



# County of Cumberland, North Carolina Fourth Program Year (2013-2014) Consolidated Annual Performance and Evaluation Report



*The CPMP 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.*

## GENERAL

### Executive Summary

*This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.*

*Program Year 4 CAPER Executive Summary response:*

Cumberland County Community Development (CCCD) has prepared a Consolidated Plan for the next five-year period of 2010-2015 that provides a continued strategic vision for the community. The purpose of the Consolidated Plan is to outline a strategy for CCCD to follow when distributing funding under the U.S. Department of Housing and Urban Development (HUD) that achieves the goal of providing decent housing, a suitable living environment, and expanding economic opportunities principally for low and moderate income persons. The Consolidated Annual Performance and Evaluation Report (CAPER) is required by HUD to report on the annual performance of CCCD. This report identifies the progress made in implementing the goals and objectives outlined in the five year Plan to principally benefit low to moderate income persons in Cumberland County.

Following this report is a detailed summary of the status of all activities funded and implemented during the reporting period. This information is provided by using the Integrated Disbursement and Information System (IDIS) Reports managed by HUD.

As an Urban County Entitlement designated by HUD, Cumberland County receives Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funds annually. For the Program Year 2013, the County received CDBG funding in the amount of \$902,145 and HOME funding in the amount of \$287,162. In addition to its entitlement funds, Cumberland County also received competitive grant funds awarded from HUD through the Continuum of Care (Homeless) Program (formerly Supportive Housing Program) and the Emergency Solutions Grant (ESG) Program provided by the North Carolina Department of Health and Human Services (NCDHHS). Non-HUD programs include the Projects for Assistance to Transition from Homelessness (PATH) which is a component of the Substance Abuse and Mental Health Services Administration (SAMHSA) and the Urgent Repair Program (URP) funded by the North Carolina Housing Finance Agency (NCHFA). All of the aforementioned programs are administered through Cumberland County's Community Development (CCCD) Department.

During the 2013 Program Year, CCCD has expended over \$2.2 million assisting low and moderate income residents in the following areas:

Funding Source	Amount Expended	Program Area
CDBG (HUD)	\$1,172,348	Housing repairs, public facilities, and support for human service programs.
HOME (HUD)	\$474,485	Housing repairs and affordable housing construction.
CoC Program (HUD)	\$95,462	Transitional housing for homeless families
Emergency Solutions Grant (HUD/NCDHHS)	\$176,255	Homeless prevention, rapid re-housing, and shelter operations for those who are homeless or at-risk of becoming homeless.
PATH Program (SAMHSA)	\$205,808	Outreach and case management services for homeless persons or those at-risk of becoming homeless.
<b>Subtotal of Funds Expended</b>	<b>\$2,132,165</b>	
Urgent Repair Program (NCHFA)	\$13,481	Emergency repairs for low income home owners.
Local Funds	\$93,874	PATH, CoC and ESG match funds.
<b>Subtotal Non-Federal Funds Expended</b>	<b>\$107,355</b>	
<b>Total Funds Expended</b>	<b>\$2,239,520</b>	

## 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.*
  - c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*
2. *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 Question response:*

1. During the 2013 Program Year, Cumberland County Community Development made progress towards addressing priority needs in the areas of Affordable Housing, Non-Housing Community Development Needs, Non-Homeless Special Populations, and Homeless Needs as follows:

**OBJECTIVE: DECENT HOUSING**

**Housing Needs: Affordable Housing**

2010-2015 Goals 2010-2015 Objectives	2013 Objective	2013 Progress/ % Goal Met	Obstacles	Funds Expended
<p>Increase the availability and accessibility of decent, safe, and affordable housing in Cumberland County.</p> <p>Rehabilitate <b>125</b> owner-Occupied units and <b>20</b> rental units.</p>	<p>Rehabilitate <b>15</b> owner-occupied units and <b>2</b> rental units.</p>	<p><u>Owner-Occupied Housing rehabilitation</u> = 17 Emergency repair = 14</p> <p><u>Rental rehabilitation</u>= 1</p> <p><u>Urgent Repair (NCHFA)</u> = 6</p> <p><b>Goal met: &gt;100%</b></p>	<p>None.</p>	<p><u>Owner-Occupied:</u> \$388,744 in CDBG funds; \$217,673 in HOME funds.</p> <p><u>Rental Units:</u> \$45,181 in CDBG funds.</p> <p><u>Urgent repair:</u> \$13,481 in URP funds and \$18,810 in CDBG funds.</p>
<p>Increase the availability and accessibility of decent, safe, and affordable housing in Cumberland County.</p> <p>Provide assistance to <b>75</b> low / moderate income citizens to become first-time home buyers from 2010 to 2015.</p>	<p>Provide assistance to 3 low / moderate income citizens to become first-time home buyers from 2013 to 2014.</p>	<p><u>Homebuyer Assistance</u> CCCD received no applications.</p> <p><b>Goal Met: 0%</b></p>	<p>Current program design is not competitive. CCCD will need to make adjustments within the program so that is it marketable.</p>	<p>None</p>
<p>Alleviate lead-based paint hazards in Cumberland County's housing inventory.</p> <p>Make available educational literature to at least <b>500</b> households that may be potentially affected by lead-based paint from 2010-2015.</p>	<p>Make available educational literature to at least <b>100</b> households that may be potentially affected by lead-based paint from 2013-2014.</p>	<p>Over 100 pamphlets have been distributed to CCCD clients and at other locations for the public to obtain.</p> <p><b>Goal Met: &gt;100%</b></p>	<p>None.</p>	<p>N/A</p>

2010-2015 Goals 2010-2015 Objectives	2013 Objective	2013 Progress/ % Goal Met	Obstacles	Funds Expended
To eliminate housing discrimination in Cumberland County. Increase awareness of fair housing law for <b>15</b> providers serving minorities and special populations groups from 2010-2015.	Increase awareness of fair housing law for <b>5</b> providers serving minorities and special populations groups from 2013-2014.	Partnered with <b>3</b> providers and supportive housing organizations that serve primarily minorities and special populations groups to conduct workshops and provide educational opportunities.  <b>Goal Met: 80%</b>	None.	\$24,435 Local Funds

➤ **OBJECTIVE: SUITABLE LIVING ENVIRONMENTS**

**Non-Housing Community Development Needs: Human Services (Specifically Health and Homeless Services)**

2010-2015 CP Goals 2010-2015 CP Objectives	2013 Objective	2013 Progress/ Percentage Met	Obstacles	Funds Expended
Maximize Use, coordination, and delivery of human services. Work with human services agencies to maximize use, coordination and delivery of human services for <b>5000</b> residents, with a priority given to agencies providing health care services and services to the homeless from 2010-2015.	Work with human services agencies to maximize use, coordination and delivery of human services for <b>1000</b> residents, with a priority given to agencies providing health care services and services to the homeless from 2013-2014.	A total of <b>937</b> persons received assistance through the Public Services Program. Services included prescription; dental extractions; job skills training; computer skills training; and homeless prevention / rapid re-housing assistance through the ESG program.  <b>Goal Met: 94%</b>	In previous years, CCCD was able to award funding to several agencies during a program year. However, due to funding constraints, there were only three agencies selected this year.	\$117,978 CDBG

**Non-Housing Community Development Needs: Clearance Activities/Demolition (Specifically Health and Homeless Services)**

2010-2015 CP Goals 2010-2015 CP Objectives	2013 Objective	2013 Progress/ Percentage Met	Obstacles	Funds Expended
<p>Improve self-sufficiency for Cumberland County residents by increasing the number of new private sector full-time permanent jobs, available to, or taken by, low and moderate income persons.</p> <p>Elimination of blighting conditions on a spot basis through demolition/clearance activities of <b>1</b> facility during 2010-2015.</p>	<p>Elimination of blighting conditions on a spot basis through demolition / clearance activities of <b>1</b> facility during 2013-2014.</p>	<p>During the 2013-2014 program year, CCCD did not receive applications to address this type of activity.</p> <p><b>Goal Met: 0%</b></p>	<p>None.</p>	<p>\$0 CDBG</p>

