



# Fourth Program Year CAPER

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

The grantee must submit an updated Financial Summary Report (PR26).

## GENERAL

### Executive Summary

#### Program Year 4 CAPER Executive Summary response:

During the past year, Cumberland County Community Development (CCCD) has expended approximately \$2,548,222 assisting low and moderate income citizens through the Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) Programs, as well as the Supportive Housing Program (SHP). CCCD has used its entitlement funds to focus on affordable housing development, housing rehabilitation (owner-occupied and rental), and support for human service programs. With the continued efforts of our department and the partnership of community groups, nonprofit agencies, and other units of local government, CCCD will continue to strive to meet the needs of the community and will make every effort to promote a prosperous and improved quality of life for low and moderate income citizens in Cumberland County.

### General Questions

- 1. Assessment of the one-year goals and objectives:**
  - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.**
  - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.**
- 2. If applicable, explain why progress was not made towards meeting the goals and objectives.**

**Describe the manner in which the recipient would change its program as a result of its experiences.**
- 3. Affirmatively Furthering Fair Housing:**
  - a. Provide a summary of impediments to fair housing choice.**
  - b. Identify actions taken to overcome effects of impediments identified.**
- 4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.**
- 5. Leveraging Resources**
  - a. Identify progress in obtaining "other" public and private resources to address needs.**
  - b. How Federal resources from HUD leveraged other public and private resources.**
  - c. How matching requirements were satisfied.**

**Program Year 4 CAPER General Questions response:**

1. During the 2008 Program Year, Cumberland County Community Development made progress towards addressing priority needs in the areas of Homelessness, Affordable Housing, Non-Homeless Special Populations, and Non-Housing Community Development as follows:

<b>PRIORITY NEED: HOMELESS</b>			
<b>Projected Goal</b>	<b>Annual Progress</b>	<b>% Goal Achieved / Obstacles</b>	<b>Funds Expended</b>
Increase the availability and/or accessibility of homeless services in order to provide suitable living environments for <b>3,079</b> citizens between 2008 and 2009.	Provided housing and/or supportive services for <b>924</b> homeless men, women, and children by providing operating assistance to 2 emergency shelter programs and 1 transitional housing program.	30% √ Needs Improvement  <b>Obstacles:</b> Emergency shelter had reduction in number of clients served due to reduction in funds from other resources; Transitional housing for single women opted not to use CDBG funding.	\$69,963 CDBG  \$102,247 SHP

<b>PRIORITY NEED: AFFORDABLE HOUSING</b>			
<b>Projected Goal</b>	<b>Annual Progress</b>	<b>% Goal Achieved / Obstacles</b>	<b>Funds Expended</b>
Increase the availability & accessibility of decent, safe, and affordable housing between 2008 and 2009 by repairing <b>22</b> owner-occupied units and/or rental units.	Improved the availability and accessibility of affordable housing for <b>28</b> low to moderate income residents through: 1) Housing Rehabilitation Program (26) 2) Rental Rehabilitation Program (2).	100% ▲ Goal Exceeded  <b>Obstacles:</b> None.	\$193,686 CDBG  \$791,711 HOME
Increase homeownership opportunities between 2008 and 2009 by providing assistance to <b>2</b> first time homebuyers and continued support to nonprofit developers & CHDOs.	Increased homeownership opportunities for <b>4</b> first time homebuyers (FTHB); improved knowledge of homeownership process for <b>203</b> potential homeowners through FTHB Class sponsored by the department & provided by Consumer Credit Counseling; continued partnership with CHDO in the development of <b>2</b> affordable homeownership units.	100% √ Needs Improvement  <b>Obstacles:</b> Number of overall housing units assisted exceeded initial goal.	\$2,000 CDBG  \$204,397 HOME
Increase the affordability of decent affordable housing for <b>64</b> low to moderate income renters between 2008 and 2009.	Completed development of Southview Villas – a <b>64</b> unit affordable housing development for low to moderate income renters.	100% ▲ Goal Met  <b>Obstacles:</b> None.	\$400,000 HOME
Increase the affordability of decent affordable rental housing for <b>48</b> low to moderate income households.	Funds committed for the development of Spring Lake Green – <b>48</b> unit affordable housing development for low to moderate income renters. Project awarded permanent tax credit financing, construction slated to begin in 2009 program year.	0% ▲ √ Slow implementation  <b>Obstacles:</b> Economic climate slowed purchase of tax credits and award of other permanent financing from housing finance agency.	\$0 HOME

Cumberland County, North Carolina

<b>PRIORITY NEED: AFFORDABLE HOUSING (continued)</b>			
<b>Projected Goal</b>	<b>Annual Progress</b>	<b>% Goal Achieved / Obstacles</b>	<b>Funds Expended</b>
Increase the affordability of decent affordable housing for <b>19</b> low to moderate income first time home buyers and/or renters.	Funds committed for the development of Balsawood Subdivision – a <b>21</b> unit affordable homeownership development constructed by a designated CHDO (Kingdom Community Development Corporation). CHDO working to securing permanent financing.	0% ▲ ▼ On Target  <b>Obstacles:</b> None.	\$0 HOME
Increase the accessibility of affordable, decent and safe housing by eliminating discrimination between 2008 and 2009.	Through the Fayetteville-Cumberland Human Relations Department, <b>347</b> citizen complaints (to include housing related matters) were documented. <b>Two (2)</b> cases of alleged housing discrimination were forwarded to the State Human Relations Commission for further investigation.	100% ▲ Meets goal  <b>Obstacles:</b> None.	\$51,901 (Local Funds)

<b>PRIORITY NEED: NON HOMELESS – SPECIAL POPULATIONS</b>			
<b>Projected Goal</b>	<b>Annual Progress</b>	<b>% Goal Achieved / Obstacles</b>	<b>Funds Expended</b>
Improving the sustainability of livable/viable communities by creating suitable living environments for at least <b>5</b> elderly and/or disabled persons between 2008 and 2009.	Improved sustainability of livable/viable communities by providing funding to organizations through the Public Service Program that assisted <b>2,107</b> elderly/disabled residents with supportive services. 9 elderly residents were assisted through 1 organization serving exclusively the elderly; and 1,061 disabled and 1,037 elderly residents were assisted as a part of 4 other public service organizations.	100% ▲ Goal Exceeded	\$7,316 CDBG *Additional CDBG funds provided under general public service goal
Provide housing modifications for <b>2</b> elderly and/or disabled home owners between 2008 and 2009.	Improved sustainability of livable / viable communities by providing accessibility modifications for <b>4</b> elderly residents through Housing Rehabilitation Programs.	100% ▲ Goal Exceeded  <b>Obstacle:</b> None	\$30, 660 CDBG

