

## Executive Summary

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

#### 1. 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 fourth year of the City's Five-year Consolidated Plan (2015-2020), which covers July 1, 2018 through June 30, 2019.

The City of Goldsboro Annual Action Plan serves two purposes. First, the Action Plan is a plan outlining the local strategy to address needs in the areas of community development, economic development, housing, and homelessness to name a few. The ConPlan includes background information on the City of Goldsboro, a housing and community development strategy for the Five-year Consolidated Plan (2015-2020), and a description of the projects to be implemented during the 2018 program year as part of the 2018-2019 one-year Action Plan. Second, the Action Plan serves as the grant application for projects funded under the following formula based programs: Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). Several other federal programs require that funding applications be consistent with an approved consolidated plan. As previously stated, the Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) designed to encourage more coordination of economic and community development activities at the local level, to promote citizen participation, and to simplify the process for obtaining federal funds under HUD programs.

#### 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.

The Action Plan identifies key priorities and goals that would significantly improve low-to-moderate-income citizens of Goldsboro quality of life through vital housing and community development programs. The Action Plan is derived from the methodologies established in the Five-Year Consolidated

Plan and it is formulated in a collaborative manner with the assistance of management staff within the Community Relations Department. In addition, the Action Plan is integrated with contributions from individuals, community groups, public forums, and inter-governmental/departmental discussions during the planning process for the 2018-2019 Action Plan. Staff regularly attended community group and association meetings in the City limits throughout the year, which created partnerships, maintain meaningful and productive relationships in the community, and enhanced the Department's ability to develop responsive and relevant programs. The top priorities and goals determined in the 2018-2019 Action Plan include the following:

1. Rehabilitation of owner-occupied single family units
2. Acquisition, demolition, and clearance of dilapidated housing units
3. Improving and/or preserving communities in danger of slum and blight conditions
4. Construction of affordable housing through CHDO Activities
5. Providing homebuyer assistance for first-time homebuyers
6. Support projects or programs by non-profit organizations or for-profit corporations that benefit low-to-moderate-income (LMI) residents of the City
7. Identification of infrastructure improvements (i.e., sewer, sidewalk, water line etc.)
8. Eliminating hazardous materials in dwellings assisted with federal funds

### **3. Evaluation of past performance**

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

Population trends and economic conditions impact the decision on where to spend federal dollars in order to support the segment of the population that needs it the most. These economic conditions constantly change. The City of Goldsboro strives to equitably allocate CDBG and HOME funds to low-to-moderate income-eligible persons, families, and/or areas throughout the City, and has funded activities that meet the City's 2015-2020 Five Year ConPlan goals and objectives.

The City of Goldsboro's CDBG and HOME programs regularly meets the performance standards established by HUD. The City of Goldsboro completed many of its strategic community goals in year 2017-2018. Each year the City prepares its Consolidated Annual Performance Report (CAPER), which summarizes the objectives it has addressed in achieving the ConPlan goals and objectives. Copies of the CAPER are available for review at the City of Goldsboro's Community Relations Department.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Goldsboro provided for and encouraged citizen participation in the planning, implementation, and assessment of community needs for the 2018-2019 Action Plan. The City placed

particular emphasis on participation by persons of low-to-moderate income that are residents of low and moderate-income neighborhoods slum and blighted areas, and/or reside in public housing within the City limits. This was done through public meetings/hearings scheduled by the City, which were advertised in the local newspaper Goldsboro News-Argus, local television station, and the City's website [www.goldsboro.nc.gov](http://www.goldsboro.nc.gov) and email blast at least 14 days in advance. The City of Goldsboro provided a minimum of three public meetings and/or hearings to allow citizens' the opportunity to be actively involved in the planning, implementation, and assessment of community needs to be addressed during all stages of the compilation of the 2018-2019 Action Plan (see attachment). A public hearing was held on Monday, July 16, 2018 at 7:00 pm during the regular meeting of the Mayor and City Council to allow citizens the opportunity to comment on the 2018-2019 Action Plan.

The City's public meetings and hearing were accessible to persons with disabilities and a translator was made available for non-English speaking residents in the case of public meetings/hearings when the City was notified that a non-English speaking resident would be in attendance. In addition, an interpreter was available for hearing-impaired residents.

Comments –The City of Goldsboro provided citizens with reasonable and timely access to the 2018-2019 Annual Action Plan as related to the City's proposed activities and use of funds. A notice of the City's thirty (30) day-review from July 6, 2018 through August 6, 2018, which summarized the City's proposed activities and use of funds was published in the Goldsboro News Argus on July 6, 2018. The 2018-2019 Action Plan was made available at the City's Planning Department, the Office of the City Clerk in the City Hall Annex, 200 North Center Street, at the Community Relations Department in the Historic City Hall Building, 214 North Center Street, at the Wayne County Public Library, 1001 East Ash Street, Goldsboro, at the Goldsboro Housing Authority, 1729 Edgerton Street, Goldsboro, and on the City's website at [www.goldsboronc.gov](http://www.goldsboronc.gov).

## **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.

The City of Goldsboro did not receive any comments to incorporate into the Final report of the 2018-2019 Annual Action Plan.

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

The City of Goldsboro does not differentiate between any individuals, groups, and/or organization that wish to provide input during the planning, implementation, and assessment of community needs for the 2018-2019 Action Plan. However, as previously stated, the City of Goldsboro did not receive any comments to incorporate into the final report of the 2018-2019 Annual Action Plan.