**Special Populations Needs: Services for the Disabled**

2010-2015 CP Goals 2010-2015 CP Objectives	2013 Objective	2013 Progress/ Percentage Met	Obstacles	Funds Expended
<p>Increase supportive services and activities in Cumberland County for the disabled (mental and physical).</p> <p>Provide funding to programs that will assist a total of <b>100</b> disabled persons between 2010 and 2015.</p>	<p>Provide funding to programs that will assist a total of <b>25</b> disabled persons between 2013 and 2014.</p>	<p>A total of <b>416</b> disabled persons received assistance through the Housing Rehabilitation, Emergency Repair, Urgent Repair, Public Services, CoC, ESG, and PATH Programs.</p> <p><b>Goal Met: &gt; 100%</b></p>	<p>None.</p>	<p>Funds expended captured in public services, URP, Emergency Repair, housing rehabilitation, CoC, ESG, and PATH program activities.</p>

**OBJECTIVE: DECENT HOUSING / SUITABLE LIVING ENVIRONMENTS**

**Homeless Needs: Human Services (Specifically Health and Homeless Services)**

2010-2015 CP Goals 2010-2015 CP Objectives	2013 Objective	2013 Progress/ Percentage Met	Obstacles	Funds Expended
Increase available funding for local homeless services / housing providers. Provide financial stability for local homeless initiatives in order to eliminate potential gaps in services by setting aside at least <b>25%</b> of the Public Services annual allocation for homeless activities from 2010-2015.	Provide financial stability for local homeless initiatives in order to eliminate potential gaps in services by setting aside at least <b>25%</b> of the Public Services annual allocation for homeless activities from 2013-2014.	<p><b>56%</b> of public services funds were used as match to serve homeless households (or those at-risk of being homeless) through CoC and ESG programs. While other Public Services funds were not expended exclusively for homeless activities, other funded agencies may have provided services that included homeless persons.</p> <p><b>Goal Met: &gt;100%</b></p>	None.	\$66,424 CDBG funds (public services) \$93,874 Local Funds

2. Our current policies and program guidelines meet the needs of the citizens that we serve with the exception of the Homebuyers Assistance Program. Staff continues to strive toward its goal of providing a competitive program for qualified applicants. A major obstacle has been a volatile housing market and poor credit history for many applicants. The County continues to re-evaluate to make the necessary adjustments to the program to best serve the target population.

3 a/b. As identified in the County’s Analysis of Impediments to Fair Housing Choice (AI) conducted in 2010, the most substantial impediments to Fair Housing Choice in Cumberland County result from a combination of both the private and public sector. The lack of *affordable rental housing*, an overall *lack of general education on equal housing rights* and little access to *public transportation* in the rural areas of the county are listed as the overarching impediments found. The following is a summary of impediments to fair housing choice and the actions taken during the 2013 Program Year to overcome the effects of the impediments:

**Impediment #1: Lack of awareness of fair house law**

The current level of fair Housing education classes, workshops, informational materials and programs are limited within the County.

**Actions**

In efforts to Affirmatively Further Fair Housing and eliminate housing discrimination in Cumberland County, CCCD have partnered with **3** community support organizations that serves the community at large and special populations groups to affirmatively further fair housing in the **2013** program year.

Partnered Organizations	Activity
<ul style="list-style-type: none"> <li>NC Fair Housing Project – Legal Aid of NC</li> <li>Fayetteville-Cumberland Human Relations Department</li> <li>Fayetteville-Cumberland Advisory Council for People with Disabilities</li> </ul>	Co-sponsors during April’s Fair Housing and Education Awareness Workshop

Fair housing literature was distributed to **25** locations throughout Cumberland County to include libraries, town halls, human rights organizations, supportive housing organizations, disability rights groups, and recreational facilities. A total of **955** fair housing brochures, in English and Spanish, were distributed. Fair Housing brochures were made available as downloadable content in English and Spanish via Cumberland County Community Developments web page.

Fair Housing Handbook Distribution		
Location	Quantity	Amount
Cumberland County Libraries (8)	360	45 each
HOME Funds Recipient (9)	360	40 per
Wade Town Hall - Stedman Town Hall - Linden Town Hall - Falcon Town Hall - Godwin Town Hall - Spring Lake Town Hall - Hope Mills Town Hall - Eastover Town Hall	200	25 per
Fayetteville-Cumberland Advisory Council for People with Disabilities	50	
Kingdom Community Development	25	
<b>TOTAL</b>	<b>955</b>	

In recognition of Fair Housing Month, Cumberland County Community Development in partnership with NC Fair Housing Project-Legal Aid of NC, the Fayetteville-Cumberland Human Relations (FCHR) Department and Fayetteville-Cumberland Advisory Council for People with Disabilities presented an Education and Awareness Workshop on “Fair Housing Rights for People with Disabilities and Equal Access to LGBT Persons”. The presentation was delivered by Jack Holtzman, Project Director with the Fair Housing Project of Legal Aid NC. The presentation explained what protections were afforded to persons with disabilities.

Fair Housing Outreach Activity			PY 2013	
Date	Action	Location	Activity	Outcome
2 <sup>nd</sup> Qtr 2013	Distributed fair housing literature	Cumberland County	Mailed packets containing fair housing literature to local supportive housing groups, HOME Funds Recipients, surrounding Town Halls and other public access points	Distributed to <b>25</b> organizations to include surrounding Town Halls, supportive housing groups and multi-family housing developments
3 <sup>rd</sup> Qtr 2014	Public Meetings (Citizen Participation)	Stedman – Hope Mills –	Community Development holds public meetings to announce a variety of programs offered by the	-

	Meetings)	Spring Lake -	department. To include discussions on equal housing rights.	
4 <sup>th</sup> Qtr 2014	PSA	Cumberland County	Submitted article Promoting workshop for "Fair Housing Month" to the Cumberland Matters Newsletter and the Fayetteville Metropolitan Housing Authority Newsletter	Cumberland Matters publication circulates throughout the Sand Hills region
4 <sup>th</sup> Qtr 2014	Supported the Fair Housing Project, Legal Aid of NC in securing funding for Fair Housing Initiatives Programs	Proposed Fair Housing Initiatives will include Cumberland County	Cumberland County Community Development submitted a letter or support on behalf of the Fair Housing Project of NC to aid in securing funding for Fair Housing Initiatives and Enforcement Actions in Cumberland County and throughout all of North Carolina	The Fair Housing Project, Legal Aid of NC has secured funding to provide fair programs and enforcement actions in the Cumberland County region and throughout all of North Carolina
4/2014	Fair Housing Month Proclamation	Cumberland County Commissioner	Drafted Proclamation for Fair Housing Month – Submitted to county commissioners	-
4/2014	Fair Housing Awareness Workshop	Greater Fayetteville Area	Conducted Fair Housing Education and Awareness Workshop – Presenter included representatives from the Fair Housing Project, Legal Aid of NC	Increased awareness to <b>45</b> people in attendance to the fair housing educational and awareness workshop

CCCD provided public service announcements as relates to fair housing awareness to several media outlets.

Media Outlet	Activity
Cumberland County Facebook page	Announcing County Commissioners proclaiming April Fair Housing Month
Cumberland County Community Development Webpage	Promoting 2014 Fair Housing Month Proclamation
Cumberland Matters Local news publication	Drafted article promoting fair housing awareness

**Affirmative Marketing**

Efforts have been made to ensure compliance of CCCD’s Affirmative Marketing Policy (AMP) with HOME funds recipients. CCCD’s staff has presented HOME funds recipients with the current AMP, to include an updated Service Provider Distribution List and contact information for several minority newspapers to post availability of affordable housing units. CCCD’s has also met with HOME fund recipients to orientate each organization on expectation and policy specifics.