Cumberland County, North Carolina

<b>PRIORITY NEED: NON-HOUSING COMMUNITY DEVELOPMENT</b>			
<b>Projected Goal</b>	<b>Annual Progress</b>	<b>% Goal Achieved / Obstacles</b>	<b>Funds Expended</b>
Increase the availability and/or accessibility of suitable living environments by providing assistance to <b>1</b> public facility project for low to moderate income persons between 2008 and 2009.	Continued meeting debt service on Section 108 Loan for family resource center for low to moderate income community.	100% ▲ Goal Met  <b>Obstacles:</b> None.	\$166,211 CDBG
Increase the accessibility and/or availability of economic opportunities by providing technical assistance and low interest loans for <b>2</b> businesses that will create jobs for low to moderate income residents between 2008 and 2009.	Although 0 business loans were closed during the program year, underwriting was completed and funding committed for 1 business loan that will create 100 full time equivalent jobs. Also improved the sustainability of livable / viable communities by providing technical assistance to potential businesses.	0% ▼ Needs Improvement  <b>Obstacles:</b> Credit, collateral, and service area constraints continue to be an obstacle for applicants.	\$9,740* CDBG *includes project delivery costs
Increase the availability and/or accessibility of homeless services in order to provide suitable living environments for <b>3,079</b> citizens between 2008 and 2009.	Improved the sustainability of livable / viable communities by providing operating assistance to 3 homeless service providers through the Public Services Program to assist <b>924</b> homeless residents.	0% ▼ Needs Improvement  <b>Obstacles:</b> Lack of funding limits number of agencies and residents that can be served.	\$69,963* CDBG *includes project delivery costs

2. The Cumberland County community is no exception to the effects of the economic downturn. The primary areas in which we made slow progress were first-time buyers, affordable housing and economic development, with each of these programs being heavily influenced by the current economy. We also saw an increased need in the public services sector, specifically for the homeless, while resources dwindled. In looking forward, we must continue to serve as many people possible with the limited resources that we have. Some proposed changes to our programs include tighter caps on assistance provided, offering loans versus grants, and exploring development of new programs that can generate program income. Such changes may offer us the ability to spread our resources over a larger pool of recipients, increased leveraging of our dollars, and generation of revenue streams. We continue to have a good working relationship with our contractors, developers, and nonprofits; and will continue to scan our community for partnership opportunities.

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

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

Geographic Areas

As reported in the data compiled from the Analysis of Impediments (AI), Cumberland County is a diverse community with a substantial increase among the Latino population. And like any large county in the country, affordable housing can be problematic. To meet its objective of furthering fair housing choice, the County Board of Commissioners has continued its inter-local agreement with the City of Fayetteville to provide human relations

services county-wide. The Human Relations Department includes Spanish-speaking staff that can effectively communicate with the fast growing Hispanic population. Refer to Appendix G for maps showing areas of minority concentration.

### **Bridging the Gap**

During the 2008 program year, the County bridged the gap by partnering with organizations and groups such as: Kingdom Community Development Corp., Cumberland County Apartment Association, The Salvation Army, and the Disabilities Advisory Council. The County also received monetary support to promote FHEO from Fayetteville Association of Realtors and the North Carolina Indian Housing Authority.

As a means of addressing impediments to fair housing choice as identified in the County's AI conducted in 2005, the following activities were undertaken in the 2008 -2009 Program Year:

**Issue:** *Information and education programs will continue to be one of the most important activities in support of expanding fair housing choice.*

### **Actions:**

- Throughout the program year, handbooks on fair housing were distributed via outreach events and per request by mail deliveries. The 7" x 8-1/2" booklet is a clear, concise, and informative illustration on equal housing opportunity.
- A housing rights presentation was delivered to the members of the local Cumberland County Apartment Association (CCAA). The CCAA includes 120 members from various housing providers and housing support agencies.
- Partnered with local organizations/agencies to provide outreach activities, equal housing rights literature, open discussion on accessibility to public buildings for persons with disabilities, and sponsoring fair housing workshops. Groups included: Kingdom Community Development Corp., Cumberland County Apartment Association, Disability Advisory Council, and the Fayetteville Fair Housing Board.

**Issue:** *Continue to address issue on County-wide basis*

### **Actions:**

- Submitted fair housing public service announcements via television broadcast and the local Public Works Commission newsletter – *The Connection*. *The Connection* services over **107,000** citizens throughout Cumberland County.
- Provided fair housing awareness announcements to members attending the Cumberland County Apartment Association's luncheon. Membership is comprised of various housing providers and housing support agencies - approximately **54** members were in attendance.
- Through the Fayetteville-Cumberland Human Relations Department, **347** citizen complaints were investigated, counseled, mediated or referred, to include housing related matters. Of the total number of citizen complaints handled, the fair housing specialist mailed **46** fair housing/housing related literature packets upon request. Two (**2**) cases of alleged housing discrimination were forwarded to the State Human Relations Commission for further investigation.
- Continued process to obtain substantial equivalency to the State/Federal Fair Housing Act. During the first quarter of 2009, the Human Relations Department submitted an application to obtain substantial equivalency to the Federal Fair Housing Act. The Fayetteville-Cumberland Human Relations Department received notice from HUD in March 2009 indicating that there would be no funding available for capacity building for the remainder of the fiscal year. The Human Relations Department will continue its efforts to achieve substantial equivalency.

- Sponsored the 7<sup>th</sup> Annual FEED Fayetteville-Cumberland Outreach Event, which is an annual homeless support outreach event. This community collaborative allows housing and support service providers an opportunity to identify methods that will facilitate and advocate programs, projects and actions to ensure a better quality of life for all citizens within our community. Approximately **900** people attended this year's event.

