



2018 ANNUAL ACTION PLAN

July 1, 2018 - June 30, 2019



CUMBERLAND COUNTY COMMUNITY DEVELOPMENT

Public Review Period: April 3, 2018 – May 2, 2018
Public Hearing: May 21, 2018 @ 6:45 p.m.
Cumberland County Courthouse, 117 Dick Street, Fayetteville

DRAFT
(VERSION 2)

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EXECUTIVE SUMMARY

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

1. Introduction

Cumberland County had completed a Consolidated Plan (a 5-year Strategic Plan) for the 2015-2019 program years that identifies the goals and objectives to carrying out activities related to affordable housing, homelessness, and non-housing Community Development activities. Cumberland County is required to prepare and submit a one-year community development action plan that provides a narrative description of the projects and activities that are expected to be implemented and funded with entitlement funds and competitive awards that are received from the U.S. Department of Housing and Urban Development (HUD) for the 2018 Program Year. The 2018 Annual Action Plan will be the fourth year of achieving goals outlined in the Consolidated Plan for the program period 2015-2019. As an urban county entitlement, Cumberland County receives an annual allocation of Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funding from HUD. The geographic service areas include all of the unincorporated areas and the eight municipalities participating in the County's program.

These funds, along with other funding sources, will be used to meet the needs of our community by:

1. Increasing affordable housing;
2. Providing essential services and housing for the homeless;
3. Improving access to public services; and
4. Improving public facilities / infrastructure.

2. Summarize the objectives and outcomes identified in the Plan

The goals and outcomes identified in this Action Plan are taken from the Consolidated Plan's Strategic Plan which describes how federal funds and other resources will be deployed and what other actions will be taken to address community development, affordable housing, and homeless needs over the five-year period.

Affordable Housing

Cumberland County will continue pursuing housing goals and objectives that include increasing the availability and accessibility of decent, safe and affordable housing to include acquisition, new construction, rehabilitation, clearance, demolition and rental assistance.

Homelessness

Cumberland County will continue pursuing goals and objectives to benefit the homeless that include increasing the number of units of transitional, permanent supportive and affordable housing; explore and promote a facility to provide support services, referrals, and resources to homeless individuals; rental and utility assistance to help prevent homelessness and to reduce the homeless population and increase chances for sustained independence.

Due to the devastation of Hurricane Matthew, housing and infrastructure in Cumberland County were impacted and created a greater demand for services for the homeless and the need for housing. Cumberland County amended its Consolidated Plan to expand its rehabilitation activities to include disaster recovery housing repairs to address the unmet need for housing repairs.

Non-Housing Community Development

Cumberland County will continue pursuing goals and objectives to provide assistance to low-income persons with medical and/or healthcare services, increase community awareness of available transportation services and resources to address infrastructure concerns in the smaller towns and coordinate with other county departments and agencies to address water, sewer and drainage issues and promote economic development.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. In the 2016 Program Year (July 1, 2016-June 30, 2017), Cumberland County met the following annual objectives:

- Rehabilitated 10 owner-occupied units and 2 rental units;
- Provided funds for the construction and completion of 2 new units to increase the affordable housing supply;
- Provided funding and worked with human services agencies to maximize the use and delivery of human services by assisting 4,689 persons;
- Provided funding to homeless programs that assisted 71 persons with rapid re-housing and 36 persons with homeless prevention;
- Provided funding to assist 234 homeless persons staying in a shelter;
- Renovated three units in a transitional housing program which housed a total of 15 homeless persons or three families; and
- Provided financial stability for local homeless programs to eliminate gaps in services by utilizing 15% of the public services annual allocation for homeless activities.

4. Summary of Citizen Participation Process and consultation process

From October 2017 through February 2018, citizen's input was solicited and presentations made at public meetings held by the towns within Cumberland County's jurisdiction. Notices of the public meetings were published in the local newspaper. Residents were also notified of meetings through public service announcements and other media outlets. The Public Review period for the 2018 Annual Action Plan consists of a 30-day period which began April 3, 2018 and ended May 2, 2018. An updated copy of the 2018 Annual Action Plan will be posted on the Cumberland County website. A public hearing to be held before the Board of County Commissioners is planned for May 21, 2018, in the County Courthouse, located at 117 Dick Street.

