Executive Summary

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

1. Introduction

Every five years, the City of Goldsboro is required to create a Consolidated Plan (ConPlan). The ConPlan serves as an application for funding to the U.S. Department of Housing and Urban Development (HUD) and provides a budget and framework for production goals to address housing and community needs of low- and moderate-income residents. This unified, coordinated vision is a result of input from residents, community development partners, and extensive research.

This is the City of Goldsboro's fourth year Annual Action Plan of a Five-Year Consolidated Plan covering the period July 1, 2020 to June 30, 2024, that identifies activities the City will undertake in Fiscal Year 2023-2024. These activities are designed to address priority needs in the community. The Plan describes the resources available, the programs and projects to be funded and the proposed accomplishments for the fiscal year 2023-2024.

Seven Priority Goals were established in the 2020 to 2024 ConPlan:

- Affirmatively Further Fair Housing Choice
- Increase Affordable Rental Housing Option
- Increase Access to Affordable Homeownership Option
- Improve-Expand Public Facilities Access & Capacity
- Provide Essential Service & Employment Training
- Provide Rehabilitation to Owner-Occupied & City Owned
- Program Administration to support ConPlan & AAP Objectives

To address these Priority Goals, the City partners with the Region 10 Balance of State Continuum of Care (CoC), nonprofit and for-profit organizations, neighborhood groups, and other local governments. The Community Relations and Development Department of the City of Goldsboro is responsible for administering and supporting the City's ongoing community development programs.

This 2023 Annual Action Plan (AAP) represents the fourth year of the City's 2020 to 2024 ConPlan and identifies the City's priorities in terms of housing and community development needs for very low-, low-, and moderate-income city residents and the strategies, resources, and networks that will be implemented to address these needs. The AAP also serves as the City of Goldsboro's application for federal for the following grants from HUD:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)

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.

It is the objective of this plan to continue to address the priority needs that were identified during the preparation of the Five-Year Consolidated Plan. As such, during this program year, CDBG and HOME funds will be used to support efforts that address affordable housing, neighborhood stabilization, non-housing community development, and affirmatively furthering fair housing.

There remains a substantial unmet need for decent, safe, and affordable rental housing, which continues to outpace the ability of federal, state, and local governments to supply housing assistance and facilitate affordable housing production (Worst Case Housing Needs: 2021 Report to Congress, U.S. Department of Housing and Urban Development). The primary housing challenge for Goldsboro's lowand moderate-income residents remains housing affordability. Concurrently, incomes for lower wage earners have failed to keep pace, with very low (50% AMI) and extremely low (30% AMI) income households being most affected. Many Goldsboro residents are financially burdened by the cost of housing. Cost burden remains the most common housing problem. A household is "cost burdened" when it expends more than 30% of its gross monthly income on housing costs: for homeowners that includes principle, interest, taxes, and insurance; for renters that includes rent plus utilities. A household is "severely cost burdened" when it expends more than 50% of its gross monthly income on housing costs.

Performance measurement is a process for determining how effectively programs are being implemented and meeting community needs. Each year, the City establishes measurable objectives for each program to determine their impact and effectiveness. Data is gathered to make this assessment and reported in annual CAPER report to determine if programmatic activities could be improved and limited resources directed more effectively.

3. Evaluation of past performance

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

The City prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which captures progress toward meeting the goals established in the Consolidated Plan and Annual Action Plans. CDBG

& HOME funds are used exclusively for meeting the three goals of: providing decent housing; a suitable living environment; and/or, expanding economic opportunities. Funds are also used to benefit low and moderate-income households. Overall, the City of Goldsboro will continue to strive to utilize CDBG and HOME funding to meet community needs and benefit low and moderate-income citizens. Past performance of the program has included using CDBG funding to assist with improving public facilities to ensure accessibility and availability of services for homeless populations; HOME funding to assist with acquisition and construction of single-family housing to promote neighborhood revitalization and homeownership; CDBG-CV public service activities to prevent, prepare for, and respond to the Coronavirus; and partnerships with the North Carolina Housing Finance Agency to provide Urgent Repair and Disaster Recovery owner-occupied rehabilitation. The City foresees continued progress through this new Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

During preparation of the FY23-24 Annual Action Plan, Staff sought input from the community. Per the City's Citizen Participation Plan, the Commission on Community Relations and Development held a public meeting on April 11, 2023. A public hearing was scheduled to be held during the regular meeting of Goldsboro City Council on May 1, 2023, at 7:00 pm. Public notices were advertised as per the Citizen Participation Plan. All public comments received from the public meeting, public hearing, and 30-day public review and comment period are incorporated into this final version of the plan.

A draft of the Annual Action plan was made available for public comment and review from April 14, 2023 through May 13, 2023. Copies of the draft Annual Action Plan were placed at public access sites such as the desk of City Receptionist and the office of the Clerk, both at the City Hall Annex, located at 200 N. Center Street; the Community Relations Office at City Hall, located at 214 N. Center Street; the Wayne County Public Library, located at 1001 E. Ash Street; the Housing Authority of the City of Goldsboro, located at 700 N. Jefferson Avenue; and on the City's website at 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 effectiveness of the Citizens Participation Plan is enhanced when both citizens and elected officials are aware of its benefits. Elected officials and policy makers benefit from the variety of viewpoints that citizens can bring to local government planning in areas such as affordable housing, neighborhood revitalization, self-help, recreation, transportation, human services, public services, and neighborhood organization. Citizens benefit from the knowledge that their opinions and views are considered and contribute to the overall decision-making process.