**Issue:** *Affordable housing is related to housing choice and fair housing.*

**Action:**

- During April, National Fair Housing Month, a workshop was conducted through the Fayetteville-Cumberland Human Relations Department and sponsored by the Fayetteville Fair Housing Board. The **40** persons in attendance reflected a cross section of our community to include the real estate industry, landlords, consumers, and housing rights activists.

**Program Specific Requirements**

During the 2008 Program Year, CCCD revised its Affirmative Marketing Policy to require HOME funding recipients to receive fair housing training annually provided by Community Development's Fair Housing Specialist. In addition, recipients will also be required to:

- Incorporate the Equal Housing Opportunity statement and/or logo in its correspondence that relates to housing produced through the HOME Program.
- Ensure that the Equal Housing Opportunity sign is placed in a conspicuous location that is easily visible to potential applicants and current tenants.
- Periodically purchase advertisements in minority newspapers notifying the public of vacant units in advance of selecting a buyer or tenant without holding units off the market. All advertisements must contain an Equal Housing Opportunity statement and/or logo.

A copy of the Affirmative Marketing Policy is at Appendix H.

Affirmatively Furthering Fair Housing Certification

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

4. During the 2008 Program Year, the Department continued efforts to partner with public and private lenders to create homeownership opportunities for low-income residents. These products, used in connection with entitlement funds, maximize the number of low to moderate income residents served. Some of the primary products offered include:

- Secondary Market Purchasers - Most private lenders only originate loans that they can sell on the secondary market to purchasers such as Fannie Mae. Fannie Mae has greatly enhanced the opportunities for low-income families to qualify for a home. These guidelines include flexible underwriting ratios, acceptance of non-traditional methods of verifying credit worthiness (rent payments, utility bills, etc.), less cash at loan closing (waive 2-month cash reserve requirement) and acceptance of subsidized second mortgage for purchase assistance or rehabilitation costs. Much of our underwriting criteria for our housing programs are based on these guidelines so that our products can be used with private financing.
- FHA, VA - With insured or guaranteed loans the loan-to-value ratio is higher, 97% or 95% with only a 3% or 5% down payment, respectively, instead of the normal 10% to 20%. Lower down payments allow the Department to leverage more private dollars using smaller amounts of federal funding.

## Cumberland County, North Carolina

---

- USDA Rural Development - This Agency's underwriting standards and procedures are similar in many respects to those used by private lenders. However, because the Agency's mission, in part, is to serve buyers who are unable to obtain private financing, their underwriting criteria are less stringent than that used by private lenders and Rural Development has the ability to offer subsidies that enhance the applicant's ability to repay. Because Rural Development makes homeownership affordable for lower income persons, our programs partner well with their programs as we address the needs of the target population.
- North Carolina Housing Finance Agency - The North Carolina Housing Finance Agency helps make home ownership affordable for first-time buyers by providing down payment assistance, as well as first and second mortgage assistance to low to moderate income homeowners. Their programs also include selling tax-exempt Mortgage Revenue Bonds and issuing Mortgage Credit Certificates (MCC) under federal authority.

The Department also continued funding commitments through the Public Service Program to nonprofit organizations in the community that provide services to the underserved. Though CDBG funds are limited for these types of activities, we will continue to commit at the maximum level allowable. More than 42% of residents served through this program had incomes less than 30% of the area median income. Cumberland County is also an active member of the Continuum of Care Planning Council, the designated group in the community that coordinates the Continuum of Care process. The County also continued to administer a competitive grant through the Supportive Housing Program.

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

- Served as lead entity for submission of continuum of care grant application in the amount of \$727,948 to address housing and service needs for the homeless.
- Partnered with Fayetteville Urban Ministry to submit a funding application through the NC Housing Finance Agency Urgent Repair Program to address urgent housing needs for extremely low and low income residents, which was approved in amount of \$75,000.
- Continued marketing of the Rental Rehabilitation Program resulted in two (2) additional affordable rental housing units that offer rents below market rates.
- Continued partnership with local 10 Year Plan to End Homelessness Steering Committee to coordinate efforts in the community to address homelessness.

5b. For the 2008 Program Year, \$2.5 million federal funds were used to leverage more than \$6 million in other public/private dollars in the following impact areas:

<b>Impact Area</b>	<b>Federal Funds Invested</b>	<b>Public/Private Dollars Leveraged</b>
<b>Decent Affordable Housing</b> First Time Home Buyer Investor Rental Rehabilitation Affordable Housing Robins Meadow Continuum of Care support	<b>\$1,046,742</b>	<b>\$6,310,668</b>
<b>Suitable Living Environments</b> Fair Housing Activities Public Service Activities	<b>\$115,007</b>	<b>\$563,210</b>

5c. Matching requirements were satisfied through the County's general fund in the amount of \$227,490 for the HOME Entitlement Program. Refer to the HOME Match Report and the Annual Performance Report at Appendix C and Appendix D respectively.

## Managing the Process

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

#### Program Year 4 CAPER Managing the Process response:

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

#### General

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

#### Housing Activities

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

## Citizen Participation

1. Provide a summary of citizen comments
  2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total
-

amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

**Program Year 4 CAPER Citizen Participation response:**

1. During the 2008 Program Year, Cumberland County Community Development conducted the following citizen participation activities:

Program Year 2008 Community Events

- ♦ **Public Notice / Cumberland County Community Development 2007 Consolidated Annual Performance and Evaluation Report – Public Review and Comment Period**  
September 5, 2008 – September 19, 2008
- ♦ **Public Hearing Before Board of County Commissioners / Cumberland County Community Development - 2007 Consolidated Annual Performance and Evaluation Report**  
September 15, 2008
- ♦ **Presentation Before Board of County Commissioners / Approval of the 10-Year plan to End Homelessness** September 15, 2008
- ♦ **Citizen Participation Meetings / Neighborhood Stabilization Program**  
January 8, 2009 and January 13, 2009
- ♦ **Public Hearing Before Board of County Commissioners / Cumberland County Community Development - Neighborhood Stabilization Program**  
February 2, 2009
- ♦ **Public Notice / Cumberland County Community Development - Annual Community Assessment Summary**  
February 11, 2009 - March 13, 2009
- ♦ **Public Notice / Cumberland County Community Development - 2009 Annual Action Plan - Public Review and Comment Period**  
April 7, 2009 - May 6, 2009
- ♦ **Public Notice / Fair Housing Workshop**  
April 21, 2009
- ♦ **Public Notice / Cumberland County Community Development - Substantial Amendment 2008 Annual Action Plan - Public Review and Comment Period**  
May 26, 2009 – June 1, 2009
- ♦ **Public Hearing Before Board of County Commissioners / Cumberland County Community Development - Substantial Amendment 2008 Annual Action Plan**  
June 1, 2009
- ♦ **Public Notice / Notice of Funding Urgent Home Repair Program**  
June 8, 2009 – October 1, 2010