5. Summary of public comments

Summary of comments will be included in the attached citizen participation comments section.

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

Public comments will be considered, and adjustments made to the plan, if necessary.

7. Summary

It is the goal of Cumberland County to continue to administer the programs effectively and efficiently to ensure the greatest impact is made in the community. However, because the County has a strong military presence, the fluidity of the military population and the housing market ensures that affordable housing will remain an issue for years to come. Because of this, Cumberland County will continue to pursue public-private partnerships and continue efforts to develop housing and services that meet the needs of the most vulnerable members of the community.

In October 2016, Hurricane Matthew swept across Cumberland County leaving devastating damages to many homes and several businesses. The aftermath of the disaster left Cumberland County with even a greater housing shortage for the low income and the most vulnerable members of the community. In 2017, Cumberland County signed an agreement with the North Carolina Department of Public Safety (in partnership with the North Carolina Department of Commerce), to administer Community Development Block Grant Disaster Recovery (CDBG-DR) programs in Cumberland County. In partnership with the City of Fayetteville, Cumberland County will use the funds to carry out activities to qualified beneficiaries. These activities include, but are not limited to:

- Single-family homeowner rehabilitation
- Single-family homeowner reconstruction

- Housing repair reimbursement
- Mobile home repair
- Small rental assistance
- Multi-family rental assistance
- Permanent supportive housing
- Community Resource Center

The County will continue to take steps to be creative in providing decent, safe, affordable housing for families and individuals. Additionally, the County will continue to work to provide supportive services to the special populations that may find access to specialized care more difficult to obtain.

Homelessness is a priority for both local governments and they have developed a partnership strategy to address the issue by utilizing data-driven analysis that will result in solutions to reduce homelessness in the community.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Consolidated Plan / Annual Action Plan Public Contact Information

Delores (Dee) Taylor
 Interim Director
 Cumberland County Community Development
 707 Executive Place
 Fayetteville, NC 28305
 dtaylor@co.cumberland.nc.us

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

During the development of the 2015-2019 Consolidated Plan process, Cumberland County consulted with various entities to obtain input on community needs. The County works closely with public and assisted housing providers to identify funds and potential county-owned properties that can be donated to housing providers. Additionally, through periodic meetings with developers, affordable housing providers, and representatives from various public service agencies, the Community Development Department seeks to identify opportunities for collaboration. The County also works through its planning department on zoning, planning, and unified ordinance issues to facilitate the development of housing.

The County continues to be involved with the Fayetteville/Cumberland County Continuum of Care (CoC) on Homelessness. The County participates in the community-wide, coordinated intake/assessment referral process which is a centralized system used to coordinate services targeted for those who are homeless or at-risk of being homeless. This system brings together service providers in a cohesive and coordinated way to provide services. Furthermore, this coordinated approach will help maximize resources and prevent duplication of services.

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

Cumberland County continues to work closely with the public and assisted housing providers to identify funds and potential county-owned properties that can be donated to housing providers. In addition, the County has worked with numerous private and governmental health, mental health, and service agencies to find opportunities to coordinate the support of residents to low-income and affordable housing. Insights and feedback from health care and service provider partners are critical to maximizing the level of services available to our target families.

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

Cumberland County continues to collaborate with the Fayetteville/Cumberland Continuum of Care (CoC) on Homelessness to improve the community-wide coordinated assessment system. The CoC provides data regarding the number of and needs of homeless people, people at risk of homelessness, and people imminently homeless.

Allocations are based on the framework of needs, priorities, goals, and objectives developed through the CoC's needs assessment and the Five-Year Consolidated Planning cycle, as well as other grant guidelines. Currently, the top priorities include rapid re-housing, homeless prevention, emergency response, and HMIS. Through the CoC's Performance and Evaluation Committee, priorities will be evaluated at least annually. The Committee will evaluate outcomes to ensure the goals of the CoC are being met. The Homeless Management Information System (HMIS) is being used by providers on a statewide level. However, a local system administrator will provide training and technical assistance to users within the community in accordance with the policies and procedures developed by the HMIS Lead Agency.