Date	Action	Location	Activity
2nd Qtr 2013	Letters sent to HOME funds recipients announcing updated Service Provider List to include updated contact info for several minority newspapers	United management Main Office – Golfview Apartments – Haymount Manor – Legion Crossings – Blanton Green – Southview Villas – Cross Winds Green – Spring Lake Green – Southview Greens – Pine Ridge Manor Apartments – Sycamore Park Apartments	As mandated in CCCD’s AMP HOME funds recipients are to announce available housing opportunity to targeted populations least likely to apply for housing.
4 <sup>th</sup> Qtr 2014	Mailed letters to HOME Funds recipients concerning fair housing training	United management Main Office – Golfview Apartments – Haymount Manor – Legion Crossings – Blanton Green – Southview Villas – Cross Winds Green – Spring Lake Green – Southview Greens – Sycamore Park Apartments	Presented invitations to HOME Funds recipients to receive fair housing education and training at proposed fair housing workshop scheduled in April.

The Affirmative Marketing Policy was approved by the Cumberland County Board of Commissioners on April 20, 2009.

- 4. During the 2013 Program Year, CCCD continued efforts to partner with public and private agencies to address the needs involving rental housing, first-time homebuyer assistance, and homelessness.

**Affordable Rental Housing**

- Funding is made available to affordable housing projects that leverage additional funding.
- Notices of funding availability are adequately disseminated to potential developers and service providers, and the application procedure is attainable, practicable and not overly restrictive.
- Fostered collaboration between housing developers and other service providers that results in blocks of units with supportive services in new affordable housing projects targeted towards specific special needs populations, such as those with mental disabilities or farm workers.

### Homeownership Opportunities

- Homeownership opportunities continue to remain a priority. CCCD assists potential homebuyers in seeking assistance through the following options:
  - **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 CCCD to leverage more private dollars using smaller amounts of federal funding.
  - **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 homeownership 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.

### Fair Housing Activities

- Continued to provide funding for the provision of fair housing services, including outreach and education activities for both landlords and tenants.
- Included Fair Housing provisions in all contracts with subgrantees.
- Continued desktop and site visit monitoring to ensure that all allocated funding is used in a manner that affirmatively furthers fair housing, where applicable.

Other actions taken include:

- Continued funding commitments through the Public Service Program to nonprofit organizations in the community that provide services to the underserved. Approximately 64% of residents served through this program during the 2013 Program Year had incomes at or below 30% of the area median income.
- Active participation in the Cumberland County Continuum of Care on Homelessness to continue to address the needs of the disadvantaged and underserved. The County also continued to administer a competitive grant through the Continuum of Care (Homeless) Program. For the PY2013, the County was awarded funds through a competitive grant process offered from the

North Carolina Department of Health and Human Services through the Emergency Solutions Grant (ESG) Program.

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

- The Continuum of Care on Homelessness for Cumberland County, NC has begun the process to file for a 501(c)(3) to enable the CoC to begin raising funds to further address the needs of the homeless community.
- Served as lead entity for submission of Continuum of Care grant application that was funded in the amount of **\$806,572** to address housing and service needs for the homeless.
- Continued marketing of the Rental Rehabilitation Program resulted in 1 additional affordable rental housing units that offer rents below market rates.
- Continued partnership with the local CoC to coordinate efforts in the community to address homelessness with one of the goals to identify additional resources (funding) to meet the needs of the underserved, as well as create more housing opportunities for those in need.

5b. During the 2013 Program Year, \$317,553 in federal funds were used to leverage more than \$824,324 in other public/private dollars in the following impact areas:

Impact Area	Federal Funds Invested PY13	Estimated Public/Private Dollars Leveraged
<b>Decent Affordable Housing</b>		
Urgent Repair	18,810	13,481
CoC Program – Robins Meadow & Safe Homes	98,162	89,370
<b>Suitable Living Environments</b>		
Public Services	117,978	96,073
Public Facilities	82,603	0
PATH	0	275,274

5c. Used local funds to match HOME program funds. See Appendix C.

## 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. CCCD 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 complete 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 Public Service, Public Facility, CoC 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 procedures:
  - 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.*

*\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

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

1. During the 2013 Program Year, citizens were given the opportunity to give input on community needs and give comments on our program activities at the following venues:
  - Public Review Comment Period for 2012 CAPER – September 3 – 17, 2013
  - Annual Homeless & Hunger Stand Down - November 15, 2013
  - Citizen Participation Meeting held at the Stedman Community Development Club – March 11, 2014
  - Citizen Participation Meeting held at the Hope Mills Recreation Center – March 13, 2014

- Citizen Participation Meeting held at the Spring Lake Recreation Center – March 18, 2014
- Citizen Participation Meeting held at the Eastover Central Recreation Center – March 20, 2014
- Point in Time Homeless Count – January 31, 2014
- Public Review Comment Period for 2014 Annual Action Plan – April 4 – May 4, 2014
- Public Hearing for the approval of the 2014 Annual Action Plan – April 22, 2014
- Fair Housing Workshop held at Department of Social Services – April 29, 2014

In addition to the citizen participation activities undertaken during the 2013 Program Year, CCCD conducted the following activities prior to submission of the 2013 CAPER:

- Public Review and Comment Period (September 2, 2014 - September 16, 2014) of the PY2013 CAPER
- Public Hearing (September 15, 2014) before the Board of County Commissioners to discuss the 2013 CAPER

Refer to Appendix B for a summary of comments received during these events.

2. To make the CAPER as accessible to as many citizens as possible, CCCD makes an effort to report yearly progress in a document that is both “reader friendly” as well as functional. For the 2013 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. In the public review report citizens were provided a description of department’s participating jurisdiction, a description of the projects completed, as well as funds committed and expended during the program year. Notice of the Public Review and Comment Period and Public Hearing was advertised by publishing an advertisement in the Notices section of the *Fayetteville Observer*. Refer to Appendix B for a copy of the condensed annual report document and a copy of the Notice published in the newspaper.

## **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 2013 Program Year, the following activities were undertaken:

- 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 2013 Program Year saw CCCD with one viable CHDO - Kingdom Community Development Corporation.
- Continued participation with local continuum of care efforts by coordinating preparation and submission of the Continuum of Care Program application and Emergency Solutions Grant application that brought additional resources into the community to address housing and service needs of the homeless.

## 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 programmatic and contract compliance of the 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 during the program year on selected subrecipients. 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.** This program year, CCCD conducted onsite monitoring visits on 12 apartment complexes through the affordable housing program. There were no major findings during the onsite visits. There were minor concerns that needed to be addressed.

**3a.** An analysis of CCCD's progress towards its goals demonstrates that 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 needed medical and dental services 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 and the rental rehabilitation 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.

**3d.** Lack of available funding and the economic downturn still have been the primary reasons for unmet goals in certain program areas such as affordable housing development (elderly/disabled and the homeless), public and human services, and homebuyer assistance. Many organizations are trying to keep their doors open and provide services on a "shoestring" budget. As was stated earlier, our success depends largely on the success of our partners.

In all program areas, but specifically public services and homeless service activities, the economic downturn has affected resources available to service providers as many struggle to maintain resources for existing programs and caseloads rather than taking on additional program areas (such as housing). Service providers are faced with trying to serve more clients with greater needs, with drastically reduced resources.

**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 CCCD programs, we were able to improve and increase the availability, accessibility, and affordability of decent housing for **37** owner-occupied housing units, **1** rental households, and **64** homeless families and increase the accessibility and availability of suitable living environments for **1,616** residents. As goals are set within the parameters of these indicators, documented accomplishments can be used to determine success or results.