In addition to the citizen participation activities undertaken during the 2009 Program Year, the Department conducted the following activities prior to submission of the 2008 CAPER:

- ♦ **Public Review and Comment Period – 2008 CAPER**  
September 8, 2009 through September 22, 2009
- ♦ **Public Hearing Before the Board of County Commissioners – 2008 CAPER**  
September 21, 2009

2. To make the CAPER as accessible to as many citizens as possible, the Department makes an effort to report yearly progress in a document that is both "reader friendly" as well as functional. For the 2008 Program Year, a condensed annual report was developed and made available at 10 sites during the public review period prior to submission of the CAPER to HUD. Refer to Appendix B for a copy of the condensed annual report document.

## **Institutional Structure**

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

#### **Program Year 4 CAPER Institutional Structure response:**

1. Cumberland County has continued to seek ways in which to expand the services provided to its citizens through the collaboration of resources with various agencies. During the 2008 Program Year, the following activities were undertaken:

- ◆ Community Development contracted with Consumer Credit Counseling to provide Homebuyer Counseling classes. During the 2008 Program Year, 12 First Time Homebuyers classes were held and provided education to 203 prospective homeowners. Through these classes 11 residents were able to purchase homes.
- ◆ Eligible organizations are continuously sought for designation as Community Housing Development Organizations (CHDOs). Prospective organizations were provided technical assistance from Community Development staff in the steps necessary for development of the organization as a CHDO. The close of the 2008 Program Year saw the Department with one viable CHDO - Kingdom Community Development Corporation (which was designated in July of 2000).
- ◆ Continued payment of debt service on a \$1.5 million Section 108 Loan. Approximately \$1 million was used for the construction of the Spring Lake Family Resource Center. The resource center houses public service agencies that meet the needs of the Spring Lake community in the areas of economics, health, social, recreational, and security. The balance of the funding was used towards the development of a community college annex on an adjacent property.

## **Monitoring**

- 1. Describe how and the frequency with which you monitored your activities.**
- 2. Describe the results of your monitoring including any improvements.**
- 3. Self Evaluation**
  - a. Describe the effect programs have in solving neighborhood and community problems.**
  - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.**
  - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.**
  - d. Indicate any activities falling behind schedule.**
  - e. Describe how activities and strategies made an impact on identified needs.**
  - f. Identify indicators that would best describe the results.**
  - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.**

- h. Identify whether major goals are on target and discuss reasons for those that are not on target.**
- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.**

**Program Year 4 CAPER Monitoring response:**

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

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

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

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

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

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

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

2. Since CCCD has historically funded many of the same agencies for several years and has had significant involvement with a majority of the subrecipients through collaborative efforts, some agencies continue to maintain program compliance. However, there were subrecipients that displayed weaknesses in certain areas of their program operation. This was due to new staff members learning the program. The main concerns addressed during the program year to those particular subrecipients were primarily related to eligibility documentation and internal control policy. CCCD staff provided technical assistance during the program year so that agencies can improve and maintain program compliance.

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

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

3c. Decent housing was provided for homeowners and renters through our housing rehabilitation repair program, the rental rehabilitation program, and the affordable housing program. Creating and maintaining a suitable living environment was addressed through our public services program, which aids nonprofit organizations who serve our low and moderate income citizens. Though no funds were expended through the public facilities program, funds were committed to a local government entity for infrastructure improvements, which creates and maintains a suitable living environment. Economic opportunities for low-and moderate-income persons were provided through the business loan programs and one loan commitment was made this program year.

3d. There are two programs falling behind schedule, which are the Tenant Based Rental Assistance Program (TBRA) and Economic Development (ED). The TBRA program has not been implemented due to lack of funding; whereas there have been very limited funding available to fund ED loans. As stated earlier in this report, we must begin to focus on fewer programs whereby certain programs may be postponed or eliminated.

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

3f. Through the Departments programs, we are able to improve and increase the availability, accessibility, and affordability of decent housing for 106 residents; increase the accessibility and availability of economic opportunities for 70 residents thru job creations and increase the accessibility and availability of suitable living environments for 5,590 residents. As goals are set within the parameters of these indicators, documented accomplishments can be used to determine success or results.

3g. Limited funding is a program barrier in providing funds for increased services, more affordable housing and greater economic opportunities. In addition credit issues and restrictions on service area continue impact the Department's ability to provide economic development loans.

3h. Our major programs are on target as far as reaching our numbers goals. However, lack of viable applications affect the economic development program, while limited funding effects all programs, particularly economic development and public facilities. There are some factors that have impacted our programs across the board. We do not believe that our programs are exempt from troubles related to the economy in general (primarily the decline and near collapse of the housing market, higher gas prices, lost jobs, etc.). People with limited or fixed incomes are hesitant to go into debt to purchase a home, entrepreneurs are unsure about a loan for business start-up, those who cannot afford health

care depend on human service agencies for assistance, and so forth. We will continue to evaluate our programs and be sure that we offer the best products possible.

3i. Revisions to program policies to include: revising underwriting criteria; designing approaches that make us more accountable to our clients to ensure that they succeed and get the services that they need; and program design to guarantee funding preservation will help us meet programmatic need more effectively. The strategies and activities identified can and will meet the needs of our citizens with effective program implementation.