## **7. Summary**

The 2017-2018 Action Plan identifies key priorities and goals that would significantly improve low-to-moderate-income citizens of Goldsboro quality of life through vital housing and community development programs. The Action Plan is derived from the methodologies established in the Five-Year Consolidated Plan and it is formulated in a collaborative manner with the assistance of management staff within the Community Relations Department (formerly named the Planning and Community Development Department). In addition, the Action Plan is integrated with contributions from public forums and inter-departmental discussions (i.e., citizens, City Council, non-profit organizations, Planning Department, Community Development Organizations (CBO), Community Housing Development Organizations (CHDO), and Faith-based Organizations (FBO)). The City also utilized the Community Development Advisory Committee, Loan Review Committee, and Continuum of Care Housing Support Committee to discuss the planning process and solicit input for the 2018-2019 Action Plan. Staff regularly attended community group and association meetings in the City limits throughout the year, which created partnerships, maintain meaningful and productive relationships in the community, and enhanced the Department's ability to develop responsive and relevant programs.

**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	Community Relations Department
HOME Administrator	GOLDSBORO	Community Relations Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Goldsboro’s Community Relations Department (formerly named Planning and Community Development) is the lead agency in the development of the 2018-2019 Action Plan and the implementation of CDBG and HOME projects in Goldsboro, NC. The department has many years of experience in administering Goldsboro’s housing and community development programs. As a result, the department has well-established relationships with neighborhood groups, nonprofit organizations, financial institutions, developers, and social service agencies involved in community development.

The Department is responsible for coordinating HOME-financed housing rehabilitation and new construction projects, and offers down payment assistance to low- to moderate-income first-time homebuyers. In addition, the Department plans and manages CDBG rehabilitation, public improvements, development, and public and nonprofit service delivery affecting low- and moderate-income persons, families, and/or areas.

**Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

As part of the 2018-2019 Action Plan development process, Goldsboro undertook an extensive outreach program to consult and coordinate with various departments, housing and community service providers, and other entities with a potential interest in or knowledge of the Goldsboro 's housing and non-housing community development issues. The following sections discuss the methods by which the City of Goldsboro consulted with service providers, in addition to how staff that developed and followed this citizen participation process emphasized the participation of persons of low- and moderate-income.

### **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(I))**

Goldsboro reached out to various public agencies/entities and service providers including the following:

- Nonprofit service providers that cater to the needs of low and moderate income
- Households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, public works);
- Economic development and employment organizations; and Community groups

These and other specific agencies received a direct mailing explaining the Community Needs Assessment questionnaire, which was used to help determine top priorities and obtain data in preparation of this ConPlan. The development of the 2018-2019 Action Plan also included citizen participation, including public meetings held in the City of Goldsboro. Each year, as a part of the CDBG application process, local agencies/organizations are invited to submit proposals for CDBG grant eligible activities and to participate in the consultation process through attending a public hearing or responding directly to correspondence or surveys.

Within City government, the Community Relations staff must work closely with the following inter-departments: City Manager, Engineering, Planning and Zoning, Parks and Recreation, Police, Public Works, and Fire. To overcome any gaps in the delivery system, the City will continue to provide opportunities for public, private, governmental and faith-based organizations to come together to share information, advocate for issues of concern, leverage resources and address the obstacles and challenges that often face local governments in developing affordable housing and providing needed 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.**

Eastpointe LME is the lead agency for the Continuum of Care, the Down East Coalition to Eliminate Homelessness, and services the Goldsboro/Wayne county area as well as Lenoir, Sampson, and Duplin counties. Since 2010, the City has been an active member; whereas the Community Relations Director is the City liaison on the Continuum of Care Task Force. Meetings are held on monthly basis to discuss the needs of the homeless population, discuss policy guidelines and receive monthly updates for ongoing projects. The CoC program is designed to promote community-wide planning and strategic use of resources to: address homelessness; improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; improve data collection and performance measurement; and allow each community to design programs to the particular strengths and challenges within the community.

The Goldsboro Housing Authority (GHA) is an active member of the CoC. There are three GHA employees that are appointed to the CoC's Coalition. GHA partners with other organizations, such as Eastpointe and Department of Social Services, to provide Tenant Based Rental Assistance (TBRA) and/or Section 8 in conjunction with supportive services to homeless individuals/families with severe mental health conditions. GHA offers preferences for the Housing Choice Voucher Program to families who are involuntarily displaced; homeless veterans; single, elderly or a person with disabilities who is chronically homeless; single persons who are elderly & disabled; homeless families with minor children; and rent-burdened families. GHA actively seeks referrals from the local homeless and social service network each time it opens any of its waiting lists.

Significant aspects of the Action Plan development process and implementation of project objectives was a result of meeting and coordinating with the CoC as well as agencies and organizations that serve local residents. These meetings helped identify priority needs and the level of need for various coordinated housing and homeless efforts in Goldsboro. The Community Relations Director will continue to consult with the CoC where necessary to address the needs of the homeless populations.