While the comments and opinions of all citizens are important, it is necessary for the Goldsboro's low-to-moderate income citizens, those living in slum or blighted areas, residents of public and assisted housing, minorities, non-English speaking persons and persons with disabilities can be heard. These citizens are in most need of supportive services and stand to benefit the most from activities undertaken as part of the CDBG and HOME programs. As such, it is important that Goldsboro seek to include these groups in the decision-making process for activities funded through the CDBG and HOME programs. Goldsboro's Citizen Participation Plan provides the means by which citizens can assist with problem identification, propose solutions to problems, set goals and determine priorities, and recommend which projects should become a part of the Goldsboro's programs.

Details of comments received are provided in the *Participation* section of this plan.

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

To date, there have been no comments or views received that have not been accepted.

7. Summary

The 2023-2024 Annual Action Plan identifies key priorities and goals that would significantly improve the quality of life for low-to-moderate income residents of Goldsboro through vital housing and community development programs.

By focusing on these overall priorities, the City seeks to address community concerns such as:

- AFFORDABLE HOUSING The need for additional decent, safe, and affordable housing to address the gap between housing costs and local incomes.
- SUITABLE LIVING ENVIRONMENT Programs that improve community facilities and increase
 access to quality services such as transportation, employment training, senior and youth
 activities and anti-crime programs. Provide sustainable neighborhoods through activities such
 as the elimination of slum and blight conditions and infrastructure improvements, laying the
 foundation for increased private investment.
- PUBLIC SERVICES In collaboration with organizations that will provide services for various activities that will include transportation, youth mentoring, youth employment, job training, crime prevention, fair housing, and other activities.
- PUBLIC INFRASTRUCTURE Improving public facilities and infrastructure within identified low-to-moderate income neighborhoods.

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 and Development Department	
HOME Administrator	Goldsboro		Community Relations and Development Department	

Table 1 – Responsible Agencies

Narrative (optional)

The City of Goldsboro's Community Relations & Development Department is the lead agency in the development of the 2023-2024 Annual Action Plan and the implementation of CDBG and HOME projects in Goldsboro, NC. The City of Goldsboro has years of experience administering Goldsboro's housing and community development programs. As a result, the Community Relations & Development Department has well-established relationships with neighborhood groups, nonprofit organizations, financial institutions, developers, and social service agencies involved in community development.

Consolidated Plan Public Contact Information

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

1. Introduction

City of Goldsboro staff worked to identify priorities to maximize funds through periodic meetings with various City departments, housing providers, representatives from various public services agencies, and other entities with a potential interest in or knowledge of the City of Goldsboro's housing and non-housing community development needs.

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))

The City continues to work with numerous private and governmental health, mental health, and public services agencies to find opportunities to coordinate the support of low-to-moderate income residents and affordable housing. These community partners include:

- Nonprofit service providers serving the needs of low-to-moderate income.
- Households and persons with special needs, including persons with disabilities.
- Affordable housing providers
- Housing advocates
- Housing professionals
- Public agencies
- Economic development and employment organizations
- Community groups

Within City government, the Community Relations & Development Department works closely with other City departments. 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 local governments often face 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.

The Continuum of Care is a community's plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness. The North Carolina Balance of State Continuum of Care (NC BOS CoC) is established and maintained to

provide a full continuum of housing and services to homeless individuals and families in compliance with the McKinney-Vento Homeless Assistance Act, and to be able to receive U.S. Department of Housing and Urban Development (HUD) funding to provide housing and services through appropriations under that act.

Eastpointe, a managed care organization that coordinates healthcare for people in eastern North Carolina who struggle with mental illness, substance abuse, and intellectual and developmental disabilities, continues to serve as the lead entity representing the interests of the City of Goldsboro as part of the Neuse Regional Committee's NC Balance of State, Continuum of Care (CoC). The Neuse Regional Committee is a community-wide collaboration established to identify and assess the needs of homeless people in Wayne County. The committee is made up of organizations from Wayne, Duplin, Greene, Lenoir, Sampson, and Wilson counties. This organization seeks access to available grants for planning and gathering data, and prevention and intervention strategies for the homeless population. Comprised of stakeholders representing public, private, and non-profit organizations, the Neuse Regional Committee's comprehensive and diverse membership is the leading partnership to address homeless issues. The collaboration with this group allows for greater leveraging of resources, greater visibility and adds validity and credibility to the coalition.

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

The City of Goldsboro's Community Relations & Development Department Staff serves as a voting member of the Neuse Regional Committee, NC Balance of State Continuum of Care (CoC). Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The Regional Lead for Wayne County is Eastpointe. Applicants seeking Emergency Solutions Grant (ESG) funds submit their request through the regional committee, which ranks them and makes recommendations. Consultation occurs through regular attendance at monthly meetings. Staff also periodically meets with representatives serving the homeless to discuss housing and service needs.

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	Agency/Group/Organization	Housing Authority of the City of Goldsboro			
	Agency/Group/Organization Type	Housing PHA			
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy			
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations completed with the goal of improving coordination of assessing housing needs.			
2	Agency/Group/Organization	HABITAT FOR HUMANITY OF GOLDSBORO-WAYNE			
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing CHDO			
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy			
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email and in-person consultations with expected outcomes of identifying current housing needs and to increase access to affordable housing by providing first-time homebuyer assistance and the development of affordable housing units.			