## **Lead-based Paint**

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

#### **Program Year 4 CAPER Lead-based Paint response:**

- Distribution of the brochure (“Protect Your Family From Lead In Your Home”) to all Housing Rehabilitation Program applicants on the hazards of lead-based paint.
- Implementation of lead-based paint hazard reduction measures as part of our housing programs to comply with 24 CFR 35 (Final HUD Rule on Lead-Based Paint Hazards). This rule, commonly known as Title X, is designed to protect children from lead-based paint hazards in homes that are assisted with federal funds.
- Contractors who rehabilitate home built prior to 1978 are required to attend safe work practices training for lead based paint. Contractors may take the safe work practices training thru any qualified training provider. Under our Housing Rehabilitation Program, a certificate of completion of a safe work practices training is necessary to work on homes built prior to 1978, and CCCD does accept certificates of completion for safe work practicing training conducted by any safe work practices training provider.

## HOUSING

### **Housing Needs**

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

#### **Program Year 4 CAPER Housing Needs response:**

Community Development continued to work with its CHDO, other nonprofit organizations, and private developers to provide affordable housing. To assist with revitalization of low to moderate income community, the Department committed funding to HOPE VI development in the Old Wilmington Road neighborhood. The Department also continued to assist the community in maintaining its affordable housing stock by continuing to offer deferred, forgivable loans through its Housing Rehabilitation Program and amortized loans through the Rental Rehabilitation Program.

### **Specific Housing Objectives**

- 1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.**

- 2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.**
- 3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.**

**Program Year 4 CAPER Specific Housing Objectives response:**

1. During the 2008 Program Year, Cumberland County continued to implement programs and strategies to decrease substandard housing and increase the availability of affordable housing for the County's residents. As a means of addressing this priority during the 2008 Program Year, Cumberland County Community Development offered the following programs targeted to extremely low, very low, and low-income persons:

Owner Households

Housing Rehabilitation Program

Funds were committed to provide homeowners with low interest loans to rehabilitate substandard homes. All loans are structured as a deferred payment loan, with household re-certification every five years. Housing rehabilitation repairs that do not exceed \$7,500 will be given in the form of a grant. During the 2008 Program Year, 9 individuals received assistance from this program impacting the lives of 26 individuals in the following income categories:

- ◆ Extremely low income residents, earning 0-30% of the area median income -4
- ◆ Very low income residents, earning 31-50% of the area median income - 11
- ◆ Low income residents, earning 51-80% of the area median income - 11

Renter Households

Rental Rehabilitation Program

Low interest financing was provided to private investors for acquisition and rehabilitation of rental housing units (11 or fewer) that will be leased to tenants earning 80% and below the area median income. Two projects were approved for funding:

**809 Abundant Drive**

<b>Project / Unit Size:</b>	1 single-family unit/ 3 bedrooms
<b>Percentage Complete / Lease-up:</b>	100% / 100%
<b>Rent:</b>	\$588
<b>Income Target:</b>	80% and below area median income (current tenant has income between 51-80% of the area median income)

**3232 Hennardland Place**

<b>Project / Unit Size:</b>	1 single-family unit/ 3 bedrooms
<b>Percentage Complete / Lease-up:</b>	100% / 100%
<b>Rent:</b>	\$750
<b>Income Target:</b>	80% and below area median income (current tenant has income between 51-80% of the area median income, subsidized by Section 8)

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

**Housing Goals/Accomplishments**

<b>PROGRAM</b>	<b>GOALS</b>	<b>ACCOMPLISHMENTS</b>	<b>% OF GOAL ACHIEVED</b>
Housing Rehabilitation <sup>1</sup>	22 units	28 units	100%
Homebuyer Assistance	2 households	4 households	100%

<sup>1</sup> The number of units assisted included 9 owner-occupied units and 4 investor-owner units for rental housing opportunities.

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

Rental Housing Opportunities – Refer to the number of rental households assisted under the Rehabilitation Program.

Homeownership

Community Development provided first time homebuyer assistance for 4 homebuyers. The Department also provided technical assistance to 203 potential homebuyers that can take advantage of Section 215 housing opportunities for home ownership in the future. All Section 215 housing opportunities will meet the following criteria:

- The initial purchase price of all of the units will not exceed 95% of the median purchase price for Cumberland County;
- The principle owner and families of all units qualified as low income (less than 80% of the median income for Cumberland County, as defined by the HOME Program income limits) at the time of purchase; and
- All units are subject to recapture restrictions established in Community Development program policies.

3. The Department continues to offer several programs to address the “worst case” housing needs and housing needs of persons with disabilities.

“Worst Case” Housing Needs

The Housing Rehabilitation Program provided deferred, forgivable loans to eligible residents to make repairs to substandard housing. During the 2008 Program Year, **4** extremely low-income households (those earning 0-30% of the area median income); **11** very low income and **11** low income households (those earning 31-50% and 51-80% respectively, of the area median income) received 100% foregiveable loans.

Persons with Disabilities

Eldery and/or disabled applicants present special circumstances. Community Development staff is committed to providing the necessary assistance to meet the needs of this special population. Family assistance is encouraged when elderly and/or disabled applicants are scheduled for rehabilitation. The family support provided in these cases facilitates the rehabilitation process. Disabled or handicapped applicants are usually already under the supervision of community social or health services. These outside agencies provide helpful assistance when Community Development serves this special population. The Community Development staff will make a home visit for those applicants who are bedridden. The Rehabilitation Staff tailors the rehabilitation work specifications to meet the accessibility needs of the homeowner. Efforts are made to rehabilitate such homes to add to the quality of life of the applicant. In addition, Community Development ensures that all affordable

housing developments are equipped with the minimum number of handicapped units in accordance with state and local building codes through on-site inspections. For the 2008 Program Year, 4 residents were provided handicap accessibility repairs to their homes through the Housing Rehabilitation Program.

