



COMMUNITY DEVELOPMENT

MEMO

To: Affordable Housing Loan Committee Members

From: Sylvia D. Brown, Planner I *[Handwritten signature]*

Date: June 6, 2018

CC: Joe Durham, Interim Community Development Director

Re: Affordable Housing Loan Committee Special Meeting

The Affordable Housing Loan Committee Meeting will be held on Wednesday, June 13, 2018 at **4:00 PM** at City Hall, 200 West 5th Street in the 3rd Floor City Council Chambers.

Please call (252) 329-4481 or e-mail cwallace@greenvillenc.gov by 5:00 PM, Tuesday, June 12, 2018 to confirm your attendance.

Thank you for your time and effort in helping to move our housing programs forward!

Affordable Housing Loan Committee Meeting
Wednesday, June 13, 2018
City Hall Council Chambers 3rd floor
200 West 5th Street
4:00 PM

A. Roll Call

B. Approval of Agenda

C. Approval of Agenda (March 14, 2018)

D. Old Business

None

E. New Business

1. Sub-recipient Agreement Amendment

a. Literacy Volunteers of America-Pitt County

2. 2018-2022 Consolidated Plan

3. 2018 Annual Action Plan

4. Sub-recipient Funding Update (2016)

F. Staff Report

G. Other

H. Adjournment

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE
Meeting Minutes
Wednesday, March 14, 2018
Greenville, North Carolina**

Present:

<input checked="" type="checkbox"/> Jack Brock	<input checked="" type="checkbox"/> Anne Fisher	<input checked="" type="checkbox"/> Walt Kitchin
<input type="checkbox"/> David Campbell	<input checked="" type="checkbox"/> Kevin Fuell	
<input checked="" type="checkbox"/> Derick Cherry	<input checked="" type="checkbox"/> Ronita Jones	

Absent

<input type="checkbox"/> Jack Brock	<input type="checkbox"/> Anne Fisher	<input type="checkbox"/> Walt Kitchin
<input checked="" type="checkbox"/> David Campbell	<input type="checkbox"/> Kevin Fuell	
<input type="checkbox"/> Derick Cherry	<input type="checkbox"/> Ronita Jones	

Staff:

<input type="checkbox"/> Ken Graves	<input checked="" type="checkbox"/> Joe Durham
<input checked="" type="checkbox"/> Gloria Kesler	<input type="checkbox"/> Kandie Smith (City Council Liaison)
<input checked="" type="checkbox"/> Sylvia Brown	<input checked="" type="checkbox"/> Christine Wallace

A. Roll Call

B. Approval of Agenda

Ms. Brown notified the committee that Habitat for Humanity has requested to be moved to the first spot on the agenda.

Motion was made by Mr. Kitchin to approve the agenda as amended and seconded by Ms. Fisher. Motion carried unanimously.

C. Approval of agenda from February 14, 2018

Motion was made by Mr. Kitchin and seconded by Ms. Fisher to approve the agenda as presented from February 14, 2018. Motion carried unanimously.

D. Approval of minutes from February 14, 2018

Motion was made by Mr. Fuell and seconded by Mr. Kitchin to approve the meeting minutes from February 14, 2018 as presented. Motion carried unanimously.

E. Old Business

None

F. New Business

1. Sub-Recipient Funding Recommendations (2018)

a. Habitat for Humanity

Habitat for Humanity provides a program “Home Building for Low Income Families” and is related to housing which is located on Vanderbilt Street and is requesting \$15,025.00.

Ms. Brown informed the committee that staff will provide two (2) recommendations. The committee can choose between either recommendations or make their own recommendations on how they would like to fund. Staff provided the committee with the scoring criteria.

Ms. Brandy Long was present to answer questions.

No questions were asked.

Ms. Brown informed the committee that when scoring Habitat for Humanity, the committee would need to score them up to 30 points because they are providing a housing need.

Ms. Jones asked if Ms. Brown needed to explain briefly the scoring because we have two (2) new board members.

Ms. Brown explained to the committee that the scoring criteria is a way to gauge the non-profits to see where their projects rank. Ms. Brown explained each category, their scores and the steps to complete the scoring process.

b. Community Crossroads Center

The Community Crossroads Center program is “Assessment/VI-SPDAT” that is required by HUD. The program assists with the needs of the homeless and is located at 207 Manhattan Ave. Community Crossroads Center is requesting \$10,379.

Mr. Bob Williams was present to answer questions.

No questions were asked.

c. Pitt County Council on Aging

Pitt County Council on Aging provides a program called “Safe Aging For Everyone” that addresses specific housing needs of older adult homeowners. They are located at 4551 County Home Road. Pitt County Council on Aging is requesting \$15,000.

Ms. Sharon Elliott was present to answer questions.

No questions were asked.

d. ECU/LWG Intergenerational Community Center

ECU/LWG Intergenerational Community Center provides a program called “Youth Excelling for Success (YES) & IGCC Fit” that targets youth development. They are located at 1100 Ward Street. ECU/LWG Intergenerational Community Center is requesting \$25,000.

Mr. Maurice Jordan was present to answer questions.

No questions were asked.

e. Boys and Girls Clubs of the Coastal Plain

Boys and Girls Clubs of the Coastal Plain provides a program called “Club Academy” that targets youth development and academic success. They are located at 475 W. Belvoir Road and 510 S. Washington Street. Boys and Girls Clubs of the Coastal Plain is requesting \$20,000

Mr. Kitchin stated that he has to recuse himself based on the potential connection with the organization.

Ms. Brown elaborated that Mr. Kitchin has recused himself from the scoring process. Ms. Brown stated that during the reviewing process it was brought to the attention of staff that one of Mr. Kitchin partners is on their board.

Mr. Jamar Sampson was present to answer questions.

No questions were asked.

f. Center for Family Violence Prevention

Center for Family Violence Prevention provides a program called “Individual and Group Crisis Recovery” that assists the needs of domestic violence victims. They are located at 150 E. Arlington Blvd. and the Confidential Shelter. Center for Family Violence Prevention is requesting \$25,000.

Ms. Sara Munzer was present to answer questions.

Ms. Brown reminded the committee not to score every organization in the first category up to 30 points because every organization is not providing a housing need. The majority of organizations that submit applications offer public service.

No questions were asked.

g. ECU/Family Therapy Clinic

ECU/Family Therapy Clinic provides a program called “Hope and Strength after Trauma Arises (HASTA)” that provides prevention, education and treatment of trauma. They are located at 612 E. Tenth Street. ECU/Family Therapy Clinic is requesting \$18,316.

Dr. Erin Roberts was present to answer questions.

No questions were asked.

h. Literacy Volunteers of America - Pitt County

Literacy Volunteers of America – Pitt County provides a program called “Adult Literacy and Workforce Readiness” that provides basic literacy and employment assistance. They are located at 3107 S. Evans Street, Suite E. Literacy Volunteers of America – Pitt County is requesting \$12,000.

Ms. Brenda Steigerwald, Sarah Gust and Emily Atkinson were present to answer questions.

No questions were asked.

Ms. Brown provided a quick review of all of the organizations, the funding their requesting and the totals. The totals of \$140,720 exceeds the \$100,000 that the City has available. Therefore, after the rankings are viewed, staff will make two (2) recommendations to the committee.

Ms. Brown expressed appreciation to all of the organizations that attended the workshop as well as those who submitted applications. This year, two (2) organizations (Habitat for Humanity and the ECU/Family Therapy Clinic) submitted applications for funding.

Ms. Jones gave thanks to all of the agencies for providing a thorough explanation last month which made it easier for the committee to go through the scoring process.

Mr. Cherry stated that he has seen how great and enriched Pitt County is and all of the available resources Pitt County has to offer.

Ms. Brown proceeded to the next step of reviewing the scores and explained the process.

Ms. Brown explained that there is a staff recommendation and an alternative recommendation. Under staff recommendation, every organization was reduced by 28.9369%. The alternative recommendation is just an average. No organization is fully funded nor exceeds their request.

Mr. Cherry stated that he thinks the recommendations are fair and recommend voting how staff has already allocated the alternative recommendation.

Mr. Brock asked if the committee should look at the organizations that directly affect housing and maybe increase their funding amount as opposed to a straight average.

Ms. Jones mentioned that some organizations have additional funding from other sources.

Ms. Fisher asked that once additional funding became available, they would be distributed proportionately?

Ms. Kesler and Ms. Brown stated that it is a possibility that additional funds will become available.

Mr. Kitchin asked that before these recommendations are presented to City Council, will the committee know exactly what is available.

Ms. Brown replied no.

Mr. Kitchin asked if this is pending.

Ms. Brown replied yes.

Ms. Brown elaborated that if the recommendations go to HUD and HUD cuts funding, staff would cut funding to the organizations proportionately.

Ms. Kesler stated that after speaking with the HUD representative, they do not anticipate knowing about the money by May when the Consolidated Plan is due. We will be pushed back two months on that.

Ms. Brown stated that a reduction in our total reduction may or may not affect the \$100,000.

Mr. Fuell asked did staff consider the use of the funds organizations received last year when deciding on a recommendation.

Ms. Brown stated that she did not. Generally it is done but this time she felt that two was enough. There was some discussion by committee members.

Motion was made by Mr. Cherry and seconded by Ms. Fisher to accept staff's alternative recommendation.

Motion carried unanimously.

G. Staff Report

Ms. Brown mentioned the Committee Membership and recognized Ms. Kandie Smith (Council Liason) and Joe Durham (Interim Community Development Director) in attendance. She also congratulated Ms. Jones on the Chair position for the committee, Mr. Kitchin for his service as Chair on the committee and welcomed two new members of the AHLC. She also mentioned that Mr. Smith officially resigned from the committee. Mr. Kitchin and Mr. Fuell were reappointed at the March 8, 2018 City Council meeting and Council member Kandie Smith appointed Ms. Spencer to the committee.

2018 Financial Literacy Series

Sheppard Memorial Library (Room B)
Monday, March 19, 2018 – Check It Out (Part 1)
5:30 -7:30 PM
Sylvia Brown, 252-329-4509

Ms. Jones asked if the class participation increased or decreased.

Ms. Brown stated that the class participation has gone down. She is not sure if the time is a conflict.

National Community Development Week
April 2 – April 6

Ms. Brown delineated the activities for the week.

Next meeting date for AHLC
Wednesday, April 11, 2018 @ 4PM

Mr. Cherry asked about event timing for CD Week.

Ms. Brown reviewed the weeks activities.

Mr. Cherry also suggested organizations for youth involvement during CD Week.

Ms. Brown expressed that Mr. Cherry's suggestion was the same thought pattern of staff.

H. Other

I. Adjournment

Motion was made by Mr. Kitchin and seconded by Mr. Brock to adjourn the AHLC meeting.
Motion carried unanimously.

Ronita Jones, Chairman

Sylvia D. Brown, Staff Liaison



**LITERACY VOLUNTEERS
PITT COUNTY**

3107 S Evans Street, Suite E
Greenville, NC 27858
www.pittliteracy.org

May 14, 2018

received
5/15/18 AB

Sylvia D. Brown, Planner I
City of Greenville
Community Development Department/Housing Division
P.O. Box 7207
Greenville, NC 27835-7207
www.greenvillenc.gov

Dear Ms. Brown:

As we discussed during our monitoring meeting, Literacy Volunteers Pitt County would like to request an amendment to the 2017-18 Agreement, attachment A. We would like to add a category under the heading ACT. ACT is the company that provides us with the curriculum for the Career Readiness Certificate (CRC), which is now being required for employment consideration for many of our larger local companies. The cost per student to take the test and receive the certificate is approximately \$40.00. In addition, the cost for the main curriculum site renewal this year will be at least \$3000.00. We would like to include as a reimbursement category, \$1500.00 of the costs for partial charges we incur from ACT. We will receive additional funding for these costs through donors and grants. The opportunity to be able to achieve this certificate is an integral part of securing gainful employment to the individuals we serve in workforce training. There has been a substantial increase in low income students who want/need to have help in securing the CRC. With the funds allocated from the CDBG, we can insure that we are current with today's workforce needs.

The following chart indicates how we would plan to use the funds.

Current Categories	Current Amounts	Proposed Amounts with the added new category
Staff Training/Travel	\$3000.00	\$2500.00
Equipment	\$3000.00	\$2500.00
Printing	\$1500.00	\$1500.00
Supplies	\$4000.00	\$3500.00
Audit	<u>\$1500.00</u>	\$1500.00
		ACT (CRC's) <u>\$1500.00</u>
Total Program Costs	\$13,000.00	\$13,000.00

We ask that this request be placed on the next agenda for the Affordable Housing Loan Committee meeting and that it be retro-active to March 12, 2018. Thank you for your time and consideration of these changes.

Thank you,

Sarah Gust
Board President
Literacy Volunteers Pitt County
O 252-353-6578
C 252-412-7991



2018-2022 Consolidated Plan

DRAFT

Housing Division
Community Development Department
City of Greenville, NC
200 West 5th Street
Greenville, NC 27858

Table of Contents

Executive Summary	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process	7
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	7
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	8
PR-15 Citizen Participation	19
Needs Assessment	21
NA-05 Overview	21
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c).....	22
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	41
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	44
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	47
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	48
NA-35 Public Housing – 91.205(b)	50
NA-40 Homeless Needs Assessment – 91.205(c)	54
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	58
NA-50 Non-Housing Community Development Needs – 91.215 (f)	61
Housing Market Analysis	63
MA-05 Overview	63
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	64
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	69
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	75
MA-25 Public and Assisted Housing – 91.210(b)	81
MA-30 Homeless Facilities and Services – 91.210(c).....	83
MA-35 Special Needs Facilities and Services – 91.210(d)	85
MA-40 Barriers to Affordable Housing – 91.210(e).....	88
MA-45 Non-Housing Community Development Assets – 91.215 (f)	90
MA-50 Needs and Market Analysis Discussion.....	99
Strategic Plan	102
SP-05 Overview	102
SP-10 Geographic Priorities – 91.215 (a)(1).....	103

SP-25 Priority Needs - 91.215(a)(2)	106
SP-30 Influence of Market Conditions – 91.215 (b)	109
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	126
SP-55 Barriers to affordable housing – 91.215(h)	127
SP-60 Homelessness Strategy – 91.215(d)	128
SP-65 Lead based paint Hazards – 91.215(i).....	130
SP-70 Anti-Poverty Strategy – 91.215(j).....	131
SP-80 Monitoring – 91.230.....	132
<i>Expected Resources</i>	<i>134</i>
AP-15 Expected Resources – 91.220(c)(1,2)	134
<i>Annual Goals and Objectives</i>	<i>137</i>
Projects.....	143
AP-35 Projects – 91.220(d).....	143
AP-38 Project Summary	144
AP-50 Geographic Distribution – 91.220(f)	150
<i>Affordable Housing</i>	<i>151</i>
AP-55 Affordable Housing – 91.220(g).....	151
AP-60 Public Housing – 91.220(h).....	153
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	154
AP-75 Barriers to affordable housing – 91.220(j)	156
AP-85 Other Actions – 91.220(k)	158
<i>Program Specific Requirements</i>	<i>162</i>

Executive Summary

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

1. Introduction

The City of Greenville is located in eastern North Carolina and is the county seat for Pitt County. In 2016, the population of Greenville was 89,745¹, an increase of 8.7% since 2011. The Greenville Consolidated Plan is a multi-year comprehensive planning document which analyzes and identifies the needs in the region. The primary issues addressed are housing, homelessness, and community development needs and resources. This document also outlines the goals and strategies to address these issues and articulates how federal funds will be used to contribute to these goals.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD) from all jurisdictions receiving annual federal assistance. The Greenville 2018-2022 Consolidated Plan combines the planning and application processes for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME).

The time covered by this Consolidated Plan is from July 1, 2018 to June 30, 2022. The Greenville Community Development department is the primary agency responsible for submission, implementation and administration of the Consolidated Plan. This plan reflects a coordinated effort between non-profit entities, private organizations, and public employees throughout the City to create a strategic plan of action.

