

Executive Summary

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

1. Introduction

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.

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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.

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

7. Summary

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 administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	GOLDSBORO	Planning and Community Development
HOME Administrator	GOLDSBORO	Planning and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

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))

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.

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

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

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?

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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**

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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address

priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 49**.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	314,687	17,138	121,206	453,031	0	The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act of 1974, as amended. The primary objective of the CDBG Program is the development of viable urban communities, by providing decent housing, suitable living environment, and expanding economic opportunities, principally for persons of low and moderate income. CDBG funds can only be used in compliance with the national objectives and eligibility requirements of the program; all of Goldsboro's CDBG-funded activities in the 2015-2016 Action Plan meet at least one of three national objectives.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	149,935	4,048	47,959	201,942	0	The HOME Investment Partnership (HOME) Program was created by the National Affordable Housing Act of 1990 to create local partnerships for providing decent affordable housing to lower-to-moderate income households. It was intended that local participating jurisdictions work with nonprofit organizations and private investment organizations within the community to achieve this goal. Cities may use their HOME funds to help renters, new homebuyers, or existing homeowners. The HOME Program is designed to provide affordable housing to low-to-moderate income families and individuals. Therefore, the program has rules about targeting program resources and establishing applicant eligibility.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homeowner rehab Other	100,000	0	0	100,000	0	The City of Goldsboro has been awarded \$100,000 by the North Carolina Housing Finance Agency (NCHFA) under the 2015 cycle of the Urgent Repair Program (URP15). This program provides funds to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modification and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities. A total of fifteen (15) households are projected to be assisted under the program. The funds was sponsored by the NCHFA, with funds provided by the North Carolina Housing Trust Fund.

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

The City also anticipates **\$302,500** in resources as leveraging from private financial institutions and lenders, Habitat for Humanities of Goldsboro-Wayne County, and North Carolina Housing Finance Agency to name a few, which will continue to support the City's affordable housing initiatives by making available advantageous mortgage programs that assist low-to-moderate income residents to become first-time homebuyers. Jurisdictions participating in the HOME program are required to make contributions to housing that qualifies as affordable housing. During a fiscal year, the contributions or match must total not less than 25 percent of the HOME funds drawn from the jurisdiction's HOME Investment Trust Fund Treasury account in that fiscal year for project costs, unless the participating jurisdiction has received a reduction in the match requirement. The City was granted 100% HOME Match Reduction. Therefore, the City is not required to provide local matching funds for FY15-16 HOME allocation.

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

Not applicable.

Discussion

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	Homeowner Rehabilitation	2015	2020	Affordable Housing	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Revitalization Strategy (Westend and City-wide)	CDBG: \$11,700	Homeowner Housing Rehabilitated: 2 Household Housing Unit
2	Urgent Repair (URP)	2015	2020	Affordable Housing	Goldsboro Scattered Site Areas	Affordable Housing:	Urgent Repair (URP15): \$100,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	Hazardous Material (Testing and Abatement)	2015	2020	Affordable Housing	Goldsboro Scattered Site Areas Proposed Westend NRSA	Elimination of Environmental Hazards	CDBG: \$4,000	Other: 15 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homebuyer Assistance	2015	2020	Affordable Housing Homeless	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Homelessness and Special Needs	HOME: \$78,900	Direct Financial Assistance to Homebuyers: 7 Households Assisted
5	Public Facilities & Improvements	2015	2020	Non-Housing Community Development	Goldsboro Scattered Site Areas Proposed Westend NRSA	Community Development	CDBG: \$271,206	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1536 Persons Assisted
6	Public Services	2015	2020	Non-Housing Community Development	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Community Development Public Services Homelessness and Special Needs	CDBG: \$49,284	Public service activities other than Low/Moderate Income Housing Benefit: 2219 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted
7	Demolition and Clearance	2015	2020	Affordable Housing Elimination of Slum and Blight	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Revitalization Strategy (Westend and City-wide)	CDBG: \$20,477	Buildings Demolished: 6 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	CHDO Activity	2015	2020	Affordable Housing Homeless	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs	HOME: \$107,959	Homeowner Housing Added: 3 Household Housing Unit
9	Economic Development	2015	2020	Non-Housing Community Development	Goldsboro Scattered Site Areas	Community Development	CDBG: \$30,000	Jobs created/retained: 4 Jobs Other: 1500 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation
	Goal Description	These funds will be used with the awarded funds from the Urgent Repair Program provided by North Carolina Housing Finance Agency. This activity is design to assist low-to-moderate-income (LMI) households, as defined by HUD, with rehabilitating existing housing structure. Assistance will be provided in the form of loans with zero percent deferred loans provided to eligible extremely low, and very low, income households (<30% to 50% of AMI); zero percent payable loans provided to eligible low income households (51% to 80% of AMI); and two percent payable loans provided to eligible moderate income households (81% to 95% of AMI). Rehabilitation of the City’s aging housing stock is geared towards ensuring the continued livability and viability of Goldsboro’s limited affordable housing units. Consequently, all housing rehabilitation activities are performed in conjunction with the hazardous material activity; which focus on lead-based paint and asbestos abatement. Activity costs incurred may include, but are not limited to, roof repair/replacement; electrical and plumbing repairs; handicapped modifications; interior and exterior structural repairs; heating and cooling systems replacements; and all minimum housing code violations.