## **Public Housing Strategy**

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

#### **Program Year 4 CAPER Public Housing Strategy response:**

The County partnered with the City of Fayetteville to commit funds for the Fayetteville Metropolitan Housing Authority's Hope VI revitalization project in the Old Wilmington Road community. With the exception of scattered site Section 8 housing, there are no FMHA housing projects located in Cumberland County's geographic area. The units renovated through our Rental Rehabilitation Program provide additional decent, safe housing options for Section 8 voucher holders. One of the four rental housing units acquired/repared through the Rental Rehabilitation Program was occupied by a household with a Section 8 vouchers

## **Barriers to Affordable Housing**

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

#### **Program Year 4 CAPER Barriers to Affordable Housing response:**

1. During the 2008 Program Year, the Department took the following actions to eliminate barriers to affordable housing:
  - Offered below market rate loans and interest buy downs for first time homebuyers to assist with home purchases.
  - Provided grant funds to CHDO organization to construct affordable housing in the community.

## **HOME/ American Dream Down Payment Initiative (ADDI)**

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

**Program Year 4 CAPER HOME/ADDI response:**

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

Affordable Housing Type	GOALS	ANNUAL PROGRESS	% Goal Achieved	HOUSEHOLD TYPE	
Homeownership	2	4	100%	0-30%	0
				31-50%	0
				51-60%	1
				61-80%	3
				Elderly	0
				Single parent	3

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

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

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

4b/c. The Housing Services Manager has made direct appeals to WMBE contractors by visiting construction work sites and passing out his business card and explaining our contract opportunities. The Housing Services staff routinely meets face-to-face with local contractors to make them aware of our programs. We have found this to be an effective marketing tool in addition to our general public service announcements.

The Housing Services Manager periodically contacts the construction specialist at the local division of the North Carolina Institute of Minority Economic Development Inc. We request that he refer WMBE contractors to our housing rehabilitation contract opportunities when possible. Referrals are also sought from the City of Fayetteville's housing rehabilitation program staff. They solicit and retain a list of local housing rehabilitation contractors.

## HOMELESS

### Homeless Needs

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

**Program Year 4 CAPER Homeless Needs response:**

1. The County addresses the needs of the homeless through its collaboration with the local Continuum of Care Planning Council. A community network of housing and service providers that meet at least monthly to coordinate services for the homeless in the community. During the 2008 Program Year, CCCD continued its participation on the Fayetteville/Cumberland County 10 Year Plan to End Homelessness Steering Committee to complete a Plan for the community. Adopted by the respective City and County elected officials in September 2009, the Steering Committee began implementation of the following goals and actions:

<b>Fayetteville-Cumberland County 10 Year Plan to End Homelessness</b>	
<p><b>Priority1: Community Awareness and Education Campaign</b>  <b>Goal:</b> To change the face of homelessness in the community from that of the panhandler on the street to a more sympathetic icon that brings citizens into the support network</p>	<p>Objective 1: Dispel common myths and misperceptions of the homeless population (emphasis on families and children)                      Objective 2: Garner monetary support and an increased volunteer base to meet the increasing demand for homeless services</p>
<p><b>Priority 2: Lobby Congress for special appropriation to assist homeless veterans (and the homeless population in general)</b>  <b>Goal:</b> To have dedicated funding by Congress for homeless assistance to veterans (and other homeless populations) added to the City and County legislative agenda</p>	<p>Objective 1: Funding earmarks for the increasing number of homeless veterans in Cumberland County                      Objective 2: Funding earmarks for the overall homeless population in Cumberland County</p>
<p><b>Priority 3 - Identify additional funding sources for local programs</b>  <b>Goal:</b> Increase available funding for local homeless service / housing providers</p>	<p>Objective 1: Provide financial stability for local homeless initiatives in order to eliminate potential gaps in services</p>
<p><b>Priority 4 – Create a day resource center</b>  <b>Goal:</b> Provide opportunity for homeless to access needed services and avoid duplication of effort</p>	<p>Objective 1: To relieve the burden on homeless individuals from traveling around the city for services                      Objective 2: Improve collaboration among service providers and avoiding duplication of effort                      Objective 3: Increase usage of local Homeless Management Information System (HMIS)</p>
<p><b>Priority5: Establish Childcare Subsidy for Homeless Families</b>  <b>Goal:</b> Provide opportunity for homeless families to obtain employment</p>	<p>Objective 1: Provide financial assistance to homeless families to make safe childcare choices in order to seek employment</p>
<p><b>Priority 6: Additional Shelter Space</b>  <b>Goal:</b> Provide additional shelter to eliminate the number of homeless that spend nights on the street</p>	<p>Objective 1: Increase shelter beds &amp; supportive services available for populations identified by the CoC</p>
<p><b>Priority7: Transportation</b>  <b>Goal:</b> Increase transportation options for the homeless</p>	<p>Objective 1: Provide transportation to enable the homeless to obtain employment, housing and other needed services</p>
<p><b>Priority 8: Family Reunification Program</b>  <b>Goal:</b> To reconnect homeless individuals with family support network</p>	<p>Objective 1: To reunite homeless individuals with family in a permanent housing situation</p>
<p><b>Priority 9: Development of Additional Affordable Housing Options</b>  <b>Goal 1:</b> Provide housing options by creating new permanent housing beds for the homeless (chronic and/or families)  <b>Goal 2:</b> Increase the percentage of homeless persons remaining in permanent housing over 6 months  <b>Goal 3:</b> Increase the percentage of homeless persons moving from transitional housing to permanent housing</p>	<p>Objective 1: To provide immediate housing for individuals and families to get them "off the street"                      Objective 2: Provide the homeless with needed supportive services to remain in permanent housing (such as obtaining employment, education, etc.)</p>
<p><b>Priority10: Outreach Network</b>  <b>Goal:</b> Expand outreach network to coordinate annual outreach efforts currently being undertaken</p>	<p>Objective 1: Bring the homeless into the social support system and work with them to address their needs and help them gain self-sufficiency                      Objective 2: Media and advertising for coordination of efforts</p>

The County also addresses the needs of the homeless through the use of Community Development Block Grant funds (CDBG) offered through the Community Development Public Services Program, and Supportive Housing Program (SHP) funds offered through the Continuum of Care SuperNOFA competitive grant process.

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

- The Salvation Army Shelter - The Salvation Army Shelter provides emergency accommodations for homeless families and individuals. Services provided through the

shelter's program include: counseling, case management, job training and the provision of food and clothing.

- City Rescue Mission - The City Rescue Mission provides emergency shelter housing for single women. The provision of shelter includes three meals per day, a personal care package and use of the telephone for job search.