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

Allocations are based on the framework of needs, priorities, goals, and objectives developed through the CoC's needs assessment and the Five-Year Consolidated Planning cycle, as well as other grant guidelines. The top priorities include rapid re-housing, homeless prevention, emergency response and HMIS. Through the CoC's Performance and Evaluation Committee, priorities will be evaluated at least annually. The Committee will evaluate outcomes to ensure the goals of the CoC are being met. The Local System Administrator provides training and technical assistance to users with the community in accordance with the policies and procedures developed by the HMIS Lead Agency.

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

1	Agency/Group/Organization	Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, and Wade
	Agency/Group/Organization Type	Housing Services-homeless Other government - Local Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Include feedback and participation from citizens and local leaders through a series of public meetings aligned with Town Council meetings. Town leaders can gain a better understanding of the Community Development Department programs and disseminate that information to their constituents. Further, as sites of planned or potential affordable housing, infrastructure or development efforts, many of these towns are key partners in implementation of the elements of the Consolidated Plan and Action Plan.

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Cumberland County CoC	The Consolidated Plan and Fayetteville/Cumberland CoC Action Plan seek to develop more housing options for homeless people and low-income people, as well as coordinated supportive services.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

Cumberland County engaged in a robust process of including citizen participation within the planning process. A series of public meetings were held in conjunction with town council meetings within the jurisdiction. Residents were notified of the meetings through public service announcements and media notices. The County provided the public the opportunity to review and comment on the proposed action plan through its display at 10 public locations, including government offices and public libraries.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-targeted/broad community				
2	Public Service Announcement	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
3	Public Meeting	Non-targeted/broad community	Town of Godwin; Godwin, NC; Nov. 21 @ 7pm	General comments received on community development programs especially home repair assistance.		
4	Public Meeting	Non-targeted/broad community	Spring Lake Town Hall; 300 Ruth St; Spring Lake, NC; Nov. 27 @ 7pm	General comments received on community development programs		
5	Public Meeting	Non-targeted/broad community	Stedman Town Hall, 5110 Front St., Stedman, NC, Dec 7 @ 7pm	General comments received on community development programs		
6	Public Meeting	Non-targeted/broad community	Eastover Community Center, 4008 School St., Eastover NC; Dec. 12 @7pm	General comments on community development programs		
7	Public Meeting	Non-targeted/broad community	Hope Mills Town Hall, 5770 Rockfish Rd; Hope Mills, NC; Dec. 18 @ 7pm	General comments received on community development programs and request for proposals process		
8	Public Meeting	Non-targeted/broad community	Falcon Town Hall, 7156 West St., Falcon, NC; Jan. 8 @ 7pm	General comments received on community development programs especially infrastructure.		
9	Public Meeting	Non-targeted/broad community	Wade Town Hall, 7128 Main St., Wade, NC, Jan. 9 @ 7pm	General comments received on community development programs especially public facilities/infrastructure.		
10	Public Meeting	Non-targeted/broad community	Linden Town Hall, 9456 Academy St., Linden, NC; Jan. 16 @ 7:30 pm	General comments received on community development programs		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Cumberland County is an urban county entitlement and receives Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Program funds directly from the U.S. Department of Housing and Urban Development. Cumberland County partners with local agencies in order to leverage grant dollars.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	825,817	175,149	600,000	1,600,966	1,876,938	Annual award is a conservative estimate based on recent awards
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	399,148	200,000	500,000	1,099,148	1,344,516	Annual award is a conservative estimate based on recent awards
Competitive McKinney-Vento Homeless Assistance Act	public - state	Other	0	0	0	0	0	
Continuum of Care	public - federal	Other	0	0	0	0	0	
General Fund	public - local	Admin and Planning Housing	124,242	0	0	124,242	124,150	General funds to assist in administering programs and match funds
Other	public - state	Other	0	0	0	0	0	
Other	public - local	Housing Other	143,993	0	0	143,993	46,835	General funds through partnership between City and County government to address homelessness.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Cumberland County leverages funds from private and non-federal public sources to meet match requirement with cash contributions from federal sources. Cumberland County will continue working toward meeting our affordable housing goals while responding to the immediate needs of the disaster survivors.

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

At this time, Cumberland County has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Quality Housing	2015	2020	Affordable Housing	Cumberland County Area	Affordable Housing	CDBG: \$368,731 HOME: \$619,020	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 23 Household Housing Unit
2	Essential Services and Housing for the Homeless	2015	2020	Homeless	Cumberland County Area	Homelessness	CDBG: \$65,282 General Fund: \$143,993	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted Homelessness Prevention: 15 Persons Assisted
3	Improve Access to Public Services (Human Services)	2015	2020	Non-Housing Community Development	Cumberland County Area	Non-Housing Community Development	CDBG: \$58,591	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted
4	Improve Public Facilities/Develop Infrastructure	2015	2020	Non-Housing Community Development	Cumberland County Area	Non-Housing Community Development	CDBG: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Quality Housing
	Goal Description	Cumberland County Community Development will pursue housing goals that include maintaining and increasing the availability and accessibility of decent, safe and affordable housing.
2	Goal Name	Essential Services and Housing for the Homeless
	Goal Description	Cumberland County will provide activities that will benefit the homeless. Funding allocation will be CDBG funds and local government funds (city/county) designated as a part of the homeless initiative partnership.
3	Goal Name	Improve Access to Public Services (Human Services)
	Goal Description	Cumberland County Community Development will provide funding to agencies for healthcare services and services to homeless for approximately 1000 persons.
4	Goal Name	Improve Public Facilities/Develop Infrastructure
	Goal Description	Cumberland County Community Development will allocate funding to improve public facilities and development of infrastructure - potential 1 project.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Cumberland County will ensure affordable housing is provided to approximately 2 families with 30% of the area median income; 5 families between 31-50% of the area median income; 20 families between 51%-80% of the area median income.

Projects

AP-35 Projects – 91.220(d)

Introduction

Cumberland County plans to undertake the following projects based on the needs assessment within the geographic service area.

Projects

#	Project Name
1	HOUSING REHABILITATION (2018)
2	AFFORDABLE HOUSING (2018)
3	HOUSING PROJECT DELIVERY COSTS (2018)
4	PUBLIC SERVICES (2018)
5	HOMELESS SERVICES (2018)
6	PUBLIC FACILITIES / INFRASTRUCTURE (2018)
7	GENERAL ADMINISTRATION / PLANNING (2018)

Table 8 – Project Information

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

Not applicable.

AP-38 Project Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	HOUSING REHABILITATION (2018)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$368,731 HOME: \$479,148
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation); and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately low- to moderate- income households.
	Location Description	County-wide
	Planned Activities	-
2	Project Name	AFFORDABLE HOUSING (2018)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$159,872

	Description	Funds will be used to assist a CHDO and developer with the development of affordable housing for low and moderate-income residents of Cumberland County. Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 2 low- to moderate- income households.
	Location Description	County-wide
	Planned Activities	-
3	Project Name	HOUSING PROJECT DELIVERY COSTS (2018)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$198,050
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	-
	Planned Activities	-
4	Project Name	PUBLIC SERVICES (2018)
	Target Area	Cumberland County Area
	Goals Supported	Improve Access to Public Services (Human Services)
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$58,591
	Description	Partner with agencies in providing health care services and services to the homeless. Staff and overhead costs directly related to carrying out public services activities.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately 1,000 low- to moderate- income.
	Location Description	County-wide
	Planned Activities	-
5	Project Name	HOMELESS SERVICES (2018)
	Target Area	Cumberland County Area
	Goals Supported	Essential Services and Housing for the Homeless
	Needs Addressed	Homelessness
	Funding	CDBG: \$65,282 General Funds: \$143,993
	Description	Activities to benefit homeless persons to provide short-term rental assistance and utility assistance to help prevent homelessness and to reduce homeless population. This activity will be funded with CDBG and local government funds of as a part of the joint city/county homeless initiative program.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 10 low- to moderate- income households facing homelessness.
	Location Description	County-wide
	Planned Activities	-
6	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE (2018)
	Target Area	Cumberland County Area

	Goals Supported	Improve Public Facilities/Develop Infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$100,000
	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	County-wide
	Planned Activities	-
7	Project Name	GENERAL ADMINISTRATION / PLANNING (2018)
	Target Area	Cumberland County Area
	Goals Supported	Increase Affordable Quality Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$198,163 HOME: \$59,915 General Fund: \$124,242
	Description	CDBG funding will be provided to support administrative cost associated with carrying out the 2018 Action Plan Goals and Priority needs. Local government funds (\$124,242) will also be used to help support this activity.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	-
	Location Description	-
	Planned Activities	-

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Community Development will use entitlement funds within Cumberland County to include the towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and the unincorporated areas. All of the towns have elected to be party to Cumberland County's designation as an Urban County. All of the activities, with exception of certain public service and homeless activities; will be accomplished in one of these municipal areas or the unincorporated areas of the County.

Geographic Distribution

Target Area	Percentage of Funds
Cumberland County Area	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Cumberland County Community Development has not identified a targeted area, but funds will be allocated throughout Cumberland County according to the need.

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Cumberland County will continue to foster development and preservation or renovation of affordable housing development in utilizing HOME funds and CDBG funds for owner-occupied, rental housing rehabilitation, and programs serving households facing homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	0
Special-Needs	0
Total	20

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	2
Rehab of Existing Units	23
Acquisition of Existing Units	0
Total	27

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

Cumberland County plans to use CDBG and local funds to provide rapid re-housing and homeless prevention assistance. Non-homeless are not indicated because that is counted in the number of households supported through rehabilitation of existing affordable housing units.

AP-60 Public Housing – 91.220(h)

Introduction

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

Fayetteville Metropolitan Housing Authority implements various activities that promote self-sufficiency and economic independence. Efforts are put forth in developing partnerships to educate tenants on the process of purchasing a home to prepare them for future homeownership.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

Not applicable. Fayetteville Metropolitan Housing Authority has been designated as a high performing housing authority and is not considered as troubled.

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

Cumberland County and Fayetteville Metropolitan Housing Authority will continue to partner together and with other agencies to address the needs of availability of affordable housing. It is anticipated that FMHA will start the construction of the RAD project - Grove View Terrace which will bring an additional 54 units in the community. The total number of units expected at completion - 270.

Discussion

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Cumberland County along with the City government has identified homelessness as a priority in the Strategic Plan. Cumberland County will continue to apply for state and federal funds to address the needs of homelessness and those at-risk of becoming homeless in the community. Local governments have allocated funds to address the priority identified in the Strategic Plan for the homeless initiative. The County has been awarded Community Development Block Grant – Disaster Recovery (CDBG-DR) funds for which a portion will be used to develop permanent supportive housing and a community resource center to provide services for those who are homeless.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Fayetteville/Cumberland Continuum of Care on Homelessness has implemented a community-wide, coordinated intake assessment system using a "no wrong door" approach to assessing the needs of persons experiencing homelessness. This system will allow participating providers to serve as a portal to conduct a full assessment and prioritize the households based on need and determine the appropriate options. This method will ensure that the persons with the highest need will have priority for housing.

Community Development will also utilize the homeless initiative funds from the joint venture project between the City and County governments to address the gaps in services for homeless individuals that do not meet HUD's definition of homelessness but are at or below 80% of the area median income by providing direct financial assistance and support services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County Community Development serves as Grantee to administer the Continuum of Care Grant Programs to address the needs of homeless persons. Community Development partners with agencies to provide emergency shelter to the homeless; housing stabilization through rapid re-housing and homeless prevention to persons that are homeless or at-risk of being homeless. Cumberland County Community Development also serves as Grantee for two transitional housing programs for families and a permanent supportive housing program for homeless individuals who have substance abuse disorders.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The 2018 Point-In-Time (PiT) Homeless Count indicated approximately 372 homeless individuals. This total is a decrease of 16% when compared to the 2017 PiT Count total (442). Out of the 2018 PiT total homeless population, 61% represented the unsheltered population. The number of chronically homeless population represented 18% of the total homeless population. An individual is defined by HUD as “Chronically Homeless” if they have a disability and have lived in a shelter, safe haven, or place not meant for human habitation for 12 continuous months or for 4 separate occasions in the last three years (must total 12 months). Breaks in homelessness, while the individual is residing in an institutional care facility will not count as a break in homelessness. Additionally, an individual who is currently residing in an institutional care facility for less than 90 days and meets the above criteria for chronic homelessness may also be considered chronically homeless. In addition, a family with an adult/minor head of household who meets the criteria mentioned above may also be considered chronically homeless, despite changes in family composition (unless the chronically homeless head of household leaves the family).

Cumberland County Community Development has made homelessness a priority need based on the CoC Analysis and Homeless Assessment identified in the 2015-19 Consolidated Plan. Cumberland County will continue its efforts in partnering with local developers to increase the supply of affordable housing units by requiring developers to designate a percentage of units for extremely low-income persons. Most of the individuals and families are in need of long-term comprehensive case management and continued mental health services coupled with affordable housing in order to maintain self-sufficiency to avoid becoming homeless again.

Because there is a major shortage of affordable housing in the community, Cumberland County plans to use CDBG-DR funds to develop a permanent supportive housing program targeting those persons who are homeless and have a disability. In addition, Cumberland County will use local funds to provide rapid re-housing and homeless prevention assistance.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Cumberland County will continue to collaborate with Fayetteville/Cumberland Continuum of Care on Homelessness to improve discharge strategies that will meet these needs. Community Development will continue to support agencies such as Alliance Behavioral Healthcare in implementing various programs for those exiting out of correctional facilities or mental health facilities.

Discussion

Not applicable.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Cumberland County continues to face the issue of providing affordable housing for low and very low-income households in the community. Barriers to making housing affordable include reduction in funding resources, cost due to inflated rental and sales; and unavailability of public housing units due to long wait lists.

To address these issues, Cumberland County will use CDBG, HOME, and disaster recovery funds to help restore and strengthen the residential housing stock and create additional affordable housing units that target low- to moderate- income households in the County, especially homes that sustained severe property damage by Hurricane Matthew.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Cumberland County Community Development will continue to put forth efforts to foster and maintain affordable housing and remove barriers to affordable housing by continuing to partner with eligible organizations designated as community housing development organizations (CHDOs) to increase the production and supply of affordable housing to include subsidized new housing; continue to offer low interest loans to investor-owners for rehabilitation of rental property to be rented to low and moderate income household; acquire and renovate substandard single family units that will be sold to potential homebuyers with household income at or below 80% of the area median income; and encourage developers to build more affordable housing units targeted to households with incomes at or below 30% of the area median income.

Discussion

Not applicable.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of funding resources available for 1) affordable housing targeted to very low, low and moderate income persons; and 2) housing for the homeless with comprehensive case management and support services; and 3) lack of coordination of existing services in the community that increase the level of frustration of the customers seeking services.

The community will use funding from CDBG-DR and other available resources to expand affordable housing units for low-to moderate- income persons. Partnering agencies within the community will continue to apply for funding through the State Emergency Solutions Grant program to help alleviate some of the problems with the homeless population. The community-wide, coordinated intake/assessment system is helping with coordinating services within the community. However, this system is still evolving.

Actions planned to foster and maintain affordable housing

Cumberland County Community Development will continue to encourage developers that seek funding through the department, to set aside a certain percentage of developed units for households with incomes at or below 30% of the area median income.

Actions planned to reduce lead-based paint hazards

Cumberland County Community Development housing rehabilitation staff will continue to receive training to implement lead-based paint safe work practices. Actions taken include implementation of lead-based paint hazard reduction measures as part of our housing rehabilitation program to comply with 24 CFR 35; contractors who rehabilitate homes built prior to 1978 are required to attend Safe Work Practices training for lead-based paint; 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; and distribution of the brochure to all housing rehabilitation program applicants on the hazards of lead-based paint ("The Lead-Safe Certified Guide To Renovate Right").

Actions planned to reduce the number of poverty-level families

Cumberland County Community Development will continue to make progress in reducing the number of poverty-level families in the community. This is done through leveraging resources and partnering with other human services agencies that provide assistance through programs such as housing rehabilitation and public services programs to assist with medical needs.

Actions planned to develop institutional structure

Cumberland County Community Development has years of experience and is well equipped to implement and coordinate activities among public, private and nonprofit agencies. Although funding has continued to decrease over the years, Community Development will continue to streamline processes and procedures for efficiency and effectiveness, in addition to searching for additional funding resources to strengthen its ability to serve and offer programs and services that improve the quality of life for the residents and meet the community's need.

Actions planned to enhance coordination between public and private housing and social service agencies

Cumberland County Community Development will enhance the coordination between agencies by providing funding through a request for proposal process to eligible agencies to improve access to services.

Discussion

Not applicable.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

During the 2018 Program Year, Cumberland County Community Development will allocate HOME entitlement funds to provide assistance to qualified homebuyers as described under 24 CFR Part 92.205.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale Provisions

In accordance with the applicable homeownership resale provisions outlined in 24 CFR part 92.254 (a)(5)(i), Cumberland County shall enforce resale provisions where HOME funds are provided to developers and/or CHDOs in the form of development subsidy only and there is no direct subsidy given to the homebuyer. In addition, any direct HOME funds provided to a homebuyer in the form of a grant instead of a loan would trigger resale requirements.

In applying the resale provisions to affordable housing development for homeownership, the County will designate a unit as an affordable unit. When a unit is designated affordable and it is sold during the affordability period, the sale must meet the following criteria:

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principle residence.

The sales price must be "affordable" to the new purchaser. CCCD defines affordable as the homebuyer paying no more than 30% of their annual gross income toward principal, interest, taxes, and insurance (PITI).

The County will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers whose incomes fall within the range of 60% to 80% of the area median income. If a potential family's income falls below 60% of the area median income, they will not be precluded from purchasing a home sold under the resale provisions as long as the unit remains affordable as defined above. Additional HOME funds may be provided to a new purchaser in the form of direct assistance through existing homebuyer assistance programs for down payment costs assistance and/or gap financing to enhance affordability.

Under no circumstances may the "affordable" sales price exceeds 95% of the median purchase price for the area established by HOME regulations.

The original homebuyer, now the seller, must receive a "fair return" on their investment. The County defines fair return as any down payment contributed by the seller (initial investment), plus the value of any capital improvements made by the seller since the original purchase, plus a fair return on both the initial investment and the value of capital improvements calculated using the average change in the Consumer Price Index (CPI) over the period of ownership by the seller.

For purposes of the resale provisions, capital improvements are defined as improvements that add to the value of the home, prolong its useful life for more than one year, or adapt it to new uses. A fair return on capital improvements will be based on actual costs of the improvements as documented by the original homebuyer with receipts, invoices, canceled checks, and/or other documents deemed appropriate to sufficiently substantiate the costs of the improvements. Repairs are improvements to maintain the home in good condition but do not add to its value or prolong its life and will not be considered in determining fair return on investment. Examples of capital improvements are as follows: additions such a deck, patio, fence, sprinkler system, installation of a new roof, heating system or central air conditioning, or improvements such as built-in appliances, kitchen modernization, and flooring.

The affordability restrictions may terminate upon the occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD. The County may use purchase options, rights of refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. In these instances, additional HOME funds may be invested to acquire and/or rehabilitate the unit to ensure that its affordability is preserved. If during the original affordability period, the original homebuyer obtains a redemptive ownership interest in the property the affordability restrictions will be revived according to the original terms.

The resale provision will be enforced through a deed of trust, promissory note, deed restriction or land covenant, written resale agreement, and/or other similar mechanisms.

Recapture Provisions

While the recapture provision allows a homebuyer to sell their property to any willing buyer, the sale of the property during the affordability period triggers repayment of any direct HOME subsidy received by the original homebuyer when he/she purchased the home.

In accordance with the applicable homeownership recapture provisions outlined in 24 CFR part 92.254 (a)(5)(ii), Cumberland County shall enforce recapture provisions where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase price assistance. The County requires the recapture of the entire amount of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period. Net proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing costs. To the extent that net proceeds are available at closing, the principal balance of the HOME funds is due and payable. Under no

circumstances will the County recapture more than is available from the net proceeds of the sale. In the event that net proceeds exceed the amount necessary to repay the County HOME funds, excess proceeds may be paid to the original homebuyer once HOME funds have been repaid to the County.

The affordability restrictions may terminate upon the occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD. The County may use purchase options, rights of refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. In these instances, additional HOME funds may be invested to acquire and/or rehabilitate the unit to ensure that its affordability is preserved. If during the original affordability period the original homebuyer obtains a redemptive ownership interest in the property, the affordability restrictions will be revived according to the original terms.

The recapture provision will be enforced through a deed of trust, promissory note, deed restriction or land covenant, written recapture agreement, and/or other similar mechanisms.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

During the 2018 program year, Cumberland County Community Development does not plan to refinance any existing multifamily housing debt.

Discussion

Not applicable.