
CUMBERLAND COUNTY, NC

707 Executive Place, Fayetteville, NC 28305

FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan

*For Submission to HUD for the
Community Development Block Grant Program*

May 4, 2020

W. Marshall Faircloth
Chairman, Board of
Commissioners
Cumberland County, NC



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Executive Summary

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

1. Introduction

Cumberland County, North Carolina is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In compliance with the HUD regulations, Cumberland County has prepared this FY 2020-2024 Five Year Consolidated Plan for the period of July 1, 2020 through June 30, 2025, and its Annual Action Plan for the period of July 1, 2020 through June 30, 2021. This Five Year Consolidated Plan is a strategic plan for the implementation of the County's Federal Programs for housing, community, and economic development within Cumberland County.

The Five Year Consolidated Plan establishes the County's goals for the next five (5) year period and outlines the specific initiatives the County will undertake to address its needs and objectives by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

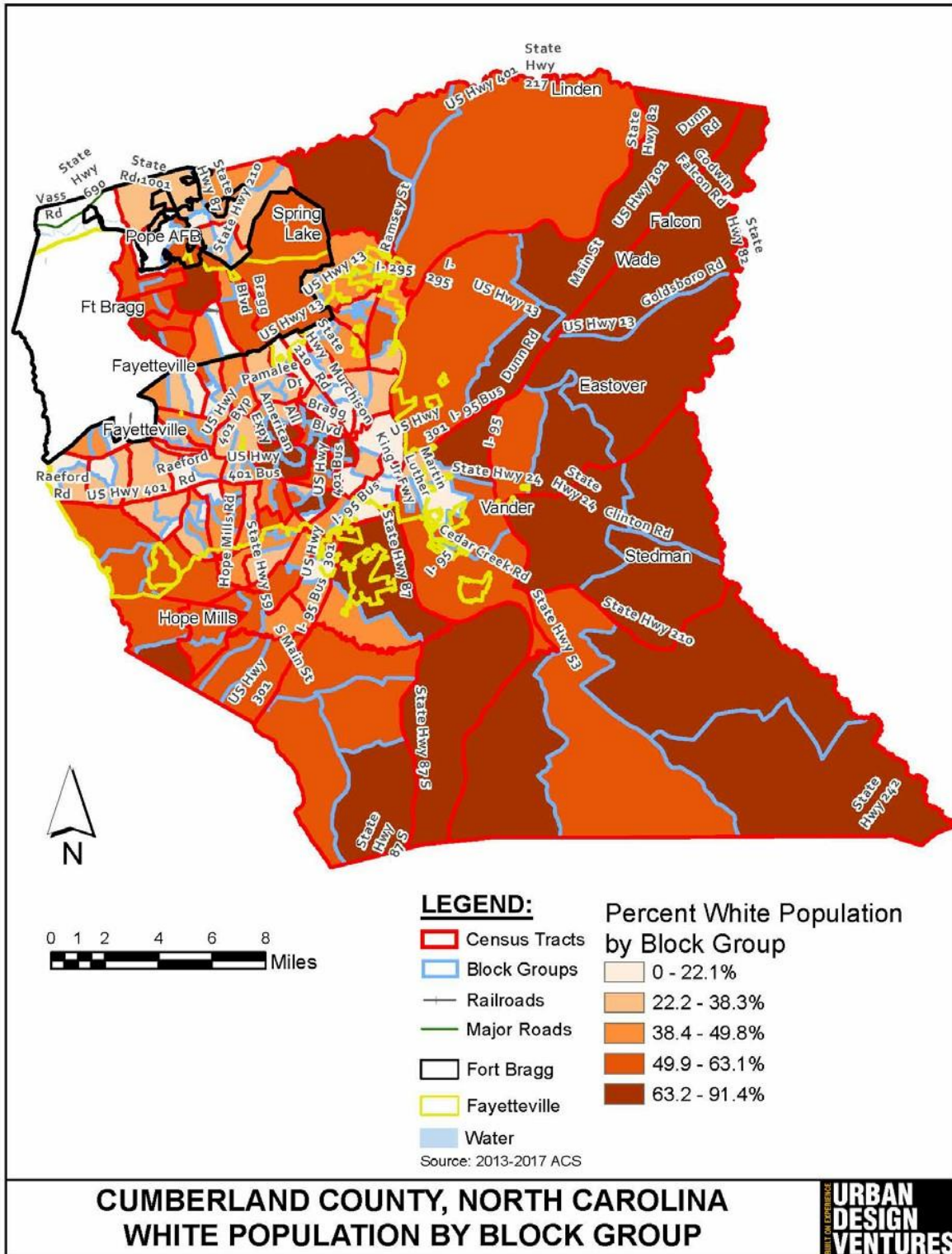
This Five Year Consolidated Plan is a collaborative effort of Cumberland County, the community at large, social service agencies, housing providers, community development agencies, economic development groups, and other stakeholders. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of the County's Comprehensive Plan and other community plans.

Maps:

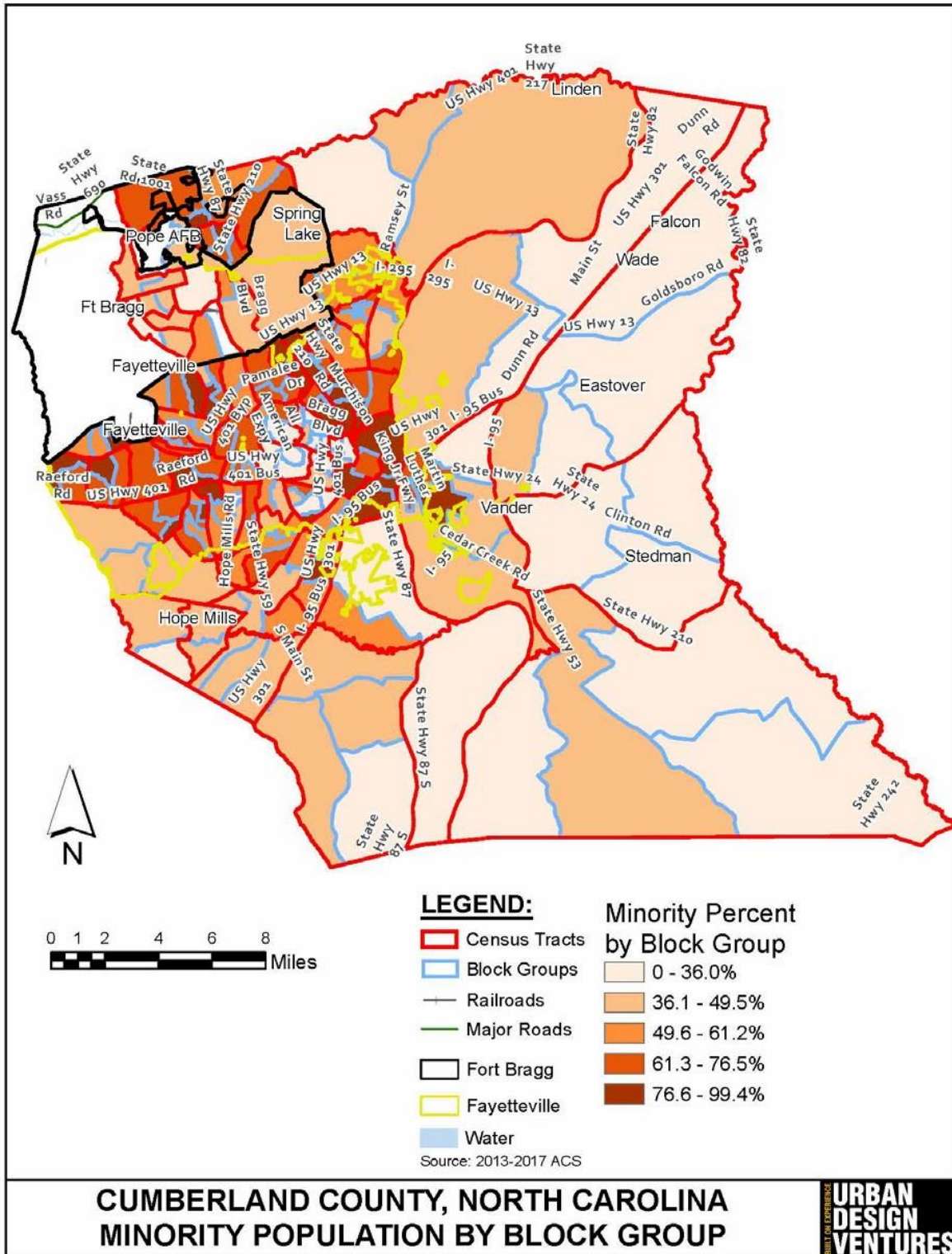
The following maps which illustrate the demographic characteristics of Cumberland County:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Number of People Aged 65+ by Block Group
- Percent Population Age 65+ by Block Group
- Population Density by Block Group
- Housing Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income and High Minority Concentration by Block Group

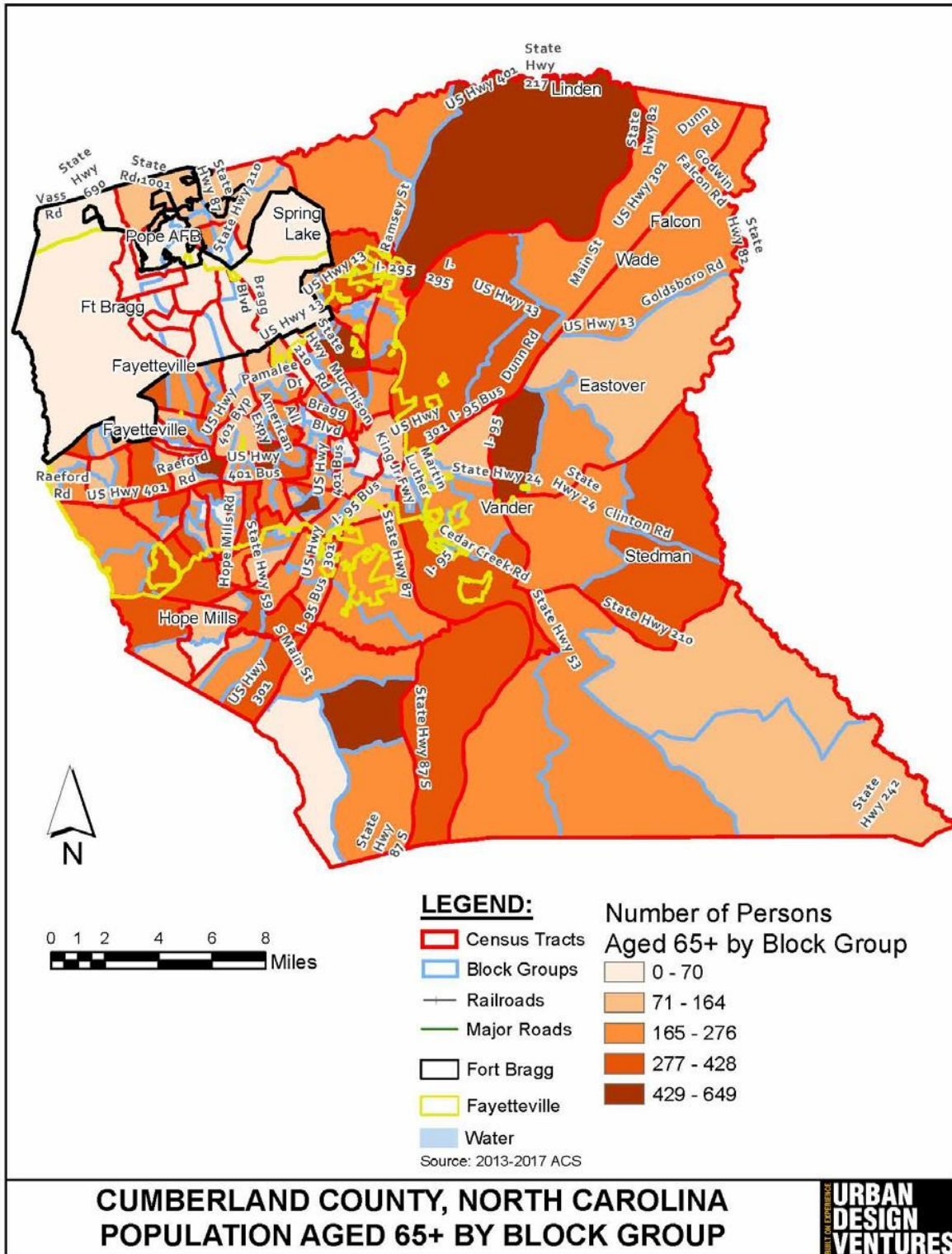
Percent White Population by Block Group



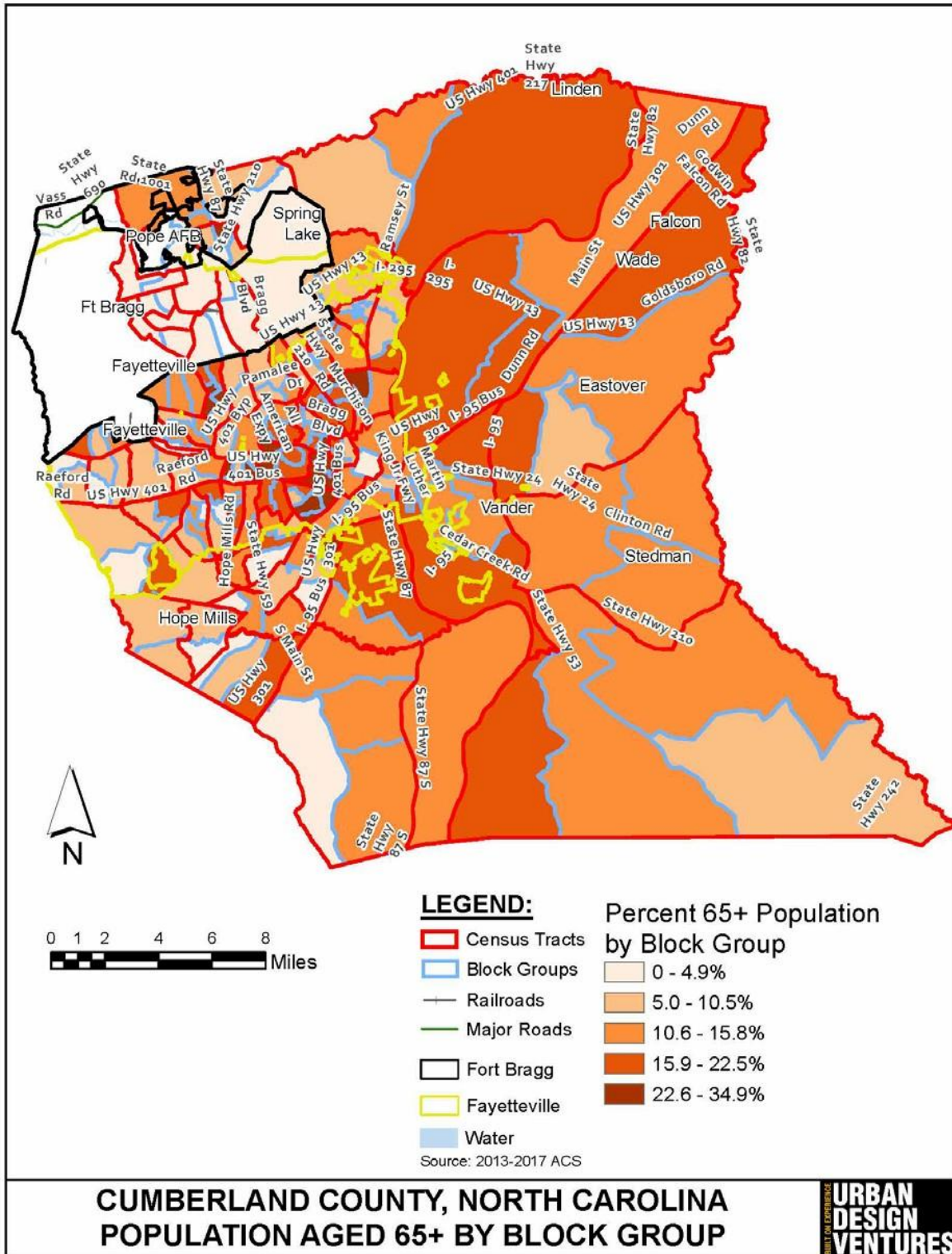
Percent Minority Population by Block Group



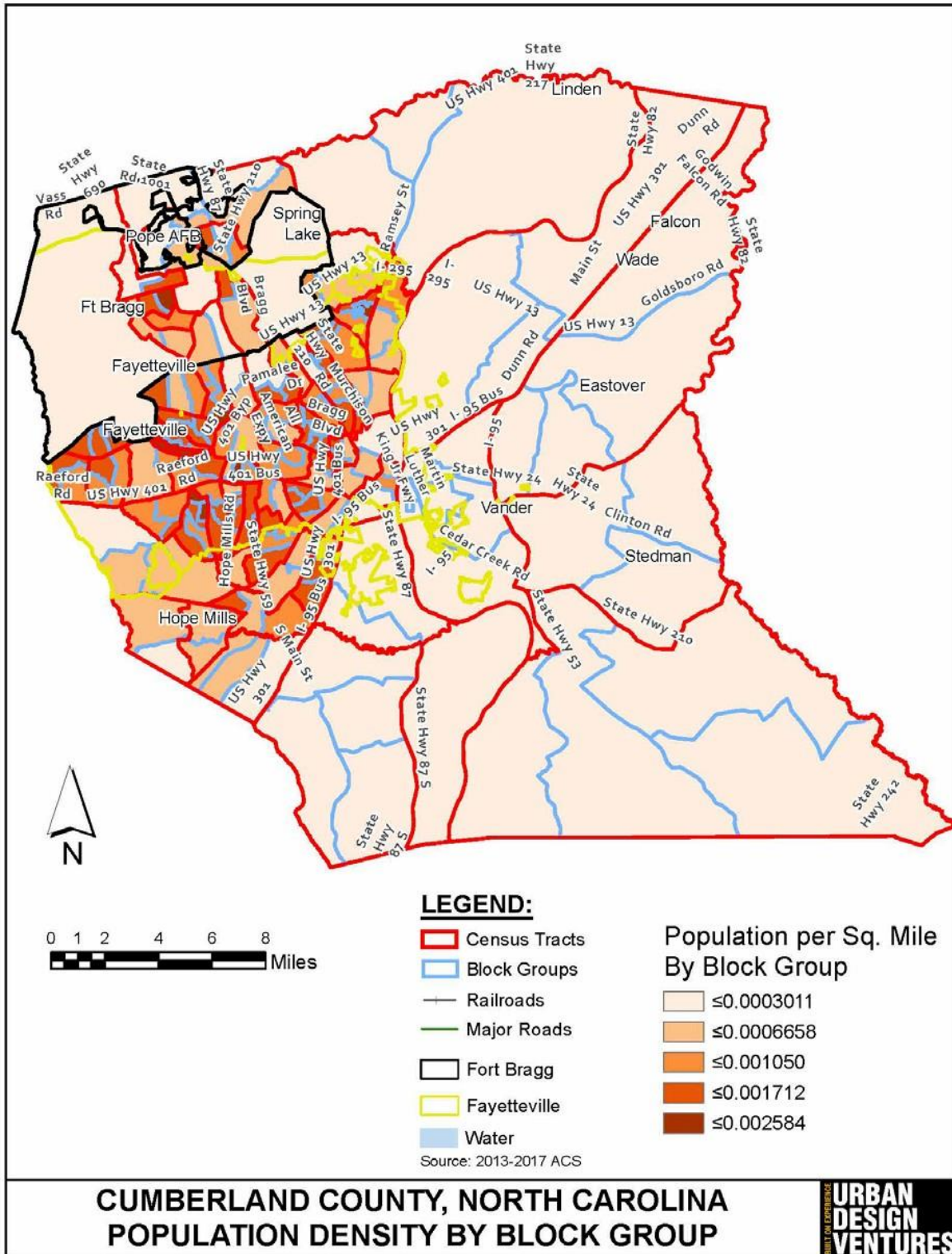
Number of People Aged 65+ by Block Group



