

2017-2018

City of Greensboro
Annual Plan:
Planning for a Resilient Community



City of Greensboro
Neighborhood Development
Department
July 2017

Executive Summary

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

1. Introduction

The City of Greensboro is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program, and serves as the lead entity for the Greensboro HOME Consortium. As a HUD entitlement community, the City is required to prepare an Annual Action Plan in order to implement any federal programs that fund housing, community development, and economic development activities within the community. This plan covers fiscal year (FY) 2017-2018.

The overall goal of the community planning and development programs covered by this Annual Plan is to develop viable communities by providing decent housing, promoting a suitable living environment, and expanding economic opportunities principally for low and moderate income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment of the 2015-19 Consolidated Plan, Greensboro and Guilford County established three goal areas for the 2015-19 period:

- Increase the supply of decent affordable housing;
- Promote a suitable living environment; and
- Expand economic opportunities.

Greensboro and Guilford County will direct resources as appropriate to accomplish these goals from the 2017-2018 Annual Action Plan and will measure progress toward them. The goals and performance outcomes have been developed based on the resources reasonably expected to be available for achieving them. Analysis and evaluation of performance data will be used to drive improvements in implementation. All Goals, Strategies, and Performance Outcomes are based on a one-year time frame that begins July 1, 2017 and ends June 30, 2018 for FY 2017 through 2018.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City's past performance in the administration and implementation of the CDBG and HOME programs has fulfilled the spirit and intent of the federal legislation which created these programs. The City has made decent housing more affordable, increased access to suitable living environments, made homes more sustainable, and increased the accessibility of economic opportunities. A detailed summary of past performance can be found in the program year 2015 Consolidated Annual Performance Evaluation Report (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Residents are invited to provide their feedback at public hearings and during a public comment period. The City uses input from citizens and its elected boards to determine housing and community development needs, set priorities, and develop strategies and actions to address those needs. The attachment in the AD-26 captures the outcomes.

The City has complied with the adopted Citizen Participation Plan, which satisfies the requirements of 24 CFR 91.105.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

See the attached summary from the Citizen Participation section of the Annual Plan.

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

Not applicable - no comments or views received. See the attached Citizen Participation summary.

7. Summary

Please note that all quantitative and qualitative goals outlined in this Plan are in draft form and subject to change after the July 18, 2017 City Council meeting.

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
CDBG Administrator	GREENSBORO	Neighborhood Development/City of Greensboro	
HOPWA Administrator	GREENSBORO	Neighborhood Development/City of Greensboro	
HOME Administrator	GREENSBORO	Neighborhood Development/City of Greensboro	
ESG Administrator	GREENSBORO	Neighborhood Development/City of Greensboro	

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Caitlin Bowers, Grant Administrator

Neighborhood Development Department

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336-433-7266

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

1. Introduction

Consultation with key stakeholders is a critical component in the development of the Annual Action Plan. Consultation allows for the identification and prioritization of community needs, development of strategies, and coordination of subsequent action plans. This process also allows for the sharing of information regarding community resources and promotes coordination.

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)).

Coordination between public and assisted housing providers and health service agencies occurred through public meetings held by planning organizations and local governing bodies. This opened communication regarding affordable housing in Greensboro and how public and private agencies and concerned citizens can help to increase the affordable housing stock.

Use of a coordinated assessment and the administration of the Housing First Initiative will streamline the process of obtaining housing and medical services. A lead coordinated entry agency will be identified by the Continuum of Care Board by December 2017. Planning efforts outline the following proposed methods of practice:

- No wrong door approach - individuals and families will be assessed at various primary and secondary access points
- Focus on prevention/diversion - a tool will be administered in the community by trained assessors and other front line staff
- Use of the VI-SPDAT as the assessment tool to determine the appropriate type of housing (transitional, rapid rehousing, permanent supportive housing)
- Use the length of time homeless, as well as whether they are unsheltered to prioritize where individuals fall on the list to receive services

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.

Partners Ending Homelessness (PEH) serves as Collaborative Applicant to the CoC to prepare and oversee the annual application for federal funds targeted to homelessness and to provide other services to the CoC.

Effective March 9, 2017, Guilford Continuum of Care (CoC) adopted a new governance charter to become the planning body in Guilford County, North Carolina that coordinates the community's policies, strategies and activities toward ending homelessness.

This work includes gathering and analyzing information in order to determine the local needs of people experiencing homelessness, implementing strategic responses, educating the community on homeless issues, providing advice and input on the operations of homeless services, and measuring CoC performance to ensure the orderly, transparent operations of the CoC governance structure.

For PEH, there is a shift in mission to inform, equip, facilitate, and promote the goal of ending and preventing homelessness, rather than "lead" the system. PEH will empower the CoC to become high performing, effective, and efficient by actively developing Strategic Partnerships and Innovative Initiatives to address gaps in Homeless Services and Affordable Housing needs, and work to strengthen organizational infrastructure and financial resources.

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

The City of Greensboro will continue to address public service needs in homelessness prevention by allocating the entire ESG grant to Partners Ending Homelessness, CoC Collaborative Applicant, and by supplementing the ESG funds with a CDBG allocation and funding from the local Nussbaum Housing Partnership Fund. The City of Greensboro is fortunate to be able to supplement HUD dollars with local funds.

The housing authority administers the rental assistance portion of these projects by providing Section 8 vouchers to participants. As program participants become stabilized, Greensboro Housing Authority (GHA) attempts to move them from receiving vouchers through the Shelter Plus Care Program to regular Section 8 housing choice vouchers for rental assistance.

The funding allocation is granted based on requirements, priorities and preferences. Criteria for selection include prioritizing high acuity, focusing on solutions, the presence of low barrier requirements for program acceptance, and focusing on best practices. Three of the primary measurements for outcomes include the number of people housed, the average length of stay, and the percentage of persons staying housed or returning to homelessness.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Greensboro Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services - Homeless Services - Health Services - Education Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A housing coordinator for the Greensboro Housing Authority was consulted to identify and prioritize community needs to develop strategies and action plans, identify community resources, and to promote the coordination of resources.
2	Agency/Group/Organization	Partners Ending Homelessness
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Homeless Services - Education Services - Employment Service - Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Partners Ending Homelessness was consulted through City dialogue to provide perspectives regarding priority needs in the community; provide feedback on analysis and interpretation of data about housing, employment, socio-economic, transportation and other conditions and trends. They also assisted in setting goals for addressing identified community needs.
3	Agency/Group/Organization	Greensboro Planning Board
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Recommending body for adoption and comments to the Annual Plan
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Greensboro Planning Board held the initial public hearing for the Annual Plan and was asked to provide feedback or ask questions regarding any section of the Annual Plan for the benefit of the public forum before the final draft is taken to City Council.