3	Agency/Group/Organization	City of Goldsboro
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization	Telephone, email, and in-person Consultations were held with various
	was consulted. What are the anticipated outcomes	departments within the City of Goldsboro to identify areas for improved
	of the consultation or areas for improved	coordination in the delivery of services and planning initiatives for low-to-
	coordination?	moderate income citizens and neighborhoods.
4	Agency/Group/Organization	Wayne County Government
	Agency/Group/Organization Type	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-Education
		Health Agency
		Child Welfare Agency
		Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	·		
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultations with staff at Wayne County Health Department with an anticipated outcome that the City of Goldsboro will maintain information on lead-based paint hazards to (1) educate the public, (2) gauge the prevalence of lead paint contamination, and (3) start to address the issue within Goldsboro.		
Agency/Group/Organization	Commission on Community Relations and Development		
Agency/Group/Organization Type	Board/Commission of the City of Goldsboro		
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs		
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Relations and Development Staff has consulted with the Board at several of their monthly meetings and discussed housing and non-housing needs. A public meeting was held on April 11th during the regular meeting of the Commission. The anticipated outcome is increasing the assessment of housing needs among the Commission.		
Agency/Group/Organization	The Salvation Army		
Agency/Group/Organization Type	Services - Housing Services-homeless		
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans		
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, and in-person consultations to assess availability of immediate resources with anticipated outcome of increasing access to shelter for the homeless population, financial assistance, and other community resources.		
	was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation? Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation? Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved		

7	Agency/Group/Organization	United Way of Wayne County		
	Agency/Group/Organization Type	Planning organization		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs		
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, and in-person consultations to assess availability of immediate resources with anticipated outcome of increasing access to shelter for the homeless population, financial assistance, and other community resources.		
8	Agency/Group/Organization	Four Day Movement		
	Agency/Group/Organization Type	Services-homeless Non-profit		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy		
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone, email, and in-person consultations with anticipated outcome of increasing access and resources to the homeless and those at risk of homeless populations.		
9	Agency/Group/Organization	Wilson Community Improvement Association, Inc.		
	Agency/Group/Organization Type	Non-profit		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy		

	T	T				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email and phone consultations to establish referral source for first-time homebuyers to receive HUD approved housing counseling, credit counseling, and budget counseling with the anticipated outcome of increasing access to affordable housing.				
10	Agency/Group/Organization	North Carolina Housing Finance Agency				
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution				
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations to obtain information on resources available for first-time homebuyers. Anticipated outcome of increasing homeownership opportunities through use of down payment assistance and increased access to home buyer education.				
11	Agency/Group/Organization	Eastpointe				
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Health Agency Regional organization				

What section of the Plan was addressed by	Housing Need Assessment		
Consultation?	Homeless Needs - Chronically homeless		
	Homeless Needs - Families with children		
	Homelessness Needs - Veterans		
	Homelessness Strategy		
	Non-Homeless Special Needs		
Briefly describe how the Agency/Group/Organization	Monthly meetings determine needs in the community to include several		
was consulted. What are the anticipated outcomes	organizations participating to provide case management services. Case		
of the consultation or areas for improved	management focuses on identifying resources within the community and		
coordination?	making the necessary referrals to ensure direct assistance is provided to		
	minimize the risk for homelessness.		

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

The City of Goldsboro, through the Community Relations & Development Department, consults with many agency types involved in housing, homelessness, community development, and economic development activities. There was no decision to exclude any specific group. Outreach efforts to relevant agencies are ongoing and will continue throughout the coming program year.

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	Eastpointo	The 2023-2024 Annual Action Plan was developed with consultation of members of the
Continuum of Care	Eastpointe	Continuum of Care to ensure that goals of all strategic plans are in concert with one another.
	Housing Authority of Plan the City of Goldsboro	The goal of the City and the Housing Authority of the City of Goldsboro is to provide safe,
2010 2024 DUA Dlan		quality, and affordable housing to low-income families, the elderly and disabled individuals,
2019-2024 PHA Plan		while encouraging personal responsibility and upward mobility of residents in partnership
		with other community organizations.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Goldsboro Comprehensive Plan	City of Goldsboro	The goals were developed collectively during Con Plan preparation to provide public facilities
	Planning	and services to support future growth while targeting several neighborhoods that are
	Department	considered high priority areas within the City.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The consultation process for the 2023-2024 Annual Action Plan provided an opportunity for the Community Relations & Development Department and the City of Goldsboro to enhance relationships, cooperation, and collaboration between public and assisted housing providers, and private and governmental health, mental health, and public service agencies. The Community Relations & Development Department collaborates with many organizations throughout the city to see how the City of Goldsboro can network and ultimately enhance coordination with private industries, 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 Community Relations & Development Department meets with interested citizens, agencies, groups, and organizations who wish to discuss and express their concerns and ideas with regards to housing and non-housing needs of Goldsboro's low and moderate-income persons and families. The City of Goldsboro's draft of the Annual Action Plan was made available for public review and comment from April 14, 2023 to May 13, 2023. Advertisements were published in the Goldsboro News-Argus, Goldsboro Daily News, and the City's website and Facebook pages on March 31st and April 1, 2023, relative to the holding of an April 11, 2023 public meeting. The notice of the plan draft and 30-day public comment period was published on the City's website and Facebook pages on April 14, 2023. Copies of the drafted Annual Action Plan were placed at public access sites such as the desk of the City Receptionist and the office of the City Clerk, both at the City Hall Annex, 200 North Center Street; the Community Relations Office at City Hall, 214 North Center Street; the Wayne County Public Library, 1001 East Ash Street; the Housing Authority of the City of Goldsboro, 700 N. Jefferson Avenue; and on the City's website at www.goldsboronc.gov, beginning April 14, 2023.