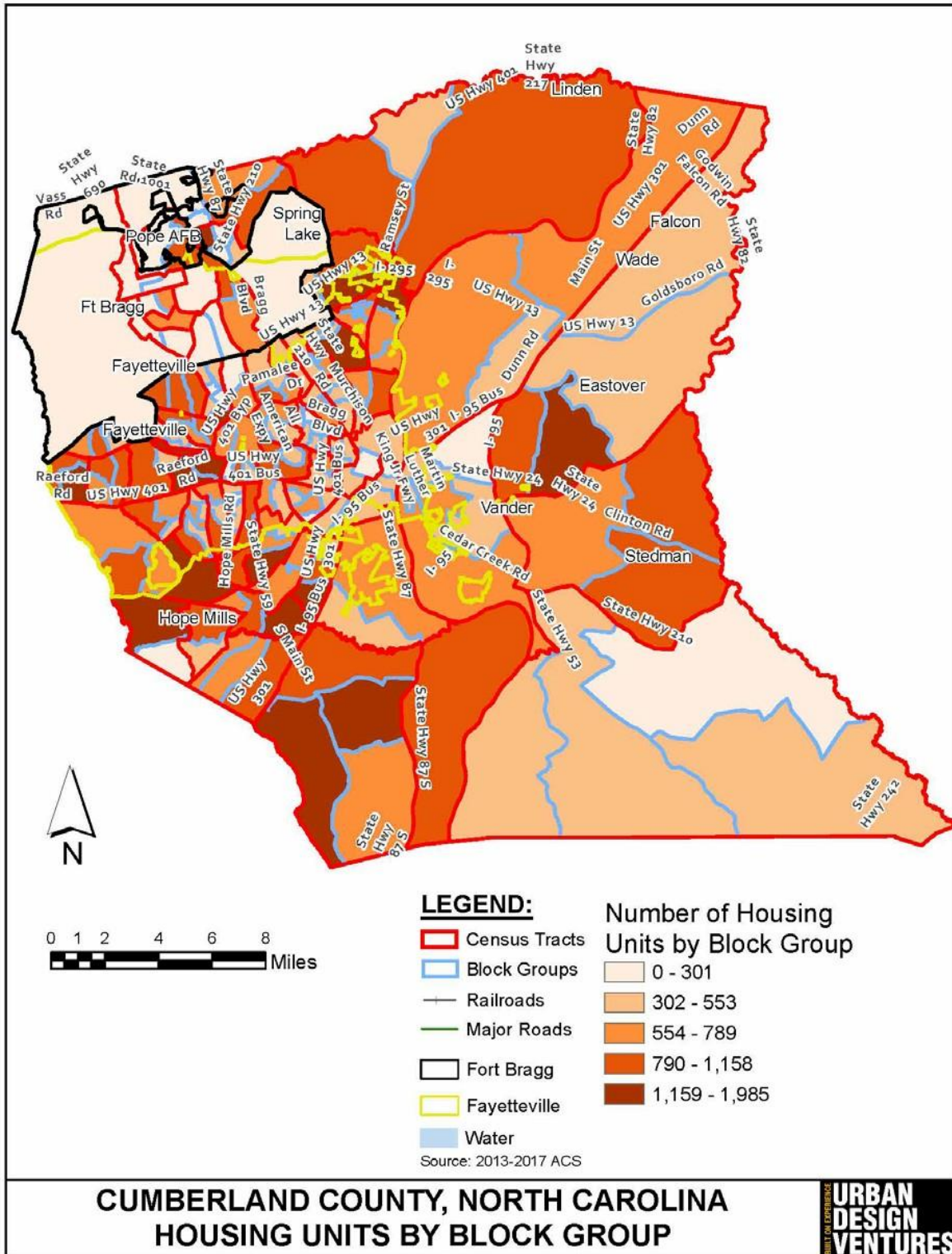
Percent Population Age 65+ by Block Group



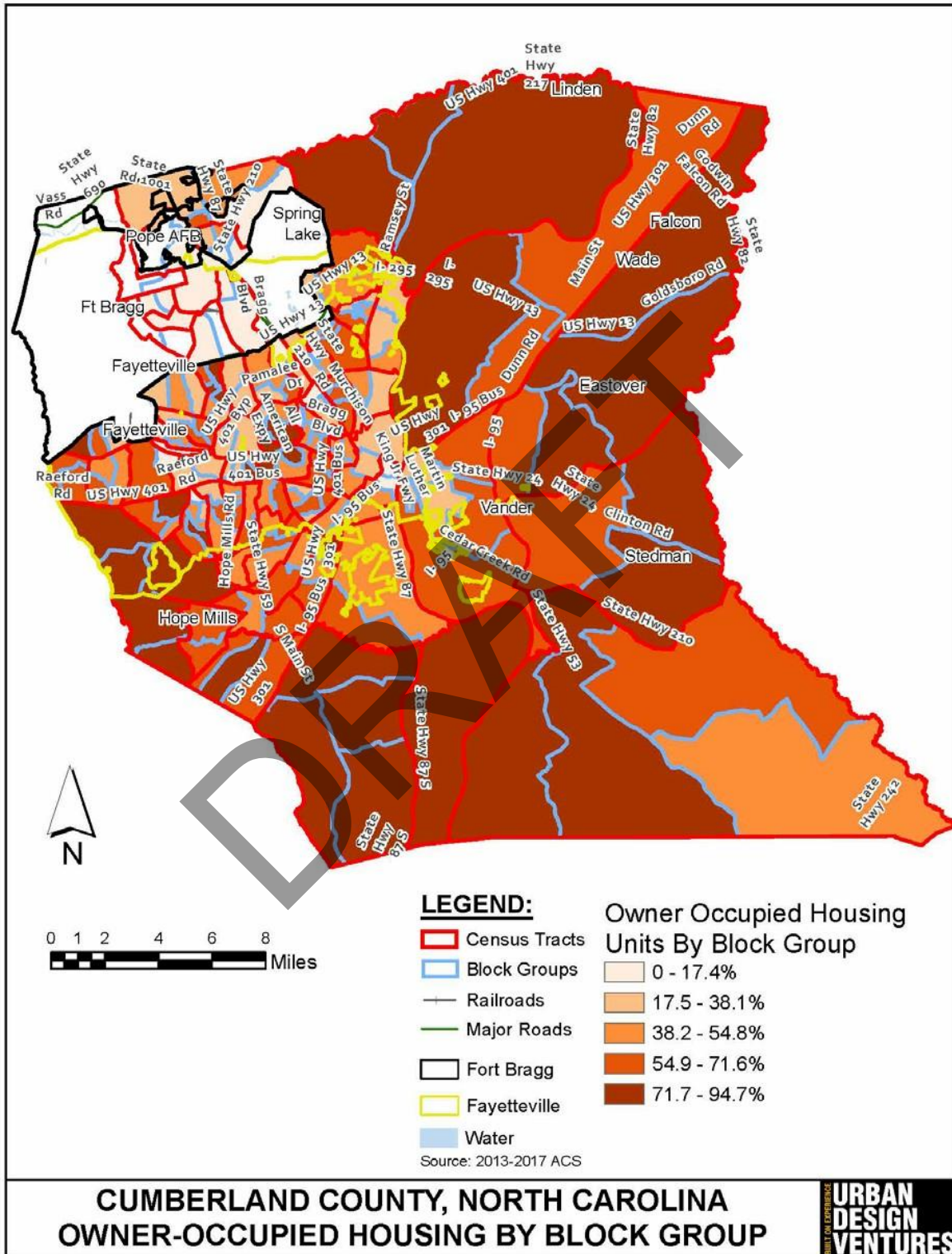
Population Density by Block Group



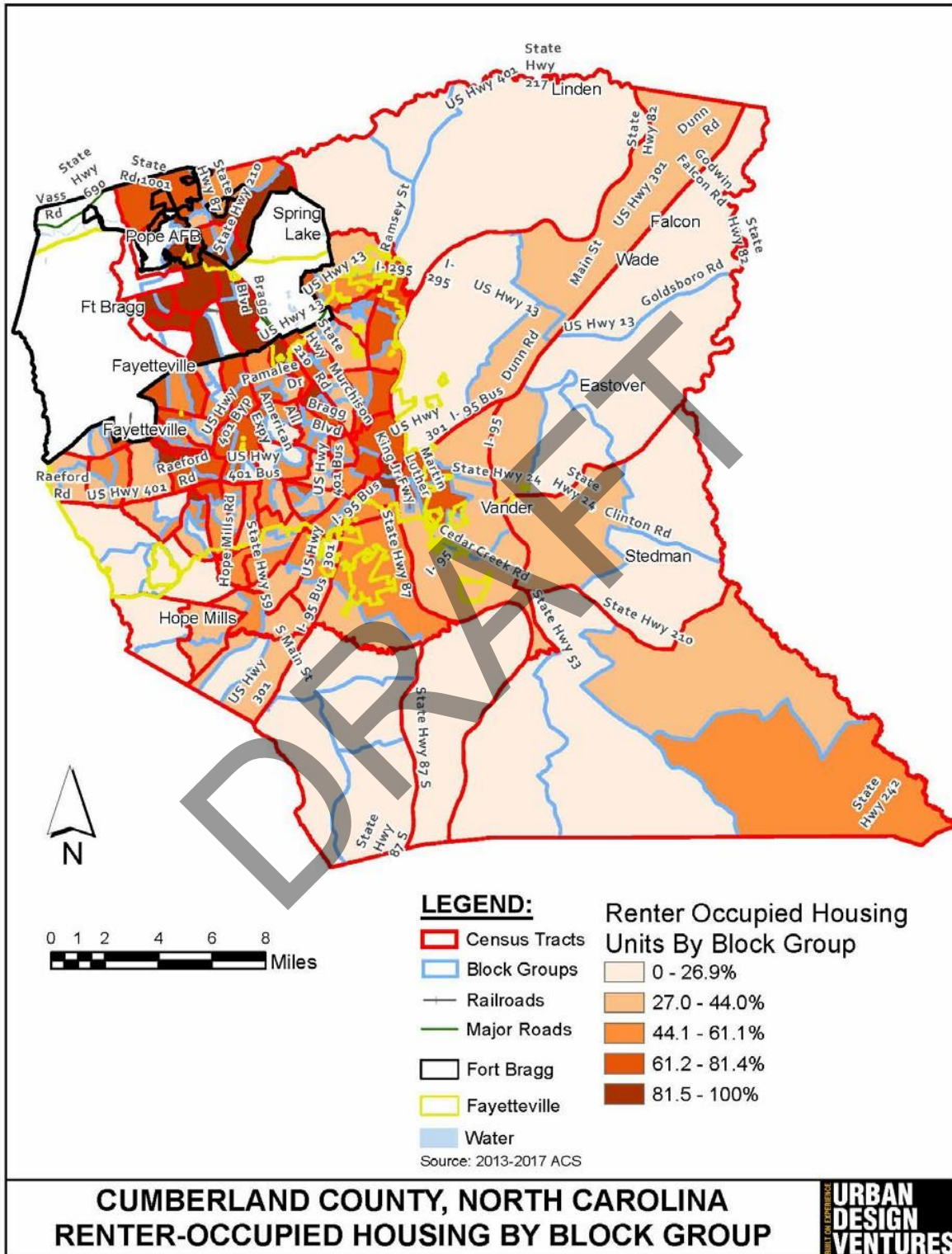
Housing Density by Block Group



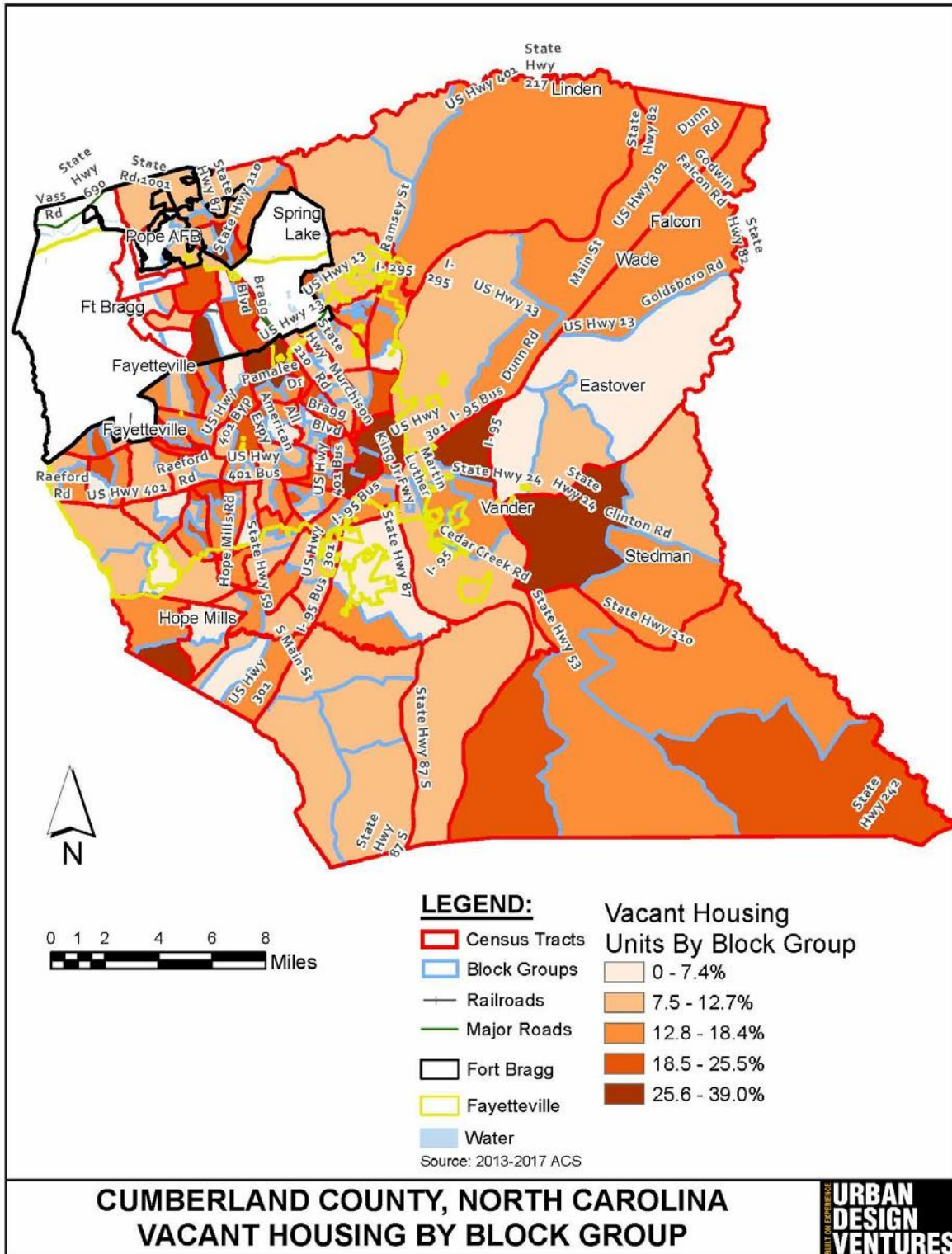
Percent Owner-Occupied Housing Units by Block Group



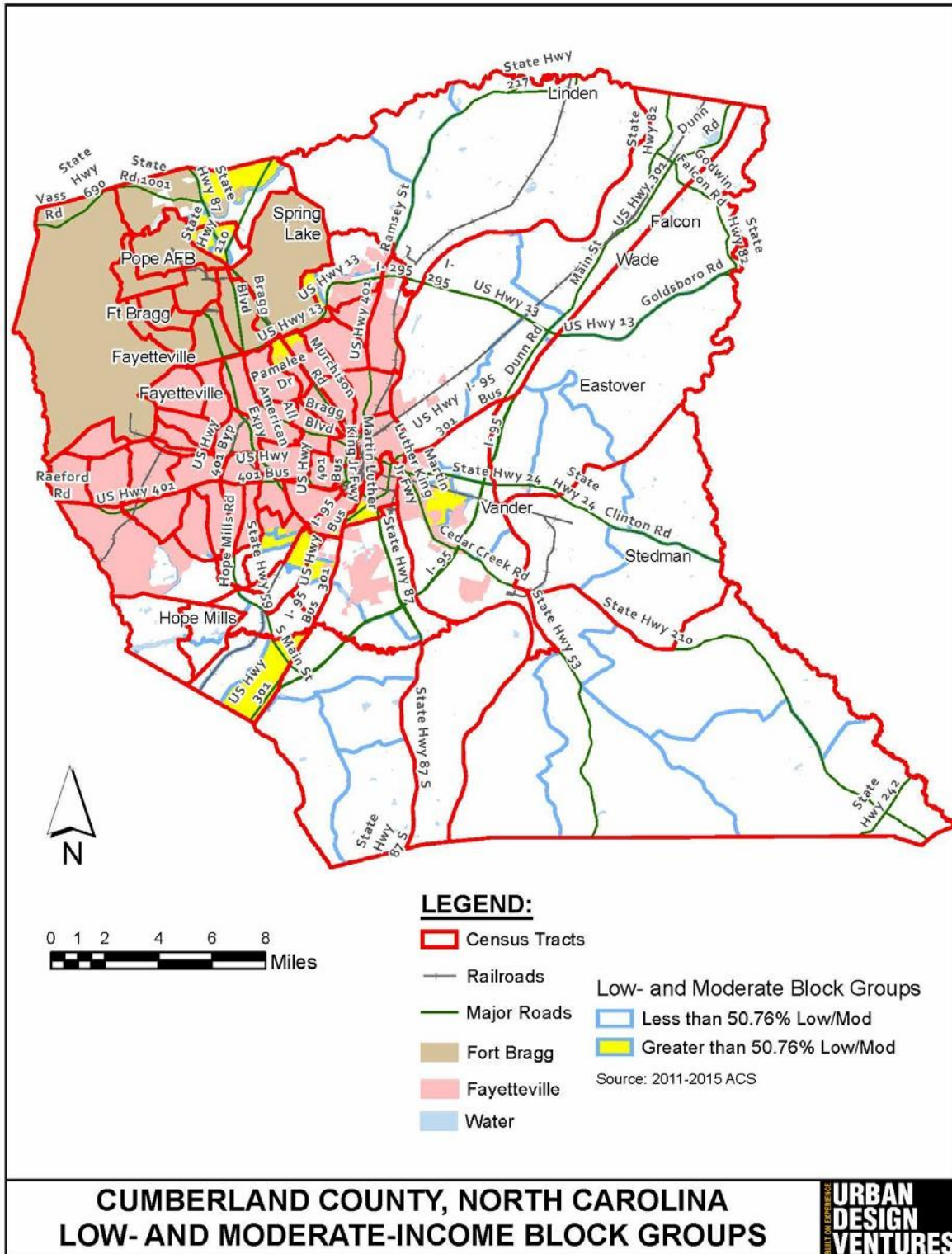
Percent Renter-Occupied Housing Units by Block Group