2. Supported by Continuum of Care Supportive Housing Program funds, Robin's Meadow Transitional Housing program provides homeless families with transitional housing with comprehensive case management. The program also provides services which include: the payment of utilities for leased apartments, case management, referral to on-site ABE/GED classes, referral to mental health counseling, the purchase of tools, equipment and clothing needed for participants to maintain employment or books needed as part of educational assistance, childcare assistance and emergency financial assistance.

3. The County supported the Fayetteville/Cumberland County Continuum of Care Planning Council (The Planning Council) in its decision not to request applications for new projects for SuperNOFA funding in order to allow renewal projects currently receiving funds from this source to continue to operate the homeless programs that are currently operating in Cumberland County area. The County will continue its role as the Grantee in the 2009 SuperNOFA grant process for one transitional housing program for homeless families. The County will also serve as the lead agency for coordination and packaging of the community's 2008 SuperNOFA grant application for renewal funding for four transitional housing and two permanent housing programs for the disabled.

## **Specific Homeless Prevention Elements**

### **1. Identify actions taken to prevent homelessness.**

#### **Program Year 4 CAPER Specific Housing Prevention Elements response:**

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

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

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

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

### **Emergency Shelter Grants (ESG) – N/A**

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

- used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
- c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 4 CAPER ESG response: Not applicable.

## COMMUNITY DEVELOPMENT

### Community Development

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



**13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies**

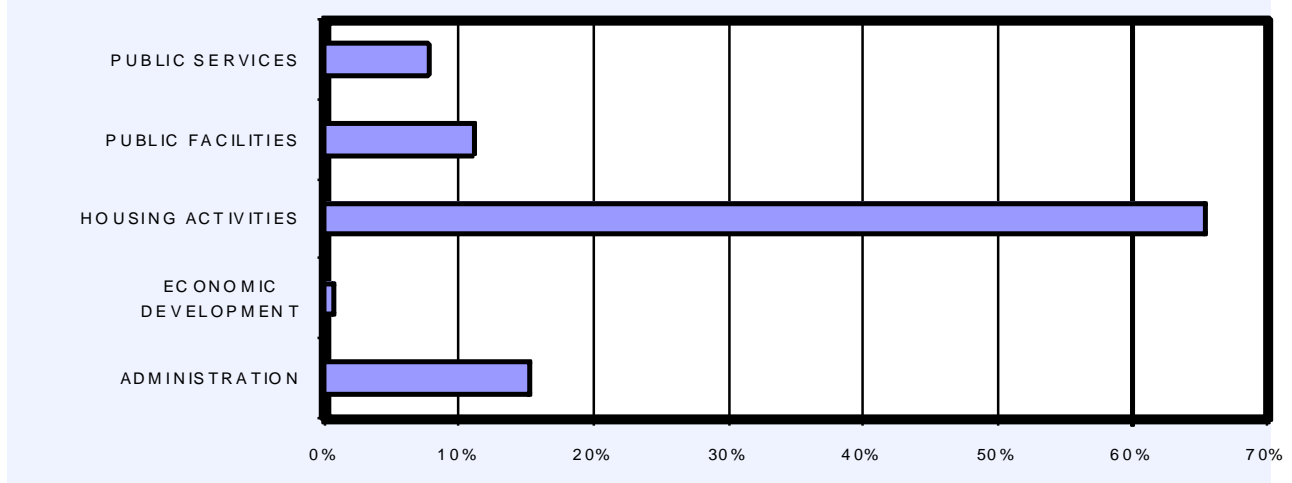
- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.**

**Program Year 4 CAPER Community Development response:**

1a. For the 2008 Program Year, Cumberland County expended CDBG funds for the following activities as they related to priorities/needs identified in the 2008 Consolidated Plan:

<b>ACTIVITY</b>	<b>PRIORITY NEED ADDRESSED</b>	<b>FUNDS EXPENDED</b>
Housing Rehabilitation (owner-occupied & investor owner)	Housing – housing repairs to maintain current housing stock & housing repairs to increase the availability of rental housing	\$985,397
Housing Rehabilitation (project delivery costs)	Housing – housing repairs to maintain current housing stock and increase availability of rental housing	\$238,575
Public Facilities – debt service on Section 108 Loan for resource center for low/mod community (Spring Lake Family Resource Center)	Community Development/Human Services & Public Improvements	\$166,211
Public Services – assistance to low/mod persons with prescription drugs and other necessary medical equipment/supplies (Better Health of Cumberland County)	Community Development/Human Services	\$18,000
Public Services – assistance to seniors with in-home aide services (Coordinating Council on Older Adults)	Community Development/Human Services Special Population Needs - Supportive Services for Elderly	\$7,316
Public Services – assistance to emergency shelter for homeless men & women (City Rescue Mission)	Community Development/Human Services Homeless Needs	\$9,315
Public Services – assistance to emergency shelter for homeless persons (The Salvation Army)	Community Development/Human Services Homeless Needs	\$18,573
Public Services – assistance to low/mod persons with chronic illnesses for medical prescriptions (CCMAP)	Community Development/Human Services	\$19,728
Public Services – technical assistance in provision of public services activities (Project Delivery)	Community Development/Human Services	\$37,942
Economic Development – technical assistance to potential economic development applicants (Project Delivery)	Community Development / Economic Development	\$9,740
Administration – costs associated with developing and implementing CDBG programs	Housing – affordable housing Special Population Needs Homeless Needs Community Development/Human Services, Public Improvements, and Economic Development needs	\$229,670

**2008 CDBG EXPENDITURES**



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

Affordable Housing Type	GOALS	ANNUAL PROGRESS	% Goal Achieved	HOUSEHOLD TYPE	
Housing Repair (owner-occupied and rental)	22	28	100%	0-30%	4
				31-50%	11
				51-80%	13

2a. There should not be any changes made to the program objectives of improving/increasing the availability, accessibility, or affordability of decent housing, suitable living environments, or economic opportunities. Based on our programmatic experiences over the past program year, changes will be made to focus on core programs and concentrate on program integrity and sustainability. We will continue to monitor the effectiveness of our program implementation.

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

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

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

4a/b. All CDBG activities funded during the 2008 Program Year met the national objective of *principal benefit to low and moderate-income persons*.