Citizen Participation Outreach

Sort Or	Mode of Outr	Target of Outr	Summary of	Summary of	Summary of com	URL (If applicable)
der	each	each	response/atten	comments rec	ments not	
			dance	eived	accepted	
					and reasons	

				Speaker 1:	
				Discussed the	
				2021 CAPER	
				report,	
		N 4 in a miti a a		encouraging	
		Minorities		the City to	
				reach goals for	
		Non-English		LMI housing.	
		Speaking -	The Commission	Also discussed	
		Specify other	on Community	unhoused,	
		language:	Relations and	underemploye	
		Spanish	Development	d, and how	
			held a public	adequate	
	Public	Persons with	meeting on	housing opens	
1	Meeting	disabilities	April 11, 2023.	doors to other	Not Applicable
			Eight members	resources.	
		Non-	were present	Speaker 2:	
		targeted/broa	and nine	Discussed	
		d community	additional	CHDO funds	
			attendees were	and CDBG	
		Residents of	present	funds for the	
		Public and		support of	
		Assisted		infrastructure	
		Housing		at a new	
				housing	
				development.	
				Also discussed	
				the City's need	
				for an	

Sort Or der	Mode of Outr each	Target of Outr each	Summary of response/atten dance	Summary of comments rec eived	Summary of com ments not accepted and reasons	URL (If applicable)
				Affordable		
				Housing Plan.		

infrastructure for new housing development. Written Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an					
for new housing development. Written Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			support		
housing development. Written Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			infrastructure		
development. Written Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			for new		
Written Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			housing		
Comment #2: Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			development.		
Discussed additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Written		
additional Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Comment #2:		
Down Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Discussed		
Payment Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			additional		
Assistance to assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Down		
assist more first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Payment		
first-time homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			Assistance to		
homebuyers; Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			assist more		
Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			first-time		
Increasing CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			homebuyers;		
CHDO set- aside funds; making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an					
making a list of funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an					
funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			aside funds;		
funded agencies available; collaboration with Planning Dept. on infrastructure needs; the need for an			making a list of		
available; collaboration with Planning Dept. on infrastructure needs; the need for an					
available; collaboration with Planning Dept. on infrastructure needs; the need for an			agencies		
collaboration with Planning Dept. on infrastructure needs; the need for an					
Dept. on infrastructure needs; the need for an					
Dept. on infrastructure needs; the need for an			with Planning		
infrastructure needs; the need for an					
needs; the need for an					
need for an					
, moradore			Affordable		

Sort Or der	Mode of Outr each	Target of Outr each	Summary of response/atten dance	Summary of comments rec eived	Summary of com ments not accepted and reasons	URL (If applicable)
				Housing		
				Strategic Plan		

3	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non- targeted/broa d community Residents of Public and	Goldsboro City Council held a public hearing during their regular meeting on May 1, 2023. Full attendance is unknown as not all attendees engaged in the public hearing portion of the City Council meeting.	Speaker 1: Discussed the amount of prior year funds available and looks forward to seeing funds spent to address housing need. Speaker 2: Discussed the FY22 Annual Action Plan and processes and discussed the HOME-ARP draft plan and the homeless populations. Speaker 3:	Not Applicable	https://www.facebook.com/www.ci.gol dsboro.nc.us
		targeted/broa d community Residents of	attendees engaged in the public hearing portion of the City Council	and discussed the HOME-ARP draft plan and the homeless populations.		

Sort Or der	Mode of Outr each	Target of Outr each	Summary of response/atten dance	Summary of comments rec eived	Summary of com ments not accepted and reasons	URL (If applicable)
				events that		
				will inform		
				residents.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City has been allocated \$361,561 in CDBG funds and \$293,636 in HOME funds. In addition, there are prior year funds that remain available and will be used to support previously programmed and ongoing community development activities. CDBG-CV funds are still available and will be used to support activities that prevent, prepare for, or respond to Coronavirus. At least 70% of all CDBG funds spent will meet the low-

moderate-income (LMI) benefit test within a three-year period as required.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -	Acquisition						The primary objective of the CDBG
	federal	Admin and						Program is the development of viable
		Planning						urban communities by providing decent
		Economic						housing, suitable living environments,
		Development						and expanding economic opportunities,
		Housing						principally for persons of low and
		Public						moderate income. All of Goldsboro's
		Improvements						CDBG-funded activities in the 2023-2024
		Public Services						Action Plan meet at least one of three
								national objectives and eligibility
			361,561	2,748	443,415	807,724	350,000	requirements of the program.

Program	Source	Uses of Funds	Expe	cted Amoui	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	293,636	2,504	1,131,813	1,427,953	25,000	City HOME funds will be used to help new homebuyers and provide new affordable housing units. HOME funds will also be used to acquire, rehabilitate, or construct new affordable rental housing.
Other	public - federal	Other	0	0	0	0	0	
Other	public - state	Homeowner rehab Other	0	0	0	0	0	

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.