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	Partners Ending Homelessness	The most recent plan identifies goals pertaining to services for homeless populations and households at-risk of homelessness.
Analysis of Impediments/Assessment of Fair Housing	Regional Plan - City of Greensboro, City Burlington, City of High Point, & Surry County Consortium	This 2014 regional analysis of impediments and fair housing assessment identifies regional and City goals related to housing investments.

Table 3 – Other local / regional / federal planning efforts

Narrative

The consultation process satisfies the requirements of 24 CFR 91.105. The City uses input from citizens and its community development partners to determine housing and community development needs, set priorities, and develop strategies and actions to address those needs.

AP-12 Participation - 91.401, 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

Citizens are invited to provide feedback at public hearings and during the public comment period. The following table captures the outcomes to date. The City uses input from citizens and its elected boards to determine housing and community development needs, set priorities, and develop strategies and actions to address those needs.

The City has complied with the adopted Citizen Participation Plan, which satisfies the requirements of 24 CFR 91.105.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	No responses or attendees recorded.	No responses or attendees recorded.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	No responses or attendees recorded.	No responses or attendees recorded.		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

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	1,972,442	150,000	2,269,469	4,391,911	4,544,521	Funds will be used for redevelopment area infrastructure, housing rehabilitation, homelessness prevention services, and program administration.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	843,715	100,000	3,298,852	4,242,567	4,528,617	Funds will be used for homeowner rehabilitation, rental housing production, Community Housing Development Organization (CHDO) activities, and program administration.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	370,437	0	0	370,437	604,851	Funds will be used for housing voucher and care services for persons living with HIV/AIDS.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	182,064	0	0	182,064	349,224	Funds will be used for homelessness prevention activities.

Table 2 - 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

Federal funds will leverage additional resources from private and eligible public investment sources such as bank or other program loans, locally designated housing funds, local bond funding, eligible tax credits, grant or equity contributions and other services or program costs. Match credits will be obtained primarily from 1) non-profit project sources including in-kind labor, materials, donations, grants and services, 2) non-federal tenant based rental assistance that meets qualifying criteria, 3) value of waived capacity use fees, 4) related City or County infrastructure investments, 5) eligible housing counseling services, or 6) other local investment in qualifying affordable housing.

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

The City, Redevelopment Commission, and Housing Development Partnership together control 240 parcels consisting of 38.75 acres distributed through the geographic target areas. These properties are available for disposition and use in addressing the needs identified in the 2017-2018 Annual Plan.

Discussion

The anticipated resources reflect current expectations for both funding and programmatic focus for the next fiscal year.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the Supply of Decent Affordable Housing	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Consortium Area	Housing Affordability & Access Homelessness Services	CDBG: \$662,920 HOME: \$859,344 ESG: \$182,064	Rental units constructed: 50 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 475 Households Assisted Homeless Person Overnight Shelter: 1525 Persons Assisted Homelessness Prevention: 3200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Promote a Suitable Living Environment	2015	2019	Non-Housing Community Development Spatial deconcentration of low and moderate income families and members of disadvantaged minorities.	HOPWA EMSA	Quality Living Environments	HOPWA: \$370,437	Tenant-based rental assistance / Rapid Rehousing: 47 Households Assisted
3	Expand Economic Opportunities	2015	2019	Affordable Housing Non-Housing Community Development More equitable access to employment, capital, credit, and wealth building	South Elm Ole Asheboro Willow Oaks	Job Growth & Access	CDBG: \$1,065,033	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Brownfield acres remediated: 2 Acre Other: 2 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the Supply of Decent Affordable Housing
	Goal Description	This year, a total of \$1,704,328 in CDBG, HOME, and ESG funds will be invested in affordable housing initiatives and homelessness services.
2	Goal Name	Promote a Suitable Living Environment
	Goal Description	This year, a total of \$370,437 in HOPWA funds will be invested in activities that support a suitable living environment.
3	Goal Name	Expand Economic Opportunities
	Goal Description	This year, a total of \$1,065,033 in CDBG funds will be used to expand economic opportunities and payments toward Section 108 loans.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Greensboro City Council will approve funding recommendations on July 18, 2017. Following is a list of individual projects recommended for FY 2017-2018 funding. This serves as the activity descriptions for the Annual Plan and illustrates the relationship of funding and activities to the 2015-2019 Consolidated Plan.

#	Project Name
1	FY 17/18 - Greensboro Administration
2	FY 17/18 - Housing Development RFP
3	FY 17/18 - Redevelopment/Economic Development
4	FY 17/18 - Housing Rehabilitation
5	FY 17/18 - Burlington Consortium Activities
6	FY 17/18 - Alamance County Consortium Activities
8	FY 17/18 - Section 108 Loan Commitments
9	FY 17/18 - Homelessness Prevention
11	FY 17/18 - HOPWA Grant

Table 4 – Project Information

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

Priority projects are consistent with the Consolidated Plan goals of promoting a suitable living environment, increasing the supply of decent affordable housing, and expanding economic opportunities.

AP-38 Project Summary

Project Summary Information begins on next page

1	Project Name	FY 17/18 - Greensboro Administration
	Target Area	South Elm Ole Asheboro Willow Oaks Consortium Area HOPWA EMSA
	Goals Supported	Increase the Supply of Decent Affordable Housing Promote a Suitable Living Environment Expand Economic Opportunities
	Needs Addressed	Housing Affordability & Access Job Growth & Access Quality Living Environments Homelessness Services
	Funding	CDBG: \$394,488 HOME: \$84,371
	Description	Administration and planning to operate the CDBG and HOME programs. CDBG admin includes the \$18,500 to the Fair Housing division of Human Relations.
	Planned Activities	Administration and planning to operate the CDBG and HOME programs.
2	Project Name	FY 17/18 - Housing Development RFP
	Target Area	Consortium Area
	Goals Supported	Increase the Supply of Decent Affordable Housing
	Needs Addressed	Housing Affordability & Access Quality Living Environments
	Funding	HOME: \$859,344
	Description	Multi-family housing RFP and CHDO housing development
	Planned Activities	Housing development for decent housing and affordability.

3	Project Name	FY 17/18 - Redevelopment/Economic Development
	Target Area	South Elm Ole Asheboro Willow Oaks
	Goals Supported	Promote a Suitable Living Environment Expand Economic Opportunities
	Needs Addressed	Job Growth & Access Quality Living Environments
	Funding	CDBG: \$330,000
	Description	Payments of costs incidental to disposing of real property acquired for mixed use development, development of a sustainable community, and development of the Downtown Greenway.
	Planned Activities	<ul style="list-style-type: none"> • Development of projects tied to the MLK North Initiative outlined in the Ole Asheboro Redevelopment Plan tied to the development of the Downtown Greenway. • Incidental costs to dispose of real property acquired for development of a sustainable community and mixed use development. • Economic opportunities and suitable living environments for sustainable outcomes.
4	Project Name	FY 17/18 - Housing Rehabilitation
	Target Area	Phillips Avenue Eastside Park Ole Asheboro Willow Oaks Arlington Park
	Goals Supported	Increase the Supply of Decent Affordable Housing
	Needs Addressed	Housing Affordability & Access Quality Living Environments
	Funding	CDBG: \$486,790
	Description	Citywide Housing Rehab Program
	Location Description	This is a citywide program; the included target areas represent only a sample of the Greensboro neighborhoods that will benefit from the Greensboro Rehabilitation Program.
	Planned Activities	Single family rehabilitation and repair to provide decent affordable housing.

5	Project Name	FY 17/18 - Burlington Consortium Activities
	Target Area	Consortium Area
	Goals Supported	Increase the Supply of Decent Affordable Housing
	Needs Addressed	Housing Affordability & Access Quality Living Environments
	Funding	HOME: \$196,741
	Description	City of Burlington rehab program, CHDO development, and administration.
	Planned Activities	Rehabs to single family households to provide decent affordable housing and new construction for CHDO projects.
6	Project Name	FY 17/18 - Alamance County Consortium Activities
	Target Area	Consortium Area
	Goals Supported	Increase the Supply of Decent Affordable Housing
	Needs Addressed	Housing Affordability & Access Quality Living Environments
	Funding	HOME: \$103,415
	Description	Alamance County rehab and administration.
	Planned Activities	Rehabs to single family households to provide decent affordable housing.
7	Project Name	FY 17/18 - Section 108 Loan Commitments
	Target Area	South Elm Willow Oaks
	Goals Supported	Increase the Supply of Decent Affordable Housing Promote a Suitable Living Environment Expand Economic Opportunities
	Needs Addressed	Housing Affordability & Access Job Growth & Access Quality Living Environments
	Funding	CDBG: \$735,033
	Description	108 loan repayments for Willow Oaks and South Elm.
	Planned Activities	Planned repayments of Section 108 loans.

8	Project Name	FY 17/18 - Homelessness Prevention
	Target Area	Phillips Avenue Eastside Park Ole Asheboro Willow Oaks Arlington Park
	Goals Supported	Increase the Supply of Decent Affordable Housing Promote a Suitable Living Environment
	Needs Addressed	Homelessness Services
	Funding	CDBG: \$176,130 ESG: \$182,064
	Description	Citywide homelessness prevention activities.
	Location Description	This is a citywide program; the included target areas represent only a sample of the Greensboro areas that will benefit from homelessness prevention initiatives.
	Planned Activities	Shelter and emergency assistance for people to attain/retain affordable housing.
9	Project Name	FY 17/18 - HOPWA Grant
	Target Area	HOPWA EMSA
	Goals Supported	Promote a Suitable Living Environment
	Needs Addressed	Housing Affordability & Access Homelessness Services
	Funding	HOPWA: \$370,437
	Description	TBRA
	Planned Activities	Provide TBRA for persons with HIV/AIDS.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

All of the geographic areas are either identified target areas within the City of Greensboro, HOME Consortium boundaries, or the EMSA for the HOPWA grant program. The City of Greensboro target areas (Eastside Park, Ole Asheboro, South Elm, Willow Oaks, Arlington Park, Heritage House, and Phillips Avenue) have a majority of low-income residents with a high minority concentration (racially concentrated areas of poverty). As existing commitments in City of Greensboro target areas are fulfilled, projects and activities will be focused increasingly on high opportunity areas in order to: provide affordable housing that is accessible to job opportunities; increase access to quality public and private facilities and services; and reduce the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons.

The HOME Consortium boundaries include the City of Greensboro, unincorporated Guilford County, City of Burlington, and Alamance County. All areas of the consortium have a significant concentration of low income individuals with an identified need for new and rehabilitated affordable housing.

The EMSA for the HOPWA grant encompasses Greensboro/Guilford County, Randolph County, and Rockingham County. Assistance will be directed mainly through referrals of the respective public housing authorities for persons with HIV/AIDS.

Geographic Distribution

Target Area	Percentage of Funds
South Elm	5%
Ole Asheboro	2%
Willow Oaks	2%
Consortium Area	33%
HOPWA EMSA	10 %

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Allocations are invested geographically as a result of redevelopment plan findings and the boundaries identified in the 2015-2019 Consolidated Plan for the HOME Consortium and HOPWA EMSA. The majority of investments are allocated geographically to remove substandard buildings and encourage rehabilitation of public infrastructure and private property in order to revitalize low income areas.

Discussion

It has been a long-standing City policy to focus investments in areas with the greatest demonstrated need. Geographic distribution of funds is established on the basis of identified projects and activities, rather than on the basis of percentages. The remaining percentage of funds will be allocated across all designated target areas and the City as a whole based on need and anticipated projects.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Our intended goals and outcomes for affordable housing initiatives include:

- Increase opportunities for choices in housing location, unit type and level of accessibility.
- Continue to ensure that public housing facilities are properly managed and maintained; continue to encourage public housing residents to take active roles in the management and maintenance of the facilities in which they reside.
- Increase housing affordability through a combination of housing assistance and reduction in overall housing related costs through efficiency factors such as: proximity to jobs, transportation, or services; energy efficiency and resource conservation standards; or reduction in housing access barriers.
- Improve the resource-efficiency of both new construction and existing housing stock.
- Create healthier homes and neighborhoods with fewer physical, environmental and social hazards, through an emphasis on prevention measures.
- Decrease barriers to accessing housing and reduce/eliminate discrimination in housing choice.
- Eliminate chronic homelessness and reduce all other forms of homelessness by 2016.
- Improve efficiencies in service delivery through enhanced collaboration and partnerships.

One Year Goals for the Number of Households to be Supported	
Homeless	1,755
Non-Homeless	12
Special-Needs	937
Total	2,704

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	56
Rehab of Existing Units	40
Acquisition of Existing Units	2
Total	98

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The homelessness prevention goals are a combination of the agencies administered by the CoC and the Interactive Resource Center, a day shelter for homeless individuals that provides winter shelter when nighttime temperatures drop to 28 degrees or below for 2 or more consecutive hours.

American Community Survey data sources have identified over 26,000 renter households in Greensboro as cost burdened, paying more than 30% of their income for housing. The majority of the City's HOME Program allocation will be targeted to multi-family development to help address this lack of available, affordable units. We anticipate the production of 50 multi-family units. Additional HOME funds targeted to Community Housing Development Organizations will support the development of 5 affordable homeownership units. Homebuyer assistance programs will target 10 new homebuyers. The City's housing bonds and Nussbaum Affordable Housing Partnership funds will leverage additional new construction and rehabilitation of existing units.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

GREENSBORO:

Public housing provides an important housing safety net for vulnerable populations including low and very low income households, the elderly and disabled. The Greensboro Housing Authority assists in meeting the housing needs of the homeless population by providing housing vouchers.

BURLINGTON:

There are two active Public Housing Authorities (PHAs) operating in Alamance County and the City of Burlington. They are the Burlington Housing Authority and the Graham Housing Authority. These agencies provide rental assistance through traditional public housing as well as the Section 8 housing choice voucher program and the Supportive Housing for the Elderly Program (Section 202).

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

GREENSBORO:

GHA is continuing its initiative to preserve its housing portfolio through the modernization effort currently planned and under way at each of its communities. These efforts include moderate to intensive renovations throughout a large portion of the Agency's properties including the implementation a master planning program at one of its older communities. GHA is constantly searching for innovative ways to expand the number of affordable housing units in the Greensboro market area through strategic partnerships with key stakeholders within our community. In particular the veteran and homeless populations.

BURLINGTON:

Burlington Development Corporation, a non-profit affiliate of Burlington Housing Authority, will continue to implement its two grants for supportive housing projects, known as the HOPE and STEPS programs. The HOPE program grant funds are used to place approximately six disabled chronic homeless individuals into housing with supportive services. Using the second grant for the STEPS program, the housing authority will provide vouchers for four homeless families into permanent supportive housing.

The City also partners with the Burlington Housing Authority and the Graham Housing Authority. To encourage homeownership, Burlington Housing Authority conducts a Family Self-Sufficiency (FSS) Program that supports the residents' efforts to save funds to purchase a home or move into an unsubsidized dwelling. On average, 30 low-income households enroll in this program annually.

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

GREENSBORO:

GHA continues to operate a homeownership program for its existing participants. GHA is a HUD approved Housing Counseling Agency that recently expanded its capacity by adding additional certified counselors. GHA will continue to serve as a valued resource to current and future homeowners within its programs and other citizens throughout the Greensboro area.

BURLINGTON:

The Burlington Housing Authority continues its program efforts to involve residents through resident councils and its Resident Advisory Council, comprised of representation from various complexes. The Burlington Housing Authority expects to continue all youth, entrepreneurship, and senior programs with its capital budget.

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

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

GREENSBORO:

The annual funding toward rapid re-housing, emergency shelter operations and emergency assistance is supported by the current Consolidated Plan. Various segments of the homeless or nearly homeless populations are served. This includes veterans, children under 18; single men and women; families; mothers with children; men and women in recovery; pregnant and homeless teens and others.

Partners Ending Homelessness, the community's Continuum of Care Lead Agency, is the administrative agent for City of Greensboro homelessness prevention funding. Potential local recipients of city awards for homelessness prevention include: Mary's House, Greensboro Urban Ministry, Salvation Army, Family Service of the Piedmont, Youth Focus, YWCA, Servant Center, Greensboro Housing Coalition, and the Interactive Resource Center.

BURLINGTON:

Poverty is a leading cause of homelessness in the Greensboro HOME Consortium, and both homelessness and poverty have become increasingly important issues throughout the Consortium, including the City of Burlington.

Allied Churches of Alamance County is the lead entity behind the new Coordinated Assessment, a standardized assessment required by HUD's CoC interim rule. This assessment will use the Balance of State's Coordinated Assessment Toolkit: among the priorities it sets for the community are increasing exits to housing, reducing returns to homelessness, and decreasing the duration of homelessness. The Coordinated Assessment went in live mode in the summer of 2015 and has been receiving over 30 calls per day to deal with homeless issues. Improvements in the network coordination, providing permanent housing for the chronically homeless, permanent housing for clients dealing with mental health and/or substance abuse issues have started to be implemented through the process.

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

GREENSBORO:

Greensboro will continue to strive to end homelessness by reaching a functional zero. There is a Projects for Assistance in Transition from Homelessness (PATH) team in Greensboro that does street outreach for unsheltered individuals. The team assesses each individual's need and connects them to the appropriate

service in the community.

BURLINGTON:

During the next year, the City's federal funds will continue to support programs to provide decent and safe living environments for homeless and those at risk of becoming homeless, through funding such activities as emergency shelter operations, coordinated assessment funding, housing rehabilitation, other critical expenses, and rapid re-housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

GREENSBORO:

Through the coordinated entry process, agency representatives meet on a weekly basis to discuss the clients in their shelters, what their case plans consist of, where they are in the process, what barriers exist and what is being done to address those barriers. Additionally, a separate meeting is held for veterans who are experiencing homelessness. Representatives from the Veteran Administration (VA) are present at those meetings as well as staff from partnering agencies that are serving veterans. They look at issues such as employment, applying for benefits, housing funding options, etc. All available funding sources are examined and the case managers match the funding source with the right client, i.e. Housing First, Rapid ReHousing (RRH), Supportive Services for Veteran Families (SSVF), and U.S. Department of Housing and Urban Development Veterans Affairs Supportive Housing (HUD-VASH). Once clients are placed into housing, their case managers follow them for a period of time to make sure they have the resources they need to maintain their housing.

BURLINGTON:

In the past, CDBG funds were used to expand the emergency shelter facility to upgrade the bathrooms and kitchen facility, and to add on a separate women and children's facility. Physical upgrades were made to the food pantry section of the facility, which serves a large number of homeless or at-risk persons in Burlington. CDBG funds have been used to assist Family Abuse Services to upgrade the kitchen appliances in three of the four apartments in its Transitional Housing Facility. The facility houses low-income domestic violence victims and their children. CDBG funds were also used to assist Residential Treatment Services to re-roof its Mebane Street Facility. The facility is a transitional home for homeless women with substance abuse and/or mental health issues. In 2017, the City will be funding the Burlington Development Corporation (BDC) to continue its two supportive housing programs for the homeless---Housing Opportunities Producing Empowerment (HOPE) and Supportive Tools Enhance Program Success (STEPS). Through these programs, BDC provides homeless individuals and families with housing, case management and supportive services (e.g., for mental health and substance abuse issues).

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

GREENSBORO:

The coordinated entry process is used to shorten the period of time that individuals and families experience homelessness. VA representatives meet to discuss veteran issues. As with addressing the emergency shelter and transitional housing needs for homeless persons, case managers match available funding sources to the right client to assist in the transition to permanent housing and independent living.

BURLINGTON:

Residential Treatment Services, Burlington Development Corporation, ACAC, and Alamance Housing Committee are all involved in the housing and supportive services needs in each stage of the homelessness assistance process to help homeless persons (including chronically homeless individuals and families, families with children, veterans, and youth) make the transition to permanent housing and independent living. The City will continue to support initiatives to meet the needs of homeless persons and those at risk of becoming homeless.

Residents remain in the shelters from several days to months depending on their needs. The shelters offer supportive services such as counseling and case management to help the homeless persons make the transition to permanent housing. Through the local continuum of care system, the agencies have cooperative arrangements with human service agencies, educational institutions, Alamance Regional Medical Center, Burlington Police Department, and civic groups to offer various supportive services.

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.

GREENSBORO:

PEH continues to have conversations with representatives from the jails and hospitals in Guilford County and have asked them not to discharge anyone to the street. It has gotten better but there is still work to be done in that area. PEH provides housing resources to individuals who have been discharged from mental health facilities and their CoC Housing Program manager is part of a state-wide group that meets quarterly to discuss issues around housing for individuals leaving those facilities and try to develop solutions to assist them. PEH has had discussions with DSS regarding youth existing foster care but have not made a lot of progress in that area.

BURLINGTON:

The existing housing and service providers will continue to address the needs of the homeless and potentially homeless during the program years. Local non-profits, ACAC, and Family Abuse Services, operate emergency shelters and provide supportive services for the homeless. Residential Treatment Services provides emergency or crisis beds and transitional housing for substance abusers or the mentally ill. Piedmont Rescue Mission also offers a permanent supportive housing program.

Discussion

The 2017-2018 Annual Action Plan supports the continued direct funding of rapid re-housing, emergency shelter operations, and emergency assistance activities in cooperation with the Cities, Counties, and community partners.

AP-70 HOPWA Goals - 91.420, 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	47
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	47

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The 2014 Analysis of Impediments and Assessment of Fair Housing identified public policies and regulations that influence segregation and integration, concentrations of poverty and disparity of access to community assets.

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

The City is currently considering a land use ordinance change reducing the minimum parking requirements for small multi-family residential units in an effort to make such projects feasible for development of affordable housing for the homeless. The Housing Our Community planning process will look at best practices from across the nation to recommend and advocate for policy changes. The City's Fair Housing Office is conducting a study to determine the level of rental housing discrimination aimed at the LGBTQ community. The City is committing housing bond funds toward the development of housing units available to median income households in redevelopment areas as recommended by the Fair Housing Equity Assessment.

Discussion

The entire Consortium is committed to reviewing and resolving these policy barriers.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Greensboro's Citywide Housing Rehabilitation Program will continue to be a source for assisting low-income and elderly homeowners and tenants.

Actions planned to address obstacles to meeting underserved needs

Overall, allocated funds will help repair homes, improve accessibility, increase energy efficiency and reduce the damage of lead and other environmental hazards. Greensboro also administers a countywide rehabilitation program that benefits underserved eligible households.

The City of Greensboro and the Community Foundation of Greater Greensboro have jointly convened the Housing Our Community Task Force to address the affordability, availability and accessibility of housing. The working committees will consider best practices and set goals for the production and preservation of affordable units, and identify the services necessary for households to achieve housing stability. The implementation plan will identify the costs and establish creative financing structures to meet the need. The study process is expected to continue through October 2017 with a report available for review and approval by the end of 2017.

Actions planned to foster and maintain affordable housing

The City of Greensboro is collaborating with six local nonprofit housing service agencies to create a central location for the agencies to serve Greensboro residents. The project will serve as a unified approach to assist those needing housing services ranging from homelessness to homeownership.

The City of Greensboro will continue to advocate and support other entities that apply for funds to assist special needs populations. Burlington and Alamance County will use the Consortium Housing Rehabilitation Programs to modify dwellings for elderly and disabled residents.

Actions planned to reduce lead-based paint hazards

The City of Greensboro will continue to address lead-based paint hazards through its Housing Rehabilitation Programs and through Code Compliance enforcement initiatives. City housing program staff provide education and outreach on lead hazards through neighborhood and other civic events. All of the contractors in the City's rehabilitation program are lead certified and conduct repairs in compliance with federal regulations.

Actions planned to reduce the number of poverty-level families

The City directs most funding available for redevelopment area activities toward households that earn

incomes below Greensboro's median. Neighborhood Development staff members will continue working with residents, agencies and organizations to help these households combat poverty. The City has set priorities and allocated funding to address homelessness, to provide for affordable rental housing rehabilitation/development, and to promote job and business creation and expansion. Job creation funded with CDBG dollars targets persons earning low-moderate incomes. City leaders believe that focusing dollars to develop and expand businesses and to create jobs for low-wealth residents helps fight poverty. Likewise, providing funding to help homeless residents transition to permanent housing is a major piece of Greensboro's anti-poverty strategy. The City has adopted a resolution increasing the minimum wage offered for City employment.

The United Way of Greensboro has commissioned a study focused on the goal of moving families from poverty to self-sufficiency. They have funded programs aimed specifically at addressing the issue of poverty. The United Way launched the first Family Success Center located in the Ole Asheboro/Arlington Park neighborhood, one of the City's CDBG targeted areas. Currently, 100 families are working through the program to develop their own self-sufficiency plans supported by workshops, trainings, and individual coaching sessions.

Actions planned to develop institutional structure

The Housing Our Community Task Force will be looking at gaps in services and production, recommending solutions, and raising the resources necessary to implement the solutions. A cornerstone of the plan is the desire to work collaboratively to leverage the skills, experience and resources of our housing network. Many of the City's key housing providers are working on a plan to co-locate in a "Housing Hub" offering comprehensive housing education, services and assistance in a collaborative environment. The City is also working with the Greensboro Housing Authority on its Rental Assistance Demonstration conversion of public housing units to project based vouchers and improvements to their housing developments.

Additionally, small scale developers from within target areas will be recruited and trained through a partnership with the Incremental Development Alliance in order to strengthen community participation in development activities.

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

Through the Guilford Continuum of Care, planned actions include promoting community-wide commitment to the goal of ending homelessness; providing funding efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promoting access to, and effective utilization of, mainstream programs by homeless individuals and

families; and optimizing self-sufficiency among individuals and families experiencing homelessness.

The City of Greensboro, in partnership with the Community Foundation of Greater Greensboro, has initiated the Housing Our Community collaborative effort that includes housing and service providers. The initiative will produce a city-wide housing draft plan by the last quarter of 2017 that will inform affordable housing funding and other essential resources. The City is also working closely with the University of NC - Greensboro's Center for Housing and Community Studies on data research and program development for healthy housing. The City of Greensboro and the Greensboro Housing Coalition will host the 2017 Housing Summit on March 29, 2017 focused on collaborative community decision making.

Discussion

These other actions complement the activities undertaken under other federally funded programs within the Consortium.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

This section describes the specific requirements for Community Development Block Grant Program (CDBG) Program, the HOME Investment Partnership Program (HOME) and the Emergency Solutions Grant (ESG).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	150,000
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:	150,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

All forms of investment are included.

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

When HOME funds are used to assist home-ownership, the regulations require that the unit remain affordable for a minimum period, specified in the following listing, regardless of any subsequent sale:

HOME Funds Invested Per Unit Minimum Period of Affordability

Less than \$15,000 - 5 years

\$15,000 - \$40,000 - 10 years

More than \$40,000 - 15 years

This period of affordability must be enforced by either “resale” or “recapture” requirements. Under “resale” restrictions, if the original buyer sells the home within the affordability period, the subsequent sale must be at a price affordable to another qualified low-income buyer who will use the property as its principal residence. Under “recapture” provisions, if the property is sold or transferred during the affordability period, all or part of the original HOME investment must be repaid at sale and used for other affordable, HOME-eligible housing activities.

“Presumption of Affordability” is a form of resale whereby in certain neighborhoods, housing can be presumed to provide a fair return to an original homebuyer upon sale, to be available and affordable to a reasonable range of low-income homebuyers, and to serve as the primary residence of a low-income family during the period of affordability. In such cases, the PJ does not need to impose resale restrictions because the characteristics of the neighborhood make it probable that these requirements will be met without the imposition of the restrictions. The City will conduct updated market studies on these and any other approved areas as part of the 5 Year Consolidated Plan process.

HOME funds for homeownership are generally provided in the form of a non-amortizing, deferred second mortgage loan, usually at zero percent interest, secured with a Promissory Note and Deed of Trust. The term of the second mortgage loan may be limited to the required affordability period or may run with the first mortgage. At the end of the term the loan may be either repayable or

forgiven.

The full Resale/Recapture Policy document is attached below.

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

The City provides different types of funding for owner occupancy development projects and homebuyer assistance. Funding sources for these activities may be City affordable housing bonds, City Nussbaum Housing Partnership funds (local funds which are set aside for housing activities), or funds from the federal Department of Housing and Urban Development (HUD) including HOME, Community Development Block Grant or Neighborhood Stabilization Program.

The federal fund sources carry specific requirements and definitions regarding the eligibility of homebuyers, the type of assistance provided to a developer or homebuyer, the length of time that the requirements apply, and the methods for enforcing those requirements. Funds which follow the federal HOME program regulations may either be subject to Recapture Requirements (in which case funds would return to the program) or Resale Requirements (in which case limits would be placed on the resale of the property).

The full Resale/Recapture Policy document is attached below.

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

Not Applicable - the PJ does not intend to refinance any existing debt on rental properties for rehabilitation purposes.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

The intake and eligibility process complies with the U.S. Department of Housing and Urban Development and state guidance documenting all federally required eligibility criteria. In all cases of homelessness, HUD has a preferred order for documentation. The best documentation to use is written, third (3rd) party documentation, followed by oral 3rd party, followed by Intake Staff Observations (only applicable where indicated). Homelessness Prevention projects can only serve individuals and families that have an annual median income (AMI) at 30% or below and three month recertification is required for continued assistance. Rapid Re-housing projects must re-assess individuals and families at the 12th month and total household income must be at or below 30% AMI. Additional criteria of eligibility can be found in the attached Verification of Homelessness Form.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The coordinated assessment system will be centralized to facilitate crisis assistance through the Homeless Service System. Access, assessment, and referral processes will be standardized, implemented consistently throughout the entire geographic area of the COC, easy to use, and well-publicized to homeless entities that need it. The system is client-centric; coordinated assessments are used to ensure housing resources are strategically directed to households with the highest acuity level. The system as a whole will be moving towards a "Housing First" practice in all of its emergency shelters and housing programs.

Partners Ending Homelessness, the community's Continuum of Care Lead Agency, is the administrative agent for City of Greensboro homelessness prevention funding. Potential local recipients of city awards for homelessness prevention include: Mary's House, Greensboro Urban Ministry, Salvation Army, Family Service of the Piedmont, Youth Focus, Room at the Inn, Servant Center, Greensboro Housing Coalition, and the Interactive Resource Center.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Greensboro will continue to address public service needs in homelessness prevention by assigning its total ESG grant to Continuum of Care lead agency, Partners Ending Homelessness, and by supplementing the ESG funds with a CDBG allocation and anticipated funding from the local Nussbaum Housing Partnership Fund.

As part of the administration of funds, Partners Ending Homelessness determines the sub-award

allocations through an application process. Proposed activities are evaluated by a committee to determine the funding allocation and that funding is based on best use of overall monetary resources, priorities, performance and project scoring.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The jurisdiction meets the requirements set forth in 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

Submission of a monthly requisition request is required each month for the entire annual contract period. The monthly requisition request includes a summary expense report and backup documentation (approved invoice, receipt, etc.) that must be submitted with a monthly grant report. Additionally, an annual budget report is to be submitted with the final requisition packet. A board approved independent external audit and auditor's management letter is due 90 days from the end of the agency's fiscal year. As a final component, a mid-year review will be conducted. If 40% of the grant funds and/or estimated numbers served are not obtained, the agency will need to provide a written explanation.

Attachments

Citizen Participation Comments

City of Greensboro 2017-2018 Annual Action Plan Citizen Participation Comments

Planning Board Public Hearing on Draft Annual Action Plan – February 15, 2017

Comments from speakers during public hearing: None.

City of Greensboro 2017-2018 Annual Action Plan Citizen Participation Comments

Planning Board Public Hearing on Draft Annual Action Plan – March 15, 2017

Comments from speakers during public hearing: None.

City of Greensboro 2017-2018 Annual Action Plan Citizen Participation Comments

Planning Board Public Hearing on Draft Annual Action Plan – April 19, 2017

Comments from speakers during public hearing: None.

CITY OF GREENSBORO RECAPTURE AND RESALE PROVISIONS FOR ENSURING AFFORDABILITY FOR LOW TO MODERATE INCOME HOMEBUYERS USING HOME FUNDS

The City provides different types of funding for owner occupancy development projects and homebuyer assistance. Funding sources for these activities may be City affordable housing bonds, City Nussbaum Housing Partnership funds (local funds which are set aside for housing activities), or funds from the federal Department of Housing and Urban Development (HUD) including HOME, Community Development Block Grant or Neighborhood Stabilization Program.

The federal fund sources carry specific requirements and definitions regarding the eligibility of homebuyers, the type of assistance provided to a developer or homebuyer, the length of time that the requirements apply, and the methods for enforcing those requirements. Funds which follow the federal HOME program regulations may either be subject to Recapture Requirements (in which case funds would return to the program) or Resale Requirements (in which case limits would be placed on the resale of the property).

City Provisions for Projects Subject to Recapture Requirements

Projects subject to Recapture requirements are generally HOME-assisted projects in which a homebuyer receives assistance which reduces the purchase price from fair market value to an affordable price. These are known as direct subsidies (see specific definition below). Direct subsidies are generally provided in the form of a deferred second mortgage loan, usually at zero percent interest, secured with a Promissory Note and Deed of Trust. The terms of the City's financial assistance are guided either by established program guidelines or by the terms of a specific project application and funding commitment. Current programs and projects which are subject to recapture requirements include: 1) the Greensboro Affordable Home Loan Initiative program which provides downpayment and closing costs assistance as a deferred second mortgage repayable when the property is sold or the first mortgage is paid off, 2) non-profit homebuyer assistance loans which reduce the homebuyer's principal balance by off-setting construction costs and is provided as a deferred, forgivable second mortgage with a term dependent on the amount of HOME funds invested, and 3) redevelopment activity loans which reduce the homebuyer's principal balance by off-setting lot acquisition costs in specific redevelopment areas and is provided as a deferred, forgivable second mortgage with a term dependent on the amount of HOME funds invested.

The City will use the following provisions when providing direct subsidies to eligible homebuyers:

- The City will not use subrecipients or urban counties to make direct subsidies.
- The City currently makes direct subsidies available to homebuyers through its Greensboro Affordable Home Loan Initiative downpayment assistance program and through funding awards to affordable housing developers which lowers the purchase cost of housing for homebuyers to a below market level.
- The City will use a note and deed of trust and declaration of restrictions to enforce the recapture provisions of the HOME program (found at 24 CFR 92.253(a)(5)(ii)) during the affordability period.

- In the case of a foreclosure sale with insufficient proceeds to repay the current HOME mortgage balance, the City will use the “Shared Net Proceeds” method presented in HUD’s CPD Notice 12-003 in order to divide net proceeds with homebuyers. If there are no net proceeds, the homeowner will not have to pay any additional money to the City.
- In the case of a short sale the City will recapture all net proceeds but only the net proceeds. The homeowner will not have to pay any additional money to the City.
- Under no circumstances can the City recapture more than is available from the lesser of the net proceeds of the sale or the balance owed under the note and deed of trust. The City will limit the amount to be recaptured to the net proceeds available from the sale of the property.

Definitions:

DIRECT SUBSIDY is the amount of federal HOME assistance, including any program income that enables a homebuyer to buy a house. The direct subsidy includes HOME funds used for down payment, closing costs or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

AFFORDABILITY PERIOD - HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. If HOME funds are used for the cost of developing the home purchased and the home is sold below fair market value, the difference between fair market value and the purchase price will be added to the direct subsidy amount for the purposes of calculating the affordability period.

HOME subsidy per house	Minimum period of affordability
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

NET PROCEEDS are defined as the home’s sale price minus superior/primary loan repayment (other than HOME funds) and closing costs to include settlement costs listed in the “Paid from Buyer’s Funds at settlement” column of the HUD Settlement Statement and any pro-rated taxes or assessments.

SHARED NET PROCEEDS - In the event of default foreclosure or sale, where the net proceeds are insufficient to repay both the public subsidy and the homebuyer’s investment, any proceeds shall be divided between the City and the homebuyer on a Shared Net Proceeds basis. The HOME recapture is based on the ratio of the public subsidy to the sum of the homebuyer’s investment (down payment and any capital improvement investment made by the owner since purchase) plus the public subsidy.

Under no circumstances can the City recapture more than is available from the net proceeds of the sale.

Formulas:

$$\frac{\text{Direct HOME Subsidy}}{\text{Direct HOME Subsidy} + \text{Homebuyer Investment}} \times \text{Net Proceeds} = \text{HOME recapture to City}$$

To calculate the amount of net proceeds (or shared appreciation) to be returned to the homebuyer the City will:

- Divide the homeowner's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- The City will then multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\text{Homebuyer Investment}}{\text{Direct HOME subsidy} + \text{Homebuyer Investment}} \times \text{Net proceeds} = \text{Amount to Homebuyer}$$

City Provisions for Projects Subject to Resale Requirements

Projects subject to Resale requirements are generally HOME projects in which a developer receives assistance which funds the gap between the total development cost of a project and the market value. These are known as development subsidies (see specific definition below). The City only funds projects with development subsidies in certain areas of the City which have received HUD approval for presumption of affordability. These are areas where a market analysis has determined that the area is affordable and likely to remain affordable. Because of this presumption, the homebuyer property does not have to carry the enforceable resale restrictions. Development subsidies are generally provided in the form of a grant.