**Priority Homeless Needs:**

- Transitional housing for families
- Transitional housing for battered women and their children
- Emergency shelter housing for homeless women
- Emergency shelter housing for families
- Emergency shelter (possibly seasonal) for chronically homeless substance abusers and dually diagnosed persons
- Transportation – transit needs to be broadened, hours extended
- There is a need for drug and alcohol treatment facilities for women

- More supportive services (Case Management) for those with special needs, chemical dependencies, etc.
- Education and job training
- Counseling for families and individuals with credit and other housing needs child care

**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 ESG program requires coordination among participating agencies. All ESG subrecipients in Goldsboro are experienced homeless service providers with a demonstrated track record in fiscal management and the provision of housing and supportive services targeted to the homeless. ESG funded agencies have easy access to membership in the Continuum of Care (CoC), the Down East Coalition to Eliminate Homelessness, and many serve in positions of leadership within the Continuum's structure. The CoC, has over 40 member organizations including homelessness assistance providers, veteran service representatives, victim service providers, Public Housing Agency, Mental Health Agency, formerly homeless individuals, and government organizations. The Continuum of Care, Coalition meets on a regular basis, sharing information about services among participating agencies and setting funding priorities and policies for homeless.

As previously stated, the City has been an active member; whereas the Community Relations Director is the City liaison on the Continuum of Care Task Force and Eastpointe LME is the lead agency. Each year, since 2007 the Coalition has applied and utilized Shelter Plus Care (SPC) rental assistance program, a tenant-based rental assistance program for homeless individuals and families with disabilities, HIV/AIDS, and substance abuse problems. In addition, the Continuum of Care, the Down East Coalition to Eliminate Homelessness has applied for rental assistance under the Shelter Plus Care Grant #5 Renewal to be utilized during FY 2018-2019 to house additional homeless individuals and families with disabilities, HIV/AIDS, and substance abuse problems.

In FY 2019-2018, the City of Goldsboro will fund \$25,000 to WAGES' City of Goldsboro Homeless Project program, Inc. as a subrecipient to combat poverty and decrease homelessness within Goldsboro among individuals and families who are in need of transitional housing. The transitional housing funds will allow individuals and families to receive housing assistance including rental and/or utility assistance, security deposits, furnishing, and other incidentals related to relocating to a safe residence.

**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**

1	<p><b>Agency/Group/Organization</b></p>	<p>GOLDSBORO HOUSING AUTHORITY</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing            Services - Housing            Services-Children            Services-Elderly Persons            Services-Persons with Disabilities            Services-Persons with HIV/AIDS            Services-homeless            Services-Employment            Service-Fair Housing</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment            Public Housing Needs            Homeless Needs - Chronically homeless            Homeless Needs - Families with children            Homelessness Needs - Veterans            Homelessness Needs - Unaccompanied youth            Homelessness Strategy            Non-Homeless Special Needs            Market Analysis            Anti-poverty Strategy            Impediments to Fair Housing Choices</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Goldsboro Housing Authority was consulted through one-on-one meetings and phone conversations. The GHA and the city have always been great partners in decent affordable housing. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be the production of new affordable housing units and rehabilitation of current housing units.</p>

2	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF GOLDSBORO-WAYNE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Non-Profit Faith-Based Organization & CHDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Market Analysis Anti-poverty Strategy Impediments to Fair Housing Choices
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Habitat for Humanity of Goldsboro/Wayne was consulted through one-on-one meetings and phone conversations. The HFH and the city have always been great partners in decent affordable housing. HFH has been a CHDO for more than four (4) years. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be the production of new affordable housing units and provide Homebuyer Assistance to eligible HFH loan applicants.

3	<b>Agency/Group/Organization</b>	WAYNE COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Services - Victims Health Agency Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Impediments to Fair Housing Choices

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various departments within the Wayne County government system were consulted through one-on-one meetings and phone conversations. The various departments within the Wayne County government system and the city have always been great partners in decent affordable housing and community development programs. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be an increase in beds for transitional, emergency, and supportive housing, as well as supportive services
4	<b>Agency/Group/Organization</b>	Wayne County Development Alliance
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Other government - County Other government - Local Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Wayne County Development Alliance was consulted through one-on-one meetings and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase job training and placement for low-to-moderated income persons.

5	<b>Agency/Group/Organization</b>	GOLDSBORO
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education Services-Employment Other government - Local Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Impediments to Fair Housing Choices

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Within City government, the Community Development staff must work closely with the following inter-departments: City Manager, Engineering, Planning and Zoning, Parks and Recreation, Police, Public Works, and Fire. To overcome any gaps in the delivery system, the City will continue to provide opportunities for public, private, governmental and faith-based organizations to come together to share information, advocate for issues of concern, leverage resources and address the obstacles and challenges that often face local governments in developing affordable housing and providing needed services.
6	<b>Agency/Group/Organization</b>	BB&T MORTGAGE
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development Impediments to Fair Housing Choices
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BB&T Mortgage was consulted through one-on-one meetings and phone conversations. The City will work closely with the Banking industry to address some of these issues and to encourage compliance with the Community Reinvestment Act (CRA) regulations.
7	<b>Agency/Group/Organization</b>	Boys & Girls Club of Wayne County
	<b>Agency/Group/Organization Type</b>	Services-Education Public Service Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Boys & Girls Club of Wayne County was consulted through one-on-one meetings and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase child and youth services to those residing in low-to-moderated income households and/or areas.
8	<b>Agency/Group/Organization</b>	Literacy Connection of Wayne County
	<b>Agency/Group/Organization Type</b>	Services-Education Public Service Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Literacy Connection of Wayne County was consulted through one-on-one meetings and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase educational and career readiness services for low-to-moderated income persons.
9	<b>Agency/Group/Organization</b>	Wayne Community College
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Non-Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Wayne Community College was consulted through one-on-one meetings and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase educational and career readiness services for low-to-moderated income persons.
10	<b>Agency/Group/Organization</b>	Wayne County Public School System
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education Other government - County Public School Administration
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Wayne County Public School System was consulted through one-on-one meetings and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase educational and career readiness services for low-to-moderated income persons.
11	<b>Agency/Group/Organization</b>	ADLA, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services-Employment Non-Profit Organizaton (Public Services)