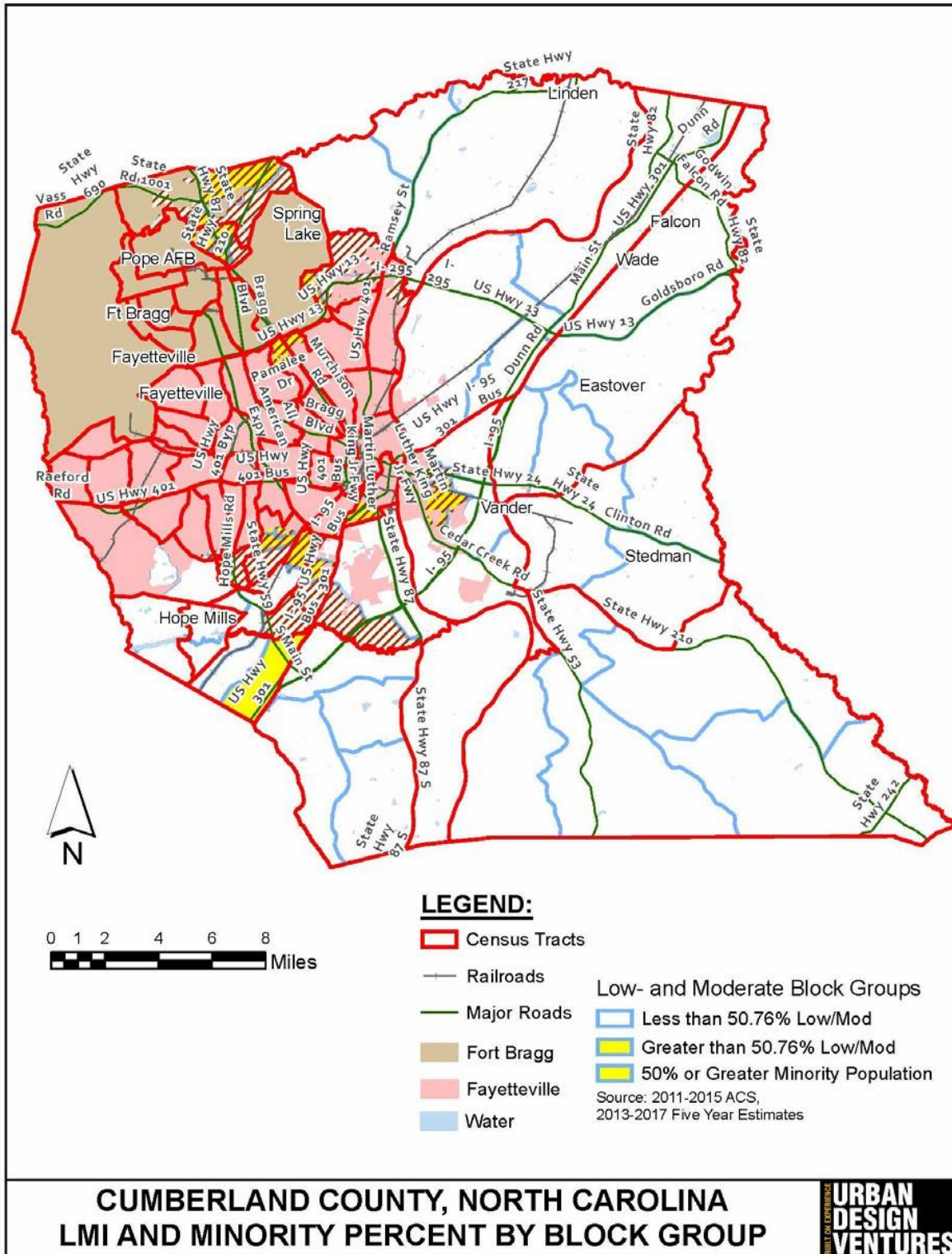
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



Low/Moderate Income and High Minority Concentration by Block Group



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 the 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 for the period of FY 2020 through FY 2024 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** - Affirmatively 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.

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.

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.
- **CDS-8 Revitalization** - 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.

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

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.
- **APM-3 NRSA** - Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

3. Evaluation of past performance

Cumberland County has a good 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 2018 CAPER, which was the fourth CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD on February 4, 2020. In the FY 2018 CAPER, Cumberland County expended 100% of its CDBG funds to benefit low- and moderate-income persons. The County expended 9.31% of its funds during the FY 2018 CAPER period on public service, which is below the statutory maximum of 15%. The County's drawdown ratio was 1.31 as of March 1, 2020, which met HUD's drawdown ratio requirement of 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. The County held its first public hearing on the needs of the community and its residents on October 15, 2019. 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 2020 Annual Action Plan were on public display. This information was provided prior to the second public hearing.

A copy of the "Draft Five Year Consolidated Plan and the FY 2020 Annual Action Plan" was 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 a newspaper of general circulation in the area. The "Draft Five Year Consolidated Plan and the FY 2020 Annual Action Plan" were on public display at the Cumberland County Community Development office and on the Cumberland County's website at:

http://www.co.cumberland.nc.us/departments/community-development-group/community_development

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.

5. Summary of public comments

Cumberland County held its First Public Hearing on Tuesday, October 15, 2019 at 7:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five Year Consolidated Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan were placed on public display and the Public Hearings were scheduled for Monday, April 20, 2020.

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.

The Process

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

- 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	Department of Community Development
HOME Administrator	Cumberland County	Department of Community Development

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. In addition, the County has a private planning consulting firm available to assist the County on an as needed basis.

Consolidated Plan Public Contact Information

Ms. Delores Taylor, Director
 Cumberland County
 Department of Community Development
 707 Executive Place, Fayetteville, NC 28305
 Phone: (910) 323-6112
 Email: dtaylor@co.cumberland.nc.us
 Website: www.co.cumberland.nc.us/communitydevelopment

PR-10 Consultation - 91.100, 91.200(b), 91.215(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, the County Management team, County Commission members, 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

Cumberland County is the lead entity for the Fayetteville-Cumberland County Continuum of Care. The CoC has begun implementing a Coordinated Entry strategy through Cumberland Healthnet to conduct intake and referrals for homeless persons and persons at risk of becoming homeless within Cumberland County. During the intake process, a person is evaluated with the VI-SPDAT, scored and ranked in terms of services needed, and referred to an available bed. Available beds are coordinated in a by-name list every Tuesday afternoon at a CoC meeting. Since the system began in April of 2019, there have been over 172 assessments conducted and over 142 families and 80 individuals placed in housing.

The Point-in-Time Counts for Sheltered and Unsheltered homeless persons are conducted on a specific date twice a year in the months of January and July. The results of the counts are made available to the public on the Fayetteville-CumberlandCounty 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, the targeting of individuals and families based on risk, 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

1	Agency/Group/Organization	Cumberland County
	Agency/Group/Organization Type	Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cumberland County was the lead entity on the Five Year Consolidated Plan. The County reviewed its program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan.
2	Agency/Group/Organization	Fayetteville Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
<p>3</p>	<p>Agency/Group/Organization</p>	<p>CUMBERLAND COUNTY</p>
	<p>Agency/Group/Organization Type</p>	<p>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</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
<p>4</p>	<p>Agency/Group/Organization</p>	<p>COORDINATING COUNCIL ON OLDER ADULTS</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic Leaders</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>5</p>	<p>Agency/Group/Organization</p>	<p>Center for Economic Empowerment & Dev.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Employment Business Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
6	Agency/Group/Organization	City of Fayetteville Planning/Development Services
	Agency/Group/Organization Type	Other government - Local Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

7	Agency/Group/Organization	Cumberland County Department of Social Services
Agency/Group/Organization Type	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	
What section of the Plan was addressed by Consultation?	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	
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	

8	Agency/Group/Organization	NCWorks Career Center
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
9	Agency/Group/Organization	Cumberland County Schools
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Other government - County Regional organization Digital Divide

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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 Digital Divide</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>10</p>	<p>Agency/Group/Organization</p>	<p>KINGDOM COMMUNITY DEVELOPMENT CORPORATION</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing CHDO Neighborhood Organization</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>11</p>	<p>Agency/Group/Organization</p>	<p>United Management II</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Business Leaders Low-Income Housing Tax Credits</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>12</p>	<p>Agency/Group/Organization</p>	<p>North Carolina Legal Aid</p>
	<p>Agency/Group/Organization Type</p>	<p>Service-Fair Housing Regional organization Re-Entry</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
13	Agency/Group/Organization	Fayetteville Area Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Regional organization CHDO
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
14	Agency/Group/Organization	Pathways 4 Prosperity
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders Business and Civic Leaders

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>15</p>	<p>Agency/Group/Organization</p>	<p>Fayetteville Area Operation Inasmuch</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-homeless Regional organization Civic Leaders</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>16</p>	<p>Agency/Group/Organization</p>	<p>Fayetteville VA Medical Center</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Publicly Funded Institution/System of Care Other government - Federal Veterans</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>17</p>	<p>Agency/Group/Organization</p>	<p>Alliance Health</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>18</p>	<p>Agency/Group/Organization</p>	<p>Salvation Army Fayetteville</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Child Welfare Agency</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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 Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
19	Agency/Group/Organization	Cumberland Healthnet
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
20	Agency/Group/Organization	Family Promise
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>21</p>	<p>Agency/Group/Organization</p>	<p>Veterans Empowering Veterans</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-homeless Veterans</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
22	Agency/Group/Organization	Designing Station
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
23	Agency/Group/Organization	Seth's Wish
	Agency/Group/Organization Type	Services-homeless

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>24</p>	<p>Agency/Group/Organization</p>	<p>Volunteers of America - Carolinas</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Veterans</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>25</p>	<p>Agency/Group/Organization</p>	<p>Genesis Grace Ministry</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>

26	Agency/Group/Organization	Hope Center - True Vine Ministries
	Agency/Group/Organization Type	Services - Housing Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
27	Agency/Group/Organization	United Way of Cumberland County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>28</p>	<p>Agency/Group/Organization</p>	<p>Hope 4 NC</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-homeless Services-Health Health Agency Other government - State</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>29</p>	<p>Agency/Group/Organization</p>	<p>Stedman-Wade Health Services, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
30	Agency/Group/Organization	Endeavors
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
31	Agency/Group/Organization	Cumberland County Fire Marshal
	Agency/Group/Organization Type	Other government - County Emergency Management

	<p>What section of the Plan was addressed by Consultation?</p>	<p>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 Emergency Management Plan</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>32</p>	<p>Agency/Group/Organization</p>	<p>FAYETTEVILLE URBAN MINISTRY</p>
	<p>Agency/Group/Organization Type</p>	<p>Civic Leaders Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>33</p>	<p>Agency/Group/Organization</p>	<p>Cumberland County Department of Public Health</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Other government - County</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>

34	Agency/Group/Organization	Covenant Love Church
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
35	Agency/Group/Organization	Rivers of Life Christian Church
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization

<p>What section of the Plan was addressed by Consultation?</p>	<p>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</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>

Table 2 – Agencies, groups, organizations who participated

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
CoC Consolidated Application	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.
Analysis of Impediments to Fair Housing Choice	City of Fayetteville & Cumberland County	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(I))

Cumberland County’s Community Development Department is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with other County Departments such as, Code Enforcement, Department of Social Services, Cumberland County Schools, Administration, Police and Fire Departments, Fayetteville Metropolitan Housing Authority, and the County Management team, as well as City departments such as the City of Fayetteville Departments such as the Department of Economic & Community Development, and Planning & Zoning. Coordination with various non-profit organizations, such as Alliance Health, the Salvation Army, Cumberland Healthnet, Family Promise, Veterans Empowering Veterans, Kingdom Community Development Corporation, Designing Station, Seth’s Wish, and NCWorks helped aid the planning process and develop priorities. The City works closely with the Cumberland County Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

Cumberland County is also the lead entity for the Fayetteville-Cumberland County CoC. The Fayetteville-Cumberland County CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process will result in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

Narrative (optional):

The following agencies were consulted during the preparation of the Five Year Consolidated Plan:

- Cumberland County Manager
- Cumberland County Department of Social Services
- Cumberland County Public Health Department
- Coordinating Council on Older Adults
- City of Fayetteville Department of Economic & Community Development
- Fayetteville Metropolitan Housing Authority
- Fayetteville City Manager
- City of Fayetteville Planning & Zoning
- City of Fayetteville Parks & Recreation
- City of Fayetteville Code Enforcement
- Center for Economic Empowerment & Development (CEED)
- City of Fayetteville Planning & Development Services
- NCWorks Career Center
- Cumberland County Schools
- Kingdom Community Development Corporation
- United Management II
- North Carolina Legal Aid
- Fayetteville Area Habitat for Humanity
- Pathways 4 Prosperity
- Fayetteville Area Operation Inasmuch
- Fayetteville VA Medical Center
- Alliance Health

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- Salvation Army Fayetteville
 - Cumberland Healthnet
 - Family Promise
 - Veterans Empowering Veterans
 - Designing Station
 - Seth's Wish
 - Volunteers of America – Carolinas
 - Gensis Grace Ministry
 - Hope Center – True Vine Ministries
 - United Way of Cumberland County
 - Hope 4 NC
 - Stedman-Wade Health Services, Inc.
 - Endeavors
 - Cumberland County Fire Marshal
 - Fayetteville Urban Ministry
 - Covenant Love Church
 - Rivers of Life Christian Church
 - NAACP
 - First Baptist Church – Moore Street
 - Greater Life Church Fayetteville
 - Manna Church
 - Hay Street United Methodist Church

PR-15 Citizen Participation**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Cumberland County has followed its adopted Citizens Participation Plan to develop its Five Year Consolidated Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 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 on the County's website and in a hard copy version available in the County Municipal Building, the County's Department of Community Development Offices, and other public facilities. The survey was advertised to the public in a press release. The County received 170 completed surveys in English and 2 in Spanish. 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	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	See Needs Public Hearing sign-in sheets in the Exhibit Section of the Five Consolidated Plan.	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	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	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 back 170 resident surveys in English and 2 in Spanish. The tabulations of the Resident Surveys are in the Exhibit Section of this Consolidated Plan.	All comments were accepted.	https://www.surveymonkey.com/r/CumberlandFayettevilleENG https://www.surveymonkey.com/r/CumberlandFayettevilleESP

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)
4.	Agency/ Organization Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing 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.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	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)
6.	Public Meeting	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	See Second Public Hearing sign-in sheets in the Exhibit Section of the Five Year Consolidated Plan.	See Second Public Hearing comments in the Exhibits Section of the Five Year Consolidated Plan.	None.	Not Applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Cumberland County used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projections. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2012-2016 Five Year Estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

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.

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

Based on a comparison of the population between the 2010 and 2016, Cumberland County had a 4% increase in its population. The population increase was 12,847 persons, of which 4,795 persons were in Cumberland County, while at the same time the housing supply increased by 5,867 households, of which 4,196 households were in Cumberland County. Thus, the population of Cumberland County outside Fayetteville increased by 8,052 persons, and households increased by 1,671. Cumberland County is experiencing in-migration both from within and outside the United States, including military retirees. The County has attempted to add housing in conjunction with the population increase, but it has not kept pace. This data does not reflect the flooding from Hurricane Florence, which occurred in 2018, and further accelerated the trend of demolishing uninhabitable properties. The median income of the area increased by 2% from \$43,834 to \$44,180. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2010 and 2016, the cumulative inflation rate was approximately 17.96%, meaning that the \$43,834.00 median income in 2010 would be \$47,926 if it were expressed in terms of 2016 dollars. By taking into consideration the rate of inflation, the median income in Cumberland County has not kept up with the rate of inflation.

Demographics	Base Year: 2010	Most Recent Year: 2016	% Change
Population	312,994	325,841	4%
Households	117,311	123,178	5%
Median Income	\$43,834	\$44,810	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2012-2016 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	26,530	24,350	41,875	26,655	126,975
Small Family Households *	10,865	10,105	17,295	12,415	64,385
Large Family Households *	2,065	1,440	3,310	2,000	9,045
Household contains at least one person 62-74 years of age	1,840	2,455	3,255	2,260	11,285
Household contains at least one person age 75 or older	1,100	1,390	2,180	970	4,710
Households with one or more children 6 years old or younger *	3,395	2,644	4,925	2,970	9,055

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2012-2016 CHAS

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	140	90	40	30	340	20	15	65	70	225
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	0	25	25	205	15	25	100	30	260
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	230	315	150	1,160	145	25	65	75	635
Housing cost burden greater than 50% of income (and none of the above problems)	5,630	3,935	1,530	85	11,205	2,480	1,340	1,380	500	6,015
Housing cost burden greater than 30% of income (and none of the above problems)	620	2,860	7,450	2,405	14,580	420	1,220	2,335	2,145	9,030

	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)	1,550	0	0	0	1,550	795	0	0	0	795

Table 7 – Housing Problems Table

Data 2012-2016 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,070	8,510	3,825	580	12,905	5,330	2,805	3,220	1,343	7,135
Having none of four housing problems	3,105	7,620	22,320	13,305	44,825	1,339	5,400	12,495	11,415	55,965
Household has negative income, but none of the other housing problems	3,095	0	0	0	1,550	1,595	0	0	0	795

Table 8 – Housing Problems 2

Data 2012-2016 CHAS
Source:

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	145	1,405	4,025	7,575	135	360	815	3,760
Large Related	35	365	400	900	25	35	255	650
Elderly	215	365	285	975	125	505	445	1,635
Other	255	770	2,960	5,105	85	210	525	1,845
Total need by income	650	2,905	7,400	14,555	370	1,110	2,040	7,890

Table 9 – Cost Burden > 30%

Data Source: 2012-2016 CHAS

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	2,875	2,020	675	5,585	855	500	455	2,200
Large Related	570	185	120	875	195	40	90	385
Elderly	635	600	120	1,370	700	430	280	1,470
Other	1,730	1,200	595	3,585	665	235	400	1,470
Total need by income	5,810	4,005	1,510	11,415	2,415	1,205	1,225	5,525

Table 10 – Cost Burden > 50%

Data Source: 2012-2016 CHAS

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	225	150	320	140	1,085	95	40	54	35	444
Multiple, unrelated family households	45	85	25	35	250	70	10	110	65	425

	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
Other, non-family households	0	0	0	0	35	0	10	0	0	30
Total need by income	270	235	345	175	1,370	165	60	164	100	899

Table 21 – Crowding Information – 1/2

Data Source: 2012-2016 CHAS

6. Households with Children Present

	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										
Households with Children Present	2,590	2,300	3,790	1,945	14,670	805	344	1,135	1,025	8,319

Table 12 – Crowding Information – 2/2

Data Source: 2012-2016 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2012-2016 American Community Survey (ACS), there were 123,178 households in 2016 in Cumberland County. Based on this number of households, 37,006 (30.4%) of all households were single person households living alone. Single person households aged 65 and over comprised 10,101 households or (8.2%) of all households. Based on the ACS estimates, 27.0% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the County’s population. The County will need to assist in obtaining funding and collaborating with housing services and elderly support agencies to provide programs, activities, and accommodations for its growing elderly population.