3g. Limited funding continues to be a program barrier in providing funds for increased services, more affordable housing and greater economic opportunities. Stringent lending requirements, credit issues, and boundaries of participating jurisdiction service area continue to impact CCCD's ability to support more project initiatives.

3h. Although CCCD is faced with obstacles, CCCD continues its efforts to find ways around these barriers during these difficult financial times. Although, it appears that the economy is improving nationwide, there are still many areas that are slowly progressing which caused some projects, especially economic development activities, to either be delayed or completely aborted. Limited funding continues to affect all programs. 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 (a continued sluggish 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 to ensure that we offer the best products possible.

3i. During the program year, there were minor changes made to the Homebuyer Program for compliance with the 2013 HOME Final Rule. However, we will continue to evaluate approaches that make us more accountable to our clients to ensure that they succeed and get the services that they need. Ensuring program design that guarantees funding preservation will help us meet programmatic needs more effectively. These strategies and activities can and will meet the needs of our citizens coupled 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:

1. During 2013 program year, CCCD carried out the following activities to address lead-based paint concerns:

- Distribution of the brochure ("The Lead-Safe Certified Guide to Renovate Right") 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 homes built prior to 1978 are required to attend safe work practices training for lead-based paint. Contractors may take the safe work practices training through 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.
- Two Staff persons are trained in the new HUD/EPA regulations that require contractors to use safe work practices to mitigate lead-based paint hazards in private homes and childcare centers.

## HOUSING

### Housing Needs

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

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

Program Year 4 CAPER Housing Needs response:

1. Community Development continued the following activities during the last year to foster and maintain affordable housing:

- Provided grant funds to designated CHDO agency for the development of 2 units in an affordable housing subdivision for low to moderate income first time homebuyers.
- Provided 1 housing rehabilitation loans to investor owners that provided additional rental housing opportunities for tenants.
- Provided grant funds to assist 6 households that need urgent repair assistance to maintain their housing.
- Provided deferred forgivable housing repair loans and emergency repair assistance to enable 31 low to moderate income homeowners to maintain their housing.
- Provided rental rehabilitation loans to investors so that 1 household earning 80% and below the area median income were able to obtain rental housing.



Before



After

### 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 2013 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 2013 Program Year, CCCD offered the following programs targeted to extremely low, very low, and low-income persons:

**Owner Households - Housing Rehabilitation Program**

Funds were to provide homeowners with low interest loans to rehabilitate substandard homes that do not meet minimum housing code standards. All loans are structured as a deferred payment loan, with household re-certification every five years. During the 2013 Program Year, 17 households received assistance from this program in the following income and ethnicity/race categories:

**Housing Rehabilitation Assistance**

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	1	7	4	3	0	0	0
31-50% (very low income)	0	4	2	2	0	0	0
51-80% (low income)	0	5	3	2	0	0	0
<b>Total Households Served</b>	<b>1</b>	<b>16</b>	<b>9</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Race Key:**  
 B – Black  
 W – White  
 AI – American Indian  
 A – Asian  
 Multi- Multi-racial

Households in need of immediate repairs to eliminate health or safety risks received assistance in the form of grants with no repayment up to \$7,500 per unit. During the 2013 Program Year, 14 households received assistance from this program in the following income and ethnicity/race categories:

**Emergency Repair Assistance**

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	0	2	0	2	0	0	0
31-50% (very low income)	0	4	4	0	0	0	0
51-80% (low income)	0	8	4	4	0	0	0
Non low/moderate income	0	0	0	0	0	0	0
<b>Total Households Served</b>	<b>0</b>	<b>14</b>	<b>8</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Race Key:**  
 B – Black  
 W – White  
 AI – American Indian  
 A – Asian  
 Multi- Multi-racial

**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 with one completed in PY2013. The funding of the completed project impacted the lives of 5 individuals in the following income and ethnicity/race categories:

**Ramsey Street**

**Project / Unit Size:** 1 single-family unit/ 3 bedrooms  
**Percentage Complete / Lease-up:** 100% / 100%  
**Rent:** \$575  
**Income Target:** 80% and below area median income (current tenant has income between 51-80% of the area median income)

**Rental Rehabilitation Program**

Income Range	Ethnicity		Race				
	Hispanic	Non-Hispanic	B	W	AI	A	Multi
0-30% (extremely low income)	0	0	0	0	0	0	0
31-50% (very low income)	0	0	0	0	0	0	0
51-80% (low income)	0	1	0	1	0	0	0
<b>Total Households Served</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Race Key:**  
 B - Black  
 W - White  
 AI - American Indian  
 A - Asian  
 Multi- Multiracial

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

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

**Rental Housing Units**

CCCD ensures that units categorized as Section 215 housing opportunities for rental housing meet the following criteria:

- Rents will not exceed 30 percent of the adjusted income of a family whose income equals 65 percent of the area median income.
- Not less than 20 percent of the units will be occupied by very low-income (earning 60% and below the area median income) families (who pay as a contribution toward rent (excluding any Federal or State rental subsidy provided on behalf of the family) not more than 30 percent of the family's monthly adjusted income.
- Is occupied only by households that qualify as low-income (earning 80% and below the area median income) families.
- Does not exclude from leasing those with Section 8 vouchers.
- Has in place deed restrictions maintaining affordability, without regard to the term of the mortgage or to transfer of ownership, except upon a foreclosure by a lender (or upon other transfer in lieu of foreclosure).

- New construction units will meet the energy efficiency standards in accordance with CCCD's Energy Star policy.

#### Homeownership Units

Once completed, the Balsawood project will provide up to 28 new construction units for homeownership. Technical assistance was also provided to potential homebuyers through the first time homebuyer's workshop as a means of preparing them to take advantage of Section 215 housing opportunities for home ownership in the future.

CCCD ensures that the units categorized as Section 215 housing opportunities for homeownership 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.
- Be the principle residence of the owner.
- All units are subject to recapture restrictions established in Community Development program policies.
- New construction units will meet the energy efficiency standards in accordance with CCCD's Energy Star policy.

3. CCCD 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 grants up to **\$7,500** for **14** households in need of emergency repairs that eliminate a health or safety risk that allowed them to remain in their homes. More extensive repairs were addressed through the housing rehabilitation program. Deferred, forgivable loans were provided to **17** homeowners.

#### Persons with Disabilities

Elderly 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 2013 Program Year, **6** residents were provided handicap accessibility repairs to their homes through the Housing Rehabilitation Program including Emergency Repair Program and Rental 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:

1. The County continued its partnership with the Fayetteville Metropolitan Housing Authority (FMHA) and the City of Fayetteville to revitalize the old Wilmington Road Community as a part of FMHA's 5 year HOPE VI grant. The Alfred Street Senior (Dogwood Manor) Apartments continues to successfully lease 100% of its units. This apartment complex provides housing units for elderly tenants earning 60% and below the area median income. With the exception of scattered site Section 8 housing, there are no FMHA housing projects located in Cumberland County's geographic area. However, the units renovated through our Rental Rehabilitation Program provide additional decent, safe, and affordable housing options for Section 8 voucher holders.

## 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 2013 Program Year, CCCD took the following actions to eliminate barriers to affordable housing:

- Promote the first-time homebuyers program by offering below market rate loans to assist with home purchases.
- Offered below market rate loans to investor/owners to purchase/ renovate 1 single family housing units. The units are leased to tenants earning 80% and below the area median income.
- Provided grant funds to a CHDO for infrastructure costs associated with constructing up to 28 unit affordable housing subdivision for first time homebuyers.

## HOME

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.
  - b. HOME Match Report
  - c. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
2. 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).
3. 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 response:

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

During the program year 2013, CCCD has expended \$218,665 in HOME funds to provide housing rehabilitation assistance to 8 homeowners. All of the homeowners had a household income below 80% of the area median income.