Goldsboro, NC meets HUD's 2022 fiscal distress criteria and thus qualifies for a 100% reduction in match requirements under the HOME program. This determination is based on the city's poverty rate and per capita income in relation to federal standards. The city's poverty rate was 26.13% in 2022, which is above the federal threshold for poverty (18.0%). The city's per capital income was \$22,420, significantly below the federal standard of \$24,306. As a result, the City of Goldsboro qualifies for a 100% HOME Program Match reduction under HUD's 'fiscal distress' criteria. The City has leveraged funds through the North Carolina Housing Finance agency, private lending institutions, and affordable housing developers.

Annual Action Plan 2023 If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Goldsboro has acquired many properties throughout the city, including some within geographic priority areas, and may combine and subdivide these properties for development of affordable owner-occupied housing units, lease-purchase housing units, and/or rental housing units to further housing goals. To date, Staff have identified two publicly owned properties that were previously assisted with CDBG funds (Parcel numbers 2690903853 and 2598493948). Staff will continue to explore the exhaustive list of publicly owned properties to definitively identify other properties possibly assisted with CDBG funds over past years.

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	Program Admin to	2020	2024	Affordable	Goldsboro	Non-Housing	CDBG:	Other: 0 Other
1		2020	2024			•		other. o other
	Support ConPlan &			Housing	Citywide (within	Community	\$72,312	
	AAPs Objectives			Homeless	LMI requirements)	Development	HOME:	
				Non-Homeless			\$29,336	
				Special Needs				
				Non-Housing				
				Community				
				Development				
				Program Planning				
				& Administration				
2	Provide	2020	2024	Affordable	Goldsboro	Attainable Housing	CDBG:	Homeowner Housing
	Rehabilitation			Housing	Citywide (within	Development &	\$235,015	Rehabilitated: 6
	Owner-Occupied &			Reduce Slum &	LMI requirements)	Preservation		Household Housing Unit
	City-Owned			Blight		Neighborhood		Buildings Demolished: 10
						Stabilization		Buildings
3	Provide Essential	2020	2024	Expansion of	Goldsboro	Non-Housing	CDBG:	Public service activities
	Service &			Available Public	Citywide (within	Community	\$54,234	other than Low/Moderate
	Employment Training			Services	LMI requirements)	Development		Income Housing Benefit:
								100 Persons Assisted

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
4	Increase Affordable	2020	2024	Affordable	Goldsboro	Attainable Housing	HOME:	Rental units constructed:
	Rental Housing			Housing	Citywide (within	Development &	\$150,296	15 Household Housing
	Option			Homeless	LMI requirements)	Preservation		Unit
				Non-Homeless		Neighborhood		Rental units rehabilitated:
				Special Needs		Stabilization		15 Household Housing
						Equity &		Unit
						Affirmatively		
						Furthering Fair		
						Housing		
5	Increase Access to	2020	2024	Affordable	Goldsboro	Attainable Housing	HOME:	Homeowner Housing
	Affordable			Housing	Citywide (within	Development &	\$114,004	Added: 3 Household
	Homeownership			Homeless	LMI requirements)	Preservation		Housing Unit
	Option			Non-Homeless		Neighborhood		Direct Financial
				Special Needs		Stabilization		Assistance to
						Equity &		Homebuyers: 7
						Affirmatively		Households Assisted
						Furthering Fair		
						Housing		

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Program Admin to Support ConPlan & AAPs Objectives
	Goal	Administration of the CDBG & HOME programs to ensure timely use of funds, effective planning, programming,
	Description	compliance, citizen participation and coordination with other governmental and public agencies.

2	Goal Name	Provide Rehabilitation Owner-Occupied & City-Owned
	Goal Description	This activity is to provide for the demolition and clearance of dilapidated structures and to aid in the elimination of slum and blight conditions in the amount of \$108,468.
		This goal is also to provide low interest loans to assist with repairs needed to bring owner occupied homes into compliance with minimum housing standards and other repairs needed to provide for safe and decent housing in the amount of \$126,547.
3	Goal Name	Provide Essential Service & Employment Training
	Goal Description	This activity is to provide grants to non-profit organizations that provide public service activities to specific populations in addition to low-to-moderate income residents.
4	Goal Name	Increase Affordable Rental Housing Option
	Goal Description	This activity is to provide affordable rental housing options to low-moderate income persons.
5	Goal Name	Increase Access to Affordable Homeownership Option
	Goal Description	This activity will allow for a CHDO to construct new housing units to benefit low-to-moderate income families in the amount of \$44,004 and provide an alternative source of down payment assistance to income eligible homebuyers desiring to purchase a home in the amount of \$70,000.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Goldsboro will offer the following projects, programs, and activities to meet the goals established in the Annual Action Plan.

Projects

#	Project Name
1	CDBG Program Admin.
2	HOME Program Admin.
3	CDBG Demolition/Clearance
4	CDBG Housing Rehabilitation
5	CDBG Public Services
6	HOME Affordable Rental Housing
7	HOME Down Payment Assistance
8	CHDO Set-aside
9	Public Facilities & Improvements

Table 7 - Project Information

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

All allocation priorities support the overall priorities of the Consolidated Plan and address underserved needs of lack of affordable housing, homeless services and housing, supportive housing, and services to build self-sufficiency. The main obstacle in addressing underserved needs is that the needs of the community outweigh the funding available to address the needs.

A noteworthy 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 Annual Action Plan to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the Annual 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 to name a few. Funds provided through the Annual Action Plan often make the difference between independent living and institutionalization of decent and safe affordable homes or environments.