	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ADLA, Inc. was consulted through one-on-one meetings and phone conversations Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase child and youth services to those residing in low-to-moderated income households and/or areas.
12	<b>Agency/Group/Organization</b>	Citizen Advisory Committee for Community Development
	<b>Agency/Group/Organization Type</b>	Advisory Committee
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Impediments to Fair Housing Choices

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Citizen Advisory Committee for Community Development was consulted through one-on-one meetings, regularly scheduled meeting, and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase outreach and services to persons and/or families that are low-to-moderate income.
13	<b>Agency/Group/Organization</b>	Fordham House
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services - Victims Shelter
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Fordham House was consulted through one-on-one meetings, regularly scheduled meeting, and phone conversations. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be to increase outreach and services to persons and/or families that are low-to-moderate income and/ homeless.

14	<b>Agency/Group/Organization</b>	Eastern Carolina Regional Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Impediments to Fair Housing Choices
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Eastern Regional Housing Authority was consulted through one-on-one meetings and phone conversations. The ERHA and the city have always been great partners in decent affordable housing. Partnership will continue over the cycle of this ConPlan and Action Plan. The anticipated outcome will be the production of new affordable housing units and rehabilitation of current housing units.

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

The City of Goldsboro through the Community Relations Department, attempted to extend invitation to, and consult with, many agency types involved in housing, homelessness, community development, and economic development activities. There was no decision to exclude any specific group. Unfortunately, many organizations simply did not respond to the invitation to participate.

**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	Eastpointe, LME	The 2017-2018 Action Plan was developed with consultation of members of the Continuum of Care Task Force's leadership to ensure that goals of all strategic plans are in concert with one another.
2018-2019 PHA Annual Action Plan	Goldsboro Housing Authority	The goals of the City and the Goldsboro Housing Authority are complementary and were developed jointly between the Housing Authority and the City.
Westend NRSA	Goldsboro Community Relations Department	The City of Goldsboro's current plan of action focuses on a "pivotal point" project that will entail the construction of mixed income rental and homebuyer units, as well as substantial rehabilitation of current housing stock in the Westend neighborhood. Combined with the Section 108 Loan the City will be seeking, the overall goal is to increase private investment in the Westend neighborhood to transform the neighborhood's environs and needs in a holistic way. In addition, it will create jobs for low-to-moderate income individuals.
City of Goldsboro Comprehensive Plan	Goldsboro Planning Department	The goals were developed collectively to provide public facilities and services to support future growth. While targeting several neighborhoods that are considered high priority areas within the City.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The consultation process of the 2018-2019 Action Plan provided an opportunity for the Community Relations Department and the City to enhance relationships, cooperation, and collaboration between public and assisted housing providers, and private and governmental health, mental health, and service agencies. The City is closely involved in the housing development efforts of the Goldsboro Housing Authority, non-

profit housing providers, and private developers. The Community Relations Department collaborates with the Wayne County Development Alliance to network community development projects and ultimately to enhance the coordination with private industry, businesses, developers, and social service agencies.

## **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**

The City of Goldsboro provided for and encouraged citizen participation in the planning, implementation, and assessment of community needs for the 2017-2018 Action Plan. The City placed particular emphasis on participation by persons of low-to-moderate income that are residents of low and moderate-income neighborhoods slum and blighted areas, and/or reside in public housing within the City limits. This was done through public meetings/hearings scheduled by the City, which were advertised in the local newspaper Goldsboro News-Argus, local television station, and the City's website [www.goldsboro.nc.gov](http://www.goldsboro.nc.gov) and email blast at least 14 days in advance. The City of Goldsboro provided a minimum of three public meetings and/or hearings to allow citizens' the opportunity to be actively involved in the planning, implementation, and assessment of community needs to be addressed during all stages of the compilation of the 2017-2018 Action Plan (see attachment). A public hearing was held on Monday, May 15, 2017 at 7:00 pm during the regular meeting of the Mayor and City Council to allow citizens the opportunity to comment on the 2017-2018 Action Plan.

Comments –The City of Goldsboro provided citizens with reasonable and timely access to the 2017-2018 Annual Action Plan as related to the City's proposed activities and use of funds. A notice of the City's thirty (30) day-review from April 15, 2017 through May 15, 2017, which summarized the City's proposed activities and use of funds was published in the Goldsboro News Argus on March 31, 2017. The 2017-2018 Action Plan will be available at the City's Planning Department, the Office of the City Clerk in the City Hall Annex, 200 North Center Street, at the Community Relations Department in the Historic City Hall Building, 214 North Center Street, at the Wayne County Public Library, 1001 East Ash Street, Goldsboro, at the Goldsboro Housing Authority, 1729 Edgerton Street, Goldsboro, and on the City's website at [www.goldsboronc.gov](http://www.goldsboronc.gov).

**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 Meeting	Minorities  Non-English Speaking - Specify other language: Hispanic  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	No responses were received in relation to the public meetings. There were limited and/or no attendance at the public meetings.	No direct comments were received in relation to this meeting.	The City does not differentiate between any individuals, groups, and/or organization that wish to provide input during the planning, implementation, and assessment of community needs for the 2018-2019 Action Plan.	