Affordable Housing Type	GOALS	ANNUAL PROGRESS	% Goal Achieved	HOUSEHOLD TYPE	
Housing Rehabilitation	15*	17	>100%*	0-30%	8
				31-50%	4
				51-80%	5
				Non low/mod	0

\*Includes activities funded with both CDBG and HOME

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

3a. Please refer to Appendix G 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.

4b/c. CCCD Affirmative Marketing Policy (AMP) is monitored and implemented by the Fair Housing Specialist. A copy of the Affirmative Marketing Policy is at Appendix F.

The following actions were taken under the AMP:

- HOME funds recipients were mailed a distribution list for special outreach efforts for targeted populations, to include updates and contact info for several minority newspapers.
- HOME funds recipients were notified of fair housing training provided by the Cumberland County Community Development in partnership with the Fayetteville-Cumberland Human Relations Department. Certification letters were mailed to attendees of the fair housing training.
- Fair Housing brochures (English and Spanish) were sent to HOME Funds recipients with instructions on placement of brochures.
- The Affirmative Marketing Policy was approved by the Cumberland County Board of Commissioners on April 20, 2009.

In addition to the actions described above, CCCD also undertook the following actions:

- The Community Services Manager has made direct appeals to WMBE contractors by visiting construction work sites and passing out his business card and explaining our contracting 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 Community 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 Needs

**\*Please also refer to the Homeless Needs Table in the Needs.xls**

## workbook.

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 addressed the needs of the homeless through the use of Community Development Block Grant funds (CDBG) offered through the Community Development Public Services Program; the Continuum of Care (CoC) Program funds offered through the HUD's Homeless Grants NOFA competitive grant process; and the Emergency Solutions Grant (ESG) Program offered through the North Carolina Department of Health and Human Services.

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

- Emergency Solutions Grant (ESG) Program – CCCD as lead agency, used CDBG funds to match the ESG program to provide homeless prevention and rapid re-housing assistance to 32 households.
- Gospel Services Benevolent Society, Inc. – CDBG funds were used to provide job training and computer skills for homeless men living at the Hope Center shelter.

In addition, CCCD received Continuum of Care (CoC) Program funds for the operation of the Robin's Meadow Transitional Housing Program and Safe Homes for New Beginnings Permanent Housing Program. Robin's Meadow Transitional Housing Program provides 12 units, (comprised of 2 and 3 bedrooms) of temporary housing along with a comprehensive supportive services program for homeless families. During the 2013 Program Year, the program served 80 homeless individuals). The Safe Homes for New Beginnings Program provides 5, one-bedroom units that serve as permanent supportive housing for individuals who are homeless and have a substance abuse disorder. During the 2013 Program Year, Safe Homes for New Beginnings served 10 individuals.

CCCD continues to serve as a member of the Cumberland County Continuum of Care (CoC) on Homelessness to assist with planning and implementing homeless activities.

The CoC continues to follow its Action Plan which provides a detailed strategic plan and action steps to be taken towards improving the CoC's performance in addressing the issues affecting the homeless community. The Action Plan lists the following strategies:

1. Develop a discharge plan to ensure that persons being released from public institutions (corrections, mental health, health care, and foster care systems) are able to reintegrate into society and not end up homeless.
2. Develop a centralized or unified service intake process for persons experiencing a housing crisis to access needed housing and supportive services from co-operating agencies.
3. Identify an affordable housing database system that can be used to assist with housing search/placement and other housing issues.
4. Increase the supply of affordable permanent housing or rapid re-housing.
5. Increase the supply of permanent housing units for chronically homeless individuals and

families

6. Expand community outreach efforts to reach various groups.
7. Develop a better process for evaluating the performance of HUD funded CoC projects.
8. Revise the CoC's 10 Year Plan to End Homelessness to include updated information related to the HEARTH Act and the Federal Strategic Plan.
9. Develop a detailed CoC policy and procedure.
10. Establish a process for improving data quality and management of the HMIS.
11. Increase HMIS participation among providers in the community to better monitor homelessness in the community and to ensure all beds/units are represented.

2. The County continued to serve as the Lead Agency in the local Continuum of Care funding network. As such, the County staff provided vital coordination and preparation duties necessary to enable the community to submit a continuum of care funding application totaling \$806,347 and awarded **\$806,572** during the 2013 Notice of Funding Availability. Through these efforts the community was able to receive continued funding for the following programs that provide 52 transitional housing units and 15 permanent housing units for homeless individuals and families. The County also continued as the Grantee and provided CDBG funds for one of transitional housing projects funded through the CoC program. In addition to housing, each of these programs offer comprehensive case management and supportive services in the form of education assistance, life skills classes, employment assistance, medical/mental health assistance and other vital services necessary to help individuals become self sufficient. During the PY2013, the County, serving as lead agency of behalf of the CoC, applied for ESG funds through the North Carolina Department of Health and Human Services and was awarded funding in the amount of **\$150,403**. ESG funds were distributed through four agencies to provide shelter and housing stabilization. The County continues to serve as a contracted provider of the PATH program. Through the PATH Program, the County received an award in the amount of **\$205,808**. Through the ESG Program and the PATH Program, agencies were able to network in connecting clients to housing and services. Clients were able to receive security deposits, rental assistance and utility assistance and transition from being literally homeless to permanent housing.

3. In response to the 2013 Continuum of Care Program, the Fayetteville/Cumberland County Continuum of Care submitted an application for seven renewal projects and one planning project. The projects submitted for funding were:

Project Name / Description	Applicant (Grantee)	Project Sponsor	Amount Requested / Grant Term	Amount Awarded / Grant Term
<b>Renewal:</b> Ashton Woods 20 units of transitional housing and services for homeless families	Cumberland Interfaith Hospitality Network	Cumberland Interfaith Hospitality Network	\$262,736 / 1 year	\$262,736 / 1 year
<b>Renewal:</b> Bonanza 5 units of permanent housing and services for disabled homeless families	The Salvation Army	The Salvation Army	\$90,464 / 1 year	\$92,208 / 1 year
<b>Renewal:</b> Leath Commons 5 units of permanent housing and services for disabled homeless	Cumberland Interfaith Hospitality Network	Cumberland Interfaith Hospitality Network	\$126,877 / 1 year	\$131,728 / 1 year
<b>Renewal:</b> Robin's Meadow 12 units of transitional housing and services for homeless families	Cumberland County	Fayetteville Metropolitan Housing Authority	\$85,817 / 1 year	\$85,817 / 1 year
<b>Renewal:</b> Step Up 1 unit (dormitory style) of transitional housing for single homeless men	The Salvation Army	The Salvation Army	\$36,167 / 1 year	\$36,167 / 1 years
<b>Renewal:</b> The Care Center Transitional Housing Program 14 units of transitional housing and services for victims of domestic violence	The Salvation Army	The Salvation Army	\$145,113 / 1 year	\$145,113 / 1 year
<b>Renewal:</b> Safe Homes for New Beginnings 5 units of permanent housing and services for disabled and/or chronically homeless individuals.	Cumberland County through the Community Development Department	Cumberland County through the Community Development Department	\$49,231 / 1 year	\$52,803 / 1 year
<b>New:</b> CoC Planning	Cumberland County through the Community Development Department	Cumberland County through the Community Development Department	9,942	\$0
<b>TOTAL</b>			<b>\$806,347</b>	<b>\$806,572</b>

The County will continue its role as the lead agency for coordination and packaging of the community's 2013 NOFA grant application.