AP-38 Project Summary

1	Project Name	CDBG Program Admin.
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Program Admin to Support ConPlan & AAPs Objectives
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$72,312
	Description	Staff salary, planning, and administrative service delivery cost for implementing CDBG will be funded with the 20% administrative cap allowed by federal regulations and with support of local general funds.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Other
	Location Description	Goldsboro Citywide
	Planned Activities	Administration of the CDBG & HOME programs to ensure timely use of funds, effective planning, programming, compliance, citizen participation and coordination with other governmental and public agencies.
2	Project Name	HOME Program Admin.
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Program Admin to Support ConPlan & AAPs Objectives
	Needs Addressed	Non-Housing Community Development
	Funding	HOME: \$29,364
	Description	Staff salary, planning, and administrative service delivery cost for implementing HOME will be funded with the 10% administrative cap allowed by federal regulations and with support of local general funds.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Other

	Location Description	Goldsboro Citywide
	Planned Activities	Administration of the HOME program to ensure timely use of funds, effective planning, programming, compliance, citizen participation and coordination with other governmental and public agencies.
3	Project Name	CDBG Demolition/Clearance
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Provide Rehabilitation Owner-Occupied & City-Owned
	Needs Addressed	Attainable Housing Development & Preservation Neighborhood Stabilization
	Funding	CDBG: \$108,468
	Description	This activity is to provide for the demolition and clearance of dilapidated structures and to aid in the elimination of slum and blight conditions.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Properties Demolished: 10
	Location Description	Citywide (within LMI requirements)
	Planned Activities	This activity is to provide for the demolition and clearance of dilapidated structures and to aid in the elimination of slum and blight conditions.
4	Project Name	CDBG Housing Rehabilitation
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Provide Rehabilitation Owner-Occupied & City-Owned
	Needs Addressed	Attainable Housing Development & Preservation Neighborhood Stabilization
	Funding	CDBG: \$362,748
	Description	This activity is to provide low interest loans to assist with repairs needed to bring owner occupied homes into compliance with minimum housing standards and other repairs needed to provide for safe and decent housing. Qualified residents for assistance include homeowners with annual income below 80% of the area median income as defined by HUD.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 6 Housing Units
	Location Description	Goldsboro Citywide
	Planned Activities	This activity is to provide low interest loans to assist with repairs needed to bring owner occupied homes into compliance with minimum housing standards and other repairs needed to provide for safe and decent housing.
5	Project Name	CDBG Public Services
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Provide Essential Service & Employment Training
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$54,234
	Description	The City of Goldsboro will make available funds to assist nonprofit organizations with approved activities that benefit City of Goldsboro residents. Qualified agencies will provide services that assist low- and moderate-income individuals, homeless persons, youth development, victims of family/domestic violence, housing providers, and special needs services. Applications from nonprofit organizations are submitted to the City for consideration and reviewed by designated application review committee.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 100
	Location Description	Goldsboro Citywide
	Planned Activities	This activity is to provide grants to non-profit organizations that provide public service activities to specific populations in addition to low-to-moderate income residents.
6	Project Name	HOME Affordable Rental Housing
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Increase Affordable Rental Housing Option

	Needs Addressed	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
	Funding	HOME: \$1,214,544
	Description	This activity is to provide affordable rental and homeownership housing options to low-moderate income persons.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Rental Units Constructed or Rehabilitated: 30
	Location Description	Goldsboro Citywide
	Planned Activities	This activity is to provide affordable rental housing options to low-moderate income persons.
7	Project Name	HOME Down Payment Assistance
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Increase Access to Affordable Homeownership Option
	Needs Addressed	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
	Funding	HOME: \$140,000
	Description	This activity will provide an alternative source of down payment assistance to income eligible homebuyers desiring to purchase a home.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 7 First-Time Homebuyers Assisted
	Location Description	Goldsboro Citywide
	Planned Activities	This activity will provide an alternative source of down payment assistance to income eligible homebuyers desiring to purchase a home.
8	Project Name	CHDO Set-aside
	Target Area	Goldsboro Citywide (within LMI requirements)
	Goals Supported	Increase Access to Affordable Homeownership Option

	Needs Addressed	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
	Funding	HOME: \$44,045
	Description	This activity will allow for a CHDO to construct new rental and/or homeowner housing units to benefit low-to-moderate income families.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 3 Housing Units (approximate)
	Location Description	Goldsboro Citywide
	Planned Activities	This activity will allow for a CHDO to construct new housing units to benefit low-to-moderate income families.
9	Project Name	Public Facilities & Improvements
	Target Area	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)
	Goals Supported	Provide Rehabilitation Owner-Occupied & City-Owned
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$209,962
	Description	CDBG funds will be used towards acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will be carried out in Goldsboro's most economically distressed neighborhoods within designated Opportunity Zones (Census Tracts 3719100: 1500; 1800; and 1900). If the activity is carried out in Census Tract 1500, an estimated 2,353 LMI individuals will benefit. If the activity is carried out in Census Tract 1800, an estimated 2,536 LMI individuals will benefit. If the activity is carried out in Census Tract 1900, an estimated 3,934 LMI individuals will benefit. This activity could also be carried out in other Goldsboro citywide locations within LMA requirements.