Of the 354 families/individuals on the public housing waiting list according to the Fayetteville Metropolitan Housing Authority as of January 9, 2020 (last waiting list available), 213, or 62%, are single-person households. This shows that there is a shortage of subsidized, affordable housing for single-person households, many of whom are elderly, disabled, and living on fixed-incomes.

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.

Disabled Population – Based on the 2012-2016 CHAS Data and the 2012-2016 ACS Data, it is estimated that the disabled population of Cumberland County is 16.6%, and about 44.9% of the elderly in the County are disabled. Based on these percentages, it is estimated that approximately 1,088 disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and approximately 555 disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. A breakdown of the types of disability (of the total civilian noninstitutionalized population in Cumberland County) is as follows: hearing difficulty = 4.0%; vision difficulty = 3.4%; cognitive difficulty = 7.7%; ambulatory difficulty = 9.6%; self-care difficulty = 3.6%; and independent living difficulty = 7.3%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – The Hope Center and the Salvation Army serve victims of domestic violence, dating violence, sexual assault, and stalking in the City of Fayetteville and Cumberland County. They serve over 200 people yearly. The Salvation Army has completed over 172 assessments of survivors, and as a result has housed over 142 families and 80 individuals.

The women’s shelter at the Hope Center has 21 beds and serves people by referral through Coordinated Entry only. Additionally, a center will be opening with six beds for adult female victims of human trafficking. The shelter will be operated by Life Matters Centers.

Domestic violence survivors have additional service needs beyond housing. These services include transportation, employment, and job training. Additionally, those displaced by domestic violence issues with children are forced to move their children to other schools, which is a disruption in their education.

What are the most common housing problems?

The largest housing problem in Cumberland County is affordability of decent, safe, and sound housing. According to the 2013-2017 ACS data, an estimated 52.0% of all renter households are cost overburdened by 30% or more, and an estimated 25.6% of all owner households are cost overburdened by 30% or more. Approximately 31.5% of owner occupied households with a mortgage are cost overburdened by 30% or more, compared to only 14.4% of owner occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, decent, safe, and accessible housing for the residents of the area is a problem. Much of the housing stock in the County is older, deteriorating rental housing. Though this is the housing that many residents with lower incomes can afford, it is not truly affordable housing because of its poor condition.

Much of the existing housing in the County is old and inefficient. Utility costs are high because of poor insulation, faulty windows and doors, and inefficient HVAC systems. In some portions of the County, these issues were increased because of Hurricane Florence. Houses in need of rehabilitation also require repairs from flood and wind damage.

Many stakeholders discussed social problems that contribute to this lack of affordable housing. There are many renters and homeowners that have poor credit or rental histories, or can only access low-wage service industry jobs that serve the population residing at Fort Bragg. There is a need for additional affordable housing units, as well as housing services, such as counseling, that can assist lower income residents of the County.

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

Single-person households, such as the elderly and disabled, Black or African American households, and immigrant family households in Cumberland County are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible, forces tenants into housing that does not meet these standards. Cumberland County is preparing a Neighborhood Revitalization Strategy Area for Shaw Heights, which is a part of the County that is a majority Black or African American community with a high number of mobile homes, with the intent of assisting low- and moderate-income people to attain decent, safe, sound, affordable, and accessible housing and services. Cumberland County intends to improve the infrastructure in the area to develop more high quality affordable housing for the residents.

Other sub-groups affected by the lack of affordable housing are the homeless, persons at-risk of becoming homeless, and persons who are victims of domestic violence. According to the CoC, much of the population that is at-risk of becoming homeless is facing a cost overburden housing problem, and would benefit from emergency housing assistance for rent, emergency rehabilitations, and/or mortgage payments and utilities to help them avoid eviction or foreclosures. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. Disabled persons that do not meet the HUD definition of “disabled” will often struggle to gain employment in order to afford housing in the area. The SOAR program has a gap between the application time and when disabled people begin receiving benefits. These individuals may lose their housing during that time period. People transitioning from shelter care, prison, or a health care facility are also affected by the cost overburden housing problem, particularly when trying to secure a source of income to maintain housing.

Additionally, there were some individuals and families that were displaced by Hurricane Florence. Volunteers of America is currently contracted to assist in rehousing these people.

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

According to the area homeless service providers, the characteristics and needs of both low-income individuals and families with children who receive services in Cumberland County are as follows:

Individuals: Mental Health issues; criminal histories which severely limit job opportunities; lack of sustainable living wages and skills for available jobs; a lack of transportation; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing, but were displaced by Hurricane Florence.

Families with Children: Single mothers with an average of 2.5 children; no means of transportation; lack of affordable childcare; a lack of education; a lack of job skills; evictions; unemployed, or underemployed in a low paying job that cannot sustain a family with one income; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing but were displaced by Hurricane Florence.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination:

The CoC encourages these individuals to contribute to the CoC decision-making process through events such as Project Connect to develop strategies to target this group. The CoC increased its funding and state ESG funding of Rapid Rehousing programs and homeless prevention programs to target these groups.

Specific needs of former homeless individuals and families receiving rapid re-housing include: affordable and decent housing; job training; affordable medical care; and case management services.

According to the Fayetteville-Cumberland County CoC Application for 2019, membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

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:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of becoming homeless who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth and; 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point In Time (PIT) Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of becoming homeless. The Fayetteville-Cumberland County CoC has adopted the HUD definitions of homelessness. Included in these definitions are two types of at-risk groups: persons that are imminently in danger of losing their housing; and those who are housed in unstable units and are at risk of losing their housing.

Imminent Risk of Homelessness - Persons who are housed but are at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Individual or family who will imminently lose their primary nighttime residence, provided that:
- Resident will be lost within 14 days of the date of application for homeless assistance;
- No subsequent residence has been identified; AND
- The individual or family lacks the resources or support networks needed to obtain other permanent housing.

At-Risk of Homelessness - persons who are housed and are at-risk of losing housing including persons who are at program entry or program exit:

- Has an income below 30% of Area Median Income (AMI), and
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition, and
- Meets at least one of the following conditions:
 - Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; or
 - Is living in the home of another because of economic hardship; or
 - Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; or
 - Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; or

- Lives in an SRO or efficiency apartment unit in which there resides more than 2 persons or lives in a larger housing unit in which there resides more than one and a half persons per room; or
- Is exiting a publicly funded institution or system of care; or
- Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

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

The high cost of decent, safe, sound, and affordable housing in the County creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and affordable. Furthermore, wages in the County are generally low, as the primary jobs in the region are service industry type jobs. Residents do not make enough money in these positions to save for emergencies.

Housing characteristics which contribute to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but who do not receive Social Security Disability benefits; single and unemployed mothers expecting another child; poor rental history and credit issues; criminal histories that can prevent employment; and the unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

In Cumberland County, natural disasters such as flooding pose an additional threat to stability for those at an increased risk of homelessness. Many of the neighborhoods with the highest concentrations of low- and moderate-income persons are most likely cost overburdened, and live in the 100-year or 500-year floodplain. Hurricane Florence caused many people who were already at risk of becoming homeless to lose their homes.

Discussion

Broadband Access Plan:

Broadband access is controlled at the state level in the State of North Carolina. Cities within North Carolina to encourage competition between Internet Service Providers and 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.

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

During the planning process for the preparation of Cumberland County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group has a greater disproportionate need in the County. The total number of White Households in the Cumberland County, North Carolina is 60,040 households (48.7%); the number of Black/African American Households is 45,035 households (36.6%); the number of American Indian and Alaska Native is 1,394 households (1.1%), the number of Asian Households is 2,460 households (2%); the number of Native Hawaiian and Other Pacific Islander is 295 households (0.2%), and the number of Hispanic Households is 10,900 households (8.8%).

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	9,745	1,184	2,345
White	3,055	445	995
Black / African American	5,125	640	805
Asian	225	0	20
American Indian, Alaska Native	175	24	70
Pacific Islander	15	0	0
Hispanic	825	60	325

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2012-2016 CHAS

**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	9,745	2,434	0
White	3,325	1,110	0
Black / African American	4,680	985	0
Asian	85	70	0
American Indian, Alaska Native	115	35	0
Pacific Islander	30	0	0
Hispanic	1,155	180	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2012-2016 CHAS

**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	13,310	7,620	0
White	5,375	3,665	0
Black / African American	5,575	2,785	0
Asian	280	190	0
American Indian, Alaska Native	160	110	0
Pacific Islander	45	35	0
Hispanic	1,550	725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2012-2016 CHAS

**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%

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	5,515	7,805	0
White	2,845	3,955	0
Black / African American	1,945	2,570	0
Asian	85	240	0
American Indian, Alaska Native	55	150	0
Pacific Islander	30	0	0
Hispanic	445	795	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2012-2016 CHAS

**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

The racial composition of households in Cumberland County, according to the 2013-2017 American Community Survey, was 51.9% White; 35.9% African American/Black; 2.3% Asian; 1.0% American Indian and Alaska Native; and 0.3% Native Hawaiian or Pacific Islander. 9.5% of the population identified as Hispanic or Latino. In the 0-30% Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 52.6%. In the 30-50% Area Median Income category, African American/Black households have disproportionate need at 48%. There are no other racial or ethnic groups with disproportionate need at other income levels.

NA-20 Disproportionately Greater Need: Severe 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

During the planning process for the preparation of Cumberland County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2012-2016 CHAS data and the 2012-2016 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of specific groups living in the Cumberland County.

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	8,700	2,224	2,345
White	2,740	760	995
Black / African American	4,600	1,165	805
Asian	155	65	20
American Indian, Alaska Native	175	24	70
Pacific Islander	15	0	0
Hispanic	755	125	325

Table 36 – Severe Housing Problems 0 - 30% AMI

Data Source: 2012-2016 CHAS

**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	5,565	6,510	0
White	1,915	2,515	0
Black / African American	2,800	2,865	0
Asian	60	95	0
American Indian, Alaska Native	60	90	0
Pacific Islander	15	15	0
Hispanic	630	700	0

Table 47 – Severe Housing Problems 30 - 50% AMI

Data Source: 2012-2016 CHAS

**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

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	3,520	17,405	0
White	1,300	7,735	0
Black / African American	1,500	6,860	0
Asian	105	365	0
American Indian, Alaska Native	80	190	0
Pacific Islander	0	80	0
Hispanic	410	1,860	0

Table 58 – Severe Housing Problems 50 - 80% AMI

Data Source: 2012-2016 CHAS

**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	958	12,360	0
White	470	6,325	0
Black / African American	350	4,165	0
Asian	4	320	0
American Indian, Alaska Native	4	200	0
Pacific Islander	0	30	0
Hispanic	95	1,150	0

Table 69 – Severe Housing Problems 80 - 100% AMI

Data Source: 2012-2016 CHAS

**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

The racial composition of households in Cumberland, according to the 2012-2016 American Community Survey, was 54.3% White; 37.4% African American/Black; 2.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 8.9%.

At the two lowest Median Income levels, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems. The disproportionate need is 52.9% at 0-30% AMI, 49.5% at 30-50% AMI. There were no other racial or ethnic groups that disproportionately experience severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

During the planning process for the preparation of Cumberland County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing the Cumberland County, North Carolina is the lack of affordable housing and the fact that many of the County’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 10,225 White households were cost overburdened by 30% to 50%, and 42,560 White households were severely cost overburdened by greater than 50%; 9,810 Black/African American households were cost overburdened by 30% to 50%, and 25,580 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 2,650 Hispanic households were cost overburdened by 30% to 50%, and 6,260 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	78,835	24,035	17,930	2,375
White	42,560	10,225	6,220	1,025
Black / African American	25,580	9,810	8,840	805
Asian	1,680	425	335	20
American Indian, Alaska Native	795	245	280	70
Pacific Islander	185	85	30	0
Hispanic	6,260	2,650	1,670	325

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2012-2016 CHAS

Discussion:

Black/African American households were disproportionately affected by a housing cost overburdened in Cumberland County, North Carolina. Black/African American households were considered to be severely cost overburdened, where they were 49.3% of the total cases of households that were considered cost

overburdened by greater than 50%. This is more than 12.7 percentage points higher than the 36.6% of the total number of households that the Black/African American category comprises.

A total of 10,225 White households were considered cost overburdened by between 30% and 50%, which is 42.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 48.7% of the total number of households which the White category comprises. Additionally, a total of 2,650 Hispanic households were considered cost overburdened by between 30% and 50%, which is 11% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly higher than the 8.8% of the total number of households that the Hispanic category comprises. A total of 9,810 Black/African American households were considered cost overburdened by between 30% and 50%, which is 40.8% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 36.6% of the total number of households that the Black/African American category comprises. No other racial or ethnic group has a disproportionately higher instance of being cost overburdened than its household population.

A total of 8,840 White households were considered severely cost overburdened by greater than 50%, which is 49.3% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 48.7% of the total number of households that the White category comprises. A total of 1,670 Hispanic households were considered severely cost overburdened by greater than 50%, which is 9.3% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 8.8% of the total number of households that the Hispanic category comprises.

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?

The racial composition of households in Cumberland, according to the 2012-2016 American Community Survey, was 54.3% White; 37.4% African American/Black; 2.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 8.9%. People who identify as Black/African American are the only disproportionately impacted group in terms of having a housing problem or a severe housing problem in Cumberland County.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, 17% of all White households, 21.8% of Black/African American households, 17.6% of American Indian and Alaska Native households, 17.3% of Asian households, and 24.3% of Hispanic households are cost-overburdened by 30%-50%, while 10.4% of White households, 0.2% of Black households, 20.1% of American Indian and Alaska Native households, 0.1% of Asian households, and 15.3% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.3% of White households, 38.5% of Black/African American households, 36.2% of American Indian and Alaska Native households, 27.4% of Asian households, and 36.5% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 10.7% of White households, 20.5% of Black/African American households, 22.9% of American Indian and Alaska Native households, 13.2% of Asian households, and 17.3% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that African American/Black households in Cumberland County, North Carolina are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

When comparing the housing problem numbers to the cost-overburdened numbers, it seems that cost overburdens affect all minorities, but African American/Black families are most likely to be cost overburdened or severely cost overburdened. 20.1% of African American/Black households are considered severely cost overburdened. African American/Black populations also have a disproportionate amount of housing problems and severe housing problems, such as overcrowding or incomplete kitchen or plumbing facilities. 52.6% of this population at 0%-30% area median income has at least one housing problem, and 52.9% of this population at 0%-30% area median income has at least one severe housing problem. Consultations with social service providers and housing providers support this theory, as these organizations have described the poor housing conditions in the largely Black/African American neighborhoods. Furthermore, renting is more common for the residents in the majority Black/African American neighborhoods. Rents in those areas have increased significantly while

incomes have not. Thus, there is a need to provide assistance for the Black/African American neighborhoods in Cumberland County, North Carolina.

Hispanic households were also more likely to be cost overburdened. 24.3% of Hispanic households faced cost overburdens of 30-50% over their income, and 15.3% of these households faced cost overburdens over 50% of their household income.

American Indian or Alaska Native households were more likely to face housing problems such as overcrowding or incomplete kitchen or plumbing facilities and cost overburden, with 36.2% of households experiencing at least one housing problem, and 22.9% of households experiencing at least one severe housing problem.

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

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

C.T. 000200 B.G. 1	C.T. 001500 B.G. 2	C.T. 002401 B.G. 1	C.T. 002503 B.G. 1	C.T. 003310 B.G. 4	C.T. 003500 B.G. 3	C.T. 000200 B.G. 1	C.T. 001500 B.G. 2
C.T. 000600 B.G. 1	C.T. 001604 B.G. 2	C.T. 002401 B.G. 2	C.T. 003204 B.G. 2	C.T. 003312 B.G. 4	C.T. 003600 B.G. 2	C.T. 000600 B.G. 1	C.T. 001604 B.G. 2
C.T. 001000 B.G. 1	C.T. 002002 B.G. 1	C.T. 002402 B.G. 1	C.T. 003302 B.G. 2	C.T. 003313 B.G. 2	C.T. 003800 B.G. 1	C.T. 001000 B.G. 1	C.T. 002002 B.G. 1
C.T. 001100 B.G. 2	C.T. 002100 B.G. 1	C.T. 002402 B.G. 2	C.T. 003304 B.G. 2	C.T. 003314 B.G. 1	C.T. 003800 B.G. 3	C.T. 001100 B.G. 2	C.T. 002100 B.G. 1
C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	C.T. 002402 B.G. 3	C.T. 003305 B.G. 3	C.T. 003314 B.G. 3	C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	
C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	C.T. 002502 B.G. 3	C.T. 003307 B.G. 2	C.T. 003500 B.G. 2	C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	

The following Census Tracts and Block Groups have a higher Hispanic or Latino population that is 20 percent higher than the County’s Hispanic or Latino population as a whole, which meets the HUD definition of a “Minority Area.”

- C.T. 001400 B.G. 2

- C.T. 002002 B.G. 2
- C.T. 003201 B.G. 1
- C.T. 003205 B.G. 2
- C.T. 003304 B.G. 4
- C.T. 003305 B.G. 2
- C.T. 003310 B.G. 3
- C.T. 003314 B.G. 2
- C.T. 003403 B.G. 1

Attached to this Plan are maps which illustrate Cumberland County's demographics which are included in the Executive Summary section of the Five Year Consolidated Plan.

NA-35 Public Housing – 91.205(b)

Introduction

Fayetteville Metropolitan Housing Authority's mission is to meet its community's housing needs by providing decent, safe and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. It is FMHA's belief that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care and consideration. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Bragg and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority is rated as a "high performer" by HUD.

Fayetteville Metropolitan Housing Authority owns and professionally manages ten (10) family communities and elderly/disabled rental apartments. Within these communities are 1,045 public housing units. The Housing Authority is currently working on the development of a 272 unit public housing community on Grove Street. Additionally, one 52 unit structure is undergoing the RAD conversion process, and an additional 32 unit structure has gone through RAD conversion.

