

AUGUST 13, 2018

The City of Rocky Mount & The Down East HOME Consortium

FY 2018

Annual Action Plan For Housing and Community Development

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Expected Resources

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

Introduction

The following table outlines the federal resources available in Program Year 2018 to address housing and non-housing community development needs in Rocky Mount and DEHC. Currently, the Rocky Mount and the DEHC utilizes CDBG and HOME funds for owner-occupied rehabilitation/replacement, housing repair, housing development, urgent housing repair, public services, blight removal and other eligible activities. These funding sources are expected to be available over the next five years.

The CDBG and program income resources are applicable to Rocky Mount only. The City expects to receive \$565,761 in CDBG funds and the entire DEHC expects to receive \$597,456 in HOME funds in Fiscal Year 2018-2019.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development	\$565,761	0	\$0	\$565,761	\$1,700,000	CDBG funds for non-housing community development.

		Housing Public Improvements Public Services						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$597,456	0	0	\$597,456	\$1,795,000	HOME funds for housing activities.

Table 1 - 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

In 2017, the City of Rocky Mount received \$75,000 from the North Carolina Housing Finance Agency and \$500,000 in City general funds for housing and community development.

In addition to federal CDBG allocations, State CDBG funds are disbursed on a competitive basis to non-entitlement communities. Historically, the Towns of Middlesex, Nashville, Spring Hope, Bailey, Sharpsburg, Tarboro and Whitakers, and Nash and Edgecombe Counties have received CDBG Community Revitalization (Concentrated Needs) and Scattered Site Housing funds from the North Carolina Division of Community Assistance to assist with some of their local housing and community development needs. At the time of publication of this document, State CDBG funds were not available for housing rehabilitation, which significantly impacts small municipalities’ ability to address critical housing needs.

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 Redevelopment Commission for the City of Rocky Mount purchases land to facilitate housing and commercial development. In addition, the City owns donated vacant lots through-out the City that may be available for future development of affordable housing. For example, the Beal Street Redevelopment in the Happy Hill neighborhood was originally purchased by the Redevelopment Commission for the purpose of developing affordable housing.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Prepare cost-benefit analysis of revitalization strategies that create, rehabilitate, preserve and/or fund affordable housing opportunities—the city will conduct a cost-benefit analysis of the following community revitalization strategies and share the conclusions with the public: general obligation bond, housing rehabilitation, construction, and homeownership assistance, inclusionary zoning, affordable housing set-asides, multi-	2018	2021	Affordable Housing	City of Rocky Mount	Affordable Housing		Other

	family tax abatements and equitable code enforcement.							
2	Plan for the development of affordable housing options in areas throughout the City of Rocky Mount- Plan for and use a balanced approach to addressing current racial segregation in the targeted areas of opportunity, while providing for affordable housing options in higher opportunity areas throughout the city.	2018	2021	Affordable Housing	City of Rocky Mount	Affordable Housing		Other
3	Establish guiding principles for equitable code enforcement.	2018	2021	Affordable Housing	City of Rocky Mount	Affordable Housing		Other
4	Expand housing choice and access to opportunity	2018	2021	Affordable Housing	Nash and Edgecombe Counties, City of Rocky Mount	Affordable Housing – Scattered site housing rehabilitation, New Housing Development; Rental Housing	HOME: \$178,163 CDBG: \$180,000	5 Units rehabilitated and developed

5	Increase homeownership among low-income households and members of the protected classes	2018	2021	Affordable Housing	City of Rocky Mount	Affordable Housing – Housing Rehabilitation	HOME: \$178,890	10 Units rehabilitated
6	Increase Affordable Housing	2018	2021	Affordable Housing	Nash and Edgecombe Counties, City of Rocky Mount	CHDO	HOME: \$80,657	Units rehabilitated
7	Economic Development: Section 108 Loan Repayment	2018	2021	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$112,000	Businesses Assisted: 10 Businesses
8	Provide public services:	2018	2021	Homeless Non-Homeless Special Needs	Citywide	Public Services Fair housing/services for the Homeless	CDBG: \$84,864	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
9	Improve public facilities and infrastructure	2018	2021	Non-Housing Community Development	Citywide	Public Facilities and Infrastructure	CDBG: \$25,000	Public Facility or Infrastructure Activities other than