## 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 CCCD continues to play a vital role in the Continuum of Care on Homelessness in their efforts to develop, sanction and support goals and strategies that prevent, as well as alleviate, homelessness. This year the CoC 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. CCCD continued collaborative efforts within the CoC 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 CoC subscribe to the Carolina Homeless Information Network (CHIN), a statewide homeless management information system (HMIS) 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:

- The County applied for ESG Program funds to serve as a provider in implementing homeless prevention activities. Services provided include assistance with rental assistance (including arrears), security deposits, utility deposits/payments and case management services.
- 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 Community Services 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.
- Pre- and Post-Purchase Counseling 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 are 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. Better Health of Cumberland County and Cumberland County Medication Access Program purchases prescription drugs for County residents who have been

denied assistance from all other sources and have a monthly household income of 200% of the federal poverty guidelines.

## **Emergency Solutions Grants (ESG) (Formerly Emergency Shelter Grants)**

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 ESG 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. The County applies for ESG funds through a competitive application process at the State level.

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

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.
  - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
  - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
  - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

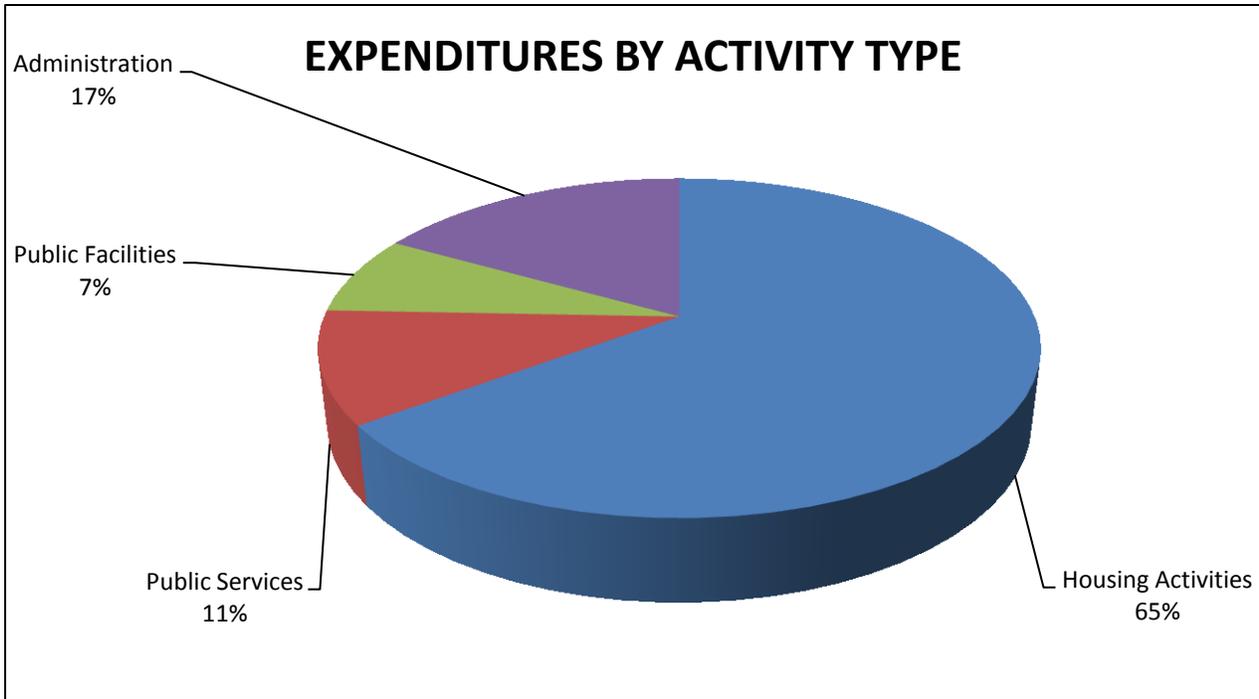
8. Program income received
  - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
  - b. Detail the amount repaid on each float-funded activity.
  - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
  - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
  - a. The activity name and number as shown in IDIS;
  - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
  - c. The amount returned to line-of-credit or program account; and
  - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
  - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
  - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
  - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
  - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
  - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
11. Lump sum agreements
  - a. Provide the name of the financial institution.
  - b. Provide the date the funds were deposited.
  - c. Provide the date the use of funds commenced.
  - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.
12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
  - a. Identify the type of program and number of projects/units completed for each program.
  - b. Provide the total CDBG funds involved in the program.
  - c. Detail other public and private funds involved in the project.
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:

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

1. For the 2013 Program Year, Cumberland County expended CDBG funds for the following activities as they related to priorities/needs identified in the 2010-2015 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	\$372,292
Housing Rehabilitation (owner occupied emergency repair)	Housing - housing repairs to maintain current housing stock	\$80,444
Housing Rehabilitation (project delivery costs)	Housing - housing repairs to maintain current housing stock and increase availability of rental housing	\$242,380
Housing Rehabilitation (local match for the Urgent Repair Program)	Housing - housing repairs to maintain current housing stock	\$18,810
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	\$15,000
Public Services - assistance to low/mod persons with prescription medication (Cumberland County Medication Access Program)	Community Development/Human Services	\$15,000
Public Services - assistance to homeless men with job training and computer skills (Gospel Services Benevolent Society, Inc.)	Community Development/Human Services	\$4,881
Public Services - technical assistance in provision of public services activities (Project Delivery)	Community Development/Human Services	\$21,554
Public Services - Homeless Activities - match funds for the ESG program to provide homeless prevention and rapid re-housing assistance for homeless persons or those at-risk of being homeless and to cover user fees associated with using a Homeless Management Information System.	Community Development/Human Services	\$61,543
Public Facilities - assistance was provided an agency to construct a water/sewer line along the Chapel Hill Road.	Public Facilities / Improvement	\$82,603
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	\$184,598



1b/c. CCCD 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, rental, and emergency repair)	17*	28	>100%	0-30%	11
				31-50%	5
				51-80%	12
				>80%	0

\*The goals identified include using both CDBG and HOME funds.

2a. This CAPER marks the fourth program year of implementation of goals and objectives of the Program Years 2010-2015 Consolidated Plan. This fourth program year was still challenging, especially within the Homebuyers Assistance Program and the Affordable Housing Development Program. CCCD plans to make changes to its goals and objectives as it relates to these activities.

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 staff 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 2013 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. CCCD assesses 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. There were no economic activities undertaken during the PY2013.

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, CCCD specifically outlines in each funding agreement the appropriate national objective that the activity will meet. During on-site monitoring reviews, CCCD's Staff reviews participant files to ensure compliance with the low to moderate income requirement.

8a/b. Not applicable this program year.

8c.

**PY2013 Program Income Draws**

HUD Matrix Code	Activity Description	Amount
14H	Rehabilitation Administration	\$198,857.61
14A	Rehab: Single-Unit Rehabilitation	\$164,803.08
<b>Total Program Income Drawn</b>		<b>\$363,660.69</b>

8d. CCCD sold four properties that were acquired/repared through the Rental Rehabilitation Program to a non-profit in order to continue the County's effort in providing affordable rental housing to low moderate income persons. Two of the units were being leased to Section 8 voucher holders.

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

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

10b. Total Outstanding Loans

Program Type	Outstanding Principal Balance	
	HOME	CDBG
Housing Rehabilitation: Investor-Owner	102 - \$3,076,822	54 - \$ 2,747,035 19 - \$1,343,878
Affordable Housing	10 - \$3,873,750	1 - \$ 100,000
First Time Home Buyer	43 - \$ 692,451	2 - \$ 30,196
Economic Development	0	5 - \$ 776,178

Subtotal Outstanding Balance per Fund Type	155 - \$7,643,023	81 - \$3,653,409
Total Outstanding Balance as of 6/30/14		236 - \$11,296,432

10c. Total Deferred & Forgivable Loans

Total Deferred & Forgivable CDBG Loans

Program Type	Outstanding Principal Balance	
	Deferred Loans	Deferred/ Forgivable Loans
Housing Rehabilitation	9 - \$105,318	38 - \$1,026,552
Affordable Housing	1 - \$100,000	
First Time Home Buyer	0 - 0	0 - 0
Subtotal Outstanding Balance per Loan Type	10 - \$205,318	38 - \$1,026,552
Total Outstanding Balance as of 6/30/14		48 - \$1,231,8870

Total Deferred & Forgivable HOME Loans

Program Type	Outstanding Principal Balance	
	Deferred Loans	Deferred/ Forgivable Loans
Housing Rehabilitation	3 - \$104,989	100 - \$2,971,335
Affordable Housing	1 - \$600,000	
First Time Home Buyer	16 - \$397,287	3 - \$ 80,698
Subtotal Outstanding Balance per Loan Type	20 - \$1,102,276	103 - \$3,053,033
Total Outstanding Balance as of 6/30/14		123 - \$4,155,309

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. CCCD does not have any lump sum agreements with financial institutions.