The waiting list for public housing is currently open, and is open indefinitely. The breakdown of the waiting list is 61.3% single-person households, 34.7% two-person households, 3.5% three-person households, 0.8% four-person households, and 0.5% five-person or greater households, for a total of 354 households on the waiting list as of January 9, 2020 (the last waiting list available). With public housing occupancy is at 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

Fayetteville Metropolitan Housing Authority does not have any homebuyer programs for residents. FMHA has a Family Self-Sufficiency program, a resident services program, and a Step Up to Work program where they average two (2) participants per year. FMHA also has a pilot program for tax forgiveness.

The Fayetteville Metropolitan Housing Authority administers 1,749 Section 8 Housing Choice Vouchers as of October 15, 2019, as well as an additional 223 VASH vouchers. A total of 1,714 of these vouchers are living in Section 8 Housing. Demand for a quality Section 8 Housing rental

exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 98% occupancy. There were 218 families/individuals on the Housing Choice Voucher waiting list as of January 9, 2020 (the last waiting list available). The waiting list is currently closed.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
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	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	86	215	0	214	1	0
# of Disabled Families	0	0	121	374	0	370	4	0
# of Families requesting accessibility features	0	0	784	N/A	N/A	N/A	N/A	N/A
# 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

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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	Program Type								
	Certificate	Mod-Rehab	Public Housing	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:

FMHA asks in writing for all applicants and resident families if they require any type of special accommodations, on their intake application. FMHA asks for reasonable accommodations or modifications through an agency form and evaluates the resident that has requested the modification or accommodation. Previously, FMHA had 24 accessible units, largely because there were exemptions in certain sites. They have now met the 5% accessible unit minimum.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. There are currently no requests for Section 504 accommodations to the FMHA's public housing communities. FMHA is committed to meeting requests for reasonable modifications or accommodations quickly. The Housing Authority is committed to providing accommodations for any resident who is in need and requests them.

According to FMHA's 2019 Five Year and Annual Plan, there are 21,242 renter and owner occupied households with mobility and self-care limitation in Cumberland County. Of these, there were 3,855 households with less than or equal to 30% of the Area Median Income and 2,763 households that were between 30% and 50% of Area Median Income income that had a housing problem. A lack of accessible housing can be assumed to contribute to these housing problems.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

The most immediate needs of Public Housing residents is for employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. FMHA will work with Kingdom CDC, the Cumberland County's CHDO, to place Section 8 Voucher holders in newly constructed housing.

According to FMHA's 2019 Annual Plan, the Housing Authority had the following goals and strategies:

- Goal: Expand the supply of assisted housing.
 - Apply for additional rental vouchers if they become available.
 - Reduce public housing vacancies.
 - Leverage private or other public funds to create additional housing opportunities.
 - Acquire or build units or developments.
- Goal: Improve the quality of assisted housing.
 - The most recent PHAS score was 90. Strive to maintain a high performer status under the existing PHAS regulations.
 - The most recent SEMAP score was 100. Strive to maintain high performer status under the existing SEMAP regulations.
 - Concentrate on efforts to improvement management functions.

-
- Continue to modernize public housing units using available CFP funds.
 - Increase assisted housing choices.
 - Provide voucher mobility counseling.
 - Conduct outreach efforts to potential voucher landlords.
 - Implement voucher homeownership program.
 - Implement public housing or other homeownership programs.
 - Promote self-sufficiency and asset development of assisted households.
 - Increase the number and percentage of employed persons in assisted families.
 - Provide or attract supportive services to improve assistance recipients' employability.
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
 - Continue compliance with provisions of the Violence Against Women Act (VAWA).
 - Continue to fully comply with the Violence Against Women Act (VAWA). Continue to work with others to prevent offenses covered by VAWA to the degree we can.
 - Ensure equal opportunity and affirmatively further fair housing.
 - Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability.
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability.

FMHA operates a Family Self-Sufficiency Program for its residents and Section 8 Voucher Holders. The program gives them the opportunity to establish and reach goals that they set for themselves and their families, as well as save a significant amount of money. The program provides participants with the opportunity to work toward and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals.

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

The needs of public housing residents are similar to the population at large, which is based on the fact that there is a shortage of decent, safe, sanitary, and affordable housing in the County. The Fayetteville Metropolitan Housing Authority's waiting list for public housing is composed of 15.5% white households, 80.0% black or African American households, 1.3% Native American households, 3.2% households identifying as "Other" race or ethnicity, and 6.7% households that identify as Hispanic. These percentages are disproportionate to the population of the County, which is composed of 54.3% white households, 37.4% black or African American households, 2.1% Asian households, 1.2% American Indian or Alaska Native households, 1.9% of households that identify as "Other" race or ethnicity, and 8.9% of households that identify as Hispanic.

Due to their overall similar needs but racial disparities, there is the need for Cumberland County to partner with the Fayetteville Metropolitan Housing Authority and the City of Fayetteville to deconcentrate areas of minority concentration in the County.

Discussion

Cumberland County has identified the need for affordable housing that is decent, safe, sanitary, and accessible. Fayetteville Metropolitan Housing Authority is a valuable resource in addressing that need. FMHA's strategy to continue addressing housing needs is the following:

- Continue to affirmatively market the public housing units and the Section 8 program to elderly families, disabled families and all other families.
- Continue to affirmatively market our public housing units and the Section 8 program to all race and ethnic groups residing within our jurisdiction and the surrounding area.
- Continue to partner with other Fayetteville City and Cumberland County agencies, as well as state agencies, that help provide additional housing and/or rehabilitation of housing.
- Continue to refer voucher holders to various local advocacy groups for assistance with needed supportive services that the Housing Authority does not provide.
- Continue to make reasonable on-demand accessible modifications as a reasonable accommodation to disabled families in our public housing units.
- Apply for Housing Choice Vouchers if NOFAs are posted and it is determined that additional vouchers could be utilized.
- Investigate ways to seek alternative funding sources through non-HUD grants opportunities.
- Continue to maintain low vacancy rate and turnaround time so that affordable housing remains readily available.

Funding and staffing constraints will impact some of the above strategies.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC solicits projects in an annual Program Competition NOFA and ranks and prioritizes projects for funding. Trainings are conducted by the CoC during the NOFA period to encourage high quality applications. ESG funding is also funded through a competitive application for State ESG funds.

The CoC has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs. The established standards prioritize projects that serve target populations, including the chronically homeless, disabled persons, victims of domestic violence, persons with substance use disorders who suffer from significant health or behavioral health challenges, veterans, youth, and the LGBTQ community.

Indicate if the homeless population is:	Has No Rural Homeless
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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)	91	16	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	12	210	0	0	0	0

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				
Chronically Homeless Individuals	2	120	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	48	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	2	0	0	0	0

Table 76 - Homeless Needs Assessment

Data Source Comments: Fayetteville/Cumberland County 2018 Point-in-Time Count

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** – The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. According to Point In Time count data, one in 5 homeless individuals in Cumberland County were chronically homeless in 2018, and there were 70 chronically homeless individuals. In 2019, this population increased to 122 chronically homeless individuals. There appears to be a need in the area for outreach and services for the chronically homeless adult population.
- Families with children** – The Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households in increased in

2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their homes.

- **Veterans and their families** – There are large numbers of Veterans and support systems in place because of the adjacent military base in Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018. FMHA has 223 VASH vouchers.
- **Unaccompanied youth** – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point-In-Time Count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	22	82
Black or African American	84	131
Asian	0	0
American Indian or Alaska Native	3	6
Pacific Islander	0	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	11
Not Hispanic	95	215

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

The 2019 Point-in-Time Count has not been tallied, but it can be expected that there is an increase in the number of homeless families due to Hurricane Florence. The Cumberland Disaster Recovery Coalition has convened multiple organizations to assist in housing those displaced by Hurricane Florence, including Volunteers of America and Designing Station. It remains a challenge to rapidly re-house families. It is estimated that the greatest needs for this population, as well as the homeless population throughout Cumberland County, are rapid re-housing and housing first services, as only about 20% of the homeless population requires more substantive services. The Point-in-Time Count for 2018 counted 73 homeless households with children in Cumberland County, for a total of 230 persons. Homeless households with children are three times more likely to be sheltered than households without children. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their homes.

The number of homeless Veterans in Cumberland County has increased from 68 in 2016, to 72 in 2017, and remained stable at 71 2018. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. There are a number of instances of PTSD in the area due to the presence of the military base. Volunteers of America currently provides job training for homeless female veterans and serves all types of veterans with case management. They administer the SSVF grant and serve approximately 400 individuals per year with prevention, case management, and rapid rehousing. The Salvation Army has an emergency shelter targeted toward veterans, and Veteran Services of the Carolinas has an HPRP grant through which they serve approximately 40 veterans per year. Additionally, the Fayetteville Metropolitan Housing Authority has 223 VASH vouchers, though these are administered by the VA and, as a result, are utilized only at a rate of 80%.

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

According to the 2018 and 2019 Point-in-Time Counts, there are disproportionately more homeless people in all categories who are Black or African American than there are homeless people who are White. There are twice as many homeless veterans who are Black or African American as there are homeless people who are White, and four times as many homeless families with children who are Black or African American than there are who are White. In all categories, the majority of persons counted are Not Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of the homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and are reluctant to abide by the rules of the shelter.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled-up situation within 14 days and lack resources or support networks to remain in housing are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

The Point-in-Time Count for Cumberland County in 2018 counted a total of 372 homeless persons and 212 homeless households. Of these, 225 persons, or 60.4%, were unsheltered. There were 86 persons in transitional housing, and 61 persons that were housed in an emergency shelter. Of the total number of unsheltered homeless individuals, 65 (28.9%) were chronically homeless. In 2019, there were a total of 253 homeless households, or 329 homeless persons. Of these, 226 (68.7%) were unsheltered. Of the unsheltered homeless, 120 (53.1%) were chronically homeless.

Discussion:

Though the number of homeless people in Cumberland County remains high, the per capita homeless rate continues to decrease, and is at 1.1 homeless person to every 1,000 residents. The growing numbers of homeless persons in the County can be attributable to growth in the number of chronically homeless individuals, as well as an increase in the number of homeless families. To serve the current homeless population, there have been discussions of increasing access to mental health care in the area. Additionally, there is a need for more rapid rehousing and permanent supportive housing. There is also a need for services that target people who are capable of working, but do not necessarily need permanent supportive housing. This population is at risk of losing housing, but could be assisted with improved transportation to 2nd and 3rd shift employment, daycare, and job training.

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

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by these agencies.

Describe the characteristics of special needs populations in your community:

- **Elderly Persons** are defined as persons who are age 65 years and older. According to the 2012-2016 American Community Survey, elderly persons represent 10.8% of the County's total population. Approximately 40.6% of the elderly population are age 75 years and older. In addition, roughly 28.6% of total households in the County are occupied by an elderly person living alone. Of this population, 69.6% are elderly females.
- **Frail Elderly** are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 47.1% of the total elderly population are frail elderly.
- **Persons with mental, physical and development disabilities**, according to the ACS data for 2012-2016, persons with a disability comprise 16.2% (48,378 persons) of Cumberland County's total population. Many of the Social Services agencies that serve the County acknowledge that there is a gap in services for persons with mental disabilities, which is approximately 18.2% of the disabled population.
- **Persons with HIV/AIDS and their families** comprise a small percentage of the County's overall population. According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County's HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers.
- **Victims of Domestic Violence, dating violence, sexual assault and stalking** are increasingly seeking shelter. Multiple organizations in the Fayetteville-Cumberland County CoC work with these populations to provide them with temporary shelter, support services, and potentially a

more permanent housing situation. In 2016 in Cumberland County, there were 6,393 calls from 439 people experiencing domestic violence. Of these individuals served, 384 were female, 204 were Black or African American, and 121 were White.

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

Cumberland County is a Tier 1 County due to its level of poverty. As a result, the Cumberland County Department of Social Services provides a wide variety of services to assist the population, and assesses the gaps in the County's network of services.

There is a severe need for supportive services associated with mental health care in both the City Fayetteville and Cumberland County. Cumberland County's Department of Social Services provides counseling for substance abuse and other mental health issues, however the system is not large enough to meet the need. Many people with mental health issues live in assisted living facilities or find themselves incarcerated because of this lack of services. There is no continuum of services for people seeking mental health care and addiction treatment as there would be for other services, and this prevents people from continuing in treatment.

Cumberland County has a sexually transmitted disease department. The Department diagnoses and refers patients for medication, and assists them in enrolling in programs that provide discounts for medication.

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

According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County's HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore "best estimates" are presented.

While many providers of supportive service for the special needs population serve all of Cumberland County, they are located in the City of Fayetteville. Given the growth of the population in the City and the County, there is a need to increase these services as their geographic scope increase along with the needs of residents.

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

Describe the jurisdiction's need for Public Facilities:

- There are no parks or recreation opportunities in Shaw Heights.
- Parks always require infrastructure upgrades.
- There is a continued need for programming at the senior centers in the County.
- There is some interest in developing the riverfront of the Cape Fear River.
- There is a need for services and amenities to be delivered to the low-income populations of the County, primarily those concentrated in Spring Lake, Hope Mills, and Shaw Heights.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

- There is a need to improve infrastructure throughout the County.
- There is a need to address the lack of paved roadways in the County, including in Shaw Heights.
- There is a need to clean up litter in low- and moderate-income areas of the County, including Shaw Heights.
- There are still dirt roads in portions of Cumberland County that require paving.
- There is the need to construct sewer and septic systems in undeveloped areas of the County, including Shaw Heights.
- There are many cul de sacs in the County, which disincentivizes street paving.
- Hurricane resilience and mitigation have been top priorities of the State of North Carolina. There is a need to resilience to hurricanes and flood prevention throughout the County.
- There is a need for road improvements to include bike lanes, trees, and gateways. This could potentially slow down traffic.
- There are few sidewalks along main corridors.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- Public transit is provided by FAST in the City and County. There is a need to expand FAST's service throughout all County neighborhoods and increase services.
- Paratransit requires a lot of lead time, and the options are limited.
- There are many people who require treatment for drug addiction, particularly as a result of the opioid epidemic.
- There is a substantial need for mental health care in the County. There are high rates of PTSD, addiction to drugs and alcohol, and other mental health issues in Fayetteville and Cumberland County.
- Wraparound services for drug addicts, Veterans, homeless people, and those with mental health issues are uncommon. Counseling and legal assistance are the most needed of these services.
- All social services are centrally located in Fayetteville. There is a need to disperse more social services in satellite locations throughout the region.
- Persons with criminal histories have trouble finding housing and employment. Services to assist ex-offenders are in place, but they are not common and they are at capacity.
- Survivors of domestic violence are increasing in the area. There is a need for more shelter space for victims.
- There is a need for child care, particularly for those who are seeking jobs or job training.
- Children in the region require assistance getting to school, services, or feeding programs. There is a need to provide reduced-cost bus passes to students.
- There is a need for additional feeding programs for students. Many students go hungry, especially over the summer.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Cumberland County is the largest county in the Fayetteville, NC Metropolitan Statistical Area. In the northernmost part of the County bordering the City of Fayetteville is Fort Bragg, which is one of the largest military installations in the United States. As a result, much of the County's employment is tied to Fort Bragg and the United States Military. New residents frequently move to the area, either for work at the military base, to retire, or to take advantage of the amenities which serve military personnel and civilians alike. International immigration to Cumberland County has also increased, creating a multi-cultural community. An average of 6.4% of the residents of Cumberland County moved to the County from out-of-state every year, and an average of 1.6% moved to Cumberland County from abroad. Cumberland County has a large amount of unincorporated land, which ranges from unincorporated towns with modern infrastructure to developments connected to State Highways by dirt roads.

Only a small portion (3%) of all the owner-occupied housing units were built before 1950, some of the owner-occupied housing stock (37%) was built between 1950-1979, but the majority (55%) of the owner-occupied housing stock was built from 1980-2009. The majority (54%) of the renter-occupied housing was built in the same time period. The construction of both owner-occupied housing and renter-occupied housing has slowed since 2010, with 4% of owner-occupied housing built in 2010 or later, and 6% of renter-occupied housing built in 2010 or later.

According to 2012-2016 American Community Survey Data, the County now has 63,899 owner-occupied housing units (51.9% of all occupied housing units) and 59,279 renter-occupied housing units (48.1% of all occupied housing units). This is almost a 50/50 ratio.

The overall condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2012-2016, there are 20,234 vacant housing units in the County, which is approximately 14.1% of all the housing units. This is comparable to the statewide housing vacancy rate which is 14.3.

The median home value as of 2016 was \$129,000 and the median contract rent was \$687/month for the same time period.

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

Introduction

According to the 2012-2016 ACS data, there are 143,412 total housing units. There are 123,178 occupied housing units (63,899 owner-occupied and 59,279 renter-occupied), which leaves 20,234 vacant housing units. The majority of both owner-occupied and renter-occupied housing units are 3 or more bedrooms (90% and 55%, respectively). Single-family homes make up the majority of the housing stock (63%), followed by midsize apartments of 5-19 units (65%), and mobile homes comprise the second largest proportion of housing units (21%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	32,655	65%
1-unit, attached structure	1,356	3%
2-4 units	2,299	5%
5-19 units	2,399	5%
20 or more units	910	2%
Mobile Home, boat, RV, van, etc	10,503	21%
Total	50,122	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	124	0%	95	1%
1 bedroom	132	0%	1,299	8%
2 bedrooms	2,357	9%	6,286	37%
3 or more bedrooms	24,534	90%	9,394	55%
Total	27,147	99%	17,074	101%

Table 32 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The following number of units in Cumberland County that are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** - There are 1,045 public housing units in Cumberland County.

- **Low Income Housing Tax Credit (LIHTC)** – According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 2,178 Low Income Housing Tax Cred units in Cumberland County, of which 1,762 units are in the City of Fayetteville, as of the year 2000, all of which are considered low-income units.
- **Housing Choice Vouchers** – Fayetteville Metropolitan Housing Authority administers 1,745 vouchers that are tenant based.

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

FMHA anticipates losing 212 units to RAD conversion. These units will be replaced with a new public housing development with 272 units.

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

There is a sufficient supply of housing units of various types within Cumberland County. There are 63,899 owner-occupied housing units, 59,279 renter-occupied housing units, and approximately 20,234 vacant units. Of the vacant units, more than half are available, or approximately 7,589 are for rent and 4,792 are for sale. The problem is not the “availability” of units in Cumberland County, it is the “affordability” and the “quality” of some units in the County, as well as the units’ proximity to employment opportunities. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list (62%) are waiting for a one bedroom unit and are extremely low income. The second largest group of applicants most likely to be on the public housing waiting list are those with a disability.

Describe the need for specific types of housing:

Cumberland County is a large, diverse County with a large City at its core, and has a wide variety of housing needs as a result. The greatest need in Cumberland County is for affordable, safe, quality rental housing. Renters in Cumberland County are frequently cost overburdened, and portions of the homeowner housing stock are older and of lower quality. There are many residents of Cumberland County that are at 0-30% AMI or 30-50% AMI and require higher quality housing to achieve stability. Cumberland County works with housing providers such as United Management II to meet the need for more quality rental housing through their LIHTC project development. A to-be-completed low-income housing development in the City of Fayetteville already has 600 applicants, and a previous development received 1,200 applications within five (5) days of opening its application portal. United Management would like to develop affordable housing in unincorporated parts of the County, such as Shaw Heights, due to the need in those areas.