								Low/Moderate Income Housing Benefit: 2000 Persons Assisted
10	Economic Development Activities	2018	2021	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$50,745	Businesses Assisted: 5 Businesses
11	Administration of CDBG and HOME programs; Strengthen fair housing enforcement, operations, and education.	2018	2021	Administration	City of Rocky Mount	Planning and Administration; Fair Housing Education and Enforcement	CDBG: \$113,152 HOME: \$59,746	Other

Table 2 – Goals Summary

The City of Rocky Mount received a Section 108 Loan in the amount of \$3,598,248.36 for the redevelopment of the Douglas Block area. Douglas Block is a public-private redevelopment project that has resulted in a thriving commercial center in Downtown Rocky Mount.

Goal Descriptions

Goal/Objective	Activities/Outcomes
<p>Prepare cost-benefit analysis of revitalization strategies that create, rehabilitate, preserve and/or fund affordable housing opportunities—the city will conduct a cost-benefit analysis of the following community revitalization strategies and share the conclusions with the public: general obligation bond, housing rehabilitation, construction, and homeownership assistance, inclusionary zoning, affordable housing set-asides, multi-family tax abatements and equitable code enforcement.</p> <p>Plan for the development of affordable housing options in areas throughout the City of Rocky Mount- Plan for and use a balanced approach to addressing current racial segregation in the targeted areas of opportunity, while providing for affordable housing options in higher opportunity areas throughout the city.</p> <p>Establish guiding principles for equitable code enforcement.</p> <p>Leverage HOME and CDBG funding with other resources to support CHDO projects in Target Areas of Opportunity.</p> <p>Increase public outreach, engagement and awareness opportunities concerning housing issues.</p>	<ul style="list-style-type: none"> • Capacity building • Technical Assistance • Policy recommendations • Housing rehabilitation • Urgent Repairs • Rental housing development • Public services • Small Business Development – Economic Opportunities • Public Infrastructure Improvements • Owner-occupied housing development • Work with the Rocky Mount Metropolitan Planning Organization to identify neighborhoods/employers underserved by public transit

<p>Increase homeownership among low-income households and members of the protected classes.</p> <p>Improve the utilization of public transit for low-income and disabled persons</p>	
<p>Administration of CDBG and HOME programs</p> <p>Strengthen fair housing enforcement, operations, and education</p>	<ul style="list-style-type: none"> • Administration • Fair Housing Education and Enforcement

The following are the Year One goals from the AFH:

- A social and economic impact analysis of current, proposed, and known future development in and around Downtown on neighborhood identified by the Housing Study as Targeted Areas of Opportunity
- Conduct a cost-benefit analysis of the following community revitalization strategies and share the conclusions with the public: general obligation bond for affordable housing rehabilitation, construction, and homeownership assistance; inclusionary zoning and affordable housing set-asides; multi-family tax abatements; rental and vacant property registry; and equitable code enforcement
- Plan for and use a balanced approach to addressing current racial segregation in the targeted areas of opportunity, while providing for affordable housing options in higher opportunity areas throughout the city.
- Identify key community assets and major employers currently underserved by transit service and determine feasibility of extending routes to these locations.

In addition, the following goals will be implemented (no cost to implement):

- Identify additional leaders in the local Hispanic community and work with them to identify locations and publications to disseminate information about community development programs, fair housing, tenant rights, and affordable housing options to reach people with limited English proficiency. Update the City’s Language Access Plan to reflect these new initiatives.

- Continue to provide CDBG funding to non-profits who provide career readiness, job training, and other educational programs targeted towards low-income individuals and members of the protected classes.
- Continue to provide HOME and CDBG assistance for housing rehabilitation and new construction, including the facilitation of contractor workshops. Give priority to projects that improve fair housing choice and access to opportunity for members of the protected classes, such as LIHTC developments and supportive housing in higher opportunity areas. This includes mixed-income developments that will increase the tax base, benefitting school districts and stimulating private development.
- Continue providing CDBG assistance for public facility and infrastructure accessibility improvements, giving priority to projects in R/ECAPs.
- Work with the housing authorities and other affordable housing providers to develop an Affordable Housing Directory and update on an annual basis.
- Using the Rocky Mount Citizens' Workforce Housing Advisory Commission proposal as a framework, the explore the creation of an advisory group of citizens that monitors real estate activities and helps form policies to prevent displacement while encouraging equitable economic development in neighborhoods.
- Continue the provision of funding to organizations who provide homebuyer and foreclosure counseling services.
- Continue to support the City of Rocky Mount Human Relations Commission's and Edgecombe County's fair housing activities.

AP-35 Projects - 91.420, 91.220(d)

Introduction

In late 1996, ten local communities in Nash and Edgecombe Counties in eastern North Carolina, formed the Down East HOME Consortium (DEHC). With the City of Rocky Mount, already a Community Development Block Grant (CDBG) Entitlement City, as the Lead Entity, the Consortium began receiving Home Investment Partnerships Program funds (HOME) in 1997.

Currently, the following jurisdictions comprise the DEHC:

Bailey	Pinetops
Conetoe	Princeville
Dortches	Rocky Mount
Edgecombe County	Sharpsburg
Middlesex	Spring Hope
Nash County	Tarboro
Nashville	Whitakers

Edgecombe and Nash Counties’ membership in the DEHC does not include the governments of the municipalities in both Counties who chose not to join the Consortium.

CDBG assistance will be directed to the qualified low- and moderate-income areas in the City of Rocky Mount, while HOME funds will be allocated to the participating members of the Consortium in percentages relative to the population of each within the Consortium.

When the Consortium was established, the member jurisdictions, with Rocky Mount as the lead entity, agreed upon an allocation formula based on the “percent of total Consortium population” for each member. Subsequently, the DEHC agreed to disburse funds on a County basis, excluding Rocky Mount. This agreement was implemented beginning with FY 2006-2007 and will continue with this FY 2018-2019 Annual Action Plan.

Currently, the DEHC has a match balance sufficient to meet the match requirement. There is no match requirement for FY 2018-2019*. The chart below provides a summary of anticipated HOME resources for the Consortium in FY 2018-2019.

HOME Funds: Consortium - 2018-2019

Total Allocation	\$597,456
Minus 10% HOME Admin	\$59,746
Balance	\$537,710
Match Base	\$537,710
Minus 15% CHDO Activity	\$80,657
Home PJ Funds	\$457,054
*Required Match	\$ -
HOME Activities	\$457,054

Based on the allocation formula the funds for each jurisdiction are as follows:

PJ	% Multiplier	HOME Allocation	Match	Total Funds
Edgecombe County	16.33%		\$0.00	\$74,637
Nash County	27.04%		\$0.00	\$123,587
Bailey	0.47%		\$0.00	\$2,148
Conetoe	0.26%		\$0.00	\$1,188
Dortches	0.57%		\$0.00	\$2,605
Middlesex	0.59%		\$0.00	\$2,697
Nashville	3.02%		\$0.00	\$13,803
Pinetops	0.99%		\$0.00	\$4,525
Princeville	0.66%		\$0.00	\$3,017
Rocky Mount	39.14%		\$0.00	\$178,891
Sharpsburg	1.70%		\$0.00	\$7,770
Spring Hope	0.86%		\$0.00	\$3,931
Tarboro	7.80%		\$0.00	\$35,650
Whitakers	0.57%		\$0.00	\$2,605
TOTAL	100.00%			\$457,054
Nash County jurisdictions have total of:	34.82%			\$159,146
Edgecombe County jurisdictions have total of:	26.04%			\$119,017
Rocky Mount	39.14%			\$178,891
		TOTAL	\$457,054	

The following project information for FY 2018 provides a comprehensive overview of HOME activities and budgeted amounts for the City of Rocky Mount and the DEHC Consortium.

HOME Funds	Amount
Administration	\$59,746
HOME Development Project (Rocky Mount/Edgecombe CDC)	\$178,890
CHDO Activity	\$80,657
Edgecombe County Scattered Site	\$119,017
Nash County Scattered Site	\$159,146
TOTAL	\$597,456

The following CDBG funds are specific to the City of Rocky Mount, and do not include the DEHC.

Anticipated CDBG Funds: 2018-2019

Total Allocation	\$565,761
Minus 15% Public Service	\$84,864
Balance	\$480,897
Minus 20% CDBG Admin	\$113,152
Balance	\$367,745
Minus Section 108 Loan	\$112,000
Programmable CDBG Funds	\$255,745
Minus Allowable Activities	\$255,745
Anticipated CDBG Balance	\$0

The following project information for FY 2018 provides a comprehensive overview of CDBG activities for the City of Rocky Mount.

CDBG Funds	Amount
Administration	\$113,152
Section 108 Loans	\$112,000
Public Services (Fair Housing, Housing Counseling, etc.)	\$84,864
Redevelopment Project	\$140,000
Rehab Delivery Costs	\$40,000
Public Infrastructure Improvements	\$25,000
Economic Development Activity	\$50,745
TOTAL	\$565,761

Projects

The following are the proposed projects and activities that will be undertaken in FY 2018-2019 with CDBG and HOME funds:

Work will continue in the areas of Holly Street, Central City, and South Rocky. It is anticipated that there will be projects in the Down East, Beale Street, and Around the Y areas as redevelopment planning is currently underway.

In addition, it is anticipated that there will be projects in the Down East, Beale Street, and Around the Y areas as redevelopment planning is currently underway.

Please note that specific strategies will be developed and proposed to city management and city council as part of the implementation processes for both the Consolidated Plan and the annual action plan. With continued communication involving community work sessions, a proposed housing advisory group, and other activities, the City will shape and implement strategies that address the goals and activities identified in the Assessment of Fair Housing report, the Three-Year Consolidated Plan and this Annual Action Plan.

CDBG

Redevelopment Projects:

- Holly Street--Rehab 2 units or acquire 4 lots with potential to serve 2-4 households
- Down East--Rehab 2 units or acquire 4 lots with potential to serve 2-4 households
- South Rocky Mount--Rehab 1 unit or acquire 3 lots with the potential to serve 1-3 households

Economic development activity in Central City-- Assist 5 businesses

Public infrastructure improvements/Scattered Sites

Rehab Delivery Costs/Inspections and Write Ups for Housing Repair--Support repairs and rehab of 30 units

Public Service/TBD using RFP Process based on goals and community need--Assist 500 residents

HOME

Holly Street—Rehab 3 units with potential to serve 3 households

Down East-- Rehab 3 units with potential to serve 3 households

Scattered Site--Rehab 4 units or acquire 8 lots with potential to serve 4-8 households

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

The City of Rocky Mount and the DEHC jurisdictions have developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addresses by this plan.

The four overarching goals, intended to benefit low-, very low- and extremely low-income persons are:

1. To increase affordable housing opportunities through-out the City,
2. To increase public outreach, engagement and awareness opportunities concerning housing options and opportunities,
3. To provide decent housing,
4. To provide a suitable living environment, and
5. To provide expanded economic opportunities.

Several areas of specific need emerge from this analysis and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible goals include:

- Provide affordable housing to extremely low-, very low-, and low-income households of all types in order to prevent homelessness;
- Reduce reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category;
- Create affordable housing opportunities for both renters and owners; Increase anti-poverty programs that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency;
- Promote economic development initiatives in coordination with state and federal programs;
- Provide quality public services to low- and moderate-income residents;
- Provide quality public facilities for the needs of low-and moderate-income households.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

The City and the DEHC have observed a number of significant obstacles to meeting underserved needs. These include:

- A lack of affordable housing;
- Low vacancy rates in public housing;
- A lack of private developer funding;
- The increasing costs of development and construction
- A need for increased coordination and collaboration among service providers.

AP-38 Project Summary
Project Summary Information

See above.

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

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

The City of Rocky Mount will target CDBG funding to neighborhood revitalization activities in order to maximize outcomes and meet performance measures. The majority of funds will be used for urgent housing repair, blight abatement, and rehabilitation of existing rental and multi-family housing in center-city neighborhoods identified as Target Areas of Opportunity (TAOs). These allocations serve the low- and moderate-income areas of the City and provide multiple benefits with respect to maintaining neighborhoods, providing affordable housing, and creating economic opportunity.

Other activities will continue to be implemented on a scattered site basis. These projects serve to keep low- and moderate-income families and individuals in their homes, thus addressing issues of affordability and sustainability.

Within the rest of the DEHC, housing rehabilitation project activities will occur in Edgecombe and Nash Counties on a scattered site basis. This effort keeps low- and moderate-income, often elderly, families and individuals in their homes.

Rationale for the priorities for allocating investments geographically

See above.