Location Description	This activity will be carried out in Goldsboro's most economically distressed neighborhoods within designated Opportunity Zones (Census Tracts 3719100: 1500; 1800; and 1900) and/or other Goldsboro citywide locations within LMA requirements.
Planned Activities	CDBG funds have been allocated to support public facility improvements for LMI citizens and may include drainage issues, repairing sidewalks, attending to water/sewer lines, and other eligible public facility/improvements, consistent with 24 CFR 570.201(c).

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 2022 population of 117,286 according to current U.S. Census Bureau data. To develop viable urban communities, provide decent affordable housing, suitable living environment, and expand 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 low-to-moderate income (LMI) households are 51% or more of the population and there are concentrations of minorities. 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 population within Goldsboro. It should be noted that a high concentration of minority households is 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.

Geographic Distribution

Target Area	Percentage of Funds
Opportunity Zone (Census Tract:37191001500)	10
Opportunity Zone (Census Tract:37191001800)	10
Opportunity Zone (Census Tract:37191001900)	10
Goldsboro Citywide (within LMI requirements)	70

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 many vacant lots and boarded up homes that are a blighting influence. These LMA Census tract areas need a coordinated comprehensive strategy relying on public and private partnerships. Each of these areas meets the eligibility requirements for low-and moderate-income benefits. The proposed Annual Action Plan will enable the City of Goldsboro to develop targeted strategies for LMI Census tracts and neighborhoods, while also affirmatively furthering fair housing goals

of decreasing concentrations of poverty and residential segregation.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Several characteristics of the housing market in Goldsboro directly impact the 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 Great Recession and ongoing inflation have 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 owner-occupied rehabilitation, new construction, infrastructure, and homebuyer assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	50
Special-Needs	50
Total	150

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	30
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	86

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

Discussion

The affordable housing initiatives proposed for FY23-24 will support further development of affordable housing and will assist income eligible households in purchasing and rehabilitating their homes, resulting in safe, decent, and affordable housing. In addition, funding will be used to support local nonprofits who provide a variety of assistance to maintain stable housing and prevent homelessness.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Goldsboro (HACG) 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 authorities there are approximately 1,884 public assisted housing units. The operations of the HACG and ECRHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development (HUD). Both public housing authorities receive funding for their housing activities, projects, and funds to modernize and repair their public housing units. The HACG administers approximately 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 HACG also administers other special housing programs designed to assist specific demographic groups, such as veterans and persons with disabilities.

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

The City of Goldsboro does not manage public housing units; however, a large portion of Wayne County's inventory is located within the City limits. The City has two public housing agencies responsible for this function: the Housing Authority of the city of Goldsboro and Eastern Carolina Regional Housing Authority. Both public housing authorities receive federal funding for their housing activities, projects, and funds to modernize and repair their public housing units. The City is committed to coordinating and optimizing the efforts of the public housing authorities within this 2023-2024 Action Plan year. The City will support the efforts of Authorities in maintaining the integrity of the public housing inventory to provide safe, decent, and affordable housing opportunities for qualifying residents including partnership for appropriate grant programs such as Choice Neighborhoods.

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

The Housing Authority of the City of Goldsboro 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 Housing Authority of the City of Goldsboro 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. Additionally, the HACG has launched the Jobs Plus program which develops locally based, job-driven approaches to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational

advancement, skills development, and financial literacy for public housing residents.

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 will coordinate and to optimize the efforts of the public housing authorities that are participating in the implementation of the City's five-year strategy and/or Annual Action Plan:

- 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 ensure that both PHA's are made aware of opportunities to apply for housing development funds administered by the City.

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 troubled PHAs.

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 serves the Goldsboro/Wayne County area as well as Lenoir, Sampson, and Duplin Counties. Since 2010, the City has been an active member of the coalition with the Community Relations Director as the City's liaison to the Continuum of Care Task Force. During the 2023-2024 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.
- 5. Prioritizing homeless persons in the administration of HOME-ARP funds.

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 in addition to other outreach efforts.

Addressing the emergency shelter and transitional housing needs of homeless persons

The supportive services need of homeless people 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 people for the next 10 years and increase affordable housing.
- Increase faith-based initiatives to address homeless needs in Goldsboro and Wayne County.

The City of Goldsboro 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.
- Prioritizing homeless persons in the administration of anticipated future HOME-ARP funds.

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 need of homeless people 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 atrisk 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 the 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.
- 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.

Additionally, the City of Goldsboro 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.
- 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:

 Make grants available to community-based organizations that serve homeless persons and persons at risk of homelessness.

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 need of homeless people 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 atrisk 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 the 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.
- 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.

Additionally, the City of Goldsboro 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.
- 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:

 Make grants available to community-based organizations that serve homeless persons and persons at risk of homelessness.

Discussion

Meeting the needs of the homeless population will continue to be a priority. Staff will continue to work collaboratively with community organizations that service the homeless to stay abreast of emerging trends and issues in the community.

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

Introduction:

Goldsboro has recently completed the 2020 update of its Analysis of Impediments to Fair Housing, which identifies barriers to the development of affordable housing. Key issues identified related to barriers to affordable housing include federal resources and policies, the gap between housing cost and income, local development regulations, so called 'Not in My Back Yard' (NIMBY) opposition, and community knowledge of fair housing issues. 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 the 2023-2024 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 several 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 cost of housing. Although the City has limited ability to influence a household's capacity to afford housing is based on its income, the City can provide subsidized loans through its' Homebuyer Assistance and CHDO Activities, grants and financing that reduce the cost of private sector (for-profit or nonprofit) housing production, operation, or maintenance. The City also influences the availability of affordable housing through imposition of affordability terms in exchange for development subsidy, thus ensuring that units developed with HUD and other subsidies will remain affordable for many years.