There is also a need for additional single family homeowner housing, and single family homeowner housing rehabilitation. Homeowners in the County are cost overburdened as well, and senior homeowners who are on a fixed income, which prevents them from rehabilitating their own home.

There is are a large number of mobile homes in Cumberland County, many of which are not decent, safe, or sound. There is a need to provide replacement housing to households living in these low-quality housing types, particularly in neighborhoods like Shaw Heights.

There is a need for affordable senior housing in Cumberland County. Affordable Senior Housing Developments that have been financed through tax credits are completely full, and the demand continues to rise as more seniors move to the area. There is an additional need for supportive housing, as no supportive housing has been built using tax credits in the County since 2008, but the need continues to rise.

Discussion

The ratio of owner occupied to renter occupied housing units is balanced at about 50% each. The goal of Cumberland County is to develop affordable rental housing in larger numbers while also encouraging renters to pursue home ownership. The County has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

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

Introduction

The cost of housing has increased from \$110,300 to \$129,300 in the last 11 years for a 3 bedroom home. According to Zillow.com, the median list price for a home in Cumberland County in Winter 2019 was \$162,000, which is 25.6% higher than the median sale price in Cumberland County of \$129,000.

The cost of rent has increased by 15% during the period from 2010 to 2016, and the rental vacancy rate is at 8.7%, which is higher than the homeowner vacancy rate of 3.6%. These numbers seem to a higher demand for homeownership than for rental units.

The County needs to continue its efforts to increase homeownership among residents of Cumberland County and maintain affordable rental housing, including options for the elderly and disabled.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2016	% Change
Median Home Value	\$110,300	\$129,300	17%
Median Contract Rent	\$592	\$678	15%

Table 33 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,226	36%
\$500-999	7,801	46%
\$1,000-1,499	2,763	16%
\$1,500-1,999	269	2%
\$2,000 or more	33	0%
Total	17,092	100%

Table 34 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	626	No Data
50% HAMFI	2,609	2,044
80% HAMFI	8,280	5,934
100% HAMFI	No Data	8,918
Total	11,515	16,896

Table 35 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	745	749	893	1,246	1,529
High HOME Rent	626	673	809	926	1,014
Low HOME Rent	483	518	621	718	801

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data in the chart above, approximately 68.7% of housing is affordable for low-income families and individuals with incomes at or below 80% of Area Median Income. This is based on the HUD-FMR which is lower than the average rent on the private market. Slightly more than half (47.2%) of housing for homeowners is affordable for those at 100% or below of Area Median Income. However, this information from the ACS data is not consistent with the actual sales prices in the private market. According to CHAS data, there is not sufficient housing for all income levels due to the cost overburden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 10,225 or 17% of households
- Black/African American households = 9,810 or 21.8% of households
- Asian households = 425 or 17.3% of households
- American Indian/Alaska Native households = 245 or 17.6% of households
- Hispanic households = 2,650 or 24.3% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 6,220 or 10.4% of households
- Black/African American households = 8,840 or 19.6% of households
- Asian households = 335 or 13.6% of households
- American Indian/Alaska Native households = 280 or 20.1% of households
- Hispanic households = 1,670 or 15.3% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, 17% of all White households, 21.8% of Black/African American households, 17.6% of American Indian and Alaska Native households, 17.3% of Asian households, and 24.3% of Hispanic households are cost-overburdened by 30%-50%,

while 10.4% of White households, 0.2% of Black households, 20.1% of American Indian and Alaska Native households, 0.1% of Asian households, and 15.3% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.3% of White households, 38.5% of Black/African American households, 36.2% of American Indian and Alaska Native households, 27.4% of Asian households, and 36.5% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 10.7% of White households, 20.5% of Black/African American households, 22.9% of American Indian and Alaska Native households, 13.2% of Asian households, and 17.3% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that many residents of Cumberland County, North Carolina have a severe housing problem, African American/Black households in Cumberland County, North Carolina are much more likely to experience a housing severe housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

Due to Fort Bragg and the constant stream of new recruits entering the United States Military, Cumberland County can always expect demand for housing and a populace with the income to afford it. However, wages for the civilian populations remain stagnant, creating housing affordability problems for civilians, particularly those at 0-30% Area Median Income. Additionally, the increase of retirees in the area leads to increased demand for affordable housing, both in the form of rentals for seniors and homeowner housing that can be modified as the homeowners age in place.

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

According to Zillow (www.zillow.com), it is estimated that the Area Median Rent is for a one bedroom apartment is \$690 per month, for a two bedroom apartment is \$770 per month, for a three bedroom apartment \$950 per month, and for a four bedroom apartment \$1,350 per month. These estimates are higher than the HOME rents for all bedroom apartment types listed in Cumberland County but lower than Fair Market Rents. Although market rents appear to be slightly higher than the HOME rents for Cumberland County, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The housing market is strong in Cumberland County, but affordability and housing quality are becoming a critical problem for the lower income residents.

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

Cumberland County contains 6,171 housing units that were constructed prior to 1950, which is 4.3% of all the total housing units in the County. Approximately 22.8% of the housing units were built within the last fifteen (15) years. Of all the 143,412 total housing units, 123,178 are occupied. It is estimated that over 33% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

“**Substandard Condition:**” Does not meet code standards, or contains one of the selected housing conditions.

“**Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

“**Not Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,359	23%	7,773	45%
With two selected Conditions	58	0%	345	2%
With three selected Conditions	15	0%	29	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	20,695	76%	8,896	52%
Total	27,127	99%	17,043	99%

Table 37 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,053	30%	4,510	26%
1980-1999	11,322	42%	7,068	41%
1950-1979	7,070	26%	4,739	28%
Before 1950	689	3%	808	5%
Total	27,134	101%	17,125	100%

Table 38 – Year Unit Built

Data Source: 2011-2015 ACS

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	7,759	29%	5,547	32%
Housing Units built before 1980 with children present	7,371	27%	3,816	22%

Table 39 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	12,393	7,841	20,234
Abandoned Vacant Units	329	208	537
REO Properties	119	76	195
Abandoned REO Properties	17	11	28

Table 40 - Vacant Units

Need for Owner and Rental Rehabilitation

Based on consultation with the Cumberland County’s Housing providers, there is substantial need for both rental rehabilitation and owner-occupied housing rehabilitation. Many renters in the area live in low-quality rental housing, and landlords are unwilling to do the necessary rehabilitation work. The County has addressed this problem utilizing an investor-owned housing rehabilitation program.

Additionally, the owner-occupied housing stock is older than the renter-occupied housing stock. As this housing stock and the people living in it age, the need for housing rehabilitation in older neighborhoods and neighborhoods with older residents increases. There is a need for more substantial rehabilitation projects in Cumberland County. Cumberland County has addressed this need by allocating a large portion of its funding to its homeowner rehabilitation programs.

Based on stakeholder interviews, it has been determined that a number of houses in the areas with the greatest need for rehabilitation have been converted into rentals. The houses in these areas had previously been homeowner-occupied, but many estates of the former owners converted these houses into rentals. Many of these houses have a need for rehabilitation and are rented to the residents in the lowest income categories. Evictions are common for this group of renters, and it is very easy for a landlord to evict a tenant in the County. Foreclosures are often common in the County, and tangled titles can make it difficult for the County to convey properties to investors that will rehabilitate them.

There are a number of trailer parks in Cumberland County. The trailers in these parks are often in poor condition and also require rehabilitation. This type of housing is typically occupied by the lowest-income groups in the County, and these households have the least amount of funding to rehabilitate their homes. The Shaw Heights Neighborhood has a high concentration of these trailer parks. Cumberland County has designated the neighborhood as an NRSA to address the needs of residents of the neighborhood, including those living in mobile homes.

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

There are approximately 7,759 (29%) owner-occupied and 5,547 (32%) renter-occupied housing units that were built prior to 1980 within Cumberland County's jurisdiction, and a total of 58,441 in Cumberland County overall. Based on that, there are approximately 13,306 older homes that contain LBP hazards that are eligible for the County to address.

Discussion

The County needs to access funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units. The County also needs to continue to support rehabilitation and new construction efforts in low- and moderate-income areas of the County. Unincorporated areas of the County require infrastructure development to encourage affordable housing development in the future. Cumberland County is designating Shaw Heights as an NRSA for the purpose of creating sewer and septic infrastructure to pursue future affordable housing development in the neighborhood.

Emergency Management:

The Cumberland County Emergency Management Plan was created by the Cumberland County Fire Marshal. Cumberland County issued a mandatory evacuation during Hurricane Florence and rescued 134 people, compared to the previous hurricane (Hurricane Matthew) where they had rescued 1,254 people. The Emergency Management Plan is anticipating a Category 4 or 5 Storm. They have constructed a baseball stadium in the floodway to prevent flooding of housing. Additionally, the Hazard Mitigation Plan is anticipating tornadoes and disasters related to I-95 and the amount of shipping that takes place on that major corridor. Cumberland County will be creating a new Hazard Mitigation Plan in 2021.

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

Introduction

The Fayetteville Metropolitan Housing Authority is the public housing authority that owns and professionally manages family communities and elderly/disabled rental apartments, and administers the Section 8 Housing Choice Vouchers throughout the City of Fayetteville and Cumberland County. The Housing Authority is considered a “high performer” by HUD. The apartments are located in the City of Fayetteville, as well as scattered sites located throughout Cumberland County. FMHA has 1,045 public housing units. The Housing Authority administers 1,749 Section 8 Vouchers and has a 98% utilization for Section 8. FMHA has also been an integral partner in the construction of Low Income Housing Tax Credit projects.

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	N/A	N/A	24	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

- Grove View Terrace I – 56 units
- Grove View Terrace II – 156 units
- Hillside Manor – 32 elderly units
- 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 – 124 single-family dwellings

FMHA has twenty-four (24) units that are considered accessible. The number is low because of exemptions from the 5% requirement at certain sites. The Housing Authority has been working to increase its supply of accessible housing to the 5% amount.

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:

There is a total of 1,045 public housing units in Cumberland County. In addition, the Housing Authority is constructing 272 new units to replace 212 units that were lost through RAD conversion. An additional 52 units structure is undergoing RAD conversion.

Public Housing Condition

Public Housing Development	Average Inspection Score
Fayetteville Metropolitan Housing Authority	91

Table 86 - Public Housing Condition

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

The Fayetteville Metropolitan Housing Authority has determined the needs for its properties through interviews with its Resident Advisory Board. The FMHA recently submitted its Five Year Plan Update for its FY 2019 through FY 2023 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2019-2023 in Summer of 2019. The Capital Fund Grant award for FY 2020 was \$1,707,832.

The Housing Authority has applied to HUD for 216 units in Grove View Terrace and 32 units in Hillside Manor for RAD conversion. In addition to the RAD conversion, the Housing Authority will replace the units with 56 tax credit units in conjunction with the 216 RAD units.

The major work items for the Fayetteville Metropolitan Housing Authority’s properties are as follows: sidewalk repair, grounds work, parking improvements, street improvements, UPCS code compliance, floor improvements, roof repairs and replacement, interior painting, pest control, and plumbing improvements across all public housing properties, as well as administration activities.

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

According to the Five Year and Annual Plan for 2019-2023, FMHA's progress in meeting their mission and goals states that FMHA set the goal of cooperating with Cumberland County, the City of Fayetteville, and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City. FMHA has an active resident council that expresses needs for all public housing communities under the Fayetteville Metropolitan Housing Authority. The Resident Advisory Board has actively contributed to the FMHA's 2019-2023 Five Year and Annual Plans.

Section 8 Voucher Holders have the opportunity to plan and reach goals that they set for themselves and their families, as well as save a significant amount of money. This opportunity is available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work toward meeting its goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a families earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the families rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

Discussion:

The Fayetteville Metropolitan Housing Authority has been the primary provider of housing for the very low- and extremely low-income residents of the Cumberland County and the City of Fayetteville. The Fayetteville Metropolitan Housing Authority assists individuals and families through its Public Housing Communities and Low Income Housing Tax Credit Communities and Section 8 Housing Choice Voucher program.

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

Introduction

Serving with accountability and teamwork, Cumberland Interfaith Hospitality Network, the Life Matters Center, Endeavors, the Hope Center, the Salvation Army, True Vine Ministries, and Urban Ministries provide beds for homeless persons and families in Cumberland County. There are a total of 368 beds in Cumberland County and the City of Fayetteville.

Of the facilities supported by the Fayetteville-Cumberland County CoC, the Care Center is targeted toward Domestic Violence Victims and Endeavors-Bonanza Permanent Housing is targeted toward individuals with HIV/AIDS. Facility-based beds include the Care Center, with twenty-one (21) beds, the Myrover Reese Fellowship Home Supervised Living Facility, with nine (9) beds, and the Salvation Army with fifty-four (54) beds.

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)	0	0	0	56	
Households with Only Adults	72	0	0	0	
Chronically Homeless Households	6	0	0	6	
Veterans	9	0	0	118	
Unaccompanied Youth	2	0	0	0	

Table 43 - Facilities and Housing Targeted to Homeless Households

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.

The largest facility serving homeless individuals and families in the region is the Salvation Army, which serves approximately 200 people annually. The Salvation Army has an additional emergency shelter serving veterans. The Salvation Army partners with True Vine Ministries' Hope Center to operate a "white flag" shelter during inclement weather, which increases the number of beds at the Salvation Army by 22, and allows the Hope Center to serve 80-100 more people. The Salvation Army also works with individuals that are victims of domestic violence and human trafficking.

Additional shelters include Operation Inasmuch, which is a men's shelter serving the region, and the Life Matters Center which serves women. Services are also available in the form of day centers, including Seth's Wish and the Day Resource Center.

NCWorks Career Center works with the Continuum of Care to provide job training and outreach. There are multiple job training programs that are members of the CoC, including Volunteers of America, which targets veterans, and Connections of Cumberland County targets women with families that require jobs, often including those fleeing domestic violence.

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 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.

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 affirmatively 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.

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.

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 providing quality service and opportunities to citizens in need of decent, safe and affordable housing; supporting entrepreneurship through loans, grants and programs that result in job opportunities for low to moderate-income citizens and the expansion of the County’s tax base. The Community Development Department is the administrator of the Community Development Block Grant and HOME Investment Partnership Grant. The office is also the lead entity for the Continuum of Care, which provides employment training initiatives for the homeless, with a particular focus on homeless veterans.

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	289	315	1	1	0
Arts, Entertainment, Accommodations	4,939	3,096	17	14	-3
Construction	1,969	1,775	7	8	1
Education and Health Care Services	4,876	1,563	17	7	-10
Finance, Insurance, and Real Estate	1,289	562	4	3	-1
Information	484	167	2	1	-1
Manufacturing	3,649	5,317	13	24	11
Other Services	1,009	607	4	3	-1
Professional, Scientific, Management Services	2,257	998	8	5	-3
Public Administration	6	0	0	0	0
Retail Trade	5,445	3,605	19	16	-3
Transportation and Warehousing	1,398	3,116	5	14	9
Wholesale Trade	1,144	783	4	4	0
Total	28,754	21,904	--	--	--

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	53,032
Civilian Employed Population 16 years and over	46,865
Unemployment Rate	11.59
Unemployment Rate for Ages 16-24	33.97
Unemployment Rate for Ages 25-65	5.92

Table 46 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	8,420
Farming, fisheries and forestry occupations	1,996
Service	5,162
Sales and office	11,546
Construction, extraction, maintenance and repair	4,517
Production, transportation and material moving	3,903

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,891	69%
30-59 Minutes	13,226	26%
60 or More Minutes	2,260	4%
Total	50,377	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

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	2,792	538	2,662
High school graduate (includes equivalency)	10,739	1,086	5,152
Some college or Associate's degree	15,420	1,797	5,812

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	10,199	316	1,826

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	184	403	291	881	1,224
9th to 12th grade, no diploma	1,841	1,166	1,076	2,187	1,679
High school graduate, GED, or alternative	4,409	4,423	3,628	9,568	4,383
Some college, no degree	5,065	5,964	4,661	7,527	2,550
Associate's degree	335	1,834	2,289	2,986	716
Bachelor's degree	659	2,848	2,740	3,690	852
Graduate or professional degree	135	883	1,387	2,248	576

Table 50 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	304,279
High school graduate (includes equivalency)	607,000
Some college or Associate's degree	678,825
Bachelor's degree	783,917
Graduate or professional degree	934,574

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Though it is unmentioned on the tables above, the largest employment sector in the County is the military due to the presence of Fort Bragg. For civilians, the largest employment sector is Sales and Office professions at 11,546 people, followed by Management Business and Financial professions at 8,420 people, and Service Industry professions at 5,162. The largest deficit between jobs available and jobs filled is in the Manufacturing sector, where 68.6% of jobs are filled, followed by Transportation and Warehousing at 44.9% of jobs filled. Conversely, there are many more employees than jobs in the

sectors of Education and Healthcare Services, and more employees than jobs in Arts, Entertainment, and Accommodations; Professional, Scientific, and Managements Services; and Retail Trade. It is important to note that in the City of Fayetteville, there are 34.9% more Manufacturing workers than there are Manufacturing jobs, and individuals working in those professions likely commute into the County.

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 specifically target women, minorities, and 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.

Two communities in Cumberland County have experienced significant growth in population and, as a result, business development. Spring Lake and Hope Mills have both developed commercial districts to serve their respective populations, as well as commuters from the City of Fayetteville and Fort Bragg. Neighborhood Plans for Stedman and Eastover have updated their zoning to allow for large commercial development.

The City of Fayetteville is investing heavily in the economic development of Downtown Fayetteville and the Murchison Road Corridor. A strong core in the City of Fayetteville can potentially provide jobs for residents outside of the City in Cumberland County.

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

The unemployment rate for persons aged 18-24, at 33.97%, is twice the overall County's unemployment rate at 11.59%. Local job opportunities are largely low-paying, and individuals with lower education levels are left out of the local economy. Additionally, the jobs in the area are dependent on Fort Bragg and serving the individuals that come to Fayetteville to work at Fort Bragg. There is a need to develop independent industries that can sustain high-paying jobs in the unlikely event that Fort Bragg were to close.

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.

NCWorks trains and retrain individuals that have left the workforce, and works with youth, adults, and dislocated workers. NCWorks attempts to prepare its clients for employment at jobs that will require no subsidies. The Center for Economic Empowerment and Development (CEED) specifically targets women business owners and is working to create incubators for women-owned businesses in the food industry.

Other organizations partner with the Continuum of Care to assist the populations that are homeless, recently homeless, or at-risk of becoming homeless, in gaining employment. Volunteers of America, Designing Furniture, and Connections of Cumberland County in partnership with Fayetteville Technical Community College all offer programs of this nature.

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.

To bolster economic resilience in Cumberland County, the Southeastern Economic Development Commission (SEDC) proposed in their 2017-2022 CEDS to improve the infrastructure in the County with flood protection and backup power, and to support economic development with a qualified local contractor program for reconstruction. More generally, the SEDC would like to leverage the region's strengths, including Cumberland County's strength in attracting defense contracts, maintain a robust infrastructure, revitalize commercial corridors and downtowns, promote STEM and technology training, and engage entrepreneurs across the region.

Discussion

There is a need for job training for residents of Cumberland County. The County continues to partner with NCWorks to provide job training to individuals that may be seeking training. Additionally, the County has the potential to partner with CEED to encourage entrepreneurship among low- and moderate-income persons.

MA-50 Needs and Market Analysis Discussion

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

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

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

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

C.T. 000200	C.T. 001500	C.T. 002401	C.T. 002503	C.T. 003310	C.T. 003500	C.T. 000200	C.T. 001500
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B.G. 1	B.G. 2	B.G. 1	B.G. 1	B.G. 4	B.G. 3	B.G. 1	B.G. 2
C.T. 000600 B.G. 1	C.T. 001604 B.G. 2	C.T. 002401 B.G. 2	C.T. 003204 B.G. 2	C.T. 003312 B.G. 4	C.T. 003600 B.G. 2	C.T. 000600 B.G. 1	C.T. 001604 B.G. 2
C.T. 001000 B.G. 1	C.T. 002002 B.G. 1	C.T. 002402 B.G. 1	C.T. 003302 B.G. 2	C.T. 003313 B.G. 2	C.T. 003800 B.G. 1	C.T. 001000 B.G. 1	C.T. 002002 B.G. 1
C.T. 001100 B.G. 2	C.T. 002100 B.G. 1	C.T. 002402 B.G. 2	C.T. 003304 B.G. 2	C.T. 003314 B.G. 1	C.T. 003800 B.G. 3	C.T. 001100 B.G. 2	C.T. 002100 B.G. 1
C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	C.T. 002402 B.G. 3	C.T. 003305 B.G. 3	C.T. 003314 B.G. 3	C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	
C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	C.T. 002502 B.G. 3	C.T. 003307 B.G. 2	C.T. 003500 B.G. 2	C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	

The following Census Tracts and Block Groups have a higher Hispanic or Latino population that is 20 percent higher than the County’s Hispanic or Latino population as a whole, which meets the HUD definition of a “Minority Area.”

- C.T. 001400 B.G. 2
- C.T. 002002 B.G. 2
- C.T. 003201 B.G. 1
- C.T. 003205 B.G. 2
- C.T. 003304 B.G. 4
- C.T. 003305 B.G. 2
- C.T. 003310 B.G. 3
- C.T. 003314 B.G. 2
- C.T. 003403 B.G. 1

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

There are multiple neighborhoods in Cumberland County where the majority of the residents identify themselves as racial or ethnic minorities. These neighborhoods vary, from the growing middle class in Spring Lake, to the distressed market and mobile home parks of Shaw Heights, which is adjacent to the historic Black or African American business district on Murchison Road. The eastern portions of Hope Mills, which has been increasing in population and wealth, also have high minority concentrations. As such, the market conditions vary between these neighborhoods, and each requires a different programmatic intervention by the County. Shaw Heights is particularly noteworthy as it is a portion of the gateway to Fort Bragg, and can grow with the coming investment along Murchison Road. The

County is proposing to develop a Neighborhood Revitalization Strategy Area (NRSA) for the area, with the goal of improving the infrastructure and housing to ultimately capitalize on the City of Fayetteville's investments on the Murchison Road Corridor.

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?

Cumberland County is in the process of creating a Neighborhood Revitalization Strategy Area in the Shaw Heights Neighborhood. This plan will strategically address issues in the region, including the need for rental and homeowner housing rehabilitation, the need for employment training, and the need for infrastructure development, including paved roads and sanitary sewer construction.

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’s Emergency Management Plan was created in cooperation with the Cumberland County Fire Marshal. Cumberland County issued a mandatory evacuation during Hurricane Florence and rescued 134 people, compared to the previous hurricane (Hurricane Matthew) where they had rescued 1,254 people. The Emergency Management Plan anticipates a Category 4 or 5 Storm. The City has constructed a baseball stadium in the floodway to prevent flooding of housing. Additionally, the Hazard Mitigation Plan is anticipating tornadoes and disasters related to I-95 and the amount of shipping that takes place on that major corridor. Cumberland County will be creating an update to the Hazard Mitigation Plan in 2021.

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

Some low-income neighborhoods of Cumberland County are located near bodies of water that flood. Due to the previous flooding, Cumberland County has worked with the City of Fayetteville has worked to clear the housing that surrounds the low-lying, flood prone areas. Low-income neighborhoods near Fort Bragg run the risk of any shipping-based disaster that may occur, particularly unincorporated properties along Murchison Road like Shaw Heights.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This is Cumberland County's first year of its new Five Year Consolidated Plan for FY 2020-2024. 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 2020 through FY 2024 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** - Affirmatively 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.

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.

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.
- **CDS-8 Revitalization** - 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.

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**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.
- **APM-3 NRSA** - Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

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

Geographic Area

1	Area Name:	Low- and Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	Low- and Moderate-Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Census Tracts and Block Groups in Cumberland County that have a Low- and Moderate-Income population above 50.76%.
	Include specific housing and commercial characteristics of this target area.	Housing in these areas is older and requires rehabilitation, both for renters and homeowners. Some of these block groups lie in the flood plain. There are some commercial districts composed mostly of vacant buildings in these areas. Additional infrastructure needs to be developed to address lack of roads and sewer.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents of Cumberland County identified these areas as areas in need of housing rehabilitation and economic development.

<p>Identify the needs in this target area.</p>	<p>There is a need for housing rehabilitation. Many of the houses are in poor condition, and some are highly inefficient and require extensive upgrades of the core systems. Many commercial districts in these areas are vacant, and there is high demand for economic development from residents. Additional infrastructure needs to be developed to address lack of roads and sewer.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The housing stock requires rehabilitation. Although houses in the area are older, they are often economically feasible to rehabilitate. There are vacant commercial districts with potential job opportunities for entrepreneurs.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Funding is limited for improvements in these areas and the County must decide where to prioritize the use of its funding.</p>
<p>2 Area Name:</p>	<p>Countywide-Other</p>
<p>Area Type:</p>	<p>Other</p>
<p>Other Target Area Description:</p>	<p></p>
<p>HUD Approval Date:</p>	<p></p>
<p>% of Low/ Mod:</p>	<p></p>
<p>Revital Type:</p>	<p>Comprehensive</p>
<p>Other Revital Description:</p>	<p></p>
<p>Identify the neighborhood boundaries for this target area.</p>	<p>Services provided to low- and moderate-income clientele at any location throughout the County.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Low- and moderate-income individuals and families reside throughout the County, and require services for shelter, healthcare, educational activities, job training, economic development, etc.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Local stakeholders expressed concern for the homeless, youth in the County, elderly in the County, and disabled people in the County.</p>
<p>Identify the needs in this target area.</p>	<p>There is a need to provide social services including but not limited to: economic development, job training, outreach and advocacy, food programs, shelter programs, youth programs, elderly programs, disabled programs, etc.</p>

	<p>What are the opportunities for improvement in this target area?</p>	<p>There is a large network of nonprofit organizations in the area dedicated to meeting the needs of residents.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Funding is limited economic development, community development, and social service provision, and the County must decide where to prioritize the use of its funding.</p>
<p>3</p>	<p>Area Name:</p>	<p>Shaw Heights NRSA</p>
	<p>Area Type:</p>	<p>Strategy Area</p>
	<p>Other Target Area Description:</p>	<p>Neighborhood Revitalization Strategy Area</p>
	<p>HUD Approval Date:</p>	<p>TBD</p>

% of Low/ Mod:	56.48%
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	C.T. 24.01, B.G. 1
Include specific housing and commercial characteristics of this target area.	There are a large number of mobile homes. These mobile homes are often in poor condition. Infrastructure for housing is undeveloped. There are some single-family homes that are well maintained. There are perceptions of crime in the area. There is no substantial commercial district. The area is a food desert.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Many stakeholders discussed both the need and opportunity present in Shaw Heights.
Identify the needs in this target area.	The greatest needs in the Neighborhood are for affordable housing and infrastructure. Much of the housing stock is composed of mobile homes, and these mobile homes are in poor condition. The area features many vacant lots and infill housing is required. There are few sidewalks and the area is not walkable. The area lacks a grocery store and a commercial district.
What are the opportunities for improvement in this target area?	Shaw Heights borders Fort Bragg, which is the biggest job center in the region. The eastern border of Shaw Heights is Murchison Road, which is the main entrance to Fort Bragg.
Are there barriers to improvement in this target area?	The proposed NRSA is administered by the County, and it is an unincorporated enclave of the County located in the City of Fayetteville. Administrative difficulties can create challenges for code enforcement and police presence.

Table 52 - Geographic Priority Areas

General Allocation Priorities

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

Cumberland County has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- 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 50.76% 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

1	Priority Need Name	Housing
	Priority Level	High
	Population	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
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights

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

Priority Needs

Table 52 – Priority Needs Summary

	Associated Goals	HSS-1 Homeownership Assistance HSS-2 Housing Construction HSS-3 Housing Rehabilitation HSS-4 Fair Housing HSS-5 Housing Education HSS-6 Housing Purchase
	Description	Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.
	Basis for Relative Priority	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.
2	Priority Need Name	Homeless Priority
	Priority Level	High
	Population	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
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other
	Associated Goals	HOM-1 Housing HOM-2 Operations/Support HOM-3 Homeless Prevention HOM-4 Permanent Supportive Housing HOM-5 Shelter Housing

	Description	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.
	Basis for Relative Priority	There is a need to assist the homeless by providing housing, counseling, and other services in Cumberland County.
3	Priority Need Name	Other Special Needs Priority
	Priority Level	Low
	Population	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
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other
	Associated Goals	SNS-1 Housing SNS-2 Social Services SNS-3 Accessibility SNS-4 Reasonable Accommodations
	Description	Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.
	Basis for Relative Priority	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	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	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 CDS-8 Revitalization
	Description	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.
	Basis for Relative Priority	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	Priority Need Name	Economic Development Priority
	Priority Level	High
	Population	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 Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	EDS-1 Employment EDS-2 Financial Assistance EDS-3 Financial Incentives
	Description	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.
	Basis for Relative Priority	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Cumberland County.

6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle 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
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	APM-1 Management APM-2 Planning APM-3 NRSA
Description	Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.	

Basis for Relative Priority	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.
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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:

- **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

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
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, including the Shaw Heights Neighborhood. 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	There is a need for Cumberland County to demolish vacant, blighted properties in the Shaw Heights Neighborhood Revitalization Strategy Area (NRSA), as well as a need to acquire vacant land in the neighborhood for infrastructure development and sanitary sewer construction.

Table 53 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Cumberland County is receiving \$865,583 in CDBG entitlement funds and \$398,574 in HOME entitlement funds for FY 2020. The County will receive \$254,517 in CDBG program income and \$202,426 in HOME Program income. The program year goes from July 1, 2020 through June 30, 2021. 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 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$865,583.00	\$254,517.00	\$0.00	\$1,120,100.00	\$4,327,915.00	Five Years of funding at the FY 2020 level. 8 projects/activities were funded based on FY 2020 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$398,574.00	\$202,426.00	\$0.00	\$601,000.00	\$1,992,870.00	Five Years of funding at the FY 2020 level. 5 projects/activities were funded based on FY 2020 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
- 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 2020 to address needs identified in the FY 2020-2024 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.

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

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	Government	Planning	Jurisdiction
Fayetteville Metropolitan Housing Authority	PHA	LIHTC Public Housing Rental	Jurisdiction
Fayetteville-Cumberland County CoC	Continuum of Care	Homelessness Non-homeless special needs Planning public services Rental	Region

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. According to the Robert Wood Johnson Foundation’s County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County’s HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers.

The Cumberland County Department of Social Services has a sexually transmitted disease department. The department will see patients, refer them for medication, and get patients involved in programs and studies so that they can qualify for discounted medication.

Though all homeless organizations serve individuals with HIV/AIDS, there are no particular housing services targeted toward this population. Endeavors offers Permanent Supportive Housing for people with HIV/AIDS and individuals with disabilities. All previous attempts to target individuals with HIV/AIDS in Cumberland County were opened up to additional clients due to the increase in demand.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
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			

Table 56 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

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: Salvation Army, Life Matters Centers, the Hope Center, Endeavors, Connections of Cumberland County, Operation Inasmuch, Urban Ministries, and Seth’s Wish. Additional job and employment training is offered by Volunteers of America, which is targeted toward homeless veterans and homeless women, and Designing Furniture.

Cumberland County Social Services 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.

There are also specific services targeted toward individuals and families that recently became homeless due to Hurricane Florence. These efforts are coordinated through the Cumberland Disaster Recovery Program.

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 special needs population 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	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$100,000.00 HOME: \$0.00	Direct Financial Assistance to Homebuyers: 50 Households Assisted
2.	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$625,000.00 HOME: \$750,000.00	Rental units constructed: 35 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit
3.	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$1,445,000.00 HOME: \$1,600,000.00	Homeowner Housing Rehabilitated: 250 Household Housing Unit Rental Units Rehabilitated: 155 Household Housing Unit Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4.	HSS-4 Fair Housing	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$0.00	Other: 0 Other
5.	HSS-5 Housing Education	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$0.00 HOME: \$0.00	Households Assisted: 0 Households Assisted
6.	HSS-6 Housing Purchase	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$100,000.00 HOME: \$500,000.00	Direct Financial Assistance to Homebuyers: 25 Households Assisted
7.	HOM-1 Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Housing for Homeless Added: 0 Household Housing Units
8.	HOM-2 Operations/Support	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$137,750.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9.	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$137,750.00	Tenant-Based Rental Assistance/Rapid Rehousing: 750 Persons Assisted Homelessness Prevention: 250 Persons Assisted
10.	HOM-4 Permanent Supportive Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Housing for Homeless Added: 0 Household Housing Units
11.	HOM-5 Shelter Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Overnight/Emergency Shelter/Transitional Housing Beds Added: 0 Persons Assisted
12.	SNS-1 Housing	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other Murchison Road Corridor	Special Needs	CDBG: \$0.00	Rental units Constructed: 0 Household Housing Units Homeowner Housing Added: 0 Household Housing Units
13.	SNS-2 Social Services	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Public Service 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
14.	SNS-3 Accessibility	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Rental Units Rehabilitated: 0 Household Housing Units Homeowner Housing Rehabilitated: 0 Household Housing Units
15.	SNS-4 Reasonable Accommodations	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Rental Units Rehabilitated: 0 Household Housing Units Homeowner Housing Rehabilitated: 0 Household Housing Units
16.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$1,000,000.00	Public Facility of Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17.	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
18.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$250,000.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
19.	CDS-4 Public Transit	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
20.	CDS-5 Clearance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$0.00	Buildings Demolished: 0 Buildings
21.	CDS-6 Architectural Barriers	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$0.00	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
22.	CDS-7 Public Safety	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
23.	CDS-8 Revitalization	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Other: 0 Other
24.	EDS-1 Employment	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$0.00	Jobs Created/Retained: 0 Jobs
25.	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$1,000,000.00	Jobs Created/Retained: 0 Jobs Businesses Assisted: 5 Businesses Assisted
26.	EDS-3 Financial Incentives	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$0.00	Jobs Created/Retained: 0 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
27.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$780,000.00 HOME: \$155,000.00	Other: 10 Other
28.	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$780,000.00 HOME: \$155,000.00	Other: 10 Other
29.	APM-3 NRSA	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$0.00	Other: 1 Other

Table 57 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership
	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.	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.
4.	Goal Name	HSS-4 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.
5.	Goal Name	HSS-5 Housing Construction
	Goal Description	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.	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.
7.	Goal Name	HOM-1 Housing
	Goal Description	Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
8.	Goal Name	HOM-2 Operations/Support
	Goal Description	Promote and assist in program support services for the homeless.
9.	Goal Name	HOM-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
10.	Goal Name	HOM-4 Permanent Supportive Housing
	Goal Description	Promote and assist in the development of permanent supportive housing and services.

11.	Goal Name	HOM-5 Shelter Housing
	Goal Description	Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.
12.	Goal Name	SNS-1 Housing
	Goal Description	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.	Goal Name	SNS-2 Social Services
	Goal Description	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.	Goal Name	SNS-3 Accessibility
	Goal Description	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.	Goal Name	SNS-4 Reasonable Accommodations
	Goal Description	Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.
16.	Goal Name	CDS-1 Infrastructure
	Goal Description	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.	Goal Name	CDS-2 Community Facilities
	Goal Description	Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.

18.	Goal Name	CDS-3 Public Services
	Goal Description	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.	Goal Name	CDS-4 Public Transit
	Goal Description	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.	Goal Name	CDS-5 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
21.	Goal Name	CDS-6 Architectural Barriers
	Goal Description	Remove architectural barriers and make public and community facilities accessible to all residents.
22.	Goal Name	CDS-7 Public Safety
	Goal Description	Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
23.	Goal Name	CDS-8 Revitalization
	Goal Description	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.
24.	Goal Name	EDS-1 Employment
	Goal Description	Support and encourage new job creation, job retention, workforce development, employment, and job training services.
25.	Goal Name	EDS-2 Financial Assistance
	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.

26.	Goal Name	EDS-3 Financial Incentives
	Goal Description	Support and encourage new economic development through local, state and Federal tax incentives and programs.
27.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
28.	Goal Name	APM-2 Planning
	Goal Description	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.
29.	Goal Name	APM-3 NRSA
	Goal Description	Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

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)

- **Median Income** – 12 households
- **Low Income** – 91 households
- **Extremely Low Income** – 50 households

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)**

Fayetteville Metropolitan Housing Authority (FMHA) currently has no requests to make Section 504 accommodations. The Housing Authority has made these accommodations in the past, and is not under a Voluntary Compliance Agreement.

There are currently 252 people on the Section 8 waiting list for FMHA. There are 53 applicants on the waiting list that are elderly, 13 applicants on the waiting list that are disabled, and the balance of 186 are families and individuals.

Activities to Increase Resident Involvements

The Fayetteville Metropolitan Housing Authority takes comments from the Resident Advisory Board into consideration for the development of its Five Year and Annual Plans. Fayetteville Metropolitan Housing Authority has a resident council composed of a representative from every public housing community. These positions are consistently filled. A public housing community that had previously been represented will often continue to have representation without long gaps.

FMHA has a joint Neighborhood Resource Center at its offices. County staff and Housing Authority staff work at the center to provide assistance to tenants.

Is the public housing agency designated as troubled under 24 CFR part 902?

Fayetteville Metropolitan Housing Authority is not designated as troubled.

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 affirmatively further fair housing in the City and County:

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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.

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

The Point-in-Time Count for Cumberland County in 2019 counted a total of 329 homeless persons and 253 homeless households. Of these, 226 persons, or 68.6%, were unsheltered. There were 73 persons in transitional housing, and 30 persons that were housed in emergency shelter. There were 34 homeless families with children, totaling 107 people, none of which were chronically homeless. There were no unaccompanied youths that were homeless in 2019. Of the 329 homeless people counted, 122 (37.1%) were considered chronically homeless. There were 38 homeless Veterans in 2018, and 33 of the homeless Veterans were unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Families with children – The past Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households increased in 2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their home.

Veterans and their families – There are large numbers of Veterans and support systems in place because of the adjacent military base at Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and extended family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point In Time count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

Addressing the emergency and transitional housing needs of homeless persons

The Point-in-Time count for 2018 counted 73 homeless households with children in Cumberland County, and 139 households without children. There were 34 households with 107 children in 2019. Of these households, 16 children were unsheltered.

Emergency Shelters for families are run by the Salvation Army, Hope Center, Life Matters, and Family Promise. There are additional emergency shelters targeted toward men (Operation Inasmuch) and women (Hope Center and Day Resource Center). Homeless shelters are often concentrated in low- and moderate-income areas and areas of minority concentration.

There are organizations in the region that target Veterans due to the large former military population. The Salvation Army has beds for Veterans alongside its family shelter beds. Volunteers of America conducts job and employment training for Veterans, targeted toward female homeless Veterans. Veteran Services of the Carolinas also serves 40 Veterans through an HPRP grant. The number of beds provided for homeless people in the area include:

- **Homeless Families** – 56 beds
- **Chronically Homeless** – 6 beds
- **Homeless Veterans** – 127 beds

Some additional emergency shelters and transitional housing programs are put in place for weather events. Members of the CoC, including Salvation Army and True Vine Ministries' Hope Center operate a "White Flag" shelter for weather amnesty in the cold. Additional programs have been created to address those displaced by Hurricane Florence, which is run through the Back at Home Program for disaster relief, which is administered by Volunteers of America.

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 has not yet included the housing first model in its written standards, though this change is being discussed. The CoC has implemented Coordinated Entry, with Cumberland Healthnet acting as the lead entity. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

Though the per capita rate of homelessness has decreased in Cumberland County since 2013, the number of chronically homeless individuals increased between 2018 and 2019 from 70 to 120. This underscores a need for additional permanent supportive housing. According to care providers, approximately 20% of the homeless people in the area require more substantial services. These services could be provided through additional permanent supportive housing.

Many of the organizations associated with the CoC focus on providing additional services to complement housing services. These services include job training, health services, and case management.

Cumberland County has approximately 1,000 children in foster care at any given time. Children who have become wards of the court are placed in foster care, even if they have parents that can support them. This practice overloads the system. Children aging out of this system are at-risk, but these children are largely supported through The Department of Social Services' programs upon release.

The number of homeless Veterans in Cumberland County has increased from 25 in 2016, to 31 in 2017, and 33 in 2018. This could be caused by a variety of factors, but there are many social services targeted toward job training for veterans and shelters for Veterans. Fayetteville Metropolitan Housing Authority has 223 VASH vouchers for Veterans, though their utilization rate is only 80% due to the VA's administration of the vouchers.

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

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 discharge 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 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.

Cumberland County Department of Social Services provides a variety of services to low-income people for support and helps them to maintain stability. These services target populations that have a significant amount of crossover with homeless populations, such as addiction and mental health issues.

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 is considered a “Tier 1” County by North Carolina due to its high poverty levels. Approximately 18.2% of Cumberland County’s residents live in poverty, which is higher than the State of North Carolina where 16.1% of residents live in poverty. Female-headed households with children are more affected by poverty at 45.4%. Youth poverty is an acute problem in Cumberland County, as 26.5% of all youth under the age of 18 were living in poverty. This information is taken from the U.S. Census "2013-2017 ACS Five-Year Estimates." The County’s goal is to reduce the extent of poverty by actions the County can control and through work with other agencies/organizations.

The resources and opportunities that the County has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the County has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common. County and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

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. In addition, the County’s strategy is to provide supportive services for target income residents.

Planned economic development goals include:

- **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.

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 \$865,583 in CDBG entitlement funds and \$398,574 in HOME entitlement funds for FY 2020. The County will receive \$254,517 in CDBG program income and \$202,426 in HOME Program income. The program year goes from July 1, 2020 through June 30, 2021. 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 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$865,583.00	\$254,517.00	\$0.00	\$1,120,100.00	\$4,327,915.00	Five Years of funding at the FY 2020 level. 8 projects/activities were funded based on FY 2020 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$398,574.00	\$202,426.00	\$0.00	\$601,000.00	\$1,992,870.00	Five Years of funding at the FY 2020 level. 5 projects/activities were funded based on FY 2020 HOME allocations.

Anticipated Resources

Table 57 - 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
- 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 2020 to address needs identified in the FY 2020-2024 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.

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

Not Applicable.

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-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$20,000.00	Direct Financial Assistance to Homebuyers: 10 Households Assisted
2.	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$125,000.00 HOME: \$150,000.00	Rental units constructed: 7 Household Housing Units Homeowner Housing Added: 5 Household Housing Unit
3.	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Countywide-Other	Housing	CDBG: \$289,000.00 HOME: \$320,000.00	Homeowner Housing Rehabilitated: 31 Household Housing Unit Rental Units Rehabilitated: 50 Household Housing Unit Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4.	HSS-6 Housing Purchase	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$25,000.00 HOME: \$100,000.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted
5.	HOM-2 Operations/Support	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$27,750.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
6.	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$27,750.00	Tenant-Based Rental Assistance/Rapid Rehousing: 150 Persons Assisted Homelessness Prevention: 50 Households Assisted
7.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$200,000.00	Public Facility of Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$50,000.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
9.	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development	CDBG: \$200,000.00	Businesses Assisted: 1 Businesses Assisted
10.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$156,000.00 HOME: \$31,000.00	Other: 2 Other
11.	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$156,000.00 HOME: \$31,000.00	Other: 2 Other

Table 58 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership
	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.	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.
4.	Goal Name	HSS-5 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.
5.	Goal Name	HOM-2 Operations/Support
	Goal Description	Promote and assist in program support services for the homeless.
6.	Goal Name	HOM-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
7.	Goal Name	CDS-1 Infrastructure
	Goal Description	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.
8.	Goal Name	CDS-3 Public Services
	Goal Description	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.
9.	Goal Name	EDS-2 Financial Assistance

	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
10.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
11.	Goal Name	APM-2 Planning
	Goal Description	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

All projects in Cumberland County are determined based on the HUD CDBG and HOME allocations, as well as the County’s goals and objectives.

#	Project Name	Budget
1.	HOUSING REHABILITATION	CDBG: \$ 289,000.00 HOME: \$100,000.00
2.	AFFORDABLE HOUSING (2019)	CDBG: \$ 125,000.00 HOME: \$150,000.00
3.	HOMEOWNERSHIP ASSISTANCE	CDBG: \$ 125,000.00 HOME: \$100,000.00
4.	HOUSING PROJECT DELIVERY	HOME: \$220,000.00
5.	PUBLIC SERVICES	CDBG: \$ 70,000.00
6.	HOMELESS SERVICES	CDBG: \$ 55,100.00
7.	PUBLIC FACILITIES / INFRASTRUCTURE	CDBG: \$ 200,000.00
8.	ECONOMIC DEVELOPMENT	CDBG: \$ 200,000.00
9.	GENERAL ADMINISTRATION / PLANNING	CDBG: \$ 156,000.00 HOME: \$ 31,000.00

Projects

Table 59 – Project Information

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

Cumberland County has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

-
- 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

1.	Project Name	HOUSING REHABILITATION
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$289,000 HOME: \$100,000
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation); and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	31 Rental Units Rehabilitated. 50 Homeowner Housing Units Rehabilitated
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 14A Rehabilitation; Single-Unit Residential.
2.	Project Name	AFFORDABLE HOUSING DEVELOPMENT (2019)
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	CDBG: \$125,000 HOME: \$150,000

AP-38 Project Summary

Project Summary Information

	Description	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.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 Rental Household Housing Units Constructed. 5 Homeowner Household Housing Units Constructed.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 12 Construction of Housing.
3.	Project Name	HOMEOWNERSHIP ASSISTANCE
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-6 Housing Purchase
	Needs Addressed	Housing Priority
	Funding	CDBG: \$25,000 HOME: \$100,000
	Description	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increased knowledge and resources related to purchasing a home
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 Households Assisted.
	Location Description	TBD
Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 05R Homebuyer Downpayment Assistance – Excluding Housing Counseling, under 24 CFR 5.100.	
4.	Project Name	HOUSING PROJECT DELIVERY
	Target Area	Countywide-Other

	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$220,000
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Other.
	Location Description	707 Executive Place, Fayetteville, NC 28305
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 14H Rehabilitation: Administration.
5.	Project Name	PUBLIC SERVICES
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-1 Homeownership Assistance CDS-3 Public Services
	Needs Addressed	Housing Priority Community Development Priority
	Funding	CDBG: \$70,000
	Description	Partner with agencies in providing social services programs. Staff and overhead costs directly related to carrying out public services activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 Households Assisted. 60 Persons Assisted.
	Location Description	129 N Main St, Spring Lake, NC 28390; 707 Executive Place, Fayetteville, NC 28305

	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). 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.
6.	Project Name	HOMELESS SERVICES
	Target Area	Countywide-Other
	Goals Supported	HOM-2 Operations/Support HOM-3 Homeless Prevention
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$55,100
	Description	Activities to benefit homeless persons to provide short-term rental assistance and utility assistance to help prevent homelessness and to reduce homeless population. This activity will be funded with CDBG and local government funds of as a part of the joint city/county homeless initiative program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	250 Persons assisted.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Codes are: 03T Homeless/AIDS Patients Programs; 05S Rental Housing Subsidies.
7.	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE
	Target Area	Low- and Moderate-Income Areas Shaw Heights
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000

	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 Persons Assisted. 10 Households Assisted.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Area Benefit (LMA). The Matrix Codes are: 03E Neighborhood Facilities; 03J Water/Sewer Improvements; 03K Street Improvements.
8.	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	EDS-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$200,000
	Description	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Business Assisted
	Location Description	707 Executive Place, Fayetteville, NC 28305
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 18A Economic Development Direct Financial Assistance to For-Profit Businesses.
9.	Project Name	GENERAL ADMINISTRATION / PLANNING
	Target Area	Countywide-Other
	Goals Supported	APM-1 Administration APM-2 Planning

Needs Addressed	Administration, Planning, and Management Priority
Funding	CDBG: \$156,000 HOME: \$31,000
Description	CDBG funding will be provided to support administrative cost associated with carrying out the 2020 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	2 Other.
Location Description	707 Executive Place, Fayetteville, NC 28305
Planned Activities	The Matrix Code is 21A General Program Administration.

AP-50 Geographic Distribution – 91.220(f)

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	42.9%
Countywide-Other	50.0%
Shaw Heights	7.1%

Table 62 - 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 as follows:

- **HOUSING REHABILITATION** – Low- and Moderate-Income Areas; Countywide-Other
- **AFFORDABLE HOUSING DEVELOPMENT (2019)** – Low- and Moderate-Income Areas
- **HOMEOWNERSHIP ASSISTANCE** – Low- and Moderate-Income Areas; Countywide-Other
- **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)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	153
Special-Needs	0
Total	153

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	12
Rehab of Existing Units	91
Acquisition of Existing Units	0
Total	153

Table 64 - 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** – 83 housing units
- **AFFORDABLE HOUSING DEVELOPMENT (2019)** – 12 housing units
- **HOMELESS SERVICES** – 50 households
- **PUBLIC FACILITIES / INFRASTRUCTURE** – 10 households

Additionally, the County is funding two programs that assist with low- and moderate-income homeownership, which are not included in the above chart:

- **HOMEOWNERSHIP ASSISTANCE** – 5 households
- **PUBLIC SERVICES** – 10 households

AP-60 Public Housing – 91.220(h)

Introduction

Fayetteville Metropolitan Housing Authority's mission is to meet its community's housing needs by providing decent, safe and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. It is FMHA's belief that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care and consideration. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Bragg and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority is rated as a "high performer" by HUD.

Fayetteville Metropolitan Housing Authority owns and professionally manages ten (10) family communities and elderly/disabled rental apartments. Within these communities are 1,045 public housing units. The Housing Authority is currently working on the development of a 272 unit public housing community on Grove Street. Additionally, one 52 unit structure is undergoing the RAD conversion process, and an additional 32 unit structure has gone through RAD conversion.

The waiting list for public housing is currently open, and is open indefinitely. The breakdown of the waiting list is 61.3% single-person households, 34.7% two-person households, 3.5% three-person households, 0.8% four-person households, and 0.5% five-person or greater households, for a total of 354 households on the waiting list as of January 9, 2020 (the last waiting list available). With public housing occupancy is at 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

Fayetteville Metropolitan Housing Authority does not have any homebuyer programs for residents. FHMA has a Family Self-Sufficiency program, a resident services program, and a Step Up to Work program where they average two (2) participants per year. FMHA also has a pilot program for tax forgiveness.

The Fayetteville Metropolitan Housing Authority administers 1,749 Section 8 Housing Choice Vouchers as of October 15, 2019, as well as an additional 223 VASH vouchers. A total of 1,714 of these vouchers are living in Section 8 Housing. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 98% occupancy. There were 218 families/individuals on the Housing Choice Voucher waiting list as of January 9, 2020 (the last waiting list available). The waiting list is currently closed.

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

The Fayetteville Metropolitan Housing Authority has determined the needs for its properties through interviews with its Resident Advisory Board. The FMHA recently submitted its Five Year Plan Update for its FY 2019 through FY 2023 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2019-2023 in Summer of 2019. The Capital Fund Grant award for FY 2020 was \$1,707,832.

The Housing Authority has applied to HUD for 216 units in Grove View Terrace and 32 units in Hillside Manor for RAD conversion. In addition to the RAD conversion, the Housing Authority will replace the units with 56 tax credit units in conjunction with the 216 RAD units.

The major work items for the Fayetteville Metropolitan Housing Authority's properties in the year 2020 are as follows:

- Melvin Place – Point Place – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.
- Holland Homes – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.
- Scattered Sites – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.

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

According to the Five Year and Annual Plan for 2019-2023, FMHA's progress in meeting their mission and goals states that FMHA set the goal of cooperating with Cumberland County, the City of Fayetteville, and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City. FMHA has an active resident council that expresses needs for all public housing communities under the Fayetteville Metropolitan Housing Authority. The Resident Advisory Board has actively contributed to the FMHA's 2019-2023 Five Year and Annual Plans.

Section 8 Voucher Holders have the opportunity to plan and reach goals that they set for themselves and their families, as well as save a significant amount of money. This opportunity is available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work toward meeting its goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this

program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a families earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the families rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

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.

The Fayetteville Metropolitan Housing Authority will be partnering with the City of Fayetteville in its pursuit of a Choice Neighborhoods Initiative Grant for the Murchison Road Corridor.

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 2020 through FY 2024.

- **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 Point-in-Time Count for Cumberland County in 2019 counted a total of 329 homeless persons and 253 homeless households. Of these, 226 persons, or 68.6%, were unsheltered. There were 73 persons in transitional housing, and 30 persons that were housed in emergency shelter. There were 34 homeless families with children, totaling 107 people, none of which were chronically homeless. There were no unaccompanied youths that were homeless in 2019. Of the 329 homeless people counted, 122 (37.1%) were considered chronically homeless. There were 38 homeless Veterans in 2018, and 33 of the homeless Veterans were unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Families with children – The Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households increased in 2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their home.

Veterans and their families – There are large numbers of Veterans and support systems in place because of the adjacent military base in Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional

services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point In Time count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Point-in-Time count for 2018 counted 73 homeless households with children in Cumberland County, and 139 households without children. There were 34 households with 107 children in 2019. Of these households, 16 children were unsheltered.

Emergency Shelters for families are run by the Salvation Army, Hope Center, Life Matters, and Family Promise. There are additional emergency shelters targeted toward men (Operation Inasmuch) and women (Hope Center and Day Resource Center). Homeless shelters are often concentrated in low- and moderate-income areas and areas of minority concentration.

There are organizations in the region that target veterans due to the large population. The Salvation Army has beds for veterans alongside its family shelter beds. Volunteers of America conducts job and employment training for veterans, targeted toward female homeless veterans. Veteran Services of the Carolinas also serves 40 veterans through an HPRP grant. The number of beds provided for homeless people in the area include:

- Homeless Families – 56 beds
- Chronically Homeless – 6 beds
- Homeless Veterans – 127 beds

Some additional emergency shelters and transitional housing programs are put in place for weather events. Members of the CoC, including Salvation Army and True Vine Ministries' Hope Center operate a "White Flag" shelter for weather amnesty in the cold. Additional programs have been created to address

those displaced by Hurricane Florence, which is run through the Back at Home Program for disaster relief, which is administered by Volunteers of America.

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 has not yet included the housing first model in its written standards, though this change is being discussed. The CoC has implemented Coordinated Entry, with Cumberland Healthnet acting as the lead entity. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

Though the per capita rate of homelessness has decreased in Cumberland County since 2013, the number of chronically homeless individuals increased between 2018 and 2019 from 70 to 120. This underscores a need for additional permanent supportive housing. According to care providers, approximately 20% of the homeless people in the area require more substantive services. These services could be provided through additional permanent supportive housing.

Many of the organizations associated with the CoC focus on providing additional services to complement housing services. These services include job training, health services, and case management.

Cumberland County has approximately 1,000 children in foster care at any given time. Children who have been released from delinquent court will be placed in foster care even if they have parents that can support them, overloading the system. Children aging out of this system are at-risk, but these children are largely supported through Department of Social Services upon release.

The number of homeless Veterans in Cumberland County has increased from 25 in 2016, to 31 in 2017, and 33 in 2018. This could be caused by a variety of factors, but there are many social services targeted toward job training for veterans and shelters for veterans. Fayetteville Metropolitan Housing Authority has 223 VASH vouchers for Veterans, though their utilization rate is only 80% due to the VA's administration of the vouchers.

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 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 discharge 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 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.

Cumberland County Department of Social Services provide a variety of services to low-income people to provide them with support and help them maintain stability. These services target populations that have a significant amount of crossover with homeless populations, such as addition and mental health services.

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:

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.

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.

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.

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.

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-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** - Affirmatively 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.

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 2013-2017 American Community Survey, approximately 18.2% of Cumberland County's residents live in poverty, which is higher than the State of North Carolina where 16.1% of residents live in poverty. Female-headed households with children are more affected by poverty at 45.4%. Youth poverty is an acute problem in Cumberland County, as 26.5% of all youth under the age of 18 were living in poverty.

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;
- 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	\$254,517.00
	\$0.00
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	\$0.00
	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
	\$0.00
5. The amount of income from float-funded activities	\$254,517.00
Total Program Income	\$254,517.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 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.

Discussion:

Cumberland County and the City of Fayetteville both receive HOME funds. For this reason, Cumberland County does not participate in a HOME Consortium.