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)
3	Public Hearing	Minorities  Non-English Speaking - Specify other language: Hispanic  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	No responses were received in relation to the public hearing.	No direct comments were received in relation to this hearing.	The City does not differentiate between any individuals, groups, and/or organization that wish to provide input during the planning, implementation, and assessment of community needs for the 2018-2019 Action Plan.	

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)
4	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Hispanic  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	No responses were received in relation to the thirty-day review notification posting.	No comments were received in relation to this notification posting.	The City does not differentiate between any individuals, groups, and/or organization that wish to provide input during the planning, implementation, and assessment of community needs for the 2018-2019 Action Plan.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The Annual Action Plan describes the City's plan for the expenditure of federal dollars for the coming fiscal year to carry out the goals and objectives prioritized in the City's Annual Action Plan for 2018-2019. It outlines activities of two (2) major formula grants: Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). In FY 2018-2019, the City anticipates receiving **\$339,336** in CDBG funds and **\$228,922** in HOME funds. Additionally, the City will have available approximately **\$23,511** in prior year CDBG funds and **\$118,697** in prior year HOME funds (prior year balances as of June 30, 2018) ; **\$100,000** in Urgent Repair Funds from North Carolina Housing Finance Agency; **\$150,000** in Essential Single-Family Rehabilitation Loan Pool – Disaster Recovery Program Funds from North Carolina Housing

Finance Agency;and **\$8,802** in CDBG and **\$4,048** in HOME program incomes.

**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	339,336	8,802	23,511	371,649	0	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. All of Goldsboro's CDBG-funded activities in the 2016-2017 Action Plan meet at least one of three national objectives and eligibility requirements of the program.

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	228,922	4,048	118,697	351,667	0	City HOME funds will be used 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homeowner rehab	100,000	0	0	100,000	0	This program funded by North Carolina Housing Finance Agency (NCHFA) provides funds to assist very-low and low-income households 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 eligible homeowners with special needs such as frail elderly and persons with disabilities.

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: \$		
Other	public - state	Homeowner rehab Other	150,000	0	0	150,000	0	City of Goldsboro has been awarded Membership by the North Carolina Housing Finance Agency (ESFRLP-DR) under the Essential Single-Family Rehabilitation Loan Pool -Disaster Recovery (ESFRLP-DR). This program provides Members with funds via a loan pool to assist with the rehabilitation owner-occupied homes damaged by Hurricane Matthew, Tropical Storms Julia and Hermine. The funds provided by NCHFA come from the North Carolina Housing Trust Fund. The City of Goldsboro has been allocated an initial set-aside of \$150,000 which it plans to apply toward the rehabilitation of at least three houses in City of Goldsboro and Wayne County. After demonstrating successful use of the initial set-aside, the City may access additional funds, when available, on a unit-by-unit basis from the ESFRLP-DR loan pool.

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 **\$246,987** 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 will be requesting a 100% HOME Match Reduction for FY18-19. Therefore, the City may not be required to provide local matching funds for FY18-19 HOME allocation.** At least 70% of all CDBG funds spent will meet the LMI benefit test within a three-year period.

**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**

No further discussion

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation	2015	2020	Affordable Housing	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Revitalization Strategy (Westend and City-wide)	CDBG: \$27,266 HOME: \$240,389	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Urgent Repair (URP)	2015	2020	Affordable Housing	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing:	Urgent Repair: \$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: \$5,664	Other: 10 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: \$54,048	Direct Financial Assistance to Homebuyers: 4 Households Assisted
5	Public Facilities & Improvements	2015	2020	Non-Housing Community Development	Goldsboro Scattered Site Areas Proposed Westend NRSA	Community Development	CDBG: \$150,000	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 Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 2229 Persons Assisted Homelessness Prevention: 25 Persons Assisted

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	Affordable Housing: Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs	HOME: \$34,338	Homeowner Housing Added: 1 Household Housing Unit Housing for Homeless added: 4 Household Housing Unit
9	Economic Development	2015	2020	Non-Housing Community Development	Goldsboro Scattered Site Areas Proposed Westend NRSA	Affordable Housing: Community Development Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs	CDBG: \$80,852	Jobs created/retained: 160 Jobs

**Table 6 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	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	<b>Goal Name</b>	Urgent Repair (URP)
	<b>Goal Description</b>	The City of Goldsboro has been awarded \$100,000 by the North Carolina Housing Finance Agency (NCHFA) under the 2017 cycle of the Urgent Repair Program (URP17). 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	<b>Goal Name</b>	Hazardous Material (Testing and Abatement)
	<b>Goal Description</b>	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	<b>Goal Name</b>	Homebuyer Assistance
	<b>Goal Description</b>	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	<b>Goal Name</b>	Public Facilities & Improvements
	<b>Goal Description</b>	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	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	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.
8	<b>Goal Name</b>	CHDO Activity
	<b>Goal Description</b>	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 three certified CHDOs: Habitat for Humanity of Goldsboro-Wayne, Inc.; Rebuilding Broken Places, CDC; and Goldsboro Development Corporation.
9	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The City of Goldsboro will fund Subrecipients that address the economic needs of low-income individuals and families through the creation of sustainable business development and employment opportunities within the City of Goldsboro.

## Projects

### 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 fourth year of the City's Five-year Consolidated Plan (2015-2020), which covers July 1, 2018 through June 30, 2019.