2	Goal Name	Urgent Repair (URP)
	Goal Description	The City of Goldsboro has been awarded \$100,000 by the North Carolina Housing Finance Agency (NCHFA) under the 2015 cycle of the Urgent Repair Program (URP15). The program funds will be used to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modification and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities.
3	Goal Name	Hazardous Material (Testing and Abatement)
	Goal Description	During the course of most housing rehabilitation activities, it is likely that paint surfaces and/or asbestos containing material will be disturbed. The City conforms to federal and state mandates established for HUD funded programs, including Housing Rehabilitation Program; to incorporate lead-based paint and asbestos hazard evaluation, remediation/reduction strategies and clearance requirements for all housing structures built before 1978. Therefore, to reduce the potential for adverse health effects attributable to the rehabilitation of deteriorated lead-based paint and asbestos containing material surfaces, the City provides educational material to all rehab customers. In addition, the City provides lead-based paint and asbestos inspections, risk assessments, abatement, and clearance in conjunction with housing rehabilitation activities. Project Managers, who oversee housing rehabilitation projects, are trained to incorporate proper hazard reduction techniques into the treatment of lead-based paint and asbestos containing material. This activity is designed to assist low-to-moderate-income (LMI) households, as defined by HUD
4	Goal Name	Homebuyer Assistance
	Goal Description	The City of Goldsboro will use HOME funds and program income to provided direct-subsidy assistance to low-to-moderate income individuals and families to become homebuyers. It is the City's intent to increase the supply of affordable housing units over an extended period of time. The City's Homebuyer Assistance program will provide up to \$30,000 in down payment and closing costs assistance associated with the purchase, through the means of acquisition or new construction, of a single-family dwelling and for principal reduction to increase buyer's affordability.

5	Goal Name	Public Facilities & Improvements
	Goal Description	This activity is designed to improve the overall infrastructures within low-mod census tract areas within the City limits. Types of Public Facilities & Improvement projects, but not limited to curbing, gutters, and sidewalks along the City's right-of-ways, installation of municipal water and wastewater lines, construction and improvement to sidewalks, and improvements to public parks within low-mod census tract areas. The City plans to utilize budgeted funds to aid in the construction of a recreational center (WA Foster Recreational Center) within a low/mod census area (Census Tract 15; Block Group 2), which would be located at Mina Weil Park, House Street, Goldsboro, NC.
6	Goal Name	Public Services
	Goal Description	The City of Goldsboro annually sets aside a portion (15%) of its Community Development Block Grant entitlement to fund public service activities provided by local community based organizations and/or non-profits for the benefit of low-to-moderate income residents. Eligible activities include, but not limited to youth services, employment, crime prevention, child-care, health services, housing counseling, and services for battered and abused spouses. The funds are allocated through a competitive process and the Loan Review Committee (LRC) reviews all applications and makes recommendations to the City Council. A total of eleven applications were submitted for funding. The LRC recommended public services grants to the following applicants (see next page for table and pie chart):
7	Goal Name	Demolition and Clearance
	Goal Description	The City of Goldsboro will demolish vacant substandard and dilapidated housing units that are not economically feasible for rehabilitation, which poses as slum and blight conditions within low-mod census tract areas. The City does not anticipate there being any tenants to relocate, since the housing units targeted are vacant substandard and dilapidated housing units. However, if there are tenants that are displaced due to demolition and clearance projects by the City, relocation assistance will be provided per Uniform Relocation Assistance regulations.

8	Goal Name	CHDO Activity
	Goal Description	Community Housing Development Organizations (CHDO) are nonprofit organizations whose purpose is to provide decent and affordable housing for low-to-moderate-income individuals and/or families. The City is required to set aside a minimum of (15%) of its HOME funds for CHDO activities that focus on housing development activities in which qualified CHDOs are the owners, developers and/or sponsors of the housing. . Currently the City has two certified CHDOs: Habitat for Humanity of Goldsboro-Wayne, Inc. and Rebuilding Broken Places, CDC. However, the City was notified by Goldsboro Development Corporation of their interest to be recertified as a CHDO for the City.
9	Goal Name	Economic Development
	Goal Description	The City of Goldsboro will fund ADLA, Inc. as a subrecipient to purchase one customized food truck as part of its' ADLA Mobile Feeding program. The program will attack child hunger issues head-on and provide dinner, at no cost, between the hours of 5pm-7pm, 3 days per week (Friday-Sunday). The food trucks will be readily movable, motorized wheeled vehicles, equipped to serve hot meals utilizing ADLA's commercial kitchen license and staffed by four (4) part-time employees. This program will offer low and moderate income families located within the City of Goldsboro's public housing complexes direct access to healthy meals. ADLA will leverage resources and support the Mobile Feeding program with partnerships with its' corporate sponsors, local farmers, food banks, and USDA.

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):

AP-35 Projects – 91.220(d)

Introduction

The City of Goldsboro is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funds for housing and community development projects under the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs. As an Entitlement City and as a prerequisite to receive funding, the City of Goldsboro is required to conduct a comprehensive assessment of its housing and community needs and to present a Five-Year Consolidated Plan in a detailed format prescribed by HUD. A yearly Action Plan is required for each of the five years of the City's Consolidated Plan. This is the first year of the City's Five-year Consolidated Plan (2015-2020), which covers July 1, 2015 through June 30, 2016.

The City of Goldsboro's planned actions for the 2015-2016 Annual Action Plan are intended to support housing and community development for the City's low-and moderate-income populations, as well as the City's homeless and special needs groups.

The City will continue to operate its CDBG and HOME programs through the Planning and Community Development Department, which will continue to provide funding for affordable housing construction and rehabilitation, as well as housing assistance and counseling. In partnership with other housing providers, the City will further its goal of improving the location, supply and quality of affordable housing within its jurisdiction by constructing or rehabilitating approximately 17 homeowner housing units during the program year. Additionally, the City will provide housing assistance and public service activities such as housing counseling to promote self-sufficiency of homeowners and renters to approximately 15 low-and moderate-income households.

As in the past, the City will continue to coordinate with public or social service providers to enhance the quality of life for people living in low-and moderate-income neighborhoods and to promote access to public services for special needs populations. During the 2015-2016 program year, the City will fund activities that address the needs of lowand moderate-income persons and families through Gang Awareness & Prevention, Literacy Education, and Comprehensive Health Services to name a few. Through 6 coordinated activities, the City anticipates providing assistance to approximately 2,234 low-and moderate-income persons and approximately 15 persons with special needs. Planned code enforcement activities, including blight elimination, and public facilities and infrastructure activities will also contribute to enhancing quality of life.

#	Project Name
1	Homeowner Rehabilitation
2	Urgent Repair (URP15)
3	Hazardous Material (Testing and Abatement)
4	Homebuyer Assistance

#	Project Name
5	Public Facilities & Improvements
6	Public Services
7	Demolition and Clearance
8	CHDO Activity
9	Economic Development
10	CDBG & HOME Program Admin

Table 8 – Project Information

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

The allocation priorities are focused on the five (5) goals of the Strategic Plan: affordable housing, self-sufficiency (public services), elimination of environmental hazards, quality of life and revitalization strategy. It is important to note that total funding for many of the activities related to quality of life, public services, special needs assistance is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME.

Just over (39) percent of the total allocation of funding, including both CDBG and HOME sources, is directed to affordable housing activities. Fourteen (14) percent is directed toward enhancing the quality of life for people living in low-and moderate-income neighborhoods, primarily through public service and code enforcement activities. Thirty-six (36) percent is directed toward addressing the role of self-sufficiency in protecting the condition of the City’s neighborhoods. Activities for the administrative costs that are necessary for program planning and management of the CDBG and HOME programs are charged to program administration is only (11) percent of the total allocation.

The City’s primary obstacle to meeting underserved needs is a lack of funding. In recent years, spurred by a nation-wide recession, reduced revenues have plagued all levels of government (federal, state and local). These reduced revenues have hindered the City’s ability to meet the needs of low-income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

The City of Goldsboro petitions for federal funds through the Action Plan to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the Action Plan are carefully designed to provide appropriate and needed services, particularly to those that may not be eligible for assistance from other local sources, those that are geographically isolated by lack of transportation and those that lack basic amenities in their neighborhoods. Such individuals include senior citizens, homebound frail elderly persons, physically and developmentally disabled persons, victims of domestic violence, and infants and youth. Funds provided through the Action Plan often make the difference between independent living and institutionalization.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Homeowner Rehabilitation
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Affordable Housing: Revitalization Strategy (Westend and City-wide)
	Funding	CDBG: \$11,700
	Description	Funds will be used to conduct variety of housing programs throughout the City of Goldsboro and Proposed Westend NRSA. Activity costs incurred may include, but are not limited to, roof repair/replacement; electrical and plumbing repairs; handicapped modifications; interior and exterior structural repairs; heating and cooling systems replacements; and all minimum housing code violations.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

2	Project Name	Urgent Repair (URP15)
	Target Area	Goldsboro Scattered Site Areas
	Goals Supported	Urgent Repair (URP)
	Needs Addressed	Affordable Housing:
	Funding	Urgent Repair (URP15): \$100,000
	Description	The program funds will be used to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modification and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs such as frail elderly and persons with disabilities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Hazardous Material (Testing and Abatement)
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Hazardous Material (Testing and Abatement)
	Needs Addressed	Affordable Housing: Elimination of Environmental Hazards
	Funding	CDBG: \$4,000

	Description	During the course of most housing rehabilitation activities, it is likely that paint surfaces and/or asbestos containing material will be disturbed. The City conforms to federal and state mandates established for HUD funded programs, including Housing Rehabilitation Program; to incorporate lead-based paint and asbestos hazard evaluation, remediation/reduction strategies and clearance requirements for all housing structures built before 1978
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Homebuyer Assistance
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing: Homelessness and Special Needs
	Funding	HOME: \$78,990
	Description	The City of Goldsboro will use HOME funds and program income to provided direct-subsidy assistance to low-to-moderate income individuals and families to become homebuyers. It is the City's intent to increase the supply of affordable housing units over an extended period of time. The City's Homebuyer Assistance program will provide up to \$30,000 in down payment and closing costs assistance associated with the purchase, through the means of acquisition or new construction, of a single-family dwelling and for principal reduction to increase buyer's affordability.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Public Facilities & Improvements
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Public Facilities & Improvements
	Needs Addressed	Community Development
	Funding	CDBG: \$271,206
	Description	This activity is designed to improve the overall infrastructures within low-mod census tract areas within the City limits. Types of Public Facilities & Improvement projects, but not limited to curbing, gutters, and sidewalks along the City's right-of-ways, installation of municipal water and wastewater lines, construction and improvement to sidewalks, and improvements to public parks within low-mod census tract areas.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
6	Project Name	Public Services
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Public Services
	Needs Addressed	Affordable Housing: Community Development Public Services Homelessness and Special Needs
	Funding	CDBG: \$49,284
	Description	The City of Goldsboro annually sets aside a portion (15%) of its Community Development Block Grant entitlement to fund public service activities provided by local community based organizations and/or non-profits for the benefit of low-to-moderate income residents. Eligible activities include, but not limited to youth services, employment, crime prevention, child-care, health services, housing counseling, and services for battered and abused spouses.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	Demolition and Clearance
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA

	Goals Supported	Demolition and Clearance
	Needs Addressed	Affordable Housing: Revitalization Strategy (Westend and City-wide)
	Funding	CDBG: \$20,477
	Description	The City of Goldsboro will demolish vacant substandard and dilapidated housing units that are not economically feasible for rehabilitation, which poses as slum and blight conditions within low-mod census tract areas.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	CHDO Activity
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	CHDO Activity
	Needs Addressed	Affordable Housing: Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs
	Funding	HOME: \$107,959

	Description	Community Housing Development Organizations (CHDO) are nonprofit organizations whose purpose is to provide decent and affordable housing for low-to-moderate-income individuals and/or families. The City is required to set aside a minimum of (15%) of its HOME funds for CHDO activities that focus on housing development activities in which qualified CHDOs are the owners, developers and/or sponsors of the housing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Economic Development
	Target Area	Goldsboro Scattered Site Areas
	Goals Supported	Economic Development
	Needs Addressed	Community Development Homelessness and Special Needs
	Funding	CDBG: \$30,000
	Description	The City of Goldsboro will be providing direct financial assistance for operating capital to employ low-to-moderated income persons and service children located in low-mod census areas.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
10	Project Name	CDBG & HOME Program Admin
	Target Area	Goldsboro Scattered Site Areas Proposed Westend NRSA
	Goals Supported	Homeowner Rehabilitation Urgent Repair (URP) Hazardous Material (Testing and Abatement) Public Facilities & Improvements Public Services Demolition and Clearance CHDO Activity
	Needs Addressed	Affordable Housing: Community Development Public Services Revitalization Strategy (Westend and City-wide) Elimination of Environmental Hazards Homelessness and Special Needs
	Funding	CDBG: \$66,364 HOME: \$14,993
	Description	Administrative costs that are necessary for program planning and management of the CDBG and HOME programs are charged to program administration. The Planning and Community Development Department is responsible for ensuring program implementation in compliance with national objectives of both programs as well as adherence to state and local requirements.
	Target Date	6/30/2016

	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

A concentration of minority and/or low-income households are located south of Ash Street and west of Seymour Johnson Air Force Base; the northwest portion of the City bordered by Ash Street, Highway 117, and US Highway 70 Bypass; and LMA Census tracts 14, 15, 16, 18 and 20. Each of these LMA Census tracts have a high concentration of African-American persons well close to the City's average of (55%). According to the U. S. Census Bureau 2009-2013 American Community Survey, 7,980 persons (22.1%) of the total population of the City of Goldsboro live below the poverty line. A "concentration" is defined as a block group whose proportion of minority households is greater than the overall community average of demographic composition.

Geographic Distribution

Target Area	Percentage of Funds
Goldsboro Scattered Site Areas	70
Proposed Westend NRSA	30

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Due to a high concentration of minority and low-to-moderate income households within these LMA Census tracts, the City has historically targeted communities and families in those areas. These LMA Census tracts are predominately residential uses and crime has historically been pervasive in these areas. The City's LMA Census tracts have a large number of vacant lots and boarded up homes that are a blighting influence. These LMA Census tract areas are in need of a coordinated comprehensive strategy relying on public and private partnerships. The areas selected for the 2015-2020 ConPlan were identified through the citizen participation process, which consisted of stakeholder interviews and public meetings, as well as meetings with the City's Advisory Committees for Community Development. Each of these areas meets the eligibility requirements for low-and moderate income benefit. While Local Target Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Goldsboro that also meet the eligibility requirements for low-and moderate income benefit.

The Westend neighborhood has been the subject of much planning and research over the past several years. Recent steering committee meetings involving community stakeholders, area residents, and City staffers have highlighted the positive attributes and the challenges facing this community. This has provided a forum for discussing ways of building on the positive and possible solutions to the challenges. Even with the continued improvements occurring in the Westend, the area is still in need of a coordinated revitalization strategy relying on public and private partnerships. In past plans, affordable

housing was heavily focused on; however, with a neighborhood revitalization strategy, microenterprise strategies can be incorporated into the respective plans so that the neighborhood will have sustainable improvements to the quality of life.

Designating a community as a Neighborhood Revitalization Strategy Area (NRSA) allows it to be targeted for more intensive comprehensive economic development. In addition, an NRSA designation will allow CDBG funds to be used for expenditures that are more flexible and provide gap financing for the Westend project. The NRSA process will provide a detailed assessment of the neighborhood's current economic status and provide benchmarks for future improvements. The duration of the Strategy will be five (5) years and integrated into the One Year Action Plan and Consolidated Annual Performance Evaluation Reports as components of the Community Development Department's activities.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Several characteristics of the housing market in Goldsboro directly impact provision of affordable housing. A large percentage of owner-occupied housing belongs to low-to-moderate income families who do not have the resources to rehabilitate deteriorating conditions. Landlords operating on a narrow profit margin are unlikely to invest substantial amounts of money into property upkeep unless forced to do so by local housing code enforcement. Potential homebuyers also face a lack of decent, affordable housing options. The past economic downturn has further damaged the ability of many families to save money and secure financing. Neighborhood revitalization and stability and the production and conservation of affordable housing are the major goals of the City of Goldsboro. The City will direct a combination of federal, state, and local funds toward the achievement of these goals by funding single-family rehabilitation, new construction, infrastructure, and homebuyer assistance.

Many low-to-moderate income (LMI) individuals and families find that banks are not willing to take the risk of lending to them. As CHDOs, Habitat for Humanity of Goldsboro-Wayne, Inc. and Rebuilding Broken Places, CDC will construct, sell, and/or rent affordable housing units to LMI households through CHDO Set-aside HOME funds of \$107,959 and Homebuyer Assistance funds of \$10,796. Goldsboro Development Corporation, once a designated CHDO, provides affordable rental units to LMI renters. To date, Goldsboro Development Corporation, Inc. has purchased, renovated, and rented a total of sixteen (16) dwellings to LMI families. These dwellings have proven to be a great asset for LMI renters. All of the units are rented under the Section 8 guidelines and fair market rental rates. The City of Goldsboro and Goldsboro Development Corporation will continue to maintain the current stock of affordable rental units through routine scheduled inspections and repairs as needed.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	5
Special-Needs	5
Total	15

Table 11 - 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	3
Rehab of Existing Units	17
Acquisition of Existing Units	0
Total	20

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

Discussion

The City will use a number of funding sources to support housing and neighborhood revitalization activities City-wide and within the proposed NRSA area Westend and the preservation or creation of affordable housing throughout the City.

AP-60 Public Housing – 91.220(h)

Introduction

The Goldsboro Housing Authority (GHA) and Eastern Carolina Regional Housing Authority (ECRHA) are public corporations created for the purpose of administering housing programs for low income persons. Between the two housing authority there are 1,884 public assisted housing units. The operations of the GHA and ECRHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development (HUD). Both public housing authorities received funding for their housing activities, projects, and funds to modernize and repair their public housing units. The GHA administers 297 Housing Choice Vouchers (HCV), which allow low income persons to rent privately owned houses and/or apartments dispersed throughout the community. In addition to public housing and Section 8 programs, the GHA also administers other special housing programs designed to assist specific demographic groups, such as veterans and persons with mental disabilities.

According to HUD, Goldsboro and Eastern Carolina Regional Housing Authority are determined to be Medium High public housing authorities, meaning they manages between 500 - 1,249 public housing units. Also according to the Department of Housing and Urban Development, the housing authority is designated as Small, meaning it administers 50 - 249 Section 8 vouchers. Goldsboro Housing Authority administers 297 Housing Choice Vouchers (HCV).

Comparing the housing assistance distribution of Goldsboro Housing Authority between Public Housing Units (84%) and Section 8 Housing Vouchers (16%) to that of all housing authorities in North Carolina, Goldsboro Housing Authority has a larger proportion of public housing units than the average housing authority. Goldsboro Housing Authority's proportion of Section 8 vouchers under management is larger than the average housing authority in North Carolina. Eastern Carolina Regional Housing Authority is among the 45% of North Carolina housing authorities that only offer public housing.

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

It should be noted that the City of Goldsboro does not manage public housing units; however, a large portion of the County's inventory is located within the City limits. The City has two public housing agencies responsible for this function: Goldsboro Housing Authority and Eastern Carolina Regional Housing Authority. Both public housing authorities received funding for their housing activities, projects, and funds to modernize and repair their public housing units. The City has adopted initiatives for which the City will coordinate and optimize the efforts of the public housing authorities within this 2015-2016 Action Plan cycle.

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

Goldsboro Housing Authority and Eastern Carolina Regional Housing Authority are committed to

continuing the Family Self-Sufficiency (FSS) Programs for their public housing and Section 8 House Choice Voucher clients. The FSS program assists housing residents to attain financial independence through education and employment toward increased resident involvement. The FSS Program serves as a clearinghouse for referrals to other agencies and private resources for participating families.

The Goldsboro Housing Authority also receives Resident Opportunities and Self-Sufficiency (ROSS) Program funding to provide supportive services for elderly and disabled public housing residents, to improve their independence.

The City of Goldsboro actively encourages the cooperation of regional and local public and private agencies/parties by providing resources, technical assistance, and venues through which the exchange of ideas promoted positive community outcomes. In continuing this ongoing effort, the City adopted the following initiatives for which the City will coordinate and optimize the efforts of the public housing authorities that participated in the implementation of the City's five-year strategy and/or Annual Action Plan:

1. The City will support the efforts of the Authorities in maintaining the integrity of the public housing inventory to provide safe, decent, and affordable housing opportunities for qualifying residents. The City will provide technical assistance to the public housing authorities that apply for grants to continue rental assistance programs that provide decent affordable housing opportunities for the City's low-income residents.
2. The City's Community Affairs and Community Development staff will work with the Executive Board and act as a liaison between the Goldsboro Housing Authority and the Resident Council. The City's Community Affairs and Community Development staff will provide on going support to the Resident Council in two of the Goldsboro Housing Authority residence councils. Support includes guidance, educating, reviewing and recommending changes to the by-laws, scheduling the election date, election process, assistance with the candidate's forum and flyers. Public Housing tenants will be given information on landlord /tenant rights, the City's Homebuyer Assistance program, and invited to all of the City's Fair Housing workshops.
3. The City will work with employees and residents of the Goldsboro Housing Authority and the Eastern Carolina Regional Housing Authority to increase homeownership opportunities for the residents of public housing. Many residents apply for assistance, but due to credit issues, their loans are not approved. For this reason, the Planning and Community Development Office will be assisting residents/applicants in locating agencies that are available for financial management and counseling as well as providing some counseling in our office. A contract will be signed with Consumer Credit Counseling Service of Fayetteville, Inc., Goldsboro Branch, to provide homebuyer education and financial management and budgeting sessions, when needed, at no cost to the applicant.

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

provided or other assistance

Not applicable, Goldsboro's two Housing Authorities are not designated as trouble PHA.

Discussion

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

Introduction

This section of the Annual Action Plan describes the City of Goldsboro's one-year goal and the specific actions steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

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

Eastpointe, LME is designated as the lead agency for the Continuum of Care (CoC) Down East Coalition to Eliminate Homelessness, which is tasked with addressing homelessness in the City of Goldsboro. The CoC is the primary means of reaching out to homeless persons and assessing their individual needs. The CoC does this through the Annual Point-In-Time (PIT) survey and through its partnering agencies, which include organizations such as Housing Authority, Wayne Community College, Fordham House shelter, and Salvation Army to name a few. For example, based on the most recent PIT survey, there is an urgent need for shelter beds serving single individuals and families without children. This need was identified during both the PIT survey and during the Five-Year ConPlan citizen participation process through stakeholder and neighborhood meetings. Of the unsheltered homeless interviewed during the PIT survey, the five most needed services were shelter, clothing, food/meals, healthcare and affordable housing. Other needs identified during the citizen participation process included self-sufficiency training and case management, access to healthcare and mental health counseling, and employment and legal assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The supportive services needs of homeless persons are currently addressed by the CoC partnering agencies. The Continuum of Care (CoC) Down East Coalition to Eliminate Homelessness 10-Year Plan to End Homelessness identifies the following strategies to address the emergency and transitional housing needs of homeless persons:

- Provide an additional 350 beds for homeless persons for the next 10 years and increase

affordable housing.

- Increase faith-based initiatives to address homeless needs in Goldsboro and Wayne County.

Additionally, the City will utilize the following strategies to address these needs:

- Assist non-profit service providers in obtaining additional funding sources for emergency shelter.
- Continue to support programs that assist the homeless or those at risk of becoming homeless.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional housing.
- Support the establishment of additional transitional housing through identification of funding sources, technical assistance with applications, and other means of support.

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 supportive services needs of homeless persons are currently addressed by the CoC partnering agencies. The Continuum of Care (CoC) Down East Coalition to Eliminate Homelessness 10-Year Plan to End Homelessness identifies the following strategies to help homeless persons make the transition to more permanent housing and preventing recurrence:

- Facilitate housing stabilization once homeless people secure permanent housing and prevent at-risk persons from losing their housing.
- Create First Entry/One-Stop Center to ensure coordination of services for homeless persons.
- Broaden wrap-around services and increase capacity of existing services for homeless individuals and low-income families.
- Provide life skills, mentoring, job training and placement, budgeting workshops, crisis management, and other supportive services to facilitate a stable way of life.

Additionally, the City will utilize the following strategies to increase the supply of permanent supportive housing for the homeless:

- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional permanent supportive housing.
- Support the establishment of additional permanent supportive housing through identification of

funding sources, technical assistance with applications, and other means of support.

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.

The supportive services needs of homeless persons are currently addressed by the CoC partnering agencies. The Continuum of Care (CoC) Down East Coalition to Eliminate Homelessness 10-Year Plan to End Homelessness identifies the following strategies to help low-income individuals and families avoid becoming homeless, especially as a result of being discharged from a system of care:

- Increase access to free medical services to facilitate medical stabilization and reduce inappropriate use of emergency room services.
- Increase capacity of local free clinics and programs that provide access to healthcare.
- Improve public safety services for homeless persons and reduce associated public expenditures.
- Improve discharge planning and housing location assistance to homeless individuals prior to discharge from services.

Additionally, the City will utilize the following strategies to provide services that promote self-sufficiency for the homeless or those at-risk of becoming homeless:

- Support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.
- Assist the Down East Coalition to Eliminate Homelessness, as the lead agency for the Continuum

of Care, in their efforts to improve coordination between service providers.

Discussion

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
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

This section of the Annual Action Plan summarizes actions the City of Goldsboro will undertake during the program year to reduce barriers to affordable housing.

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

Goldsboro has made efforts to identify barriers to the development of affordable housing. The consolidated plan discusses key issues related to barriers to affordable housing such as federal resources and policies, the gap between housing cost and income, local development regulations, so called 'Not in My Back Yard' (NIMBY) opposition, and education. While few potential barriers are within the City's control to directly reverse, the City is dedicated to using its resources to counteract the negative effects of such external factors. The objective is to significantly reduce and eliminate barriers to the development of affordable housing. The City expects to continue the following strategies over the course of the Five Year Consolidated Plan:

- Address the financial barriers faced by many low- and moderate-income families by providing HOME and/or CDBG funding for homeownership, renovation, revitalization, and programs
- Raise awareness about barriers to affordable housing development through a variety of methods, and implement policy changes that would make affordable housing development less challenging
- Examine best practices on HUD's Regulatory Barriers Clearinghouse and determine applicability for Goldsboro

By undertaking the initiatives previously described in this section, the City will address a number of the barriers to affordable housing that currently challenge them.

In considering the barriers to affordable housing, two major factors emerge—first, a household's ability to afford housing based on its income and, second, the price of housing. A household's capacity to afford housing is based on its income. Government can directly increase a household's ability to afford housing by increasing income (such as with public assistance and social security payments), providing housing assistance payments or providing services that increase disposable income (such as child and health care subsidies). Government can also indirectly influence household income through actions such as changing wage requirements or the tax structure. Government can have a direct effect on supply through actions such as producing new units, acquiring units for rental and engaging in housing rehabilitation. Subsidized loans, grants and financing that reduce the cost of private sector (for-profit or nonprofit) housing production, operation or maintenance have an impact on housing affordability,

although less direct. Further, rent and price controls can make housing more affordable. Tax abatement and infrastructure development are other indirect techniques for reducing the price of housing. Other types of governmental intervention in the housing market increase the cost of housing.

The most common of these interventions are local government development regulations. These include regulation of density, lot sizes, building size, unit type and design and building materials. Communities can also increase housing cost through lengthy approval processes, permit fees, infrastructure requirements and significant demands or requirements. Increases in certain wage requirements, which may increase household income, can also increase the cost of labor for housing construction, thereby decreasing the affordability of housing. The tax code can also increase (or decrease) housing cost.

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

This section of the Annual Action Plan describes the City of Goldsboro's planned actions to carry out the following strategies outlined in the Strategic Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

The City of Goldsboro petitions for federal funds through the Action Plan to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the Action Plan are carefully designed to provide appropriate and needed services, particularly to those that may not be eligible for assistance from other local sources, those that are geographically isolated by lack of transportation and those that lack basic amenities in their neighborhoods. Such individuals include senior citizens, homebound frail elderly persons, physically and developmentally disabled persons, victims of domestic violence, and infants and youth. Funds provided through the Action Plan often make the difference between independent living and institutionalization.

Actions planned to foster and maintain affordable housing

As previously stated in the Annual Affordable Housing Goals, the City will direct a combination of federal, state, and local funds toward achievement of these goals by funding single-family rehabilitation, new construction, infrastructure, and homebuyer assistance. The City will continue to provide rehabilitation assistance to LMI single-family owner-occupied and rental housing units to maintaining decent affordable housing with available program funds. The City will continue to identify potential housing sites that are conducive to the future development of affordable housing and comply with location criteria established by HUD.

The City will also provide \$107,959 in CHDO set-aside HOME funds to designated CHDOs to construct, sell, and/or rent affordable housing units to LMI households. The City will utilize a total of \$78,990 in HOME funds to provide direct-subsidy assistance in the form of zero percent deferred second mortgages towards down payment and closing cost for seven (7) eligible homebuyers for principal reduction to

increase buyer's affordability to purchase a home.

Actions planned to reduce lead-based paint hazards

The City of Goldsboro will continue to ensure the availability of accessible and affordable testing, screening, mitigation and treatment for problems related to lead-based paint for low and moderate income residents of the City of Goldsboro.

Currently, the City includes lead-based paint mitigation measures in all rehabilitation and urgent repair programs and, if needed, will identify and apply for additional funding resources to finance this mitigation. The City also assists and supports other agencies in applying for such funds. Contractors are required to be trained and certified to supervise removal of lead hazards in order to comply with HUD regulations.

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation and urgent repair programs:

- Fund the acquisition, recycling and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with urgent repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

Notification

The major objective is to increase the overall level of awareness of lead-based paint laws and regulations so that all community residents may be aware of their rights and responsibilities. In the event the presence of lead-based paint is detected in a housing unit, notifications will be carried out by the following mandated notification requirements established by HUD:

Pamphlet – Occupants, owners and purchasers must all receive Lead Hazard Information Pamphlet.

Disclosure – Ensure that property owners have provided purchasers and lessees with available information or knowledge regarding the presence of lead-based paint and lead-based paint hazards prior to selling or leasing a residence. Even if federal funds are withdrawn from a transaction, the purchasers are required to receive a disclosure of any known lead-based paint findings.

Notice of Lead Hazard Presumption/Evaluation and Lead Hazard Reduction – Occupants, owners and purchasers must be notified of the results of the presumption of lead-based paint or lead hazards or of any lead hazard evaluation or reduction work.

Additionally, the City will continue to support Wayne County Environmental Health Department that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint

hazards.

Wayne County Environmental Health Department

A primary health care provider for the City's low-income residents, the Environmental Health Department screens low income children who have symptoms of lead poisoning through the North Carolina Healthy Homes and Lead Poisoning Prevention Program. Services provided through this program include education, screening and treatment for lead poisoning.

Furthermore, sub-recipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

Actions planned to reduce the number of poverty-level families

The City of Goldsboro has undertaken a number of efforts and programs to reduce the number of residents living in poverty. Jointly the Department of Planning and Community Development, the Down East Coalition, and other Community-Based Organizations (CBO) have put into practice a partnership strategically designed to support a holistic approach to poverty reduction with activities that focus on human services, affordable housing, and economic development. These activities include the following:

- Support economic development activities that generate living wage jobs and community sustainability;
- Access to a variety of housing options that promote family and community stability;
- A comprehensive financial education system that prepares citizens for participation in the economic and social fabric of the community, which will be provided by Consumer Credit Counseling Service (CCCS);
- Support and coordinate with organizations that provide community-based services that nurture and support young people and their families. As well as, organizations that provide enrichment programs designed to develop individuals' coping skill for productive adult living.

Actions planned to develop institutional structure

During the process of developing the 2015-2020 Consolidated Plan, the City of Goldsboro developed a unified vision for Community Development actions that will serve as the institutional structure for cooperation and collaboration among public and private agencies. Specifically, the Department of Planning and Community Development sought to identify opportunities for cooperation and collaboration among city departments and other entities. The goal was to encourage city departments to work together in addressing the needs of the target communities and to develop inter-departmental agreements for coordinating projects and maximizing the use of funds. Many social service agencies, not-for-profit agencies, youth organizations, and community-based organizations were also

consulted. After several consultations with these organizations, the City determined that the Consolidated Plan and the annual Action Plans should:

- Provide an interdepartmental plan for housing, economic development, and social services that will inform the Anti-poverty strategy.
- Facilitate greater efficiency in the use of resources through collaboration and coordination among departments and agencies
- Encourage information dissemination regarding projects and programs.

By institutionalizing this collaborative structure, the City of Goldsboro is shaping various programs into effective, coordinated neighborhood and community strategies. This also facilitates the opportunity for strategic planning and citizen participation to take place in a comprehensive context that will reduce duplication of effort at the local level.

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

The coordination process provides for stakeholder agencies and all interested parties to analyze and discuss local housing needs, priorities, and program strategies. As explained above, the Department of Planning and Community Development has served as the facilitating agency for this local process. To this end, the 2015-2020 Consolidated Plan provides a blue print to guide City actions in the direction of performance outcomes, such as improving neighborhoods and increasing homeownership opportunities. Primarily the plan guides City leadership and financial resources in route with the priorities set forth by the community. The plan is aggressive in its approach to leverage other funding and build partnerships. The strategic approach builds on the City strengths safeguarding efficient city services, business retention, preserving the housing stock and increasing income levels for all residents. The overall strategy is for the City to:

- Provide clear and expressive public leadership for the identified initiatives;
- Fortify the partnering and collaboration of local government agencies, private organizations, and not-for-profits to increase leveraging potential;
- Publicly market the City's assets and aggressively leverage other financial support;
- Work with developers to achieve acceptable environmental standards while not compromising the health and safety of the public

Discussion

Program Specific Requirements

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

Introduction

This section of the Annual Action Plan addresses the program specific requirements for the Annual Action Plan.

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	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
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

The City of Goldsboro will use the HUD Recapture Provisions for its Homebuyer Assistance program to ensure that the amount of HOME funds provided directly to homebuyers are imposed for the duration of the period of affordability and are mandated to recapture provisions per 24 CFR 92.253(a)(5)(ii). This restriction is enforceable by a written Grant Agreement, Promissory Note, and Deed of Trust with the homebuyer. If the original homebuyer remains in the home for the full period of affordability, no recapture provisions apply. However, if the premises are sold, cease to be the Homebuyer's primary residence, or there is any change in the title during the term of the Grant Agreement, Promissory Note and Deed of Trust, which commences upon the Completion Date, or the Homebuyer is not in substantial compliance with the Grant Agreement, Promissory Note and Deed of Trust and Mortgage, the City of Goldsboro will recapture the full HOME direct-subsidy assistance, which will be the amount remaining on the affordability period at time recapture is triggered; to include, any payments made or pro rata reduction amount applied during the affordability period.

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:

For example, a homebuyer receives \$20,000 in HOME direct-subsidy assistance to purchase a home with an initial purchase price that does not exceed 95 percent of the median purchase price for the area. The total HOME direct-subsidy of \$20,000 would require a 10-year period of affordability. If the homebuyer sells the housing unit year 5 of the 10-year period of affordability, then the City would forgive 50 percent of the HOME direct-subsidy and recapture 50 percent of the HOME direct-subsidy, which is \$10,000 of the \$20,000 HOME Investment, assuming that there are sufficient net proceeds available. If, however, the net proceeds are insufficient to repay both the HOME direct-subsidy assistance and the Homebuyer's investment, the City will recapture the net proceeds less the Homebuyer's investment. HUD defines the net proceeds as the sales price minus the loan repayments and closing costs. Under no circumstances will the City of Goldsboro recapture more than is available from the net proceeds of the sale. During the recapture restriction period, the original homebuyer will be entitled to any increase in value that remains after all debts are repaid, including the Homebuyer Assistance program deferred second mortgage loan, with the following provisions to be incorporated into the Grant Agreement, Promissory Note and Deed of Trust.

1. **Period of Affordability under Recapture Provision:** The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enables the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The City of Goldsboro will not require the original HOME-assisted homebuyer to sell the housing unit to another low-income homebuyer. The homebuyer can sell the property to any willing buyer during the period of affordability, with the understanding that the City's recapture provisions will be enforced.

2. **Repayment:** Repayment of the Homebuyer assistance deferred second mortgage loan is on a pro rata reduction basis, 20 percent annually for a deferred loan less than \$15,000 and 10 percent annually for a deferred loans \$15,000-\$40,000 if the homeowner owns and occupies the house as the primary residence for the required affordability period. Forgiveness of the full amount of assistance will only occur if the homeowner occupies and retains the property for the full affordability period. No interest shall accumulate on this loan during the affordability period.

If recapture is triggered and there are insufficient net proceeds available at sale to recapture the full pro rata amount due, the City of Goldsboro will not be required to repay the difference between the prorated direct HOME subsidy due and the amount the City is able to recapture from available from net proceeds.

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:

Only the Recapture Option is used (see narrative, above). In the event that it is determined to be appropriate to use the Resale Option, the City will submit proposed resale terms consistent with the HOME regulations to the local HUD Office, and seek authorization to proceed.

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:

If the homeowner refinances the property during the affordability period, which involves a cash/equity out payment this will trigger a repayment. The repayment will be the total amount received through the program as a deferred second mortgage loan minus any payments made or pro rate reduction amount applied during the affordability period. Refinance subordination will only be considered if the refinance results in a reduction of the loan term and/or the lowering of the current interest rate on the first mortgage. In the event of foreclosure by the first mortgage lender, the affordability period will be suspended and will not be binding on that lender. The affordability restrictions shall be revived according to the original terms if, during the affordability period the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties obtains and ownership interest in the property.

Discussion

Monitoring: The City of Goldsboro Community Development Department will be responsible for monitoring HOME-assisted Homebuyers to ensure that the homebuyer owns and occupies the house as the primary residence for the required affordability period on an annual basis. If the Community Development Department does not receive an annual Mortgagee Notice from the HOME-assisted Homebuyer's insurance agency or some form of utility bill or record with homebuyer's name as confirmation that the homebuyer is maintaining the housing unit as their principal residence. The Community Development staff will mail a letter to homebuyer household asking them to sign and return a statement verifying that the property purchased with HOME funds remains their principal residence. If a HOME-assisted homebuyer fails to return the signed statement, staff will follow up to determine if the homebuyer is still residing in the assisted unit.