12.a/b. Housing Rehabilitation Program (investor-owner, owner-occupied)

Units Completed	Percentage of Median Income	Total Expended
11	0 – 30%	\$452,736 CDBG
5	31 – 50%	
11	51 – 80%	
1	Investor	
Total: 28		

12c. There were no private funds used for these projects.

13a. 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:

### Program Year 4 CAPER Antipoverty Strategy response:

1. CCCD will continue to take a proactive approach in addressing poverty in the community through its programs and by partnering with other human service agencies to alleviate the problem of excessive rent burdens for the poor. CCCD provides the following activities to address these issues:

#### 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.
- Homeowner Assistance – CCCD continues its efforts in providing down payment/closing costs and/or GAP financing assistance to potential first-time homebuyers. For the PY2013, CCCD did not receive any applications from potential homebuyers. However, this program do allow citizens have access to resources to so that they are able to purchase homes that are 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 – CCCD also administered two competitive grant through the CoC Program that provided affordable (transitional) housing for 18 homeless families.
- Rental Assistance – CCCD administered the ESG competitive grant awarded through the North Carolina Department of Health and Human Services. Through this program, participants were able to receive rental assistance for up to six months (or in arrears). These funds were made available to assist those persons who were homeless or at-risk of being homeless. In addition, CCCD also provided rental assistance through the PATH program in providing security deposits and rental assistance to those persons who were literally homeless.

#### Assistance with Jobs Training/Social Services

- Jobs Training – Provision of funding to an emergency shelter not only provide residents with shelter, but approximately **21** individuals were also employment training and computer skills.
- Social Services – Provision of funding to eligible non-profits through the CCCD’s Public Service Program assisted **309** low to moderate income residents with obtaining medications

for illnesses and other medical needs with assistance offered through Better Health of Cumberland County. Cumberland County Medication Access Program was able to provide prescription medication assistance to **578** low to moderate income residents. Gospel Services Benevolent Society provided job training and computer skills training to 50 homeless men.

## NON-HOMELESS SPECIAL NEEDS

### Non-homeless Special Needs

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

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 2013 Program Year, CCCD determined that it would concentrate its efforts by:

Goal / Objective / Strategy	Action Taken
Increasing supportive services and activities in Cumberland County for the disabled (mental and physical).	Improved sustainability of livable/ viable communities by providing funding to organizations through the Public Service Program, CoC Program, ESG Program, and the PATH program to provide assistance to <b>398</b> disabled residents.
Provide funding to programs that will assist at a total of <b>25</b> disabled persons between 2013 and 2014.	Improved sustainability of livable / viable communities by providing accessibility modifications for <b>6</b> disabled residents through the Housing Rehabilitation Program, Emergency Repair Program, and the Urgent Repair program.
Fund agencies that will provide services to disabled persons.	

### Specific HOPWA Objectives

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

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
      - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
      - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
      - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.
    - ii. Project Accomplishment Overview
      - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
      - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
      - (3) A brief description of any unique supportive service or other service delivery models or efforts
      - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
    - iii. Barriers or Trends Overview
      - (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
      - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
      - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
  - b. Accomplishment Data
    - i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
    - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 4 CAPER Specific HOPWA Objectives response:

Not Applicable

## OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 4 CAPER Other Narrative response:

### **Affirmatively Furthering Fair Housing**

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

- Initial point of contact for all 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.

### **Bridging the Gap**

CCCD continues to bridge the gap by partnering with organizations and groups such as: NC Fair Housing Project, Legal Aid of NC, NC Indian Housing Authority, The Fayetteville-Cumberland Council for People with Disabilities Local Management Entity and Fayetteville-Cumberland Human Relations.

### **Special Population / Minority Groups**

Minorities American Indians	<b>The NC Indian housing Authority</b> supports fair housing outreach effort by distributing fair housing literature to its clientele and has sent housing staff to attend fair housing training provided by the Human Relations Department.
Disabilities	Human Relations staff attends monthly meetings with the <b>Fayetteville-Cumberland Council for People with Disabilities</b> to provide updates on fair housing issues and supplies fair housing literature.

### **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.

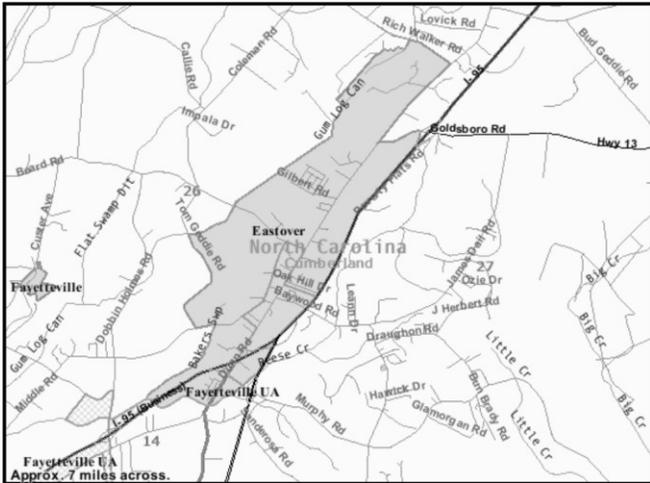
### **Other Actions: Section 3 Guidelines**

CCCD continued to inform and monitor recipients and/or contractors engaged in construction activities with CCCD on Section 3 requirements to increase job opportunities for low and moderate income residents. We have also; updated the CCCD web page to included language outlining the Section 3 Regulatory Description and notice of Section 3 Employment Opportunities.

**Geographic Areas**

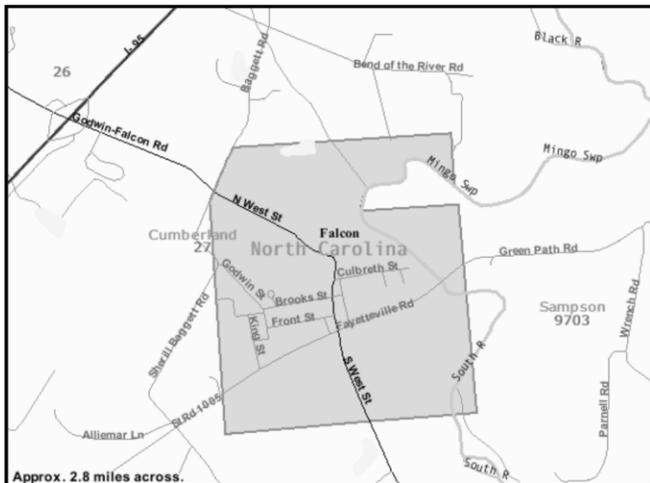
Cumberland County's participating jurisdiction includes the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and the unincorporated areas of the County.

The maps and tables below indicate the minority and low to moderate income percentage for each census tract within the participating jurisdiction.



**Town of Eastover**

Census Tract	% LMI Households	% Minority Population
14	42.4	54.73
26	43.1	30.28
27	32.9	32.62



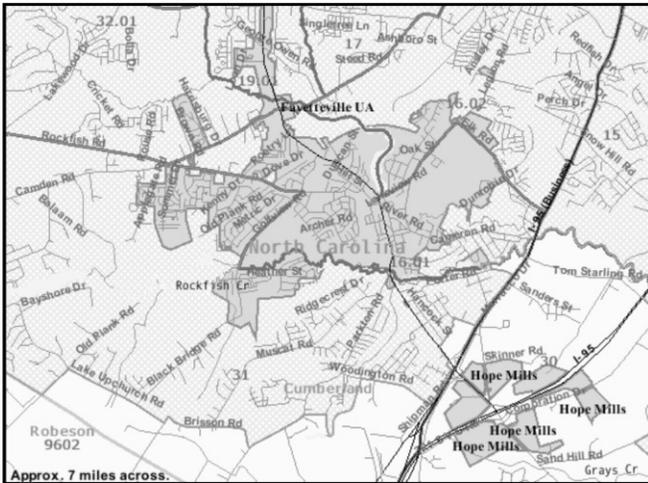
**TOWN OF FALCON**

Census Tract	% LMI Households	% Minority Population
26	43.1	30.28
27	32.9	32.62



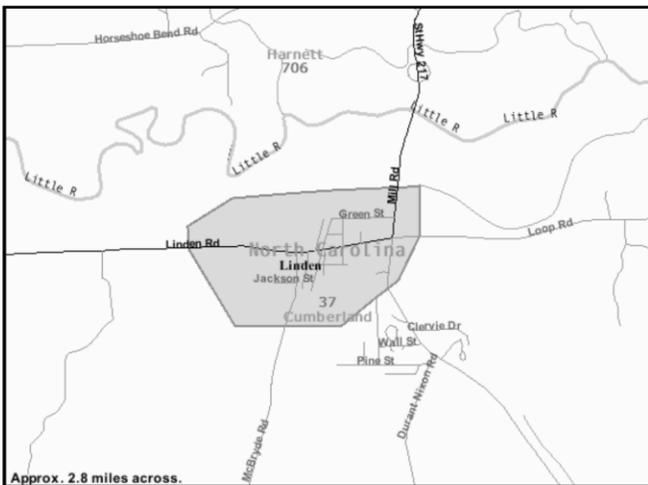
**TOWN OF GODWIN**

Census Tract	% LMI Households	% Minority Population
26	43.1	30.28
27	32.9	32.62
37	25.6	31.99



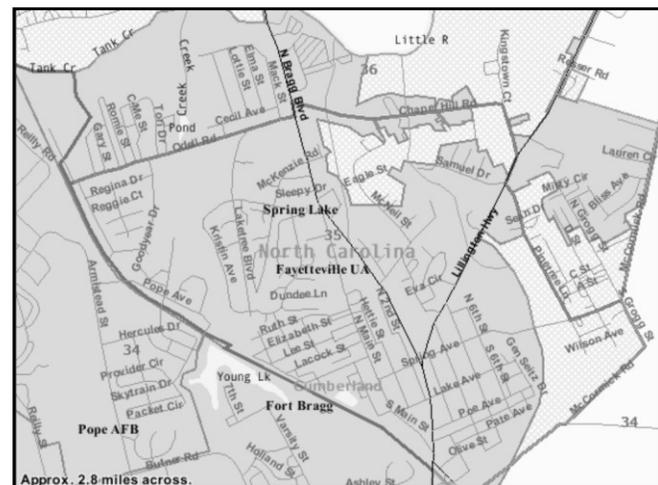
**TOWN OF HOPE MILLS**

Census Tract	% LMI Households	% Minority Population
15	43.3	46.63
16.01	33.3	41.82
17	42.6	56.94
19.01	34.7	47.82
30.01	33.0	33.45
30.02	33.0	33.15
31.02	-	35.16
31.03	-	40.43
31.04	-	42.34



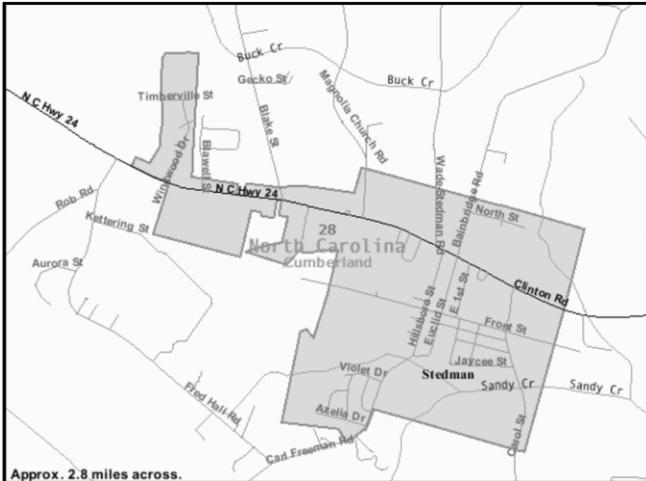
**TOWN OF LINDEN**

Census Tract	% LMI Households	% Minority Population
27	25.6	32.62



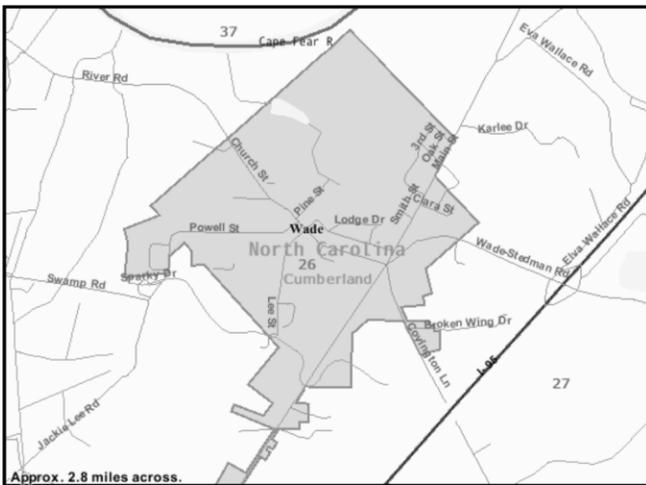
**TOWN OF SPRING LAKE**

Census Tract	% LMI Households	% Minority Population
35	58.8	72.39
36	47.9	60.95



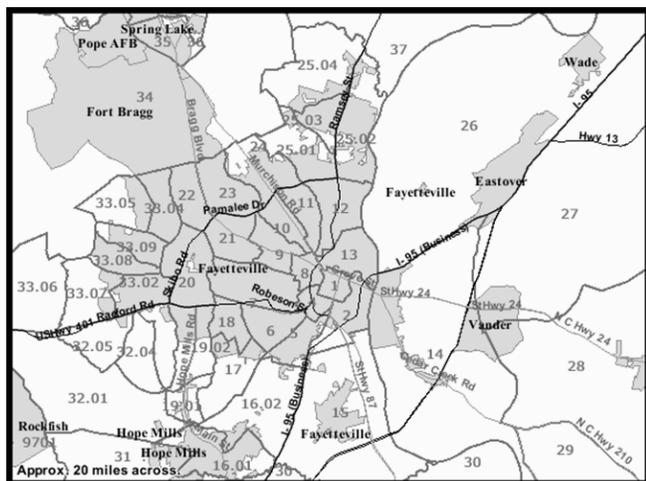
**TOWN OF STEDMAN**

Census Tract	% LMI Households	% Minority Population
28	33.1	23.04



**TOWN OF WADE**

Census Tract	% LMI Households	% Minority Population
26	43.1	30.28
27	32.9	32.62
37	25.6	31.99



**UNINCORPORATED AREAS OF CUMBERLAND COUNTY**

Census Tract	% LMI Households	% Minority Population
24.02	51.7	79.52
25.02	32.7	46.69
25.04	34.04	50.12
29	41.0	33.23