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	25
Special-Needs	
Total	25

Table 3 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	25
Acquisition of Existing Units	
Total	25

Table 4 - One Year Goals for Affordable Housing by Support Type

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

Introduction

Public housing units are located in the larger Consortium jurisdictions of Rocky Mount, Tarboro, and Princeville. Each of these programs is described below. A more complete description of each is found in the Needs of Public Housing section of this plan.

Rocky Mount Housing Authority

The Rocky Mount Housing Authority (RMHA) was formed in 1951 to provide affordable housing to low and very low-income citizens.

RMHA has 754 units of public housing. The City of Rocky Mount and the RMHA partnered to implement the Beal Street Redevelopment Plan and the Neighborhood Stabilization Program in the City. The City acquired a 24-unit townhouse complex, which it rehabbed and sold to RMHA at a considerable discount in order to increase the supply of affordable rental units.

RMHA opened its public housing waiting list in February 2018 to help 50 victims of Hurricane Matthew due to the expiration of FEMA housing assistance.

Rocky Mount Section 8 Inventory

The RMHA has 265 vouchers in the Housing Choice Voucher (HCV) Program. The Waiting List for this program is closed until further notice because the number of applicants far exceeds the expected turnover rate. No HCV units are expected to be lost.

Tarboro Housing Authority

In the Town of Tarboro, public housing is managed by the Town of Tarboro Redevelopment Commission. The Commission manages and operates three public housing developments, one Section 8 housing complex, and 82 units of scattered site public housing.

Princeville Housing Authority

Hurricane Matthew resulted in the displacement of hundreds of families. The entirety of the Town of Princeville's public housing stock was lost due to flooding. The Housing Authority has appealed HUD's decision to not rebuild the units and is still awaiting this approval.

To help achieve excellent quality of life and living environment for its public housing tenants, the Rocky Mount Housing Authority (RMHA) and the housing authorities in Tarboro provide funds in support of programs and activities to enhance the lives of these households. Physical improvements such as modernization of kitchens and baths, upgrading heating systems, exterior

renovations, and site work (sidewalks, landscaping, paving) represent on-going efforts in that direction.

The City also supports the Rocky Mount Housing Authority's efforts to develop senior assisted housing in response to the increasing number of elderly residents in the City. The City also recognizes the need for additional handicapped units and supports the Rocky Mount Housing Authority's renovation program to create more non-senior handicapped units.

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

Rocky Mount and DEHC support the efforts of the public housing agencies to improve the lives of residents through rehabilitation efforts.

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

Rocky Mount Housing Authority actively encourages public housing residents to become involved in management through participation in the Resident Advisory Board and consultations with resident advisory representatives concerning specific needs, issues, or problems.

The City and Rocky Mount Housing Authority also encourage residents to become homeowners through participation in the First-Time Home Buyers program and other resident education and outreach efforts.

The Tarboro Redevelopment Commission has a Resident Advisory Board which provides input into the operations and maintenance of THA.

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

A "troubled housing authority or agency" is one that is in its third year of not having met targets for improved performance. Both the Rocky Mount Housing Authority and Tarboro Housing Authority are designated "high performing" agencies.

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

Introduction

The City of Rocky Mount and the Consortium communities continue to face significant problems associated with homelessness and the prevention of homelessness. The City and the DEHC, working with the counties, local churches, agencies, and not-for-profit organizations, attempt to monitor the situation and to provide services to meet the needs the homeless and to prevent homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City of Rocky Mount and the Consortium communities will continue to support agencies working to address homelessness.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

With the resources available, the City attempts to prevent homelessness, address special needs populations, assist the homeless, and eliminate chronic homelessness, through increasing the availability of affordable housing and providing financial support to United Community Ministries (UCM). Given the extent of need and the limited resources available, the City and the DEHC allocates resources to meet these homeless and special needs through the following programs:

- Scattered Site Housing Rehabilitation and Substantial Housing Rehab/Housing Replacement
- Ensuring rehabbed and newly constructed properties are brought up to Energy Star standards.
- The Beal Street Redevelopment in Rocky Mount is focused on property acquisition and demolition in the targeted Happy Hill community. Dilapidated housing will be replaced with approximately 80 newly constructed single and multifamily housing units,
- The Harambee Square Apartment Renovations in Rocky Mount is providing modern affordable and handicapped accessible units to the senior citizen community.

In addition, the City will continue to assist programs that provide a range of supportive services to persons at risk of becoming homeless. The City works with UCM to develop and implement programs to address the issue of public institutions that may discharge persons into homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency Shelter activities will continue through programs at the Bassett Center, the Salvation Army, My Sister's House, Tarboro Community Outreach and the United Communities Ministries' Emergency Shelter.

The City has worked diligently with Rocky Mount Housing Authority on the creation of affordable housing units for transitional housing.

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

There has been an increased need for transitional housing and support services for persons with substance-abuse patients and the mentally ill over the past five years. At this time there is only one transitional housing facility for the mentally ill and it can house only five men. The Edgecombe-Nash County Mental Health Department offers 40 units of permanent supportive housing to men, women and children.

Homeless veterans are identified by outreach teams asking about military service, coordinated assessment staff asking veteran status on assessment, Supportive Services for Veteran Families (SSVF) grantees outreaching to unsheltered veterans and calling referral sources in the community, in addition to veterans calling into the State's veteran hotline. To increase access, CoC staff provide maps and contact information for the CoC and SSVF programs to the NC Department of Military & Veterans Affairs for a resource guide that is distributed to veterans and agencies serving veterans, including Veteran Service Officers. CoC staff ensure that Regional Committees, VA grantees and VA staff are connected, and each region's coordinated assessment system has a specific process for referring identified veterans to VA programs. SSVF grantees are very active in Regional Committees and complete the majority of screening for VA eligibility. Some Regional Committees currently have by-name lists of homeless veterans and the CoC is working on creating a CoC-wide by-name list.

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 Twin Counties Housing Initiative (TCHI) is a coalition of service providers, faith community representatives, and homeless persons. The City and counties participate in the State of North Carolina's Balance of State Continuum of Care Plan, and the TCHI has submitted a Rapid Re-Housing Grant application to meet the growing demand for homeless housing.

TCHI is partnering with the local Social Security office to aid in discharge policy and program eligibility for the homeless.

The City of Rocky Mount has addressed the priorities established by TCHI in the past and will continue to look to this body for direction in developing homeless assistance strategies.

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

Introduction

The major barrier to affordable housing in the City of Rocky Mount and the DEHC in general is the high cost of housing created by rising land, infrastructure, and construction costs.

A review of local ordinances, zoning, fees and building codes notes that the City's zoning code permits a wide range of housing construction in a range of areas across the City. The building codes, while contributing in some measure to increased construction costs, are necessary for the health and safety of residents; the same applies to the development standards and subdivision regulations.

The City continues to work to provide more housing opportunities for its residents. There is a lack of incentives for developers to include affordable housing in their proposed developments. These observations are true for the jurisdictions participating in the DEHC.

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

Rocky Mount and the DEHC recently completed (December 2017) an Analysis of Impediments to Fair Housing in advance of the development of this Consolidated Plan.

The following contributing factors of disparities in access to opportunity were identified, some of which are barriers to affordable housing:

- The availability, type, frequency, and reliability of public transportation
- Impediments to mobility/inaccessible public or private infrastructure
- Location and type of affordable housing
- Location of employers
- Land use and zoning laws
- Location of proficient schools and school assignment policies
- Lack of private investments in specific neighborhoods

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

Introduction

The following information illustrates other actions that Rocky Mount and the DEHC will take to address its priority needs.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the Rocky Mount and the DEHC ability to meet underserved needs is the limited amount of funding to address identified priorities. The Consortium will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Actions planned to foster and maintain affordable housing

The City has been implementing focused community development/revitalization in an effort to provide affordable housing and at the same time maintain good neighborhoods, stop the deterioration of tipping point neighborhoods and turnaround deteriorating neighborhoods. These projects include Beal Street Redevelopment Genesis Estates, and Holly Street Revitalization, and Ravenwood Crossing, which will be completed in 2018.

In both Edgecombe and Nash Counties, DEHC will continue to utilize HOME funds to rehabilitate dilapidated housing units to help prevent homelessness for families who own their homes but cannot afford extensive repairs.

Actions planned to reduce lead-based paint hazards

The DEHC communities have concentrations of older housing that have a very high chance of containing lead paint as well as concentrations of children in the most susceptible age range. Many of these concentrations of older homes in Rocky Mount are located in the CDBG eligible Census Tracts which have significant low/mod populations.