Definitions:

DEVELOPMENT SUBSIDY is the difference between the cost to develop housing and the market price. For example, the City might provide a \$50,000 construction loan to a developer. The appraised value after construction will be \$45,000 because of neighborhood and market conditions. The \$5,000 difference between the \$45,000 sale price and the \$50,000 construction loan is not repaid to the City and represents a development subsidy provided to the developer. While the subsidy does not go directly to the homebuyer, it helps make development of an affordable home feasible.

Excerpt from HOME Deed of Trust relating to Shared Net Proceeds:

14. If the Grantor transfers, leases or rents all or any part of the Property, sells, or fails to occupy the Property, whether voluntarily or involuntarily or by operation of law (other than: (i) lien for ad valorem taxes which are not past due; (ii) the creation of a lien or other encumbrance subordinate to this Deed of Trust which does not relate to a transfer of rights of occupancy in the Premises, or (iii) the creation of a purchase money security interest for household appliances), Noteholder, at its own option, may declare the Note secured hereby and all other obligations hereunder to be forthwith due and payable. Any change in the legal or equitable title of the Premises, whether or not of record and whether or not for consideration, shall be deemed to be the transfer of any interest in the Premises. However, this option shall not be exercised by Noteholder if exercise is prohibited by federal law as of the date of this Deed of Trust.

If Noteholder exercises this option, Noteholder shall give Grantor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Grantor must pay all sums secured by this Deed of Trust. If Grantor fails to pay these sums prior to the expiration of this period, Noteholder may invoke any remedies permitted by this Deed of Trust without further notice or demand on the Grantor.

In the event of foreclosure, where the net proceeds are insufficient to repay both the public subsidy and the homebuyer's investment, any proceeds shall be divided between the Noteholder and the Grantor on a Shared Net Proceeds basis: Recapture is based on the ratio of the public subsidy to the sum of the homeowner's investment (downpayment and any capital improvement investment made by the owner since purchase) plus the public subsidy.

NC ESG VERIFICATION OF HOMELESSNESS FORM

Applicant: _____

Agency: _____

In all cases of homelessness, HUD has a preferred order for documentation. The best documentation to use is written, third (3rd) party documentation, followed by oral 3rd party, followed by Intake Staff Observations (only applicable where indicated), and Self-Certification (only applicable where indicated.)

* Homelessness Prevention projects can only serve individuals and families that have an annual median income (AMI) at 30% or below and three month recertification is required for continued assistance

* Rapid Re-housing projects must re-assessed individuals and families at the 12th month and total household income must be at or below 30% AMI.

CRITERIA FOR DEFINING HOMELESSNESS

(Place an "X" in the correct ESG activity)

Category 1	Category 2	Category 3	Category 4
Street Outreach _____ Emergency Shelter _____ Rapid Re-Housing _____	Emergency Shelter _____ Homelessness Prevention _____	Emergency Shelter _____ Homelessness Prevention _____	Emergency Shelter _____ Rapid Re-Housing _____ Homeless Prevention _____
Literally Homeless	Imminent Risk of Homelessness	Homeless under other Federal Statutes	Fleeing/Attempting to Flee DV
Individual or family who lacks, regular and adequate nighttime residence, meaning: <ol style="list-style-type: none"> 1. Primary nighttime residence is public or private and not meant for human habitation. 2. Is living in a public or privately operated shelter (congregate shelters, transitional housing and hotels and motels are paid for by charitable organizations or federal, state and local government. 3. Is exiting an institution where (s) he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution. 	Individual or family who will imminently lose their primary nighttime residence, provided that: <ol style="list-style-type: none"> 1. Residence will be lost within 14 days of the date of application for homeless assistance 2. No subsequent residence has been identified; and 3. The individual or family lacks the resources or support networks needed to obtain other permanent housing. 	Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who: <ol style="list-style-type: none"> 1. Are defined homeless under the listed federal statutes; 2. Have no lease, ownership interest or occupancy agreement in permanent housing for 60 days prior to the homeless assistance application; 3. Have experience persistent instability as measured by two (2) moves or more during in the preceding 60 days; and 4. Can be expected to continue such status for an extended period due to special needs and barriers. 	Any individual or family who: <ol style="list-style-type: none"> 1. Is fleeing, or is attempting to flee domestic violence; 2. Has no other residence; and 3. Lacks the resources or support networks to obtain other permanent housing.

ESG RECORDKEEPING REQUIREMENTS			
Category 1	Category 2	Category 3	Category 4
Literally Homeless	Imminent Risk of Homelessness	Homeless under other Federal Statutes	Fleeing/Attempting to Flee DV
<ul style="list-style-type: none"> Written observation by outreach worker; or Written referral by another housing or service provider; or Certification by individual or head of household stating that (s) he was living on the street or in shelter; Individuals exiting an institution – one of the forms of evidence above and: <ol style="list-style-type: none"> Discharge paperwork or written/oral referral, or Written record of intake worker's due diligence to obtain above evidence and certification by individual that they exited institution. 	<ul style="list-style-type: none"> Court order from an eviction; or Hotel and motel exit-evidence that they lack the financial resources; or Documented and verified oral statement; and Certification that no subsequent residence has been identified; and Self certification or other written documentation that household lack the financial resources and support necessary to obtain permanent housing (PH). (Use as a last resort) 	<ul style="list-style-type: none"> Certification by non-profit, local and state government that the household seeking assistance met the homelessness criteria under another federal statute; and Certification of no PH in last 60 days; and Certification by the head of household and any available supporting documentation , that (s) he has moved two (2) or more times in the past 60 days; and Documentation of special needs or 2 or more barriers. 	<ul style="list-style-type: none"> For victim service providers: Oral statement by individual or head of household which states; they are fleeing; they have no other subsequent residence and lack resources. (Statement must be documented by self certification or intake worker). For non-victim service providers: <ol style="list-style-type: none"> Oral statement by individual or head of household seeking assistance (documented by self certification or intake worker). The family safety must not be jeopardized. Certification by head of household that no subsequent residence has been identified; and Self Certification or other written documentation, the household lacks financial resources and support networks to obtain other permanent housing. (Use as a last resort)

Certify that the household lacks the financial resources and support to necessary obtain permanent housing

Verified by: _____

Date: _____

CHIN#: _____

Documentation Attached (please list):

Refer to Interim ESG Regulation 24 CFR 576: Definition