5a. Consistent with goals and objectives of CDBG-assisted activities, Cumberland County takes the following steps to minimize displacement: schedule rehabilitation work in such a

way as to allow occupants to remain during and after rehabilitation; work with occupants to find suitable temporary housing while rehabilitation work is being completed. We also work closely with developers and nonprofits as projects are being evaluated to monitor for any activities that may result in displacement.

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

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

6a/b/c. All Economic Development opportunities undertaken during the 2008 Program Year were required to create jobs that will be taken by low to moderate income residents. This requirement is outlined in the funding agreement that is signed by each loan recipient.

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

8a/b. Not applicable this program year.

8c. Economic Development Loans: \$49,374.; Housing rehabilitation Owner/Investor Loans: \$102,684

8d. Not applicable this program year.

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

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

10b.Total Outstanding Loans

Program Type	Outstanding Principal Balance	
	HOME	CDBG
Housing Rehabilitation (owner & investor)	\$2,090,537	\$1,914,699
Affordable Housing	\$3,129,452	\$ 147,500
First Time Home Buyer	\$1,221,142	\$ 33,446
Economic Development	0	\$ 97,399
Subtotal Outstanding Balance per Fund Type	\$5,341,131	\$2,193,044
Total Outstanding Balance as of 6/30/08	\$7,534,175	

10c. Total Deferred & Forgivable Loans

Program Type	Outstanding Principal Balance	
	Deferred Loans	Deferred/ Forgivable Loans
Housing Rehabilitation	29 - \$383,663	72 - \$2,396,474
Affordable Housing	2 - \$700,000	
First Time Home Buyer	0 - 0	8 - \$ 233,789
Subtotal Outstanding Balance per Loan Type	31 - \$1,083,663	80 - \$2,630,263
Total Outstanding Balance as of 6/30/08	\$3,713,926	

Loan Terms for Deferred loans fall into two categories:

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

Loan terms for Deferred/Forgivable loans:

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

10d. Not applicable.

10e. Not applicable.

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

12a/b. The following table outlines details for each type of rehabilitation program completed during the following year:

<b>Housing Rehabilitation Program (investor &amp; owner-occupied)</b>		
Units Completed	Percentage of Median Income	Total Expended
3	0 – 30%	\$200,797 CDBG
12	31 – 50%	
13	51 – 80%	
Total: 28		

12c. Private funds from buyers and sellers contributed towards the production of affordable rental housing were \$7,640. The use of private leveraged funds from lenders totaled \$489,000 with an additional \$4,967,000 from federal and state tax credits.

13. Not applicable.

## Antipoverty Strategy

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

**Program Year 4 CAPER Antipoverty Strategy response:**

Community Development continued in its efforts to reduce the effects of poverty in the community through the following activities:

Assistance for the Rent Burdened

- ◆ Housing Rehabilitation – Housing repairs to eliminate and prevent blighting conditions and health and safety concerns improve the household’s living conditions as well as having a positive impact on the neighborhood.
- ◆ First Time Homebuyer’s Program – Through the provision of down payment/closing costs and/or GAP financing assistance, citizens had access to resources to allow them to purchase homes that were affordable; thereby eliminating the payment of excessive rents that may have exceeded reasonable housing costs for their income. The purchase of a home also helps to create personal wealth and economic independence for the homeowner.
- ◆ Transitional Housing Development – The Department also administered one competitive grant through the Supportive Housing Program that provided affordable (transitional) housing for 18 homeless families.
- ◆ Emergency Shelter Assistance – Provision of funding to emergency shelters and day center for homeless men, women and children to assist with operating costs and homeless prevention activities. Housing and service providers included The Salvation Army and City Rescue Mission Funding allowed 859 persons to receive shelter and other needed assistance.

Assistance with Jobs Training/Social Services

- ◆ Jobs Training – Provision of funding to transitional housing programs and emergency shelters not only provide residents with safe, affordable housing, but approximately 881 residents were also afforded the opportunity to receive one-on-one case management and referral services. Through these services residents are provided life skills and employment training to assist them in making well informed choices on life issues.
- ◆ Social Services – Provision of funding to eligible non-profits through the Department’s Public Service Program assisted 4,957 low to moderate income residents with obtaining:
  - medications for chronic illnesses and other medical needs (Better Health of Cumberland County and CCMAP);and
  - in-home aid for the elderly (Coordinating Council on Older Adults).

**NON-HOMELESS SPECIAL NEEDS**

**Non-homeless Special Needs**

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

**Program Year 4 CAPER Non-homeless Special Needs response:**

1. For the 2008 Program Year, the Department determined that it would concentrate its

efforts by:

- Increasing supportive services to meet the needs of the disabled and elderly persons;
- Increasing the supply of affordable housing for the elderly and disabled; and
- Assisting elderly and disabled persons with adaptive/accessible housing modifications.

The following activities were undertaken to address the above needs:

Need to be addressed	Action Taken
Increase public supportive services to meet the needs of elderly and/or disabled residents.	Improved sustainability of livable/ viable communities by providing funding to organizations through the Public Service Program that assisted 2,107 elderly/disabled residents with supportive services. Nine (9) elderly residents were assisted through 1 organization serving exclusively the elderly; and 1,061 disabled and 1,037 elderly residents were assisted as a part of 6 other public service organizations.
Provide housing modifications for 2 elderly and/or disabled home owners between 2008 and 2009.	Improved sustainability of livable / viable communities by providing accessibility modifications for 4 disabled and/or elderly residents through Housing Rehabilitation Program.

### Specific HOPWA Objectives – N/A

1. **Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives**  
**Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:**
  - a. **That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;**
  - b. **That community-wide HIV/AIDS housing strategies are meeting HUD’s national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;**
  - c. **That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;**
  - d. **That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;**
  - e. **That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,**
  - f. **That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.**
2. **This should be accomplished by providing an executive summary (1-5 pages) that includes:**
  - a. **Grantee Narrative**
    - i. **Grantee and Community Overview**
      - (1) **A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services**
      - (2) **How grant management oversight of project sponsor activities is conducted and how project sponsors are selected**
      - (3) **A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS**