It should be noted, however, that the lead-based paint hazard remains a significant problem for all households living in units with lead-based paint.

All contractors are required by the City to have lead Renovation, Repair and Painting (RRP) certification before working on any housing rehabilitation projects.

Actions planned to reduce the number of poverty-level families

Rocky Mount and the DEHC will collaborate with human service, social service, and economic development agencies and organizations to facilitate their efforts and maximize their resources to provide quality services to low-income residents to help them improve their incomes.

Actions planned to develop institutional structure

Investigation of housing partnership tools in other cities, including projects with national housing foundations, is an important first step in establishing new partnerships. The City and the DEHC will research the organization of housing partnerships in other cities of similar size in the southeast to determine what models or techniques might be successfully employed in the Consortium communities.

New and existing public-private partnerships are critical, and must be fostered, expanded, and strengthened. In particular, new methods need to be developed of involving churches, financial institutions, educational institutions, corporations, and foundations.

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

See above.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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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:

Not applicable.

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:

The Down East HOME Consortium working with recognized CHDO's will provide decent, safe affordable housing for area residents. The period of affordability will be based on the minimum period for Homebuyer, Affordable Rental Housing Development and Rental Assistance programs as described under the HOME Investment Program 24 CFR Part 92 Final Rule September 16, 1996 (92.254).

The original owner shall recapture the full amount of the HOME subsidy from any subsequent sale within the period of affordability. To insure a fair return to the homeowner in the event of a subsequent

sale, the amount targeted for recapture shall be reduced by any lump sum payments with adjustments to be made on an annual basis. Subsequent to the determination of the amount to be recaptured, the period of affordability will be set. The amount to be recaptured will be divided by the number of years of affordability, which will yield the subsidy to be forgiven for each year during the period of affordability. Each year the house remains unsold, the recapture amount will be reduced by the forgiven subsidy. Such reductions will take effect in arrears on the anniversary date of the loan on an annual basis. The recapture amount for the new year shall be set after deducting the amount to be forgiven and any lump sum payments. Additional information, in detail, covering the Consortium's Resale and Recapture Policies are presented below (#3).

2. Recapture

To ensure affordability, the Consortium will impose recapture requirements. The primary policy of the Consortium is to rely on "Recapture" provisions as a tool to insure affordability to potential low and very low-income buyers. The "Recapture" provisions are set forth as follows:

1. These provisions will ensure that the City and DEHC recoup all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of a qualifying family for the duration of the period of affordability. The period of affordability will be based upon the total amount of HOME funds subject to recapture described in Paragraph 1 of this section.

2. Based on the circumstances of each occurrence, the City and the DEHC will impose either of the following options for recapture requirements:

a. Recapture entire amount. The City of Rocky Mount and the DEHC may opt to recapture the entire amount of the HOME investment from the homeowners, or,

b. Reduction during Affordability Period. The City of Rocky Mount and DEHC jurisdiction may reduce the HOME investment amount to be recaptured, on a prorated basis for the time the homeowner has owned and occupied the housing, measured against the required affordability period.

3. The City of Rocky Mount and DEHC may permit the homebuyer to recover the homebuyer's entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

4. Amount subject to recapture. The HOME investment that will be subject to recapture will be based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). The recaptured funds must be used to carry out HOME-eligible activities. If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used.

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:

Periods of Affordability

The Down East Home Consortium understands that any HOME-assisted Housing must meet the affordability requirements for not less than the applicable period specified in the following chart,

beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described below:

Under \$15,000:	5 years affordability
\$15,000 - \$40,000:	10 years affordability
Over \$40,000:	15 years affordability

In the case of foreclosure or transfer of title by deed in lieu on the Homebuyer, the requirement of affordability will terminate. However, the termination will cease to be in effect if the owner of record before the aforementioned action obtains an ownership interest through family or business ties.

The proceeds from the sale of the dwelling acquired and constructed and/or rehabilitated by the CHOO will be used to create additional affordable housing for homebuyers.

The Homebuyer will execute the Declaration of Deed Restrictions. The City of Rocky Mount will monitor each sale initiated by the CHOO. Along with the Declaration being executed at the loan closing, a request for notice will be executed thereby providing notice to the City in the event of foreclosure or such similar actions or transfer of title through a legitimate sale.

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

Not applicable.