The City of Goldsboro's planned actions for the 2018-2019 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 Community Relations Department (formerly named 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 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 that are within 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 2018-2019 program year, the City will fund activities that address the needs of low-and moderate-income persons and families through Homelessness Prevention, Literacy Education, and Transportation Services to name a few. Planned code enforcement activities, including blight elimination, and public facilities and infrastructure activities will also contribute to enhancing quality of life.

#### Projects

#	Project Name
1	Homeowner Rehabilitation
2	Urgent Repair (URP17)

#	Project Name
3	Hazardous Material (Testing and Abatement)
4	Homebuyer Assistance
5	Public Facilities & Improvements
6	Public Services
8	CHDO Activity
9	Economic Development
10	CDBG & HOME Program Admin

**Table 7 - 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 fifteen (15%) of the total CDBG allocation. Total funding for activities related to administration is capped at twenty (20%) for CDBG and 10% for HOME. Just over thirty-nine (39%) of the total allocation of funding, including both CDBG and HOME sources, is directed to affordable housing activities. Fourteen (14%) 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%) 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 ten (10%) 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.



**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Homeowner Rehabilitation
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Homeowner Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing: Revitalization Strategy (Westend and City-wide)
	<b>Funding</b>	CDBG: \$27,266 Essential Single-Family Rehabilitation Loan Pool -Disaster Recovery: \$150,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be provided to at least 40 individuals and/or families 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).
	<b>Location Description</b>	
<b>Planned Activities</b>	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.  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.	
	<b>Project Name</b>	Urgent Repair (URP17)

<b>2</b>	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Urgent Repair (URP)
	<b>Needs Addressed</b>	Affordable Housing: Revitalization Strategy (Westend and City-wide)
	<b>Funding</b>	Urgent Repair: \$100,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be provided to at least 15 individuals and/or families that are 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.
	<b>Location Description</b>	

	<b>Planned Activities</b>	<p>Eligible repairs must meet the goals and objectives as stated in section 1.1 above and the types of repairs may include, but not limited to:</p> <ol style="list-style-type: none"> <li>1. repair or replace heating and air system;</li> <li>2. electrical system hazards;</li> <li>3. plumbing system hazards;</li> <li>4. imminent structural system failures (e.g., porches, steps, and roofs);</li> <li>5. mitigation of environmental hazards such as lead-based paint, asbestos, or soil gases;</li> <li>6. repairs necessary to prevent the imminent displacement of eligible households;</li> <li>7. repairs designed to increase the accessibility of the unit to frail or disabled residents, including ramps, hand rails and grab bars, kitchen and bathroom adaptations and door alterations, etc.; or</li> <li>8. other repairs approved by the Department on a case-by case basis.</li> </ol>
3	<b>Project Name</b>	Hazardous Material (Testing and Abatement)
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Hazardous Material (Testing and Abatement)
	<b>Needs Addressed</b>	Affordable Housing: Elimination of Environmental Hazards
	<b>Funding</b>	CDBG: \$5,664
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be provide to at least 25 individuals and/or families 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.
	<b>Location Description</b>	
	<b>Planned Activities</b>	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.
<b>4</b>	<b>Project Name</b>	Homebuyer Assistance
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Homebuyer Assistance
	<b>Needs Addressed</b>	Affordable Housing: Homelessness and Special Needs
	<b>Funding</b>	HOME: \$74,048
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be provided to 4 individuals and/or families that are eligible homebuyers with 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.
	<b>Location Description</b>	

	<b>Planned Activities</b>	The City's Homebuyer Assistance program will provide 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. This assistance will be provided directly to the homebuyer or passed thru from developer assistance from the City's designated CHDO Habitat for Humanity of Goldsboro-Wayne, Inc. in the form of 0% interest deferred second mortgage loans.
<b>5</b>	<b>Project Name</b>	Public Facilities & Improvements
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Public Facilities & Improvements
	<b>Needs Addressed</b>	Community Development
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will benefit the 2,229 residents within a low/mod census area (Census Tract 15; Block Group 2) and all surrounding residents of Goldsboro with their recreational needs.
	<b>Location Description</b>	
<b>Planned Activities</b>	The City plans to utilize budgeted funds to continue support the newly constructed WA Foster Recreational Center within a low/mod census area (Census Tract 15; Block Group 2), which is located at Mina Weil Park, House Street, Goldsboro, NC.	
<b>6</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Public Services

	<b>Needs Addressed</b>	Affordable Housing: Community Development Public Services Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Services Activity funds will be utilized to assist at least 2,229 individual and families with transportation services for low-mod individuals and families only. Funds will be also used for transitional housing service towards a City of Goldsboro Homelessness Initiative Project to assist at least 25 individuals and/or families. In light of information present to the City through a poverty study detailing the City's harsh reality with extreme poverty that has been compared to the recent studies and plans conducted since 2015, a freeze of funding to local community based organizations and/or non-profits has been instituted. This is to allow the City the opportunity to internally and/or through working with a consultant to inventory and assess the effectiveness of practices and service delivery models of past and current CDBG funds.
	<b>Location Description</b>	
	<b>Planned Activities</b>	To provide transportation services and prevention of homelessness services for individuals and/or families public service activities provided by local community based organizations and/or non-profits for the benefit of low-to-moderate income residents.
<b>7</b>	<b>Project Name</b>	CHDO Activity
	<b>Target Area</b>	Proposed Westend NRSA
	<b>Goals Supported</b>	CHDO Activity