The Community Relations & Development Department will continue to work with the other City of Goldsboro Departments 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. In addition, the Community Relations & Development 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 Inspections Departments.

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 on May 1, 2021.

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 Annual Action Plan to assist the needs of residents that have traditionally been underserved by existing local social service programs. The activities funded via the Annual 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 Annual 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 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 \$40,004 in CHDO set-aside HOME funds to designated CHDOs to construct, sell, and/or rent affordable housing units to LMI households. These funds may be combined with additional available HOME funds as a project warrants. The City will utilize a total of \$70,000 in HOME funds to provide direct-subsidy assistance in the form of zero percent deferred second mortgages towards down payment and closing cost for at least seven (7) eligible homebuyers for principal

reduction to increase buyer's affordability to purchase a home.

Actions planned to reduce lead-based paint hazards.

The City of Goldsboro will work 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 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 screens residents for elevated blood lead levels (EBL) and inspects 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, treatment for lead poisoning, and abatement as needed.

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 several efforts and programs to reduce the number of residents living in poverty. Jointly the Community Relations & Development Department, the Down East Coalition (Eastpointe), 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.
- Facilitate access to a variety of housing options that promote family and community stability.
- Support and coordinate with organizations that provide community-based services that nurture and support young people and their families.
- Support organizations that provide enrichment programs designed to develop individuals' coping skills for productive adult living.

Actions planned to develop institutional structure.

The City of Goldsboro will continue to seek opportunities to partner with other agencies and non-profit organizations to overcome the gaps in service delivery. The City will work with the Down East Coalition (Eastpointe) and other agencies to coordinate efforts to reduce the number of homeless individuals. The City will also seek funding to provide housing solutions to reduce the number of homeless.

- 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 & Development Department has served as the facilitating agency for this local process. 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 describes program specific requirements for the CDBG and HOME funds received by the City of Goldsboro. The responses within this section satisfy regulatory and programmatic obligations that the City will undertake in the 2023 program year. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the 2023 program year is 70%.

For the City's Community Development programs eligible applicants, whose income do not exceed 80% of the area median income, for homeowner rehabilitation and downpayment assistance will be served on a first-come, first-serve basis. Applications for assistance are available on the City of Goldsboro's website and at City Hall located at 200 N. Center Street, Goldsboro.

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	2,748	
2. The amount of proceeds from section 108 loan guarantees that will be used during the year		
to address the priority needs and specific objectives identified in the grantee's strategic plan.	0	
3. The amount of surplus funds from urban renewal settlements	0	
4. The amount of any grant funds returned to the line of credit for which the planned use has		
not been included in a prior statement or plan	0	
5. The amount of income from float-funded activities	0	
Total Program Income:		

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.

70.00%

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:

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, the City of Goldsboro has adopted the recapture provision. Goldsboro provides direct HOME subsidy, including down payment assistance and closing costs, on a pro-rata basis to eligible homebuyers. Goldsboro also provides HOME funds to its CHDOs to develop affordable housing. The City provides down payment assistance to new homebuyers when purchasing single-family housing developed by CHDOs. Beginning with the 2023-2024 program year, Goldsboro's CHDOs will have to adopt the HOME recapture provision, with the exception of rental units.

All CHDOs, subrecipients, and all entities who administer HOME programs will be required to follow recapture provisions adopted by the City. The City will require the recapture of its HOME-funded homeownership housing assistance from net sale proceeds when the original homebuyer sells the property during the affordability period.

Net sale proceeds are the funds remaining from the sale of the property by the original homebuyer, less the repayment of the outstanding balance of any superior mortgage, sales commission, the original homebuyer's down payment, and the cost of any property improvements made by the original homebuyer. To the extent that net proceeds are available at closing, all the HOME funds are due and payable. In the event of foreclosure, the lender may not require the borrower to repay an

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amount greater than the net proceeds available after the foreclosure sale. The recapture provision is enforced through execution of a declaration of deeds restrictions that identifies the period of affordability, primary residency requirement, and term and conditions required when using the recapture provision.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via a secondary mortgage. The borrower's income cannot exceed 80% of the area median income adjusted by family size, as published annually for Goldsboro. Loan amounts may be up to \$10,000. Loans will be amortized over a 5-year period at 0% interest. If the property is disposed voluntarily, involuntarily, or is in default, the percentage of repayment is based on the actual year.

Assistance provided to nonprofit agencies through the CDBG program will be secured with a subrecipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

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

The recapture provision will ensure that each HOME assisted unit will remain affordable for a period determined by the recapture schedule below, established in accordance with CFR 92.254(a)(4):

HOME Funds Provided	Period of Affordability
Less than \$15,000	5 years
\$15,000 to \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

Housing rehabilitation assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size, as published annually by Goldsboro. Assistance to approved owner-occupied single-family homeowners will be provided in the form of 0% interest, deferred payment loans, not to exceed a maximum of \$30,000. The loan will have an affordability period of five (5) years and will be forgiven at a rate of 20% per year. In no case may the assistance exceed \$30,000 unless under special circumstances that warrant exceeding

the maximum price and approval of the City Council is granted.

Recaptured HOME funds will be used by the City of Goldsboro for eligible HOME activities in accordance with the requirements of HOME regulations.

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:

The City has no plans to utilize HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable