet the underserved needs, and focusing on homeless services. Cumberland County continues to engage with the local municipalities and residents throughout the geographic service area to identify any unmet needs. In addition, Cumberland County continues to seek other resources to create additional services or support existing programs. Specific actions taken include the following:

- Strong partnerships were established with local nonprofit organizations, service providers, and government agencies to pool resources and expertise. This collaborative approach helped to create a more coordinated and comprehensive response to the needs

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of underserved populations.

- Efforts were made to reach underserved communities through targeted outreach initiatives. This included organizing community meetings, using social media platforms, and working with community leaders to ensure that information about available services and resources reached those who needed them most.
- Resources were strategically allocated to programs and services that directly address the needs of underserved populations. This included funding for housing assistance, healthcare services, and homeless services, ensuring that these essential services were accessible to those in need.
- Data collection and analysis were used to identify gaps in services and to monitor the effectiveness of programs. This data-driven approach allowed for the adjustment of strategies and resource allocation to better meet the evolving needs of underserved communities.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Cumberland County did not encounter or rehabilitate any houses with lead-based paint during this Program Year, despite the presence of many homes built before 1978. However, the County remains committed to proactively addressing potential lead-based paint hazards through education and training. The following actions have been implemented:

- **Lead-Based Paint Hazard Reduction:** Lead-based paint hazard reduction measures are integrated into all housing programs to ensure full compliance with 24 CFR 35. These measures are designed to protect residents from the dangers of lead exposure.
- **Contractor Training Requirements:** Contractors working on homes built before 1978 are required to complete Safe Work Practices training for lead-based paint. Contractors may obtain this training from any qualified provider, and Cumberland County mandates that a certificate of completion is presented before any work on pre-1978 homes can begin. The County accepts certificates from all recognized Safe Work Practice training providers.
- **Staff Training on Regulations:** County staff are fully trained in the latest HUD/EPA regulations, which require contractors to utilize Safe Work Practices to mitigate lead-based paint hazards in private homes and childcare centers. This ensures that all rehabilitation work meets the highest safety standards.
- **Public Education:** The County distributes the brochure "The Lead-Safe Certified Guide to Renovate Right" to all applicants of the housing rehabilitation program. This brochure educates homeowners on the dangers of lead-based paint and the importance of following safety guidelines during renovation.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Cumberland County leveraged CDBG, HOME, and local general funds to address housing-

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related challenges and expand access to critical human services. To improve accessibility, the County has revised its housing program policies, making it easier for poverty-level families to benefit from available resources.

The County remains committed to proactively addressing the needs of poverty-level families through its programs and strategic partnerships with human services agencies. These collaborative efforts aim to alleviate the excessive rent burdens faced by low-income families by providing assistance through various initiatives, including housing rehabilitation, transitional housing, rapid rehousing, and public services. Additionally, the County offers access to essential medications for chronic illnesses and other medical needs, ensuring that health challenges do not compound the financial struggles of these families.

Cumberland County continues to support and promote programs that provide housing education, empowering families with the knowledge and resources needed to achieve long-term stability and selfsufficiency. Through these comprehensive efforts, the County is making significant strides in reducing poverty and improving the quality of life for its most vulnerable residents.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Cumberland County, with its extensive experience, is well-positioned to implement and coordinate activities among local housing authorities, private organizations, and non-profit agencies. The County is committed to continuously exploring new partnerships to enhance efforts to reduce homelessness and expand support for vulnerable populations.

To ensure efficiency and effectiveness, Cumberland County has streamlined its processes, making service delivery more responsive and accessible. Additionally, the County is actively seeking additional funding resources to bolster its capacity to offer a broader range of programs and services. These ongoing efforts to strengthen institutional structures reflect the County's dedication to improving outcomes for its residents.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Cumberland County has taken significant steps to strengthen coordination between public and private housing agencies and social service organizations, ensuring that residents have seamless access to essential services. One key action is through the annual Request for Proposal (RFP) process, which allocates funding to eligible agencies that demonstrate the capacity to effectively deliver vital services. This strategic approach not only ensures the efficient use of resources but also fosters collaboration among service providers.

The funding provided through this process supports a wide range of critical services, including

access to emergency shelter, prescription medications, rental and utility assistance, transportation, and other housing-related and supportive services. By prioritizing agencies that can deliver these services efficiently and effectively, Cumberland County ensures that residents, especially those facing housing instability or financial hardship, receive the support they need. The County actively promotes collaboration among agencies in its role as Lead Agency for the Continuum of Care. The County has utilized the CoC Planning Grant to assist the CoC with strategic planning, bringing together the community's service providers for input. These meetings have provided a platform for sharing best practices, identifying service gaps, and developing integrated strategies to address complex challenges.

Through all of these efforts, Cumberland County enhances the overall impact of its programs and ensures that the diverse needs of its residents are met comprehensively and effectively.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The following actions reflect Cumberland County's ongoing commitment to overcoming the barriers identified in its fair housing analysis, ensuring that all residents, regardless of race, ethnicity, or economic status, have equal access to housing opportunities. Through targeted education, strategic partnerships, and the construction of new affordable housing, the County continues to make meaningful progress in promoting fair housing and addressing the needs of its diverse population.

- **Fair Housing Specialist Staffing and Support:** Cumberland County has allocated funding to employ a dedicated Fair Housing Specialist. This specialist plays a crucial role in addressing fair housing complaints, educating the community on fair housing rights, and ensuring compliance with fair housing laws. By maintaining this position, the County actively works to eliminate discriminatory practices and promote equal housing opportunities for all residents.
- **Increasing Awareness and Education:** To further promote fair housing, Cumberland County has intensified its efforts to raise awareness of fair housing laws among housing service providers, particularly those serving minority groups and special populations. These efforts include distributing literature, conducting workshops, and engaging in mainstream networking activities. By partnering with other agencies, the County ensures that information about fair housing rights is widely disseminated and understood, helping to prevent discriminatory practices and ensuring that all residents are aware of their rights and the resources available to them.
- **Expanding Affordable Housing through Partnerships:** In collaboration with a Community Housing Development Organization (CHDO), Cumberland County is actively working to increase the availability of affordable housing. One notable initiative is the construction of six new affordable housing units in Spring Lake. This project not only addresses the

need for more affordable housing but also demonstrates the County's commitment to ensuring that residents have access to safe, affordable, and fair housing options.

DRAFT

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Cumberland County ensures compliance with all federal, state, and local requirements. Cumberland County maintains an updated monitoring plan to ensure programmatic, financial, and crosscutting requirements are met by 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 are explained to the sub-grantee.

Desk reviews are conducted periodically as requests for reimbursements are submitted by the subgrantees 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.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Cumberland County follows its Citizen Participation Plan and encourages all citizens, public agencies, and other interested parties to review and comment on performance reports on housing and community development activities. Cumberland County ensures that the public is provided with reasonable and timely access to meetings, information and records. A draft of the Consolidated Annual Performance and Evaluation Report (CAPER) is being made available for public review for 15 days prior to submission to HUD. Notice of the comment period was published in the local newspaper and the draft is posted on the County's website. Hard copies were made available at a few locations to include Cumberland County Community Development's lobby and Town Halls.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Cumberland County Community Development (CCCD) remains committed to continually assessing its policies and procedures to ensure that its programs effectively address the needs of residents, particularly those with high-priority needs. Based on ongoing evaluations and feedback, CCCD has identified areas where program design adjustments are necessary to better serve the community.

During this Program Year, CCCD implemented a significant change to its Homeowner Rehabilitation program. Specifically, the policy was revised to increase the funding limit for Emergency Repair grants. This adjustment was made in response to the growing demand for urgent home repairs among lowincome homeowners, which had previously been constrained by funding caps. By raising the amount available for Emergency Repair grants, CCCD can now assist more residents in addressing critical repair needs, thereby enhancing the safety and livability of their homes.

This change not only enables CCCD to serve more residents but also aligns with the Department's broader goals of improving housing stability and quality of life for vulnerable populations. Moving forward, CCCD will continue to monitor the effectiveness of these changes and remain open to further adjustments, ensuring that its programs remain responsive to the community's evolving needs.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Cumberland County completed onsite monitoring for the following HOME affordable housing projects:

- Spring Lake Green
- Southview Green
- Southview Villas
- Sycamore Park
- Dogwood Manor
- Haymount Manor
- Legion Manor
- Legion Crossing

Items that were reviewed during the affordable housing project monitoring included, but were not limited to, the following:

- HOME Rental Project Compliance Report (completed by Property Managers)
- Current Rent Roll
- Approved rent charged & utility allowance list with effective dates
- Intake application package (blank copies)
- Discharge/Termination procedure
- Lease agreement (blank)
- Affirmative Fair Housing Marketing Plan (form HUD-935.2)
- House rules/Tenant selection policy
- Waiting List

Tenant Files (both active and inactive) were reviewed to check for income verification and recertification, lease accuracy, inspections, and proper rent and utility allowance limits. Monitoring also included HQS physical inspections of 10% of the units at each property.

There were no significant findings for the eight properties monitored during the 2024 Program Year.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Affirmative Marketing

United Management uses a marketing strategy that utilizes various outreach methods and newspaper advertisements. Outreach efforts are made through churches, personal visits, site signs, and community contacts. The waiting list for prospective tenants is significant for all apartment complexes.

Tenant Selection and Lease Term

The criteria for selecting tenants is based on the gross household income, household size, credit check, criminal background check, and monthly income for one, two, and three or more member households. The lease is effective for 12 months. At the end of the term, the lease is renewable month to month.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The County received \$274,052.62 in HOME program income in PY 2024. No HOME program income was utilized on projects in PY 2024.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The County remains proactive in expanding and preserving its affordable housing stock. One key strategy involves the ongoing exploration of land and existing property acquisition opportunities. By identifying and acquiring suitable parcels of land and existing structures, the County can facilitate the development of new affordable housing units and the rehabilitation of existing properties for this purpose. These efforts are critical in ensuring a steady supply of affordable housing options, particularly in areas with high demand and limited availability. Additionally, the County seeks to leverage these acquisitions through partnerships with developers, non-profit organizations, and Community Housing Development Organizations (CHDOs), maximizing the impact of its investments and ensuring long-term affordability

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDB G	HOM E	ESG	HOPW A	HTF
Total Number of Activities		1	0	0	0
Total Labor Hours		5,537			
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).		1			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.		1			
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					

Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.		1			
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

The primary goal of the Section 3 program is to provide economic opportunities to low-income residents and public housing residents. This includes opportunities for job training, employment, and contracting. CCCD will continue to encourage recipients of HUD funding to hire low-income individuals and public housing residents for construction and non-construction jobs created through HUD-assisted projects.