	<b>Needs Addressed</b>	Affordable Housing: Revitalization Strategy (Westend and City-wide) Homelessness and Special Needs
	<b>Funding</b>	HOME: \$124,981
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be passed thru from developer assistance to build one affordable housing unit for an individual or family from the City's designated CHDO Habitat for Humanity of Goldsboro-Wayne, Inc. in the form of 0% interest deferred second mortgage loans.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Construction of one affordable housing unit.
8	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Community Development Revitalization Strategy (Westend and City-wide)
	<b>Funding</b>	CDBG: \$80,852
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Economic Development Activity funds will be utilized to assist recipients to build capacity and guide economic prosperity and resiliency in Goldsboro. This activity will help to support investments designed to guide the eventual creation and retention of quality jobs, particularly for the unemployed and underemployed Goldsboro citizens that are economically distressed. The goal is to provide assistance towards 160 jobs created/retained.

<b>Location Description</b>	
<b>Planned Activities</b>	<p>Within FY18-19 Annual Action Plan, <b>\$80,852</b> of CDGB funds have been allocated to the Economic Development activity to assist small businesses and start-ups, helping local entrepreneurs and creating good jobs in the City of Goldsboro. The intent of the program is to support local small businesses to ensure the long-term growth of the local economy within Goldsboro. While providing another means to help a business get off the ground, build a customer base, and grow job opportunities.</p> <p>In accordance with CDBG Program Regulations, funds for the purpose of providing economic services through the use of an Microenterprise Development Grant can be utilized for special economic development activities in addition to other activities authorized in subpart § 570.203 that may be carried out as part of an economic development project to the appropriate level of public.</p> <p>Some recommendations for the program, but not limited to:</p> <ul style="list-style-type: none"> <li>• Applicant’s business must be located in the city limits of Goldsboro in areas zoned appropriately for their use.</li> <li>• Applicants must be business entities whose gross revenues do not exceed \$100,000 per year.</li> <li>• Have more than one (1) but less than twenty-five (25) full-time employees.</li> <li>• At least 51% of the number of employees must be low-to-moderate income.</li> <li>• Applicants and their businesses must not have any past due taxes, fees, or fines to the City of Goldsboro.</li> <li>• The program will provide two types of grants: Small Grants: Up to \$2,500.00 Large Grants: From \$2,500.01 - \$10,000.00</li> <li>• Eligible uses of grant proceeds, but not limited to: Startup funding. Working capital or operational funds to be used for a specific purpose. Purchase of equipment, or machinery. Expansion of business services or products. Work force expansion.</li> </ul> <p>It should be noted that \$25,000 of the \$80,852 allocated to Economic Development activity has been committed to the City’s Summer Youth Employment Initiative (SYEI) program for FY18. The SYEI program is a strategy that the City of Goldsboro has implement to grow the vitality of Goldsboro and expand career opportunity for youth.</p>

<b>9</b>	<b>Project Name</b>	CDBG & HOME Program Admin
	<b>Target Area</b>	Goldsboro Scattered Site Areas Proposed Westend NRSA
	<b>Goals Supported</b>	Homeowner Rehabilitation Urgent Repair (URP) Hazardous Material (Testing and Abatement) Homebuyer Assistance Public Facilities & Improvements Public Services CHDO Activity Economic Development
	<b>Needs Addressed</b>	Affordable Housing: Community Development Public Services Revitalization Strategy (Westend and City-wide) Elimination of Environmental Hazards Homelessness and Special Needs
	<b>Funding</b>	CDBG: \$67,867 HOME: \$15,878
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration Cost for the overall programs of CDBG and HOME.
	<b>Location Description</b>	

<p><b>Planned Activities</b></p>	<p>The Community Relations Department is responsible for ensuring program implementation in compliance with national objectives of both programs as well as adherence to state and local requirements.</p> <p>Reasonable administrative and planning costs include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• General management, oversight and coordination</li> <li>• Salaries, wages and related costs of the participating jurisdiction’s staff</li> <li>• Monitoring progress and compliance with program requirements</li> <li>• Preparing reports and other documents related for submission to HUD</li> <li>• Coordination of audit and monitoring findings resolutions</li> <li>• Evaluation of program results against stated objectives</li> <li>• Travel costs incurred for official business in carrying out the program</li> <li>• Administrative services performed under third party contracts or agreements</li> <li>• Capacity building and training activities for staff and non-profits</li> <li>• Fair housing and activities to affirmatively further fair housing</li> </ul> <p>HUD regulations permit the City to use up to twenty (20) percent of the CDBG grant and up to ten (10) percent of its HOME grant for reasonable administrative and planning costs.</p>
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## 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

Incorporated in 1847, the City of Goldsboro is the largest municipality in Wayne County with a land area of approximately 27.2 square miles and an estimated population of 35,792 according to U.S. Census Bureau 2016 American Community Survey. In a effort to development viable urban communities, provide decent affordable housing, suitable living environment, and expanding economic opportunities to low-to-moderate income (LMI) households the City’s CDBG and HOME funds will be directed to assist LMI residents citywide. This strategy will enable the City to geographically disburse CDBG and HOME funds to census tracts and block groups, where the low-to-moderate income (LMI) households is 51% or more of the Area Median Income (AMI) and is minority concentrated. However, eligible persons from all racial, ethnic, and gender groups are given the opportunity to apply and receive funding if their households’ earnings meet eligibility criteria for the City’s CDBG and HOME- funded projects. African-Americans are the predominant minority within Goldsboro. It should be noted that a high concentration of minority 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 Census Tracts 14, 15, 18, and 20. Majority of the City’s 19,612 African-American citizens (at least 70% - 89%) resides within these Census Tracts. High concentrations of the City’s 1,781 Latino and Hispanic citizens reside in Census Tract 5 (10% - 15%) and Census Tract 6.02 (15% - 35%).

### Geographic Distribution

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

Table 8 - 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.; Rebuilding Broken Places, CDC; and Goldsboro Development Corporation will construct, sell, and/or rent affordable housing units to LMI households through CHDO Set-aside HOME funds of \$34,338 and Homebuyer Assistance funds of \$54,048. To date, Goldsboro Development Corporation 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	26
Non-Homeless	40
Special-Needs	1
Total	67

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	61
Acquisition of Existing Units	4
Total	66

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## Discussion

Within FY18-19 Annual Action Plan, **\$267,655** of combine CDGB & HOME funds have been allocated to the Housing Rehabilitation activity, primarily for Westend Neighborhood Revitalization Strategy Area (NRSA). The target boundary is the “North End” of strategy area, located in Census Tract 18, predominately-residential neighborhoods and includes some of the highest populations of low/moderate income and minority residents. This target boundary is in despite need of more intensive comprehensive focus that will start a “pivotal point” project.

With the City’s recent and successful submission to designate Census Tract 18 along with Census Tract 14, 15, and 19 as NC Opportunity Zones there is holistic approach to drive the market place where private investment can be attractive for incentives and levels of subsidy because of public investment. Opportunity Zones are a new community development program established by Congress as a part of the Tax Cuts and Jobs Act of 2017, they are designed to encourage long-term private investments in low-income communities. This program provides a federal tax incentive for taxpayers who reinvest unrealized capital gains into "Opportunity Funds," which are specialized vehicles dedicated to investing in low-income areas called "Opportunity Zones."

As an additional revitalization tool, funds within the Housing Rehabilitation activity will be utilized through an “Order to Repair” program. The program will allow eligible housing units within North End boundary of the Westend NRSA to receive priority to fix exterior code compliance orders to repair or other health and safety issues. Most repairs will be exterior or interior repairs of plumbing, mechanical, electrical, roof replacements, or accessibility issues such as handicap ramps or door modifications.

Some recommendations for the program: open to owner and renters as a one-time funding opportunity per housing unit. Funds cannot be used for an item that is covered by warranty or a claim on a homeowner or renter's insurance policy. This assistance would be secured by a no interest-deferred loan/deed against the property with a pro rate reduction amount applied during the affordability period of the loan. Payment of loan would be due upon sale of the property when sufficient net proceeds are realized. However, no payment would be due in the event of death of the deed holder(s) unless sufficient net proceeds are triggered through sale of housing unit.

## **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 2018-2019 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 Relations 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 Relations staff will provide ongoing 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 Community Relations Department 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 the lead agency for the Continuum of Care, the Down East Coalition to Eliminate Homelessness, and services the Goldsboro/Wayne county area as well as Lenoir, Sampson, and Duplin counties. Since 2010, the City has been an active member; whereas the Community Relations Director is the City liaison on the Continuum of Care Task Force. During the 2018-2019 program year, the City of Goldsboro intends to take the following actions to assist with ending chronic homelessness and special needs populations:

1. Assisting homeless providers with the development of more emergency and transitional housing, primarily for families
2. Assisting agencies that serve special populations to locate safe, decent, and affordable permanent housing
3. Assisting agencies and homeless providers in the development of a Continuum of Care Plan, which will identify the specific nature of homelessness in the Goldsboro area, gaps in services, and the services needed to meet those needs
4. Assisting homeless agencies to provide transportation services to allow homeless persons and families to access needed services

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**

The City of Goldsboro does not receive HOPWA funds.

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

### **Introduction:**

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.

### **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 expects to continue the following strategies over the course of 2018-2019 Annual Action 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. Although, the City cannot influence an household's capacity to afford housing is based on its income. The City can through its' Homebuyer Assistance and CHDO Activities provide 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.

The Community Relations Department will continue to work with the Planning Department to develop and implement interventions; to include but not limited to include, regulation of density, lot sizes, building size, unit type and design and building materials. Also, the Community Relations Department will work diligently to decrease housing cost caused by lengthy approval processes, permit fees, infrastructure requirements and significant demands or requirements within the Planning and

Inspection Department.

As part of the certification to affirmatively further fair housing, HUD requires the City to conduct an analysis of impediments to fair housing choice within its jurisdiction and take appropriate actions to overcome the effects of any impediments identified through that analysis. The current Analysis of Impediments (AI) was completed in the Fall of 2015. Please refer to the <http://www.goldsboronc.gov/wp-content/uploads/Goldsboro-AI-Final-Document-FY-2015-2019.pdf> on the City's website under Community Development to access the full document or contact the Community Development Department for a hard copy. It should be noted that pages 103-116 of this report provides detailed information to the "**Current 2015 Impediments and Recommendations**".

**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 \$34,338 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 \$54,048 in HOME funds to provide direct-subsidy assistance in the form of zero percent deferred second mortgages towards down payment and closing cost for four (4) 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 Community Relations Department, 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 Community Relations Department 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 Community Relations Department 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        |
| <b>Total Program Income:</b>   | <b>0</b> |

### 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.

**Monitoring:** The City of Goldsboro Community Relations 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 Relations 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 Relations Department 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.