Submission of the Consolidated Plan is how the City:

- Will apply for the federal assistance programs listed above;
- Establishes the goals, objectives and strategies it will use to administer its federal grant programs;
- Commits to spend its federal funds to benefit very low-, low- and moderate-income residents and communities

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Consolidated Plan identifies five priority needs with associated objectives and outcomes that align with the funding program associated with them. The objectives are often broad in nature and capture a range of community needs.

Priority Need #1 – Affordable Housing Preservation and Development

- Goal 1A: Provide for Owner-Occupied Housing Rehabilitation
- Goal 1B: Increase Affordable Rental Housing Opportunities
- Goal 1C: Increase Homeownership Opportunities
- Goal 1D: Provide Permanent Supportive Housing for the Homeless
- AI Goal 1: Increase Access to Affordable Housing

¹ This document uses the 2012-2016 American Community Survey 5-Year Estimates population figures in order to keep the data source consistent when making demographic comparisons. Other programs from the US Census Bureau and other agencies may publish estimates that differ from the ACS.

- AI Goal 2: Reduce Substandard Housing

Priority Need #2 – Reduction of Slum and Blight

- Goal 2A: Provide for Owner-Occupied Housing Rehabilitation
- Goal 2B: Reduce Slum and Blight in Residential Areas

Priority Need #3 – Addressing Homelessness

- Goal 3A: Provide Permanent Supporting Housing for Homeless Persons
- Goal 3B: Provide Supportive Services for Homeless Persons

Priority Need #4 – Improvements to Public Facilities and Infrastructure

- Goal 4A: Improve Access to Public Facilities
- Goal 4B: Expand Public Infrastructure and Improve Capacity

Priority Need #5 – Expansion of Available Public Services

- Goal 5A: Provide Supportive Services for Homeless Persons
- Goal 5B: Provide Supportive Services for Persons with Special Needs
- Goal 5C: Provide Vital Services for LMI Households
- AI Goal 3: Increase Employment Training and Opportunities
- AI Goal 4: Increase Economic Development Activities and Investment
- AI Goal 5: Increase Fair Housing Awareness and Education

3. Evaluation of past performance

The City of Greenville has worked consistently with other public, private and non-profit organizations to provide safe, decent, and affordable housing. There have been significant contributions but there is still considerable work to be done to provide a suitable living environment and economic opportunities for low- to moderate-income households. Affordable housing remains one of the prolific needs in the City, as documented in the prior Consolidated Plan, CAPERs, and Annual Action Plans.

4. Summary of citizen participation process and consultation process

Citizen participation and consultation is key to the success of the City's public programs. The City continues to work with key leaders and non-profit organizations to encourage participation of the citizens they serve. The citizen participation process is designed to encourage all citizens to participate, especially members of vulnerable populations. Special emphasis is given to include LMI households, persons of color, non-English speaking residents and those with disabilities in order to increase their representation in determining the housing and development needs of the community.

To gather feedback and comments from the public, the City held a Non-Profit Funding Workshop to provide information about the CDBG program and gather feedback about the program. The City also made the plan available to the public for 30 days from May 15, 2018 to June 15, 2018. In addition to this, the City also made the plan available for comments at City Council on June 14, 2018 at 6PM.

5. Summary of public comments

Non-Profit Funding Workshop: Two workshops for potential CDBG grantees was held on October 30, 2017 at the City of Greenville Municipal Building. A total of 19 people attended representing 16 non-profits. These workshops covered the application process and overview of the CDBG program. All written and verbal comments were positive and showed an understanding of the process and priorities for the City.

30 Day Public Comment Period: From May 15, 2018 to June 15, 2018, the Consolidated Plan draft was available to the public at various location in the City and on its website. At this time the public was invited to participate by offering feedback and comments on the plan.

Public Hearing: A public hearing was held at City Council on June 14, 2018 at 6PM and held in the City Council Chambers on the third floor of City Hall located at 200 West Fifth Street.

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

All comments and responses were accepted

7. Summary

Data Note:

Primary data sources for the Consolidated Plan include the 2012-2016 American Community Survey 5-Year Estimates, 2010-2014 CHAS, Bureau of Labor Statistics, Boxwood Means, 2000 and 2010 decennial census, Center for Disease Control, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center, HUD provided AFFH mapping and data tool, and local data sources.

Due to data constraints of HUD's CPD Maps tool, the maps contain data from the 2009-2013 American Community Survey 5-Year Estimate instead of the more recent 2012-2016 data. Where possible, the data used in the tables and text throughout the plan has been updated to the most current data available. The disparity in the source of data between the tables and maps does not reduce the value or usefulness of the maps. The purpose of the maps is to show geographic concentrations and distributions, not precise values.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
CDBG Administrator	GREENVILLE	Community Development
HOME Administrator	GREENVILLE	Community Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Gloria H. Kesler
Acting Housing Division Administrator
Community Development Department
City of Greenville, NC
200 West Fifth Street
Greenville, NC 27858
Phone: 252-329-4226

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

1. Introduction

The City of Greenville (hereafter referred to as “the City”) is actively engaged in ongoing coordination with its local network of public and private community service providers and non-profit organizations that serve the people of Greenville through housing programs, public services and community and economic development programs. The City is the lead agency responsible for HUD’s CDBG and HOME programs, and works with its partners to ensure the needs of the residents are met.

To comply with the Consolidated Plan development process and federal regulations (24 CFR 91.200(b), 91.215(i)) the City of Greenville consulted with community service providers, Pitt County, and other entities with a potential interest in or knowledge of Greenville’s housing and non-housing community development issues. The City reached out through its website, advertisements in the local newspaper of general circulation, stakeholders' meetings, and citizen participation meetings.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Along with keeping an open line of communication with Greenville’s network of public, private community service providers and non-profit organizations, Pitt County and other regional organizations the City also holds meetings and workshops to disseminate information and gather feedback on HUD programs.

On November 1, 2017 the City held a non-profit funding workshop for CDBG funds, which gave an overview of the purpose of the CDBG program, application/approval process and how to work with grant funds. The City also gave an outline of the target population, the service areas identified and identified priority needs in Greenville. A Q&A period was held to address any specific questions from the participants. Sixteen non-profits were in attendance and were given the opportunity to provide feedback and all the organizations felt the information given was useful.

The City of Greenville continues to partner with local non-profit agencies to provide Homeownership Counseling and Workshops for potential homebuyers. In addition to this, a Homeownership Academy provides participants with knowledge of the home buying process and helps prepare them financially to purchase a home within the City. Special focus is placed on the West Greenville Redevelopment Area.

In addition to the homeowner partnerships, the City partners with Pitt Community College and East Carolina University for workforce development. Both organizations have Memorandums of Understanding that connect them to activities and projects that the City believes are imperative to community and economic development.

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 North Carolina Balance of State Continuum of Care is a multi-county regional committee of homeless service providers that includes the City of Greenville and Pitt County. The COC is managed by the North Carolina Coalition to End Homelessness (NCCEH). Within the COC, Pitt County Government and the City of Greenville work to actively end homelessness in the region.

To date, Pitt County has received funding every year since the 2003 funding cycle. Funding received under the 2004 and 2005 award was allocated to implement a Homeless Management Information System (HMIS) which is currently fully operational. All actions will address obstacles to meet the underserved needs in the community, assist with the reduction of poverty level families, assist with the development of “institutional structures”, and enhance coordination between public and private housing and social service providers. Other actions will include marketing of the Continuum to reach out to surrounding communities in an endeavor to promote regional participation.

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

The City of Greenville, Pitt County Government, United Way and other non-profit agencies formed a partnership in 2008 to hire a professional consultant to assist the community with developing a Ten-Year Plan to End Chronic Homelessness in Pitt County. The Plan was approved in October 2008 by the Greenville City Council and Pitt County Commission. The goals and objectives are as follows:

GOAL 1

Provide community-based services and support to prevent homelessness before it happens and diminish risks for homelessness to recur.

Outcome 1-A

Increased access to services provided to the homeless population.

Outcome 1-B

Increased number of individuals who are employed and able to manage their personal finances.

Outcome 1-C

A comprehensive client-centered discharge planning process coordinated among community agencies for individuals leaving foster care, mental health facilities, jails and prisons, medical facilities, and military units who are at risk for homelessness.

Outcome 1-D

A data infrastructure (HMIS) that would link all services, screen for program eligibility, and gather data needed to monitor (assess) progress of implementation.

GOAL 2

Create adequate short-term housing options and supportive permanent housing for those who are chronically homeless or at risk of becoming homeless.

Outcome 2-A:

Increased inventory of housing options that meet the needs of individuals and families who are homeless and those at risk of becoming homeless.

Both local governments and non-profit agencies are now in the process of implementation. The City Council approved in September 2008 a two-year contribution of CDBG funds in the amount of \$30,000 per year to fund implementation activities. During fiscal year 2012, the CDBG program funded SSI/SSDI Outreach, Access, and Recovery (SOAR) Training, which strived to increase disability benefits for homeless people and those at risk of homelessness who are living with disabilities. In fiscal year 2017-2018, the City will seek to assist those agencies who provide the homeless with housing, economic opportunities, and education opportunities.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Greenville
	Agency/Group/Organization Type	Housing Services - Housing Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Greenville is the lead responsible agency of the Consolidated Plan. The City’s mission is to provide all citizens with high-quality services in an open, inclusive, professional manner, ensuring a community of excellence now and in the future.
2	Agency/Group/Organization	Housing Authority of the City of Greenville, North Carolina
	Agency/Group/Organization Type	Housing PHA Services – Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HACG promotes the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents while also assuring equal access to safe, quality housing for low and moderate-income families throughout the community.
3	Agency/Group/Organization	Pitt County
	Agency/Group/Organization Type	Housing Services - Housing Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pitt County works with the City of Greenville in community and housing needs assessments. The City is the major metropolitan area in the county. The mission of the of Pitt County Government is to enhance the health, safety, and well-being of our community by advocating for and providing quality services in a friendly and cost-effective manner.
4	Agency/Group/Organization	Community Crossroads Center
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Crossroads Center is an emergency shelter that provides homeless adults and families with temporary shelter and meals. Its mission is to serve the homeless and those at risk of homelessness by providing safe housing and assisting them in developing a long-term plan that leads to self-sufficiency.
5	Agency/Group/Organization	Center for Family Violence Prevention
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Center for Family Violence Prevention is a private, non-profit agency primarily funded by state, federal and local grants. Through this funding, the Center for Family Violence Prevention provides resources and services to victims of domestic violence and their families.
6	Agency/Group/Organization	NC Balance of State COC
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Balance of State Continuum of Care (BoS COC) was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. COC funding serves homeless populations through permanent supportive housing, transitional housing, rapid re-housing, supportive services, and HMIS projects, and is accessed through an annual application process.

7	Agency/Group/Organization	Mid-East Commission
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of Mid-East Commission is to enhance the ability of local governments to successfully improve the quality of life for area citizens: Leadership in technical assistance, planning, program management and development and public-private partnerships.
8	Agency/Group/Organization	LWG Intergenerational Community Center
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	IGCC is committed to promoting independence and self-sufficiency among residents of west Greenville and Pitt County by enriching living and social conditions, increasing economic development, community involvement, improving and advocating educational opportunities, stimulating health awareness, and providing outreach networks. Community members benefit from these services regardless of age, race, creed, religion, economic status, or educational level. The IGCC brings all members of the community together to identify and solve community issues with multiple community programs.
9	Agency/Group/Organization	Metropolitan Housing and CDC, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Metropolitan Housing is a Community Development Corporation that has developed housing in the west Greenville area.
10	Agency/Group/Organization	Literacy Volunteers - Pitt County
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of LV-PC is to promote literacy in Pitt County through trained volunteer tutors who provide one on one and small group tutoring to adults with limited reading, writing or English speaking/literacy skills.
11	Agency/Group/Organization	Pitt County Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Pitt County Council on Aging works to enhance the quality of life for adults by providing access to a continuum of services, programs, and resources that promote healthy living and independence.
12	Agency/Group/Organization	ECU Marriage and Family Therapy
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	East Carolina University's marriage and family therapy program prepares students to become a licensed marriage and family therapists. The program has been continuously accredited by Commission on Accreditation for Marriage and Family Therapy Education (COAMFTE) since 1992.
13	Agency/Group/Organization	Mediation Center of Eastern Carolina
	Agency/Group/Organization Type	Services - Mediation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MCEC is a conflict resolution-based center, offering a variety of programs for the communities they serve. Their mission is to help individuals in the community develop the capacity to respectfully resolve conflict.
14	Agency/Group/Organization	Habitat for Humanity Pitt County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of Habitat for Humanity is to bring people together to build homes, communities and hope.
15	Agency/Group/Organization	Operation Sunshine, Inc.
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	OS provides nurturing and motivating programs, structured activities to develop and promote academic success, social skills, cultural awareness, personal growth and self-esteem to economically and socially deprived at-risk females ages 5-13 in the Pitt County Community.
16	Agency/Group/Organization	Boys and Girls Clubs of the Coastal Plain
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of the Boys and Girls Clubs of the Coastal Plains is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens.
17	Agency/Group/Organization	KCC Community Development Center
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	KCC CDC provides before and after school programs, summer camps and youth leadership programs to children and youth in Greenville, NC. The City has partnered with KCC CDC to develop an affordable housing project and has donated a home to them for rehabilitation as an affordable rental unit. This improved coordination is expected to continue with future projects.

18	Agency/Group/Organization	Restore One
	Agency/Group/Organization Type	Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Restore One is a ministry that seeks to open shelters that offer faith-based residential recovery programs, free of cost to American boys who are survivors of domestic minor sex trafficking. Restore One also counteracts human trafficking and human exploitation by community awareness, education, outreach and partnerships.
19	Agency/Group/Organization	United Way of Pitt County
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way PC creates lasting change by addressing the underlying causes of community issues. UWPC provides a safety net of basic needs services, while also focusing on school success and workforce development.
20	Agency/Group/Organization	Gods Love
	Agency/Group/Organization Type	Philanthropy, Charity and Volunteer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gods Love is a philanthropy, charity and volunteer promotion organization in North Carolina.
21	Agency/Group/Organization	Trillium Health Resources
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Trillium is a local governmental agency that manages mental health, substance use, and intellectual/developmental disability services in eastern North Carolina.
--	---	--

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

All types of organizations and agencies were welcome. No agencies were intentionally left out of the consultation process associated with the development of the Consolidated Plan.

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	NC Balance of State COC	The City of Greenville, with Pitt County is part of the North Carolina Balance of State, Continuum of Care (COC), a multi-county regional committee of homeless service providers across the state. Within the COC, Pitt County with Greenville work to actively end homelessness in the city and the county. COC funding serves homeless populations through permanent supportive housing, transitional housing, rapid re-housing, supportive services, and HMIS projects, and is accessed through an annual application process. The goals of the COC address the needs of the homeless population in the City of Greenville by providing services to the homeless population and through homeless prevention programs.
2018 Analysis of Impediments to Fair Housing Choice	City of Greenville	The City of Greenville completed an Analysis of Impediments to Fair Housing Choice (AI) in 2018. Based on HUD's Assessment of Fair Housing (AFH) framework, the AI outlined contributing factors to fair housing issues within the City. The AI is the City's primary way of identifying these fair housing issues and provides goals and strategies on how to address issues specific to the City and affirmatively further fair housing in Greenville.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Greenville works closely with Pitt County in the coordination of programs that are implemented in the Consolidated Plan. The Greenville City Council along with the Pitt County Board of Commissioners adopted a plan to reduce homelessness and eliminate chronic homelessness in the county. This plan, “Our Journey Home: The 10 Year Plan to End Chronic Homelessness” was adopted in 2008 and has helped the City and county build on the existing resources of local service agencies in a coordinated and sustained effort that addresses the underlying causes of homelessness. The City has aligned its efforts to address homelessness in Greenville with this plan.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In an effort to allow citizens in the City of Greenville to participate in the Consolidated Plan, the City makes an effort to solicit comments to help guide the planning of entitlement programs. For this purpose, the City adheres closely to HUD citizen participation guidelines. Below is a summary of the citizen participation efforts taken by the City.

1. Non-Profit Funding Workshop: The workshop was held at the City of Greenville Municipal Building in COMSTAT Room 329, 201 W. 5th Street on October 30, 2017 at 12-2PM and 6-8PM. In all, 16 nonprofits were represented. Workshops covered the application process and an overview of the CDBG program. Written and verbal comments were all positive. Attendees felt there was a lot of good information presented about the CDBG program at the workshop.
2. 30 Day Public Comment Period: from May 15, 2018 to June 15, 2018. The Consolidated Plan draft will be available to the public at various location in the City and on its website in this time period. At this time the public was invited to participate by offering feedback and comments on the plan.
3. Public Hearing: A public hearing was held at City Council on June 14, 2018 at 6PM and held in the City Council Chambers on the third floor of City Hall located at 200 West Fifth Street.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Non-Profit Funding Workshop	Non-profit organizations	Two workshops for potential CDBG grantees was held on October 30, 2017 at the City of Greenville Municipal Building in COMSTAT Room 329, 201 W. 5th Street. The first session was held at 12-2PM with 17 in attendance and a second at 6-8PM with 2 in attendance. In all, 16 nonprofits were represented. Workshops covered the application process and an overview of the CDBG program.	Written and verbal comments were all positive. Attendees felt there was a lot of good information presented about the CDBG program at the workshop.	All comments were accepted and were positive.	
2	30-Day Public Comment Period	Non-targeted/broad community	The Consolidated Plan draft was available to the public at various location in the City and on its website for 30 days from May 15, 2018 to June 15, 2018. At this time the public was invited to participate by offering feedback and comments on the plan.	All comments were accepted.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	A public hearing was held at City Council on June 11 at 6PM and held in the City Council Chambers on the third floor of City Hall located at 200 West Fifth Street.	The public hearing was available and open to the public. All comments were accepted.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in the City of Greenville by analyzing various demographic and economic indicators. Developing a picture of the current needs in the City begins by looking at broad trends in population, area median income, the number of households, etc. The next step is to examine those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the City's citizens. The main housing problems assessed are:

- cost-burdened households
- substandard housing
- overcrowding

Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. For example, are there any racial or ethnic groups that are more cost-burdened than others? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis.

Understanding the magnitude and incidence of housing problems in Greenville is crucial in aiding the City in setting evidence-based priorities for entitlement programs. The City's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Secure housing is the cornerstone of any city. It is necessary for residents to have safe, secure, and affordable housing in order to be economically and socially productive. Meeting the housing needs of the community is a dynamic process as cities grow and evolve through time. The following data presents a snapshot of the housing needs of Greenville at a certain point of time and uses historical data to find patterns throughout the City. These patterns can be used to both help address current problems as well as predict housing needs that may arise in the future.

According to information published by the U.S. Census Bureau, the City of Greenville had a population increase of approximately 48% between 2000 and 2016. During this time, the City saw the number of households grow by 44% and the Median Household Income increase by 22%.

With income growing at approximately half the rate of costs, many households are “cost-burdened”. According to HUD, a household is “cost-burdened” if they spend 30% or more of their income on housing costs. In Greenville, the percentage of cost-burdened homeowners with a mortgage increased from 20% to 27.5% between 2000 and 2016. The rate of renters who were cost-burdened increased by even more from 44.7% to 59.2% in the same period.

The data paints a picture of both growth and struggle in the community. Rising prices (in terms of wages and housing) are positive indicators of economic growth, but expensive housing puts continued pressure on residents, particularly low-to-moderate income households and renters. This economic pressure pushes many of households into unsustainable housing situations. The chart below highlights demographic changes in population, number of households, and income between 2000 and 2016.

Source: 2000 Decennial Census, 2012-2016 American Community Survey 5-Year Estimates

Demographics	Base Year: 2000	Most Recent Year: 2016	% Change
Population	60,476	89,745	48%
Households	25,304	36,446	44%
Median Income	\$28,648.00	\$35,069.00	22%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2000 Census, 2012-2016 ACS

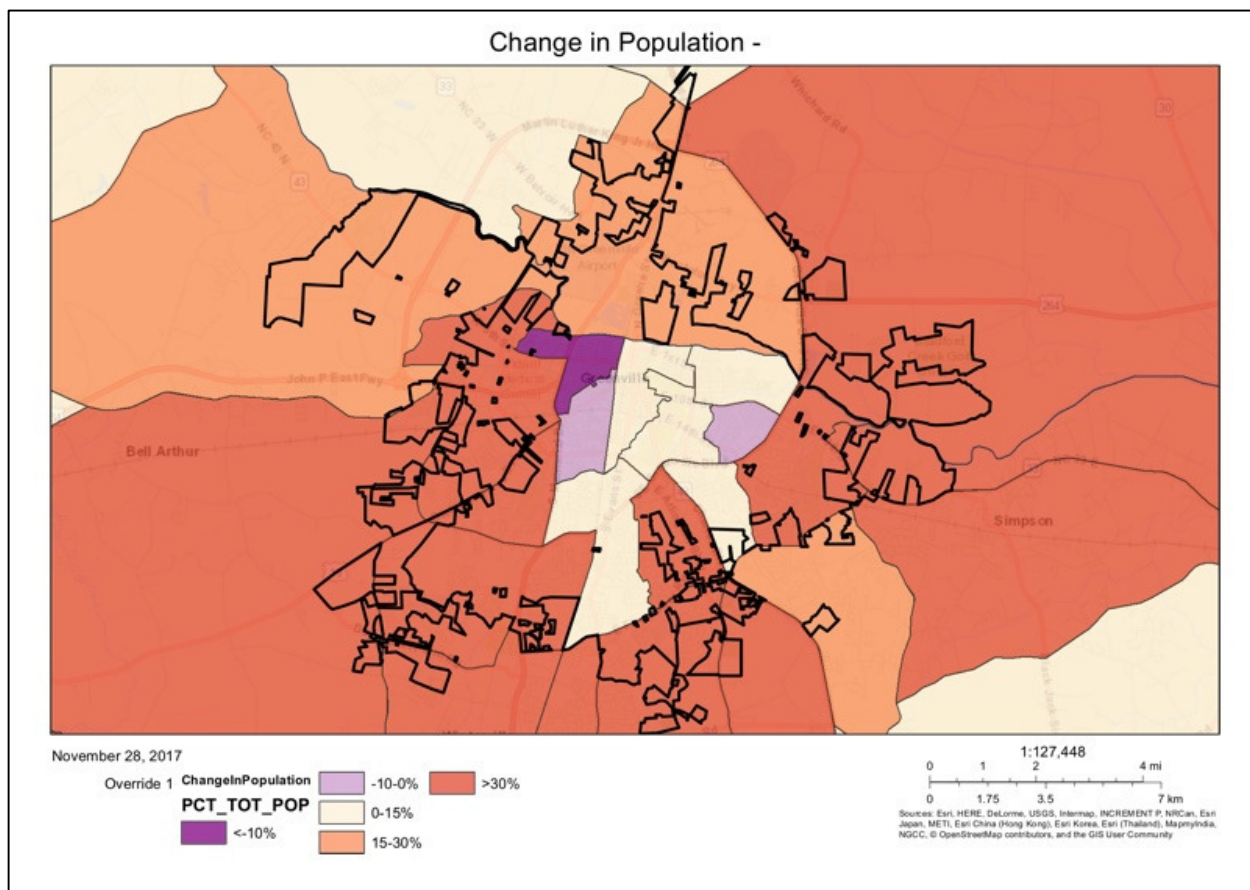
Demographic Maps

The following series of maps visually displays the geographic distribution of demographic trends in Greenville across a few key indicators, including population change, population density, income, and poverty.

Change in Population

The following map displays the population change throughout the City since 2000. While the population grew by 48% throughout the City, growth was not uniform. Tracts in the central and eastern parts of the city had slow or negative growth while the northern and western tracts saw significant growth. Purple tracts show a decrease in population and orange tracts show an increase.

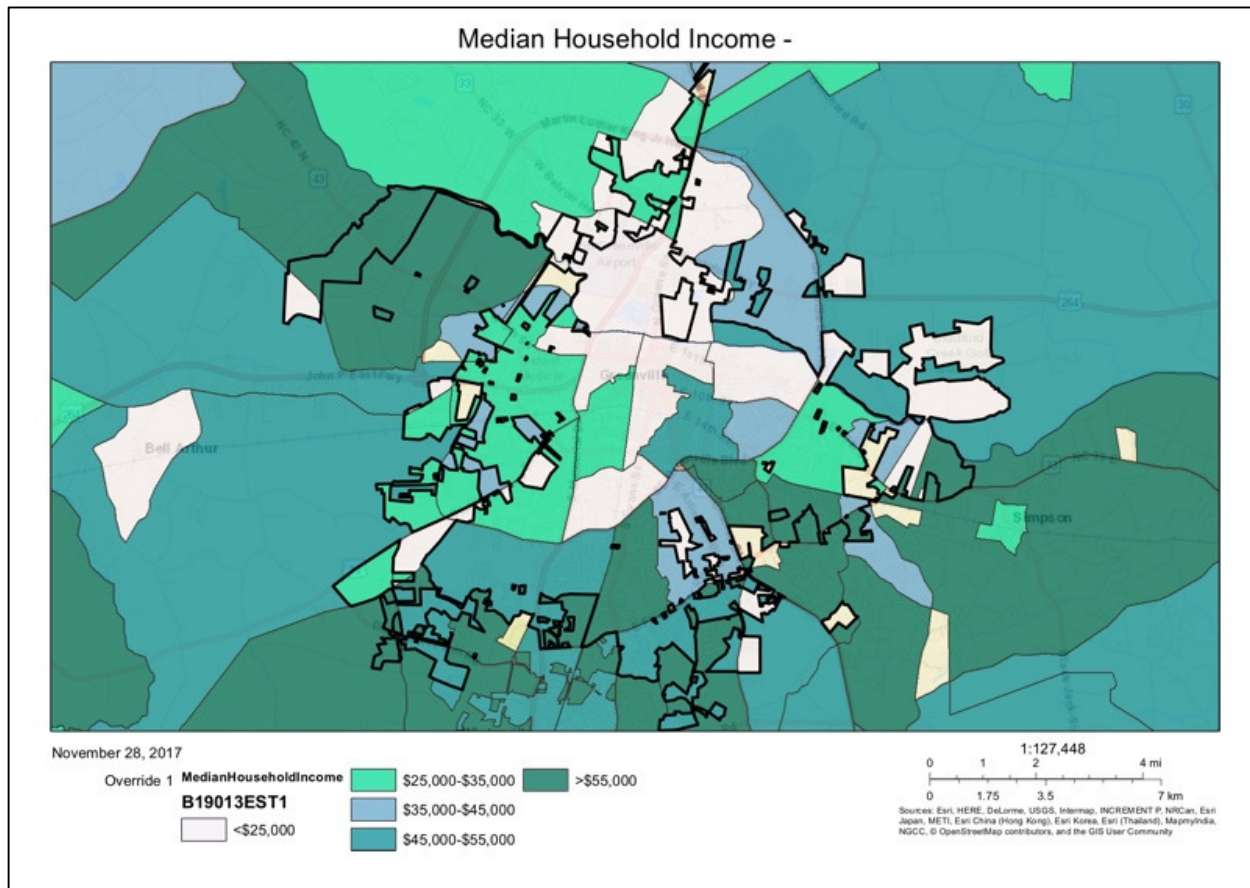
Data Source: 2009-2013 American Community Survey 5-Year Estimates



Median Household Income

The following map displays the Median Household Income (MHI) throughout Greenville. The MHI in the City is \$35,069 but MHI was not distributed evenly across the City. Areas shaded white represent census tracts with the lowest MHI, less than \$25,000. The MHI increases in \$10,000 increments as the shading gets darker. MHI is lowest in the central areas of the City and highest west of the airport and the southernmost census tracts of the City.

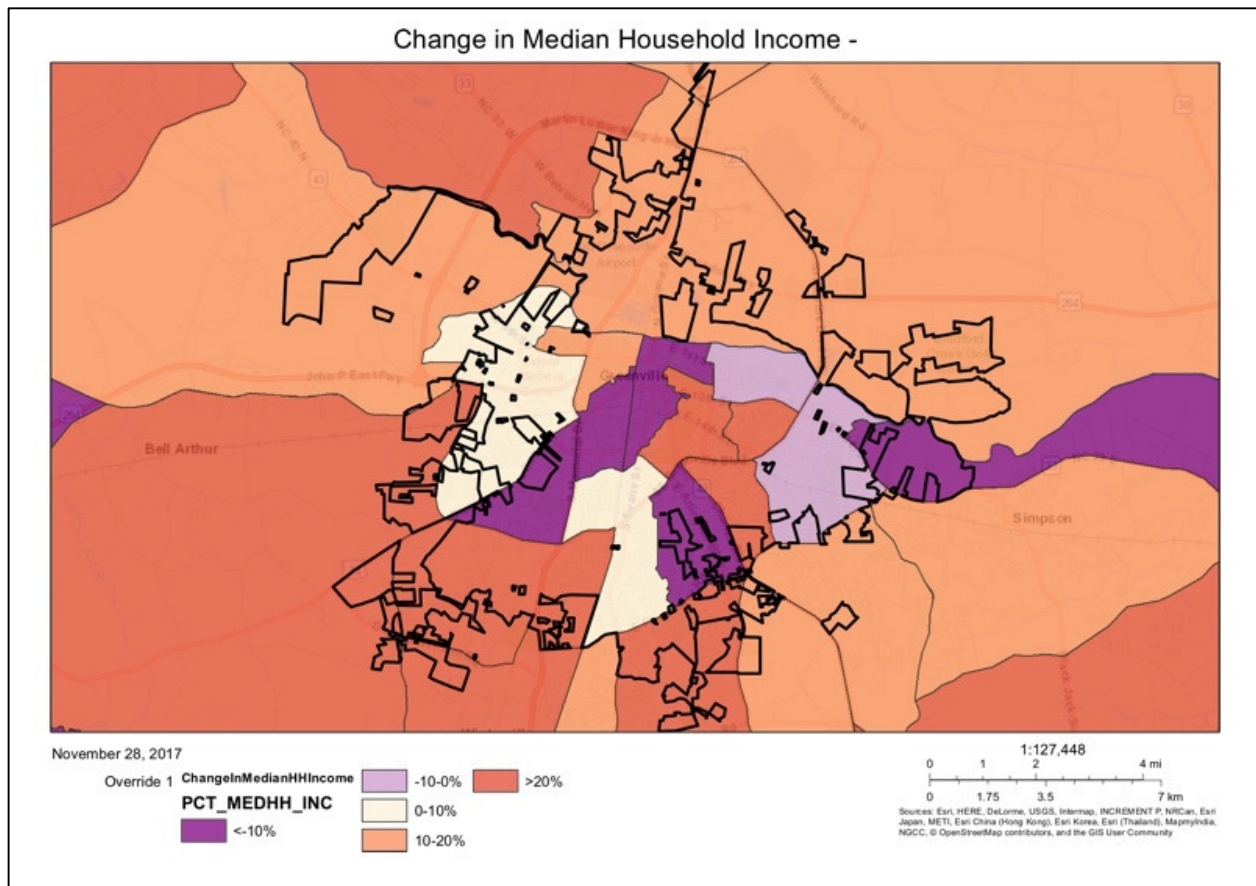
Data Source: 2009-2013 American Community Survey 5-Year Estimates



Change in Median Household Income

The next map shows how the MHI has changed in the City over time. The MHI growth varied throughout the City. Dark purple tracts saw MHI decrease by 10% or more and light purple tracts saw MHI decrease by less than 10%. Beige tracts saw the smallest growth between 0% and 10%. The greatest growth was seen in census tracts colored orange, where light orange areas saw growth between 10% and 20%, and dark orange tracts saw MHI growth of over 20%. The central areas as well as the east side of the City experienced negative growth, while the rest of the City saw an increase.

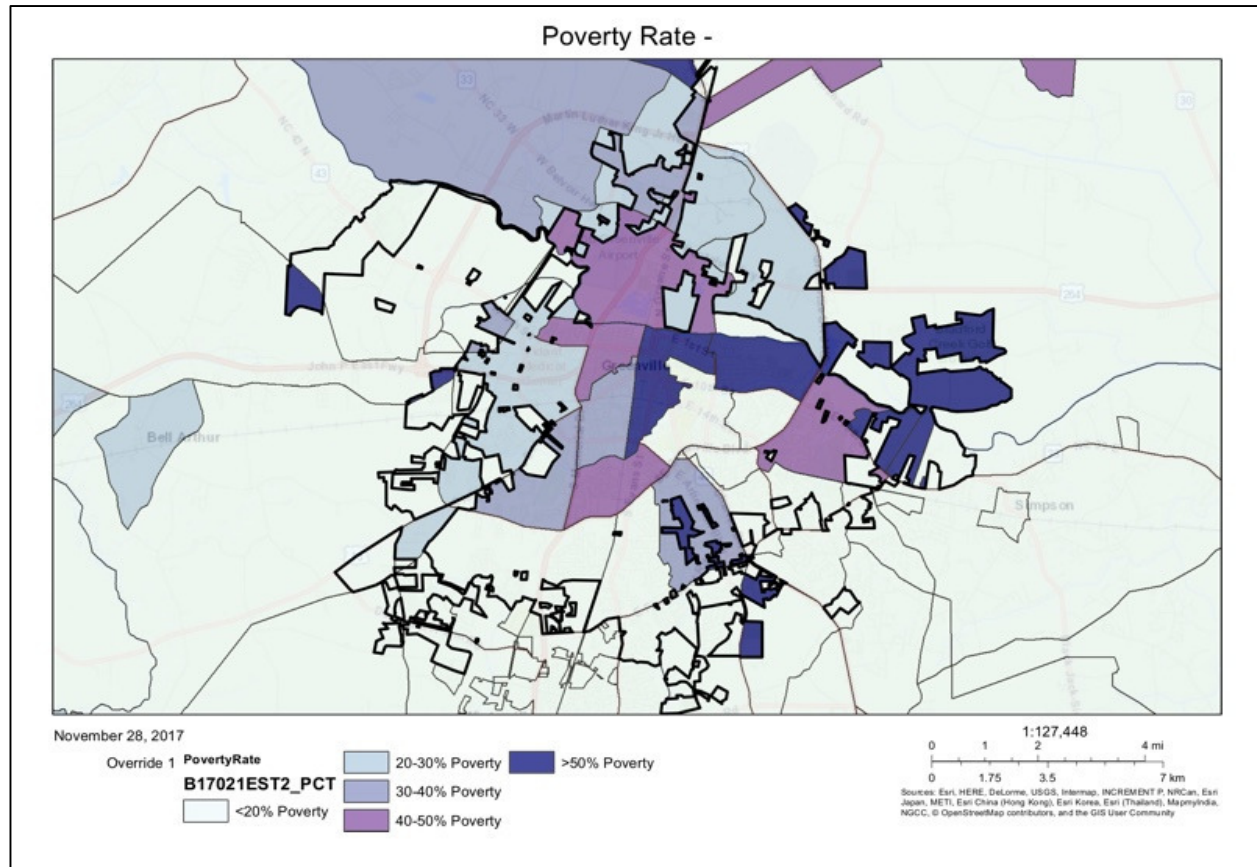
Data Source: 2009-2013 American Community Survey 5-Year Estimates

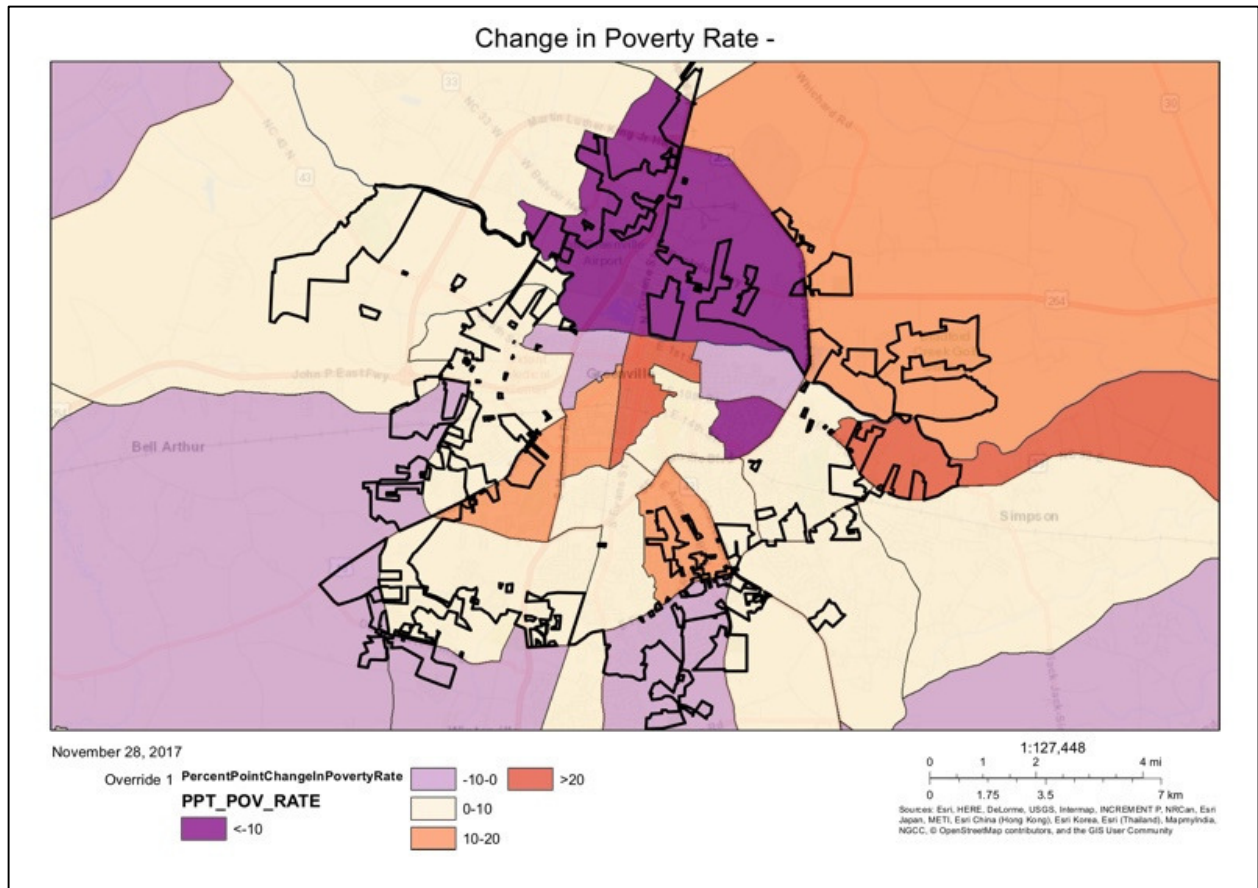


Poverty Rate

The following maps look at poverty in the City of Greenville. The first map displays the current concentrations of poverty and the second map shows how poverty has changed over time. The poverty rate is highest in the central areas of the City. Over time, these central areas have also seen the greatest increase in poverty rate in the City. Some areas east of the City also show a large increase in poverty. Area north of the Tar River and around the airport show a decrease in poverty since 2000.

Data Source: 2009-2013 American Community Survey 5-Year Estimates





Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,685	3,745	6,000	2,310	16,000
Small Family Households	1,475	1,140	1,970	855	7,685
Large Family Households	335	200	165	140	595
Household contains at least one person 62-74 years of age	419	415	565	250	2,470
Household contains at least one person age 75 or older	560	255	535	180	940
Households with one or more children 6 years old or younger	695	504	925	430	2,335

Table 6 - Total Households Table

Alternate Data Source Name:
2010-2014 CHAS

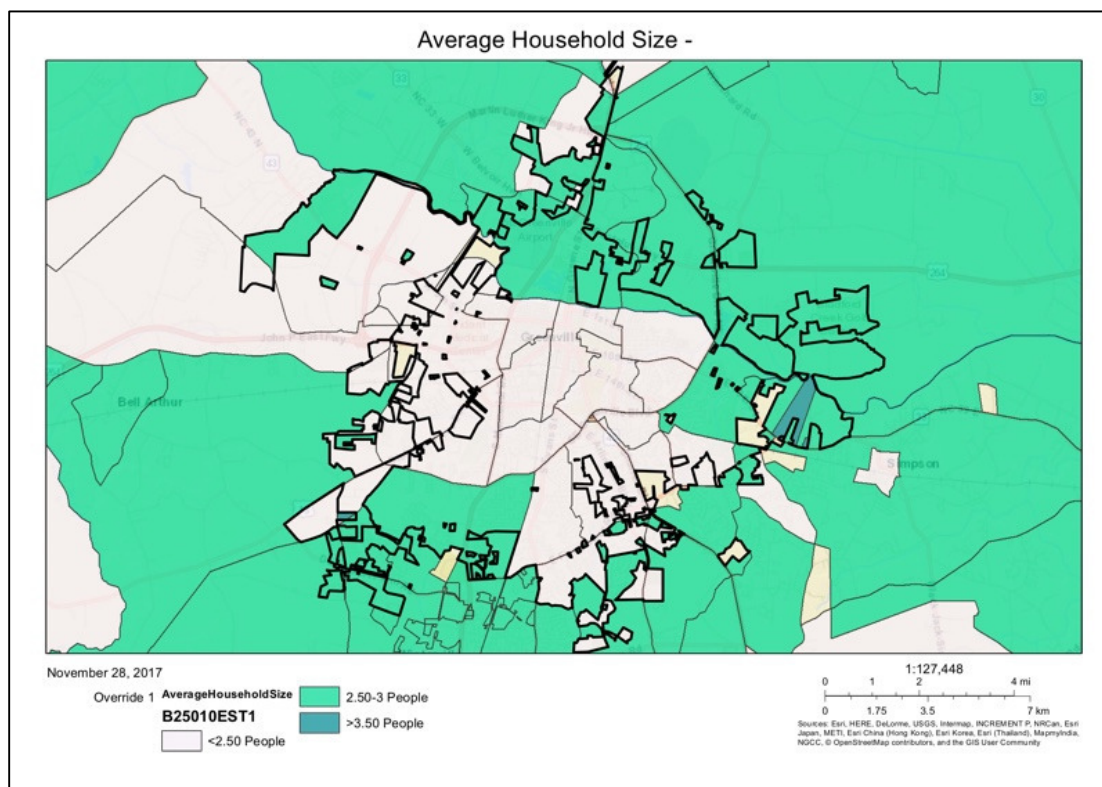
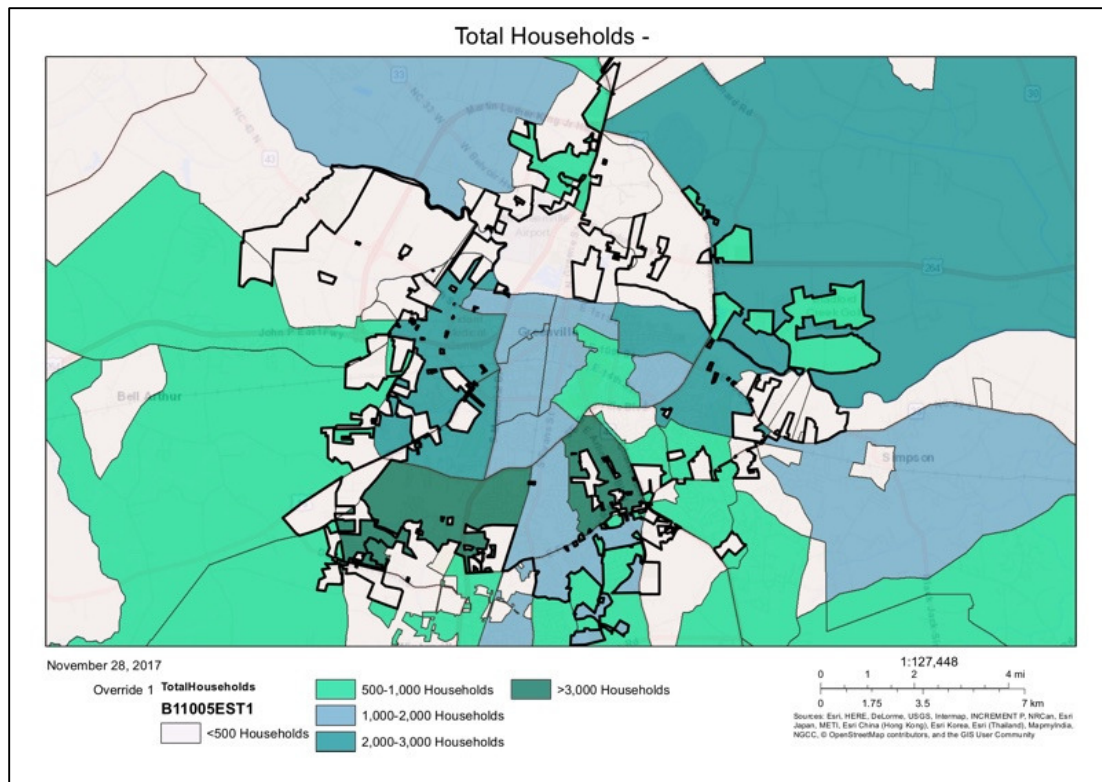
Number of Households

According to the 2014 CHAS data, a total of 6,685 households are 0-30% HAMFI, or extremely low-income. Small family households are more prevalent than large families (HUD defines a large family with 5 or more members). For households with one or more children 6 years old or younger, 695 households are extremely low-income. For elderly 62-74 years old, 419 households were extremely low-income as was 560 for elderly over 75 years old.

Household Density and Size

The following two maps show the distribution of households in Greenville. The first map looks at the total distribution of households and the second map displays the average household size, giving a view of where larger and smaller families tend to live throughout the City.

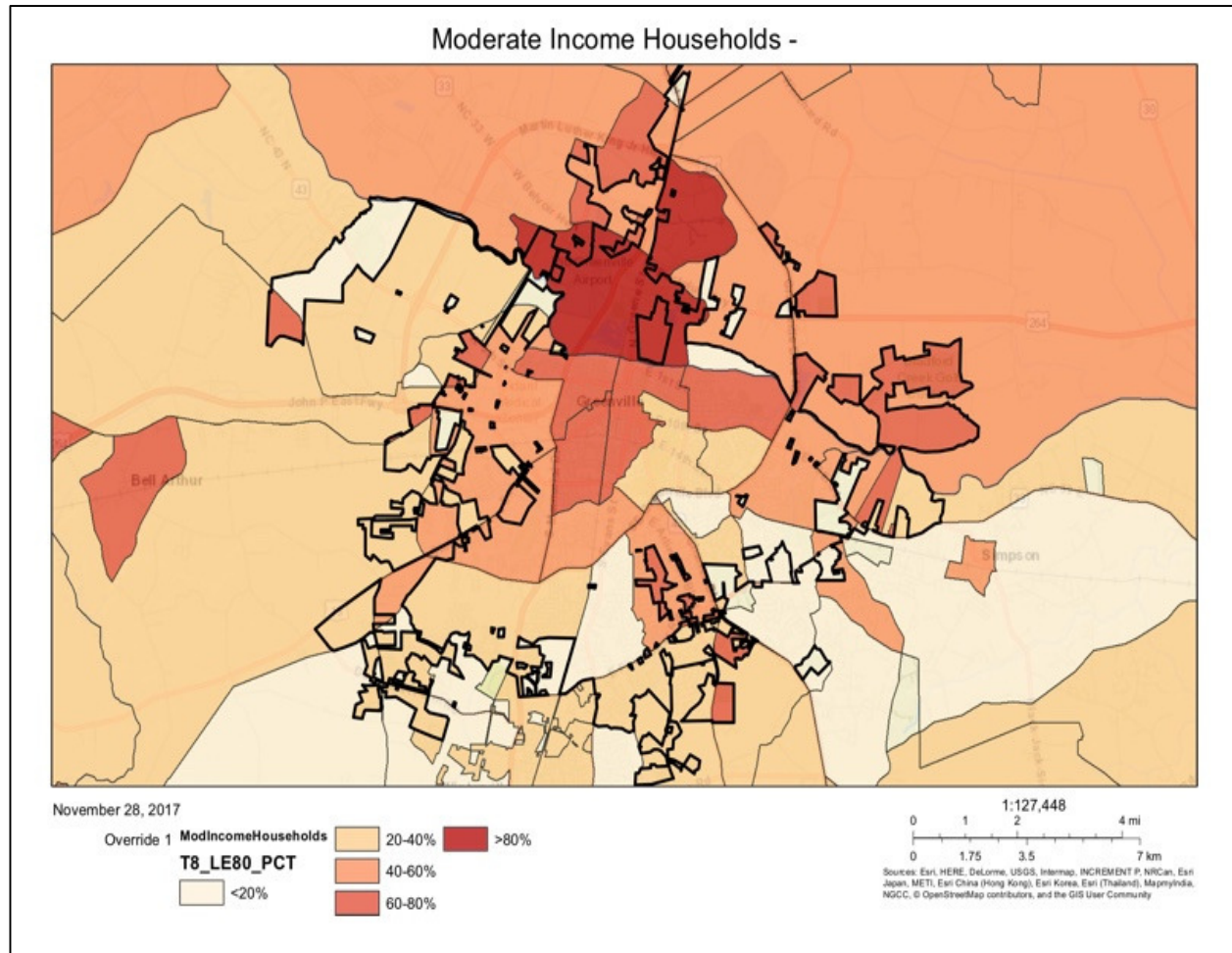
Data Source: 2009-2013 American Community Survey 5-Year Estimates

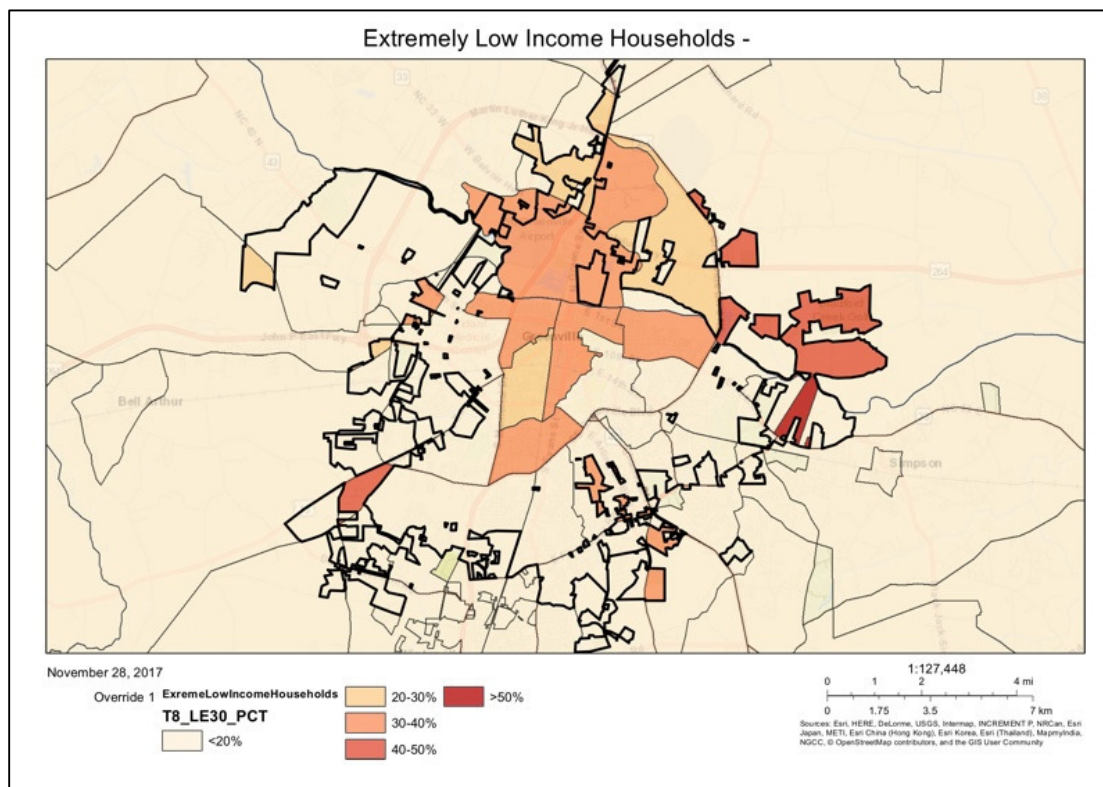
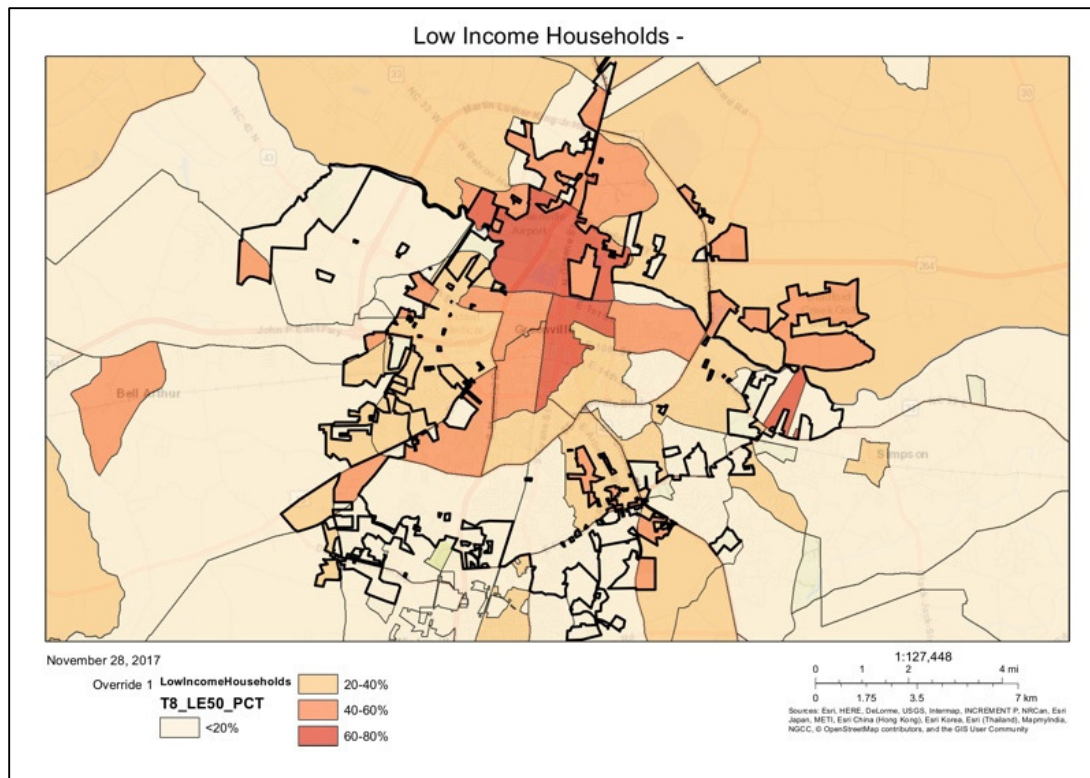


Low and Moderate Income Households

The following maps display the concentrations of Low- and Moderate-Income (LMI) households throughout the City of Greenville. The first map displays the distribution of moderate-income households, the second map shows low-income households, and the final map shows the distribution of extremely low-income households. Lower income households were more prevalent in the north central tracts of Greenville.

Data Source: 2009-2013 American Community Survey 5-Year Estimates





Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	125	75	85	0	285	0	0	0	40	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	35	10	4	49	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	90	165	0	370	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	4,395	1,515	820	80	6,810	625	250	205	150	1,230
Housing cost burden greater than 30% of income (and none of the above problems)	275	1,075	2,180	375	3,905	95	180	405	285	965

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	750	0	0	0	750	50	0	0	0	50

Table 7 – Housing Problems Table

Alternate Data Source Name:
2010-2014 CHAS

Housing Needs Summary

The table above gives an overview of housing problems in Greenville. Using 2014 CHAS data, it provides the number of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 125 renter households in the city made 30% or below the Area Median Income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the most prevalent housing problem in the City. This is a common trend in many communities across the state and nation today. According to the 2014 CHAS data, there were 3,905 renters and 965 homeowners spending 30% of their income on housing costs. Another 6,810 renters and 1,230 homeowners were spending more than 50% of their income on housing costs. The bigger picture is actually worse because these figures do not include households that earn more than 100% of the AMI - a distinction that will be further discussed in the cost burden section below. HUD defines cost-burden as paying more than 30% monthly income on housing costs. Severely cost-burden is paying more than 50% monthly income on housing costs.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,910	2,790	3,260	460	11,420	720	435	610	475	2,240
Having none of four housing problems	235	360	1,625	900	3,120	20	165	500	470	1,155

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	750	0	0	0	750	50	0	0	0	50

Table 8 – Housing Problems 2

Alternate Data Source Name:
2010-2014 CHAS

Severe Housing Problems

The table above shows households with at least one severe housing problem broken down by income and tenure. The broad trend in the data is simply that the lower the income in a household, the greater the presence of severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,260	820	985	3,065	130	85	220	435
Large Related	215	140	85	440	55	31	15	101
Elderly	325	250	215	790	170	100	125	395
Other	3,805	1,530	1,740	7,075	395	140	190	725
Total need by income	5,605	2,740	3,025	11,370	750	356	550	1,656

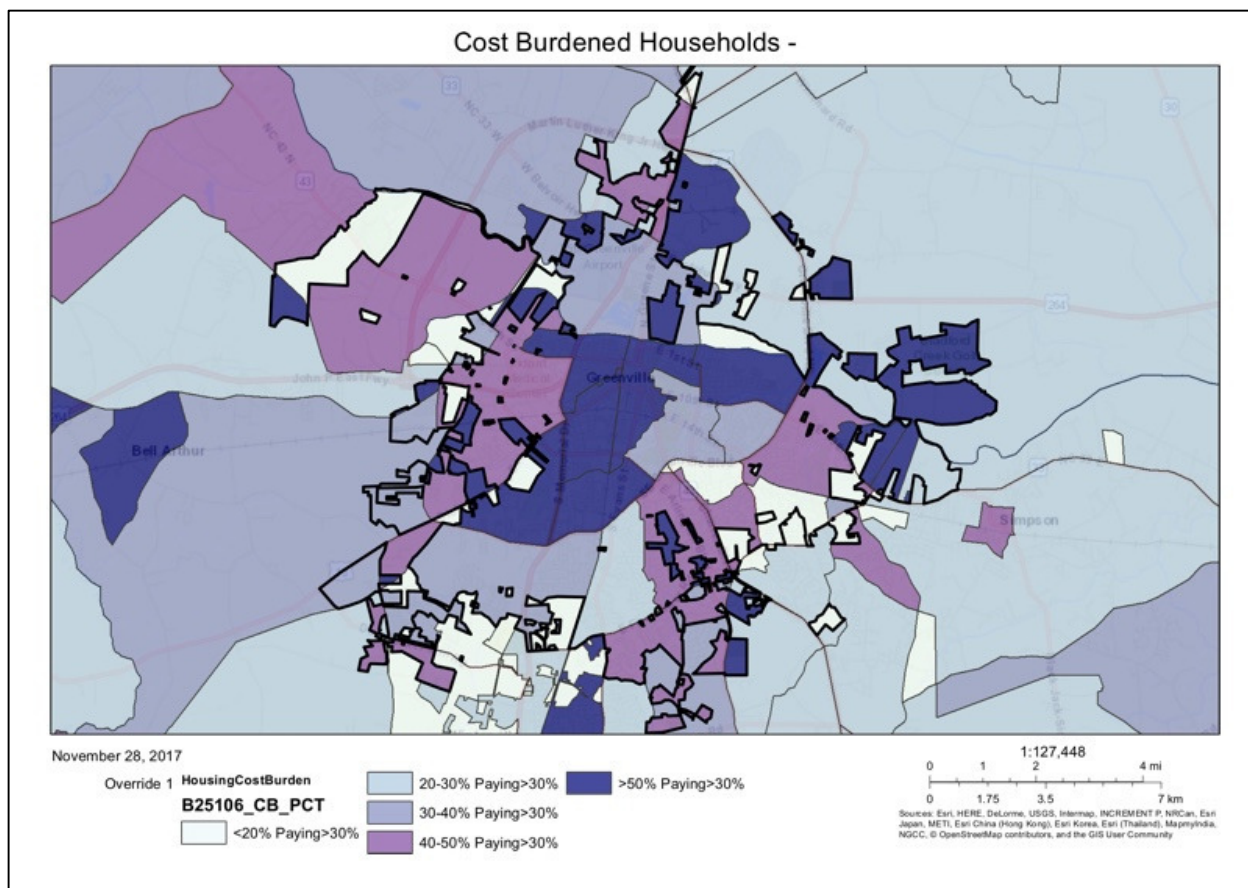
Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2010-2014 CHAS

Cost Burden

The table above displays 2014 CHAS data on cost burdened households in Greenville in the 0% to 80% AMI cohorts. The map below displays the distribution of cost burdened households. The central tracts of the City show more households with housing cost burden than most other tracts in the City with over half the residents paying more than 30% of monthly income on housing costs.

Data Source: 2009-2013 American Community Survey 5-Year Estimates



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	925	385	175	1,485	130	25	40	195
Large Related	110	60	0	170	25	20	11	56
Elderly	290	185	75	550	105	50	125	280
Other	3,210	975	615	4,800	350	125	190	665
Total need by income	4,535	1,605	865	7,005	610	220	366	1,196

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2010-2014 CHAS

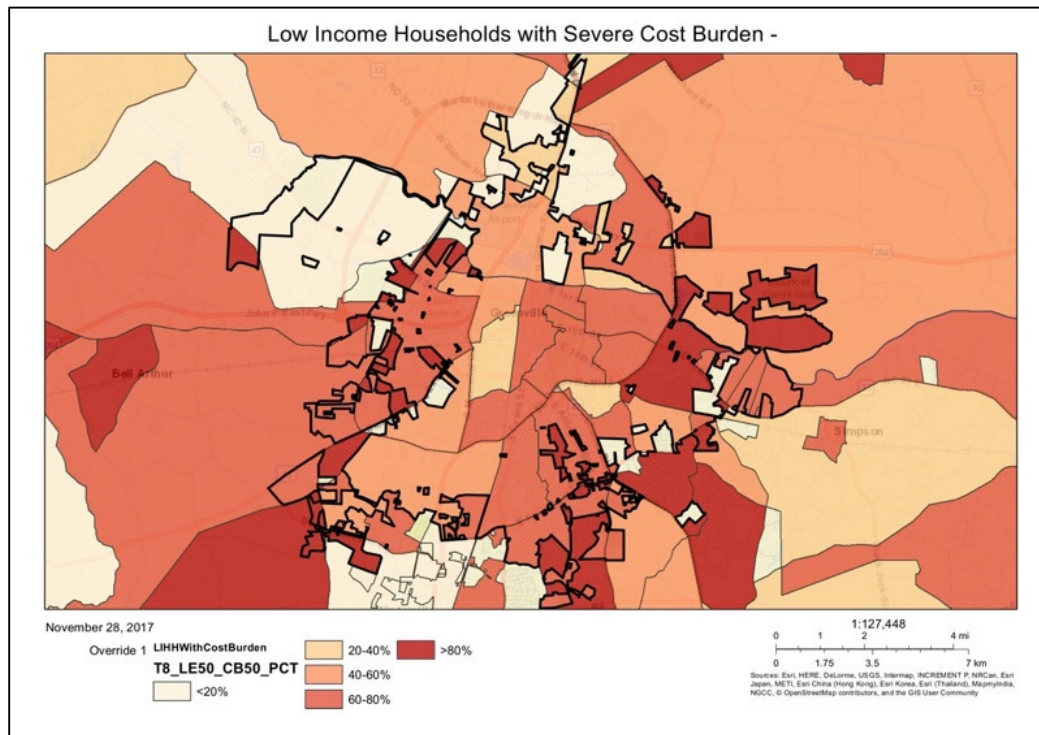
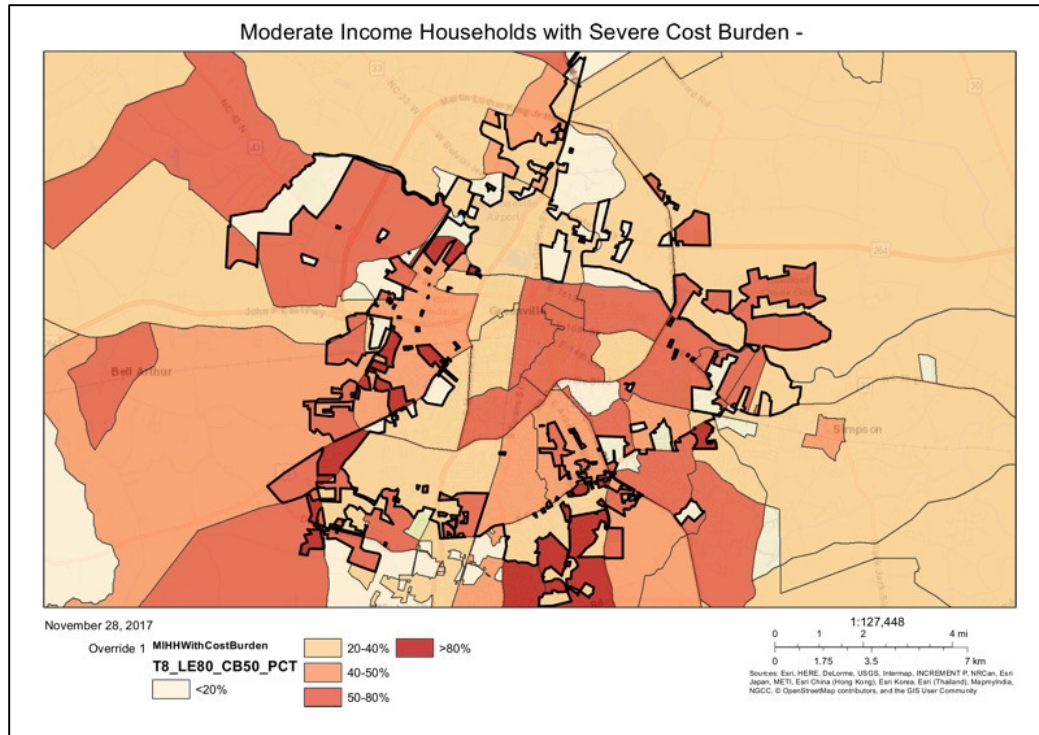
Severely Cost Burdened Households

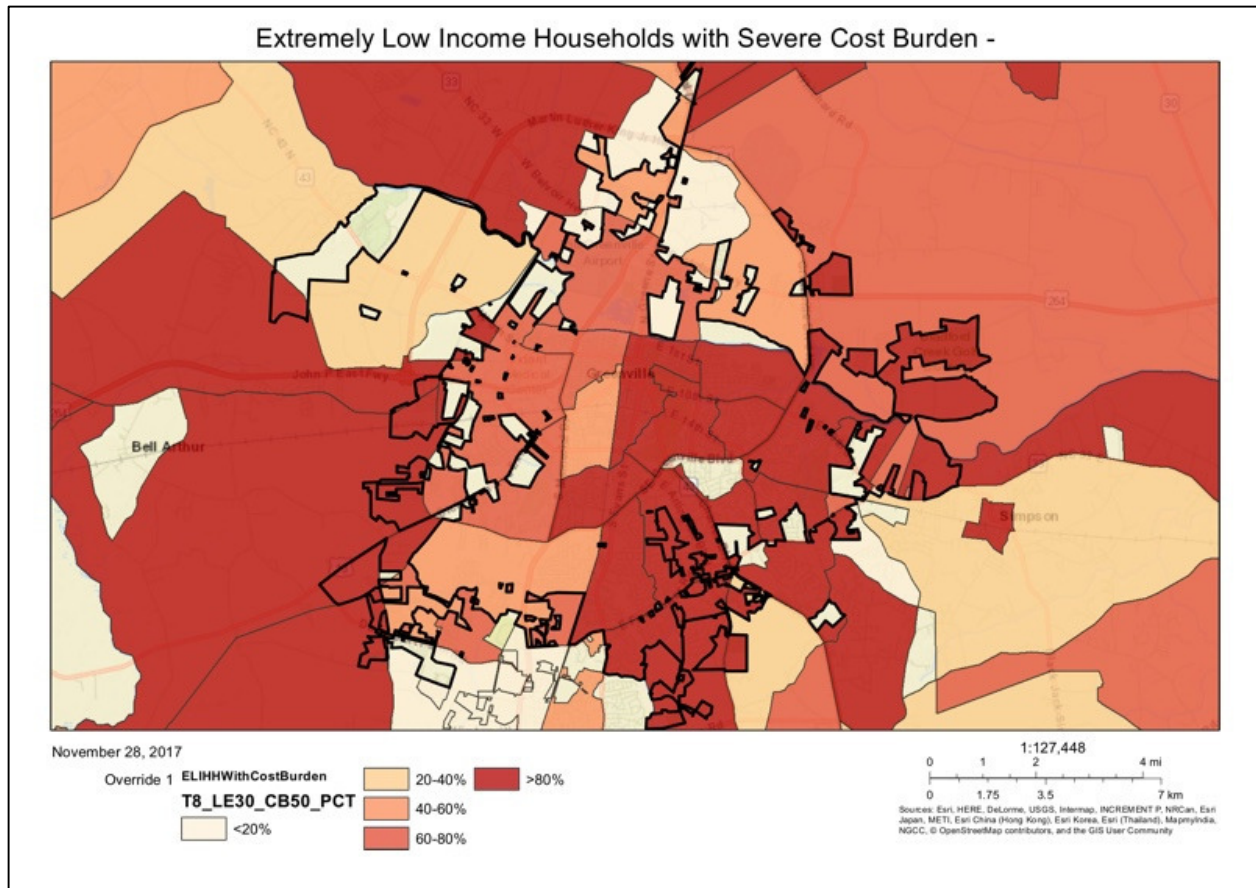
The data above highlights the problem of severe cost burden in the City, which is defined as paying more than 50% of household income on housing costs. One household demographic stands out as being disproportionately less severely cost burdened. Less than 2% of large households are in the 50-80% AMI are severely cost burdened, which is significantly less than small related (12.8%), Elderly (24%), or Other (14.7%) households in the same group. This may be due to large households having more individuals in the labor force.

Severely Cost Burdened LMI Households

The following maps display the percentages of moderate-, low-, and extremely low-income households that are severely cost burdened in the City of Greenville. For moderate-income households, the distribution of severely cost burdened households is slightly higher than the rest of the City near the city-limits to the west and also in the eastern tracts where the university is located. For low-income households, the distribution is similar to moderate-income households. Extremely low-income households experience severe cost burden in many of the same areas, however in more concentration throughout the City than the other two income categories.

Data Source: 2009-2013 American Community Survey 5-Year Estimates





5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	100	110	175	0	385	0	0	0	0	0
Multiple, unrelated family households	0	0	0	4	4	0	4	0	0	4
Other, non-family households	15	15	40	0	70	0	0	0	0	0
Total need by income	115	125	215	4	459	0	4	0	0	4

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2010-2014 CHAS

Describe the number and type of single person households in need of housing assistance.

In 2016, 36.1% of occupied housing units in the City (13,157 households) are single-person households. Single-person households are much more likely to be renters than home-owners. Over 40% of renter-occupied units are occupied by single person households while only 28.1% of owner-occupied households are occupied by a single person. With over half of renters in the City being cost burdened, it is likely that single person households face significant economic struggles. Households with elderly residents (65 and over) living alone make up 7.1% of total households.

Source: 2012-2016 American Community Survey 5-Year Estimates

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2012-2016 American Community Survey 5-Year Estimates, 10.5% of the population in Greenville was with a disability, or 9,334 persons. Of this population, over 2,000 have self-care difficulty and over 3,200 have independent living difficulty. These residents are in need of additional housing support, particularly the elderly who generally have a fixed income.

According to the City's internal tracking there were 21 rapes in Greenville in 2017. There are not estimates available for victims of domestic violence, dating violence, other sexual assault and stalking. According to the arrest reports tracked by LexisNexis, there were 269 reports of "Assault on a Female" that took place in the home of the victim. It is likely that many of these reports were domestic violence or dating violence which points to a need for safe housing for many women in the community. There were also 12 reports of stalking, 3 of which were felony stalking charges.

What are the most common housing problems?

Affordability is the largest housing problem in the City. Over half of renters are cost burdened and 27.5% of homeowners with a mortgage are cost burdened. In total, 2,377 homeowners with a mortgage and 13,532 renter households are financially overstretched due to housing. That's a very significant portion of the population experiencing housing cost burden.

Are any populations/household types more affected than others by these problems?

The extremely low-income income range (30% AMI and below) is more likely to have at least one housing problem than other income ranges, and extremely low-income renters more so than owners. Cost burden is, by far, the most prevalent housing problem faced by residents of the community.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to 2014 CHAS data figures, the lack of affordability housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 625 homeowner households with severe housing cost burden and 4395 renter households with severe housing cost burden greater than.

That means there are over 5,000 households in the City that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless. Furthermore, 695 households extremely low-low income households in the City are households with one or more children 6 years and younger. Children who lack housing security generally have greater health problems and perform worse in school.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City does not provide these estimates.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households identified to be at increased risk of homelessness include households which are extremely low-income. Persons and households with disabilities, persons who are fleeing domestic violence, unaccompanied youth, and youth aging out of foster care are also at an increased risk of being homeless. The lack of affordable housing is by far the greatest housing problem for extremely low-income households. Households in the City that are both extremely low income and have severe housing cost burden are at imminent risk of becoming homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial or ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,630	255	800
White	2,700	25	470
Black / African American	2,385	205	294
Asian	94	10	4
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	300	10	15

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,225	525	0
White	1,665	165	0
Black / African American	1,315	320	0
Asian	75	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	80	10	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,870	2,125	0
White	1,910	785	0
Black / African American	1,645	1,165	0
Asian	60	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	250	125	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	935	1,370	0
White	540	620	0
Black / African American	375	665	0
Asian	4	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	45	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

Jurisdiction wide, 96% or more of households in the 0% - 30% AMI income cohort experienced at least one of the four housing problems. No racial group experienced greater need at the extremely low-income category (0% - 30% AMI), however the vast majority of households in this income category had at least one of the four housing problems.

For the 30%-50% AMI income cohort, jurisdiction wide 86% of households experienced at least one of the four housing problems. However, 100% of American Indian and Alaska Native households in this income category experienced at least one housing problem, although it should be noted that this race group accounted for a very small number of households in the City. No other race groups in this income category reported as having disproportionately greater need when it comes to housing problems.

For the 50%-80% AMI income cohort, jurisdiction wide 65% of households experienced at least one of the four housing problems. Asian residents had a disparity because 75% of the Asian population in this income category experiencing at least one housing problem. No other race groups in this income category reported as having disproportionately greater need when it comes to housing problems.

For the 80%-100% AMI income cohort, jurisdiction wide 41% of households experienced at least one of the four housing problems. No race groups reported as having disproportionately greater need when it comes to housing problems for this income category.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,260	625	800
White	2,590	135	470
Black / African American	2,160	425	294
Asian	89	20	4
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	270	40	15

Table 16 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,970	1,780	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,040	790	0
Black / African American	765	870	0
Asian	40	55	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	80	10	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	4,710	0
White	700	2,000	0
Black / African American	390	2,425	0
Asian	20	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	195	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275	2,035	0
White	180	980	0
Black / African American	100	940	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2010-2014 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

Jurisdiction wide, 89% or more of households in the 0% - 30% AMI income cohort experienced at least one of the four severe housing problems. However, 100% of American Indian and Alaskan Native households in this income category experienced at least one severe housing problem. Again, it should be noted that this race group makes up a small number of households in the City. No other race groups in this income category reported as having disproportionately greater need when it comes to severe housing problems.

For the 30%-50% AMI income cohort, jurisdiction wide 53% of households experienced at least one of the four severe housing problems. Approximately 89% of Hispanic households in this income category experienced at least one severe housing problem. No other race groups in this income category reported as having disproportionately greater need when it comes to severe housing problems.

For the 50%-80% AMI income cohort, jurisdiction wide 21% of households experienced at least one of the four severe housing problems. Hispanic households experienced 48% with at least one severe housing problem. No other racial groups in the income cohort experienced a disproportionate need.

For the 80%-100% AMI income cohort, jurisdiction wide 12% of households experienced at least one of the four severe housing problems. No race groups in this income category reported as having disproportionately greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,975	6,039	8,355	803
White	11,735	3,125	4,520	480
Black / African American	5,985	2,585	3,255	294
Asian	485	160	165	4
American Indian, Alaska Native	70	4	10	0
Pacific Islander	0	0	0	0
Hispanic	700	165	405	25

Table 20 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2010-2014 CHAS

Discussion:

By HUD's definition of a disparity of 10% or higher, there was no disproportionate burden for the race groups in the 30-50% and greater than 50% cost burden categories.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

Jurisdiction wide, 96% or more of households in the 0% - 30% AMI income cohort experienced at least one of the four housing problems. No racial group experienced greater need at the extremely low-income category (0% - 30% AMI), however the vast majority of households in this income category had at least one of the four housing problems.

For the 30%-50% AMI income cohort, jurisdiction wide 86% of households experienced at least one of the four housing problems. However, 100% of American Indian and Alaska Native households in this income category experienced at least one housing problem, although it should be noted that this race group accounted for a very small number of households in the City. No other racial groups in the income cohort experienced a disproportionate need.

For the 50%-80% AMI income cohort, jurisdiction wide 65% of households experienced at least one of the four housing problems. Asians had 75% in this income category experiencing at least one housing problem. No other racial groups in the income cohort experienced a disproportionate need.

For the 80%-100% AMI income cohort, jurisdiction wide 41% of households experienced at least one of the four housing problems. No race groups reported as having disproportionately greater need when it comes to housing problems for this income category.

Severe Housing Problems

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

Jurisdiction wide, 89% or more of households in the 0% - 30% AMI income cohort experienced at least one of the four severe housing problems. However, 100% of American Indian and Alaskan Native households in this income category experienced at least one severe housing problem. Again, it should be noted that this race group makes up a small number of households in the City. No other racial groups in the income cohort experienced a disproportionate need.

For the 30%-50% AMI income cohort, jurisdiction wide 53% of households experienced at least one of the four severe housing problems. Approximately 89% of Hispanic households in this income category experienced at least one severe housing problem. No other racial groups in the income cohort experienced a disproportionate need.

For the 50%-80% AMI income cohort, jurisdiction wide 21% of households experienced at least one of the four severe housing problems. Hispanic households experienced 48% with at least one severe housing problem. No other racial groups in the income cohort experienced a disproportionate need.

For the 80%-100% AMI income cohort, jurisdiction wide 12% of households experienced at least one of the four severe housing problems. No race groups in this income category reported as having disproportionately greater need.

Housing Cost Burden

By HUD's definition of a disparity of 10% or higher, there was no disproportionate burden for the race groups in the 30-50% and greater than 50% cost burden categories.

If they have needs not identified above, what are those needs?

No additional needs have been identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The highest concentration of the black population is located in central areas of the City (Census tract 37147000701, 37147000702 and 37147000501) and north of the airport (371470008001).

The highest concentration of persons that identify ethnically as Hispanic is located in the northern tract along the city limits. This tract is 37147000800.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to help provide safe and affordable rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities. The Housing Authority of Greenville (HACG) receives federal funding annually and owns and operates 714 units of public housing. The primary use of these funds is for programming, administration, modernization, and repairs. Over the last five years funds have become scarcer and if current trends continue then many families and individuals on the waiting list may not have the opportunity to access public housing. Additionally, the HACG administers the Section 8 Rental Assistance Program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	714	756	70	686	45	0	157

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:
PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,736	10,123	10,172	10,113	7,465	0
Average length of stay	0	0	9	5	3	5	0	0
Average Household size	0	0	3	2	1	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	145	120	6	114	0	0
# of Disabled Families	0	0	155	176	14	142	45	0
# of Families requesting accessibility features	0	0	714	753	20	703	21	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	13	38	7	26	5	0	5
Black/African American	0	0	699	716	63	658	40	0	151
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	1	0	0	0	0	0	1
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	4	0	4	0	0	0
Not Hispanic	0	0	707	752	70	682	45	0	157
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public housing tenants and applicants are often very vulnerable members of the community, particularly when it comes to housing security. The HACG reports that the public housing waiting list includes 250 families that are at or below the 30% AMI range. The annual turnover is only 15%. Tenants are in need of affordable, safe, and secure housing in order to provide a stable environment for their families. Without secure housing, residents are at a high risk of homelessness. In addition to housing needs, residents need economic opportunities, a robust public transportation system, and access to educational and medical facilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of Public Housing and Housing Choice Vouchers need economic opportunities so that they can use Public Housing and HCVs as a stepping-stone out of financial insecurity. Housing security is an important step, but it is not the end goal. It is imperative that job training, transportation, and job opportunities are developed to assist this group of residents.

How do these needs compare to the housing needs of the population at large

The population at large in Greenville face fewer economic problems and has more secure housing than public housing tenants and applicants. The four housing problems primarily affect low-income households.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a very complex issue that is difficult to fully address. The primary reason for this difficulty is that homelessness does not have just one cause, instead it has many causes with interrelated variables. The cause of any single person or family's homelessness often lies at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with domestic violence, educational attainment, and race lying at its root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach with a variety of resources available for those in need.

The Stewart B. McKinney Homeless Assistance Act defines "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residents that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

The City of Greenville has been a key community leader in addressing homelessness in the City. As part of the 10-Year Plan to End Chronic Homelessness in Pitt County the City has two main goals that are being focused on.

1. Assist in providing community-based services and support to prevent homelessness prior to it happening and mitigate the reoccurrences of homelessness
2. Assist in the creation of short-term housing options and supportive housing for those who are chronically homeless or at risk of becoming homeless

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)			26			
Persons in Households with Only Children						
Persons in Households with Only Adults	104	16	120			
Chronically Homeless Individuals			11			
Chronically Homeless Families						
Veterans			13			
Unaccompanied Child			0			
Persons with HIV						

Table 25 - Homeless Needs Assessment

Data Source: 2017 Pitt County PIT Count

Indicate if homeless population is: All Rural Homeless / Partially Homeless / Has No Rural Homeless (Please select one)

No rural homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The following demographic information comes from the 2017 Point-in-Time Count for Pitt County. Demographics are not available at the city level but Greenville is the only major city in Pitt County and the majority of the homeless population is in the Greenville area.

Chronically Homeless Individuals and Families: There are 11 Chronically Homeless individuals in Pitt County, all of them are adults.

Families with Children: There are a total of 11 homeless families with children in Pitt County, a total of 26 people. There are 14 individuals under the age of 18.

Veterans and Their Families: There are 13 homeless veterans in Pitt County, none of them have children who are homeless with them.

Unaccompanied Youth: There are no unaccompanied homeless youth in Pitt County.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: There are a total of 11 homeless families with children in Pitt County, a total of 26 people. There are 14 individuals under the age of 18.

Veterans and Their Families: There are 13 homeless veterans in Pitt County, none of them have children who are homeless with them.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data is not available regarding the race or ethnic group of homeless individuals in Greenville.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Within Pitt County there are 120 homeless people. The majority of which are sheltered, 98 are in emergency shelters and 6 are in transitional housing. There are only 16 homeless individuals who are unsheltered.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

There are three primary groups with non-homeless special needs in the jurisdiction. They are the elderly, those with HIV/AIDS and their families, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the City is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in the community faces greater challenges than the population. It is incredibly important that they have access to decent and affordable housing. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting, preferably the home or neighborhood in which they lived their life. As a result, strong emphasis should be placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As housing prices throughout the community increase, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are nearly 11,000 residents over the age of 60 in Greenville, which makes up 12.5% of the population. Over 35% of the elderly population has a disability and approximately 12% are below the poverty level. Elderly residents are more likely to live in owner-occupied housing than renter-occupied housing, 65.2% and 34.8%, respectively. However, elderly residents face a slightly higher rate of being cost-burdened by their housing than the overall population. Over 57% of elderly renters and nearly 30% of home-owners are cost burdened.

Source: American Community Survey 5-Year Estimates 2011-2015

HIV/AIDS: See below

Disability: According to the 2012-2016 American Community Survey 5-Year Estimates, 9,334 people in the City of Greenville have a disability, which is about 10.5% of the population. The Black, non-Hispanic population has the highest rate of disability with 13.4%. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Ambulatory difficulty is the most common disability, followed closely by cognitive difficulty. Approximately 27.5% of disabled adults are employed.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: The housing needs of the elderly and frail elderly vary depending on the circumstances each individual faces. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, affordability, and ease of upkeep. There are many forms that affordable housing for the elderly can take, including independent and assisted living, nursing homes, and other support facilities such as adult day care, respite, and senior center facilities.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the ability to access healthcare is vitally important. Health problems generally become more prevalent with aging and without relatively easy access to healthcare the quality and quantity of an elderly person's life can diminish quickly.

Second, the availability of assistance with daily activities such as shopping, cooking, and housekeeping is necessary to allow residents to live as independently as possible. Elderly residents are more likely to thrive if they can receive assistance in their homes and live relatively independently.

Third, the availability of public transportation is necessary as residents become less able to drive. Basic goods and services must be accessible through walkable communities or public transportation.

Forth, safety is a major concern for older residents, particularly those living alone because they are more vulnerable to crime and financial exploitation. It is important that elderly residents are informed about common ways that they could be defrauded and they have the ability to contact emergency services when needed.

Lastly, weather and climate are considerations for many elderly people, since these are often factors in ease of transit as well as health. Greenville cannot change weather, but the City can work to make sure homes are maintained and evacuation plans are in place to help elderly residents in the event of a hurricane, flooding, or other natural disaster.

HIV/AIDS: See below

Disability: Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in public welfare funded homes in either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2016 North Carolina HIV/STD/Hepatitis Surveillance Report, there are currently 687 adults or adolescents in the County diagnosed with HIV/AIDS. Pitt County has an average three-year diagnosis rate of 23.0, the tenth highest in the state. There were 32 new cases diagnosed in 2016, which is the lowest number since 2014 despite an increase in overall population.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Greenville, like many cities and towns throughout the country, has a greater need for public facilities to serve the population. The City is primarily an urban environment, however having a university and several census tracts that have high concentrations of minority and low-income populations create unique public facility needs. These facilities help support and maintain social, economic health, safety, and general well-being.

The West Greenville Redevelopment area has a library that receives significant community support and has become a cornerstone of the community. Similar projects would be incredibly beneficial to the City of Greenville. There is need for services to assist the elderly and the large number of single mothers. The 2016 CAPER highlighted these needs by identifying Public Facility or Infrastructure Activities for Low/Moderate Income Housing to provide resources to special needs populations and create economic opportunities for Low/Moderate Income population.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the region. Included in this discussion was the Housing Authority of Greenville who is tasked to promote “the development of professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods”. Additionally, research and data were collected using the most recent federal, state, and local data available. This mixture of quantitative and qualitative data allows for a thorough analysis of the community needs for public facilities.

Describe the jurisdiction's need for Public Improvements:

Public improvements benefit the city as a whole, but they are particularly important in low-income areas that are often neglected or blighted. Improving streets, sidewalks, water, sewer, flood, and drainage systems is something that the City of Greenville will continue to do. Over the last 5 years, the City of Greenville has implemented Phase 1 of its streetscape plan, added sidewalks, and storm water improvements. In 2016, the city adopted the Horizons Plan 2026 to promote a healthy lifestyle by allowing accessible sidewalks and lanes for physically disabled persons. These lanes will have access to community gardens, farmer's markets, grocery stores, housing, jobs, and recreation. These improvements are necessary to address disparities in access to opportunities in the area.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the region. Additionally, research and data were collected using the most recent federal, state, and local data available. This mixture of quantitative and qualitative data allows for a thorough analysis of the community needs for public facilities. More discussion can be found in the City's 2017 Analysis of Impediments (AI).

Describe the jurisdiction's need for Public Services:

There is a continued need for homeless services within the City. There are limited housing opportunities for the homeless and the City needs more services to help prevent homelessness from beginning. Housing stability is necessary for economic and physical health for all residents, but children facing homelessness are particularly vulnerable. The City continues to support programs that increase self-sufficiency to help those facing homelessness, but greater support is needed.

Public Services are also needed to help the non-homeless population. Lack of affordable, integrated housing for individuals who need supportive services was identified in the 2017 AI as a contributing factor for disabled residents in Greenville. Additionally, the Hispanic population faces challenges that come from having a Limited-English proficiency that can make accessing public services more difficult. It is necessary for the City of Greenville to address the public services needs of these at-risk populations.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the region and are discussed in the City's 2017 Analysis of Impediments. Additionally, research and data were collected using the most recent federal, state, and local data available. This mixture of quantitative and qualitative data allows for a thorough analysis of the community needs for public facilities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Greenville by analyzing a variety of housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines the composition of Greenville’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the City, unit size and tenure, as well as an analysis of owner-occupied and renter-occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,963	34%
1-unit, attached structure	4,347	11%
2-4 units	4,055	10%
5-19 units	14,222	34%
20 or more units	4,027	10%
Mobile Home, boat, RV, van, etc	706	2%
Total	41,320	100%

Table 26 – Residential Properties by Unit Number

Alternate Data Source Name:
2012-2016 ACS

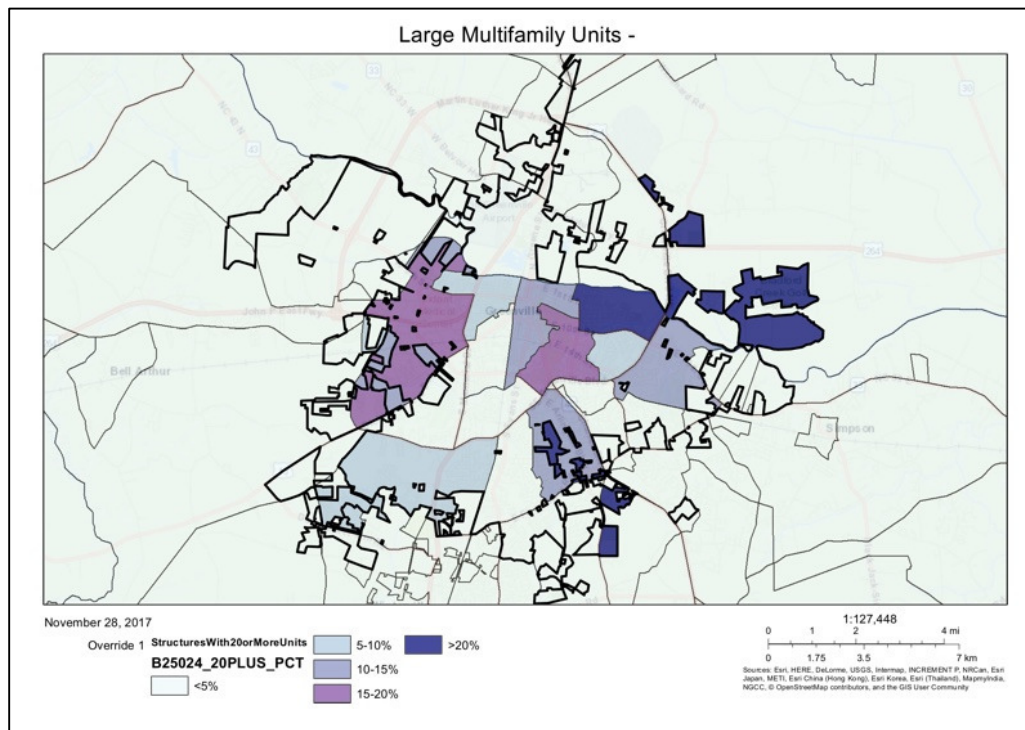
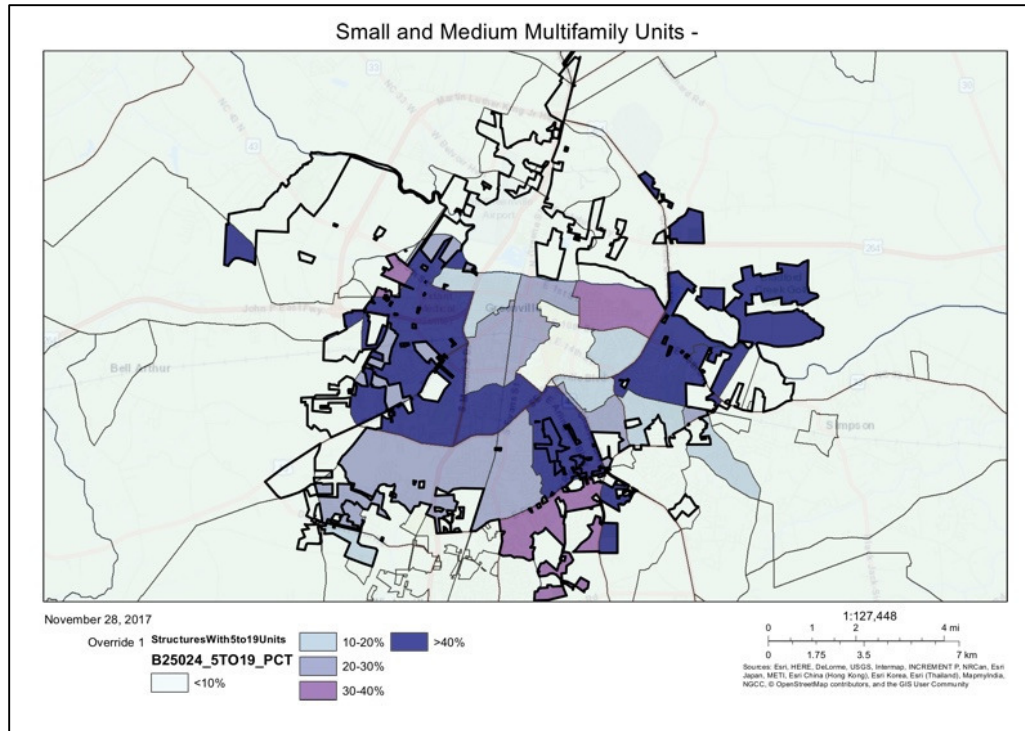
Residential Properties by Number of Units

The table above breaks down the City’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes account for 34% of all housing units. Developments of 2-4 units account for 10% of all housing units and multifamily development units (5 or more units) account for 34% of the housing units in the City.

Multifamily Development Distribution

The two maps below highlight multifamily housing distribution in the City of Greenville. The first map shows the concentration of small- to medium-sized multifamily developments (5-19 units). The second map details the prevalence of larger multifamily developments (20+ units). Purple and darker blue shading indicate census tracts with higher concentrations of these larger developments, while lighter blue and green shades show areas of lower concentration of multifamily housing developments.

Source: 2009-2013 American Community Survey 5-Year Estimates



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	24	0%	509	2%
1 bedroom	30	0%	5,729	24%
2 bedrooms	2,095	17%	9,965	41%
3 or more bedrooms	10,121	82%	7,973	33%
Total	12,270	99%	45,620	100%

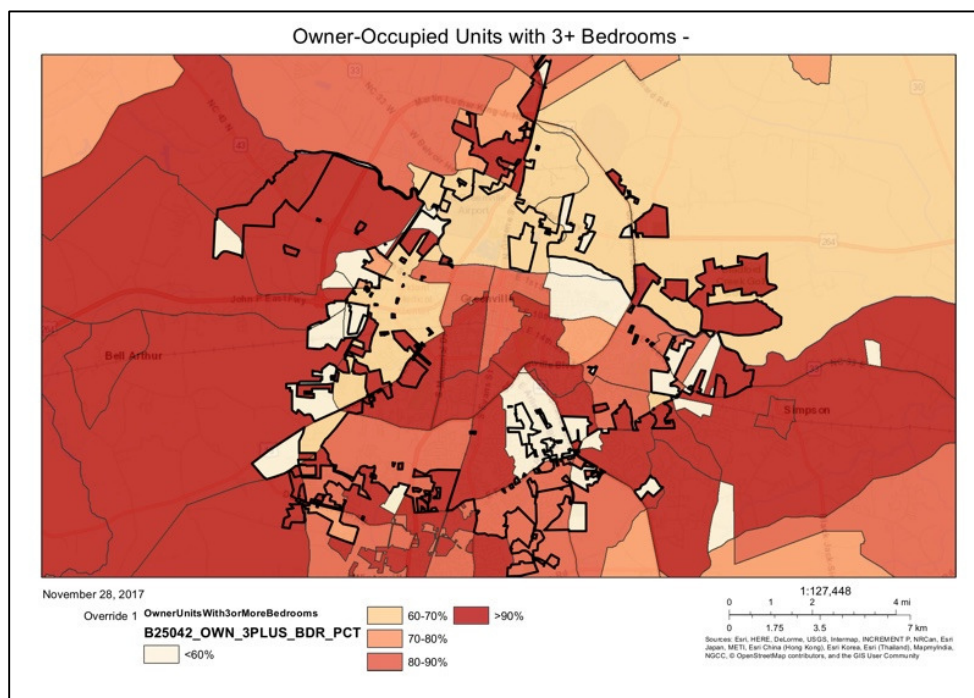
Table 27 – Unit Size by Tenure

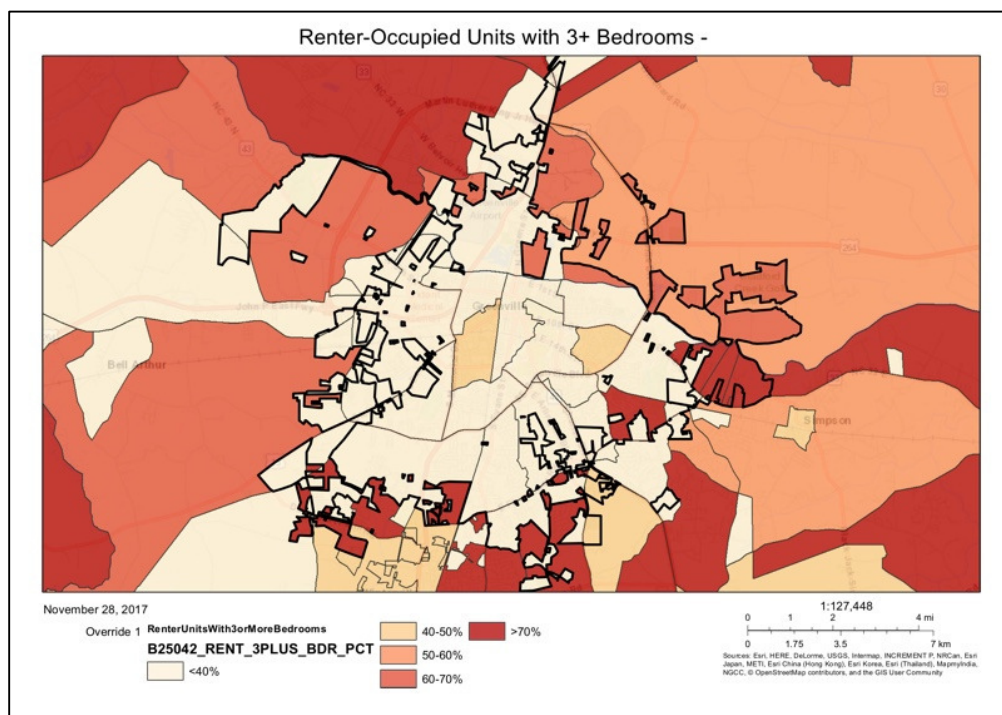
Alternate Data Source Name:
2010-2014 CHAS

Unit Size by Tenure

Greenville has an overwhelming percentage of units with 2 or more bedrooms. Almost all homeowners have units with 2 or more bedrooms with 99%. While not as dramatic, 74% of renter units have 2 or more bedrooms. Furthermore, 82% of owner-occupied units have 3 or more bedrooms and 33% of renter-occupied units have 3 or more bedrooms. The following maps show the distribution of homes with 3 or more bedrooms in the City. Lighter shades display areas with less concentration and increases as the shades become darker.

Source: 2009-2013 American Community Survey 5-Year Estimates





Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Housing is a critical need for every resident in Greenville, however, some groups experience more pressure to find secure, affordable, and safe homes than others. The groups with the highest need are low- to moderate-income households and the special needs population such as the elderly, persons with a disability, the homeless population, and persons/families with HIV/AIDS. The specific challenges these groups face may differ, but they are united by the difficulties they face in finding and securing housing that meets their needs.

Approximately 2,900 households are assisted each year in Greenville. The Housing Authority of Greenville and the City utilize federal, state, and local funding in order to assist the residents. The most recent breakdown of households served in the City is shown below:

Housing Authority of Greenville: 714 public housing developments, 746 HCV program, 225 through other federally funded programs.

NC Balance of State COC: In 2016, there were 108 homeless individuals with 90 in emergency shelter and 8 in transitional housing and the rest unsheltered. In 2017, there were 120 homeless people. The majority were sheltered with 98 in emergency shelters and 6 in transitional housing. There were 16 homeless individuals who were unsheltered.

The City served 30 households through affordable housing programs and another 1,077 through programs public services that assisted special needs populations.

Data Note: Point in Time (PIT) data is unavailable at the City level but Greenville is the largest city in Pitt County and accounts for the vast majority of its population.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City does not expect any units to be lost from the affordable housing inventory. The City is continually working to increase the amount of affordable housing inventory in Greenville.

Does the availability of housing units meet the needs of the population?

Currently, the availability of housing units does not meet the needs of the population. There is a lack of decent and affordable units across the board in the City. From a purely quantitative standpoint, there are ample units in the City to provide housing for the entire population. However, the homes available do not meet the needs of the population. Home values and rents in Greenville are high relative to the City resident's income and this results in much of the housing stock being out of the affordable range for large portions of the population.

Approximately 27.5% of owners with a mortgage and 59.2% of renters are currently cost burdened, pointing to a disconnect between current housing costs and the city residents' income. These numbers represent a significant increase over the last 16 years. During those years the percentage of homeowners with a mortgage who are cost-burdened increased from 20% in 2000 to 27.5% in 2016. The percentage of cost-burdened renters increased from 44.7% in 2000 to 59.2% in 2016. Furthermore, 14.2% of homeowners without a mortgage are currently cost burdened. Starting at the 100% AMI (area median income) income group there is already a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low-income groups.

Source: 2012-2016 American Community Survey 5-Year Estimates

Describe the need for specific types of housing:

Small owner-occupied housing units, particularly 1-bedroom units, are very uncommon. There is a need for smaller units that will be more affordable for low-income families and are attractive for childless Millennials and elderly residents who are transitioning into retirement. Less than 1% of owner-occupied units are 1-bedroom. Similarly, there is a need for more small, affordable rental units within the City. There are significantly more rental units of this size (26%) but with rising rents and housing costs it is important for even more affordable units to be available.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section examines the cost of housing for both homeowners and renters in the City of Greenville. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	110,200	148,200	34%
Median Contract Rent	392	569	45%

Table 28 – Cost of Housing

Alternate Data Source Name:
2000 Census, 2012-2016 ACS

Rent Paid	Number	%
Less than \$500	3,151	13%
\$500-999	14,572	61%
\$1,000-1,499	4,445	19%
\$1,500-1,999	1,059	4%
\$2,000 or more	474	2%
Total	23,701	100%

Table 29 - Rent Paid

Alternate Data Source Name:
2012-2016 ACS

Cost of Housing

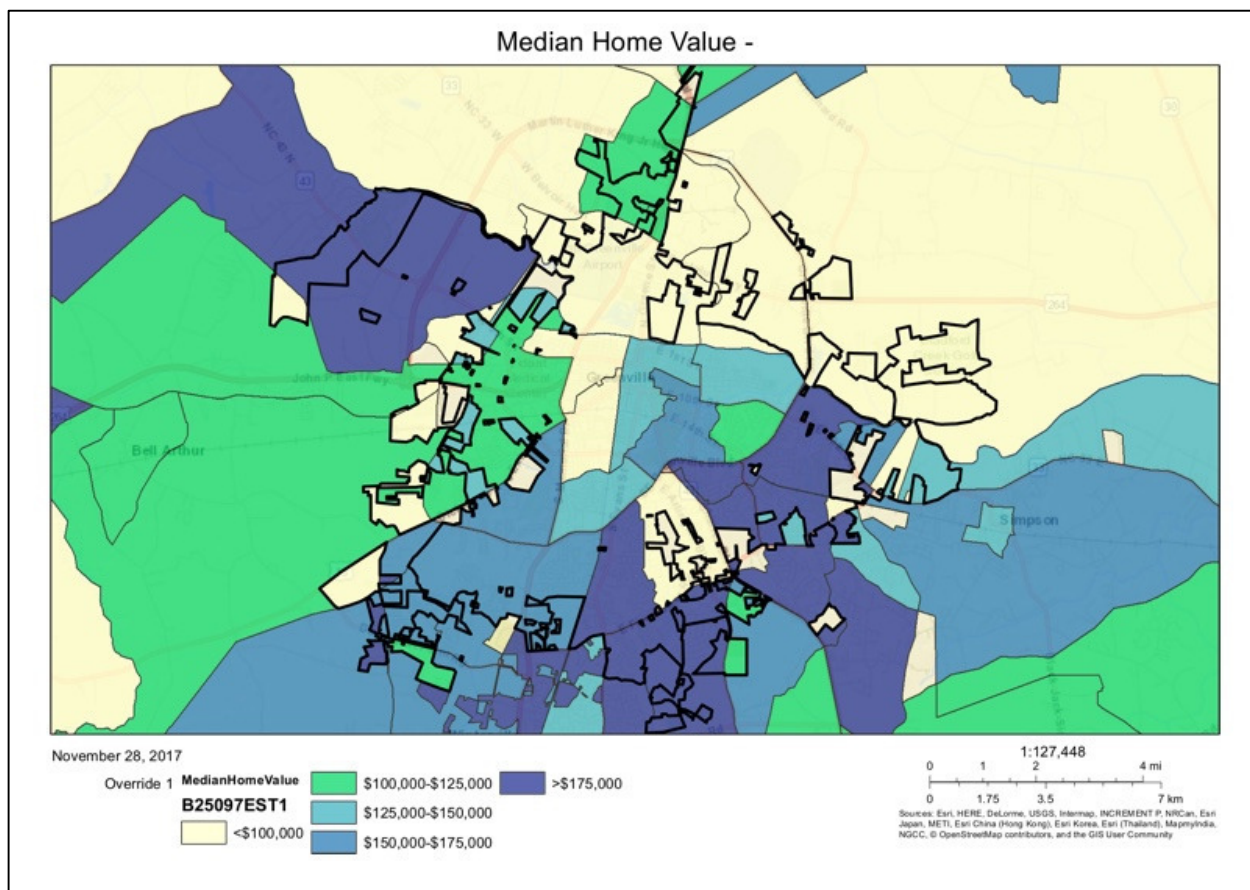
From 2000 to 2016 housing costs have increased substantially in Greenville – with home prices increasing by 34% and rents climbing by 45%.

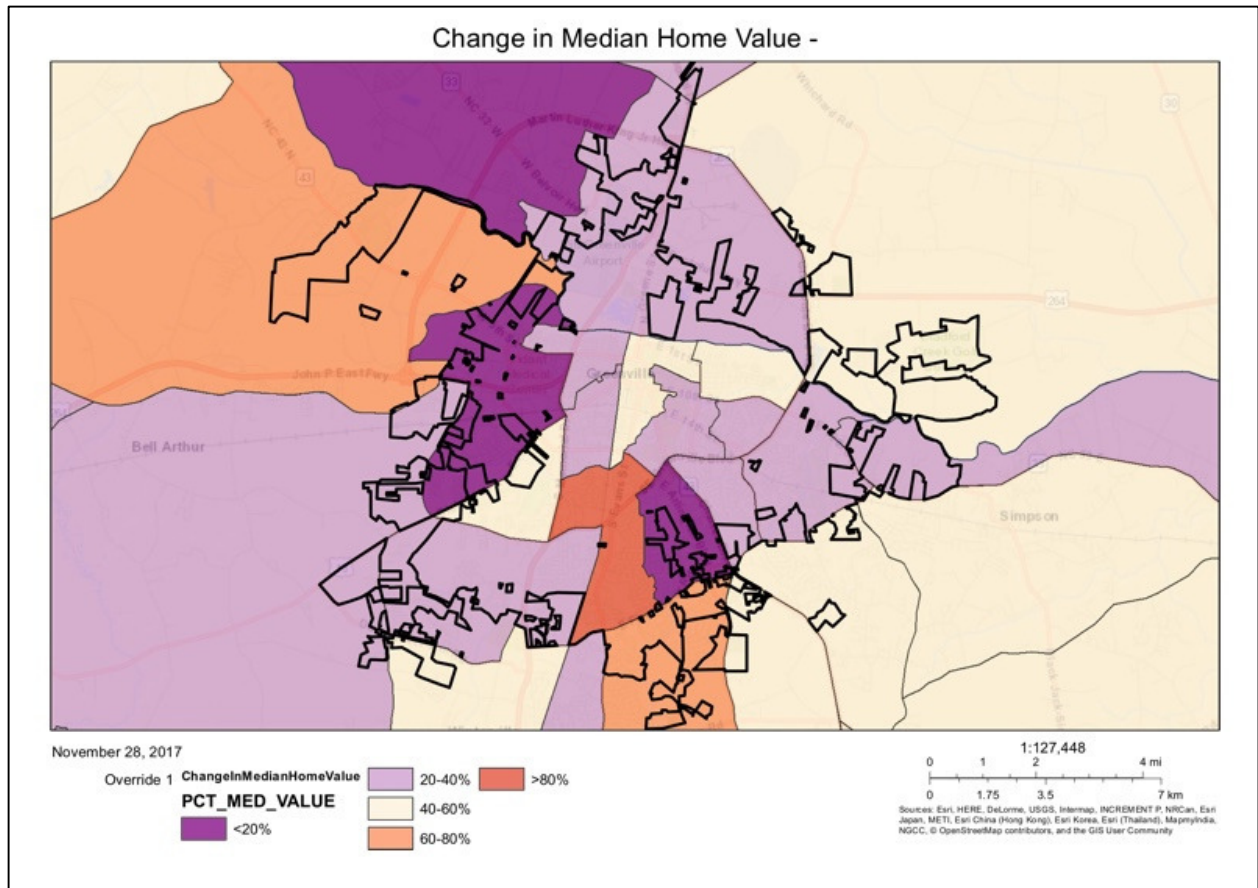
The table above breaks out the rent paid by price cohorts. Approximately 61% of all renters pay between \$500 and \$999 a month, the largest cohort in the City. The next largest rent cohort is \$1,000-1,499, with 19% of renters falling in this range. Later in this section the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Values

The following two maps provide a visual display of the median home values throughout Greenville. The first map shows the current median home value and the second map shows how home values have changed over the preceding decade. Median home values in Greenville are generally higher in the southern tracts of the city and lower in the north central tracts. While Greenville's home values have increase substantially since 2000, the increase was varied throughout the City. Census tract 37147000601 (W Greenville) and 37147000502 (SE Greenville) both experienced slower growth than the rest of the City.

Source: 2009-2013 American Community Survey 5-Year Estimates





Median Rent

Consolidated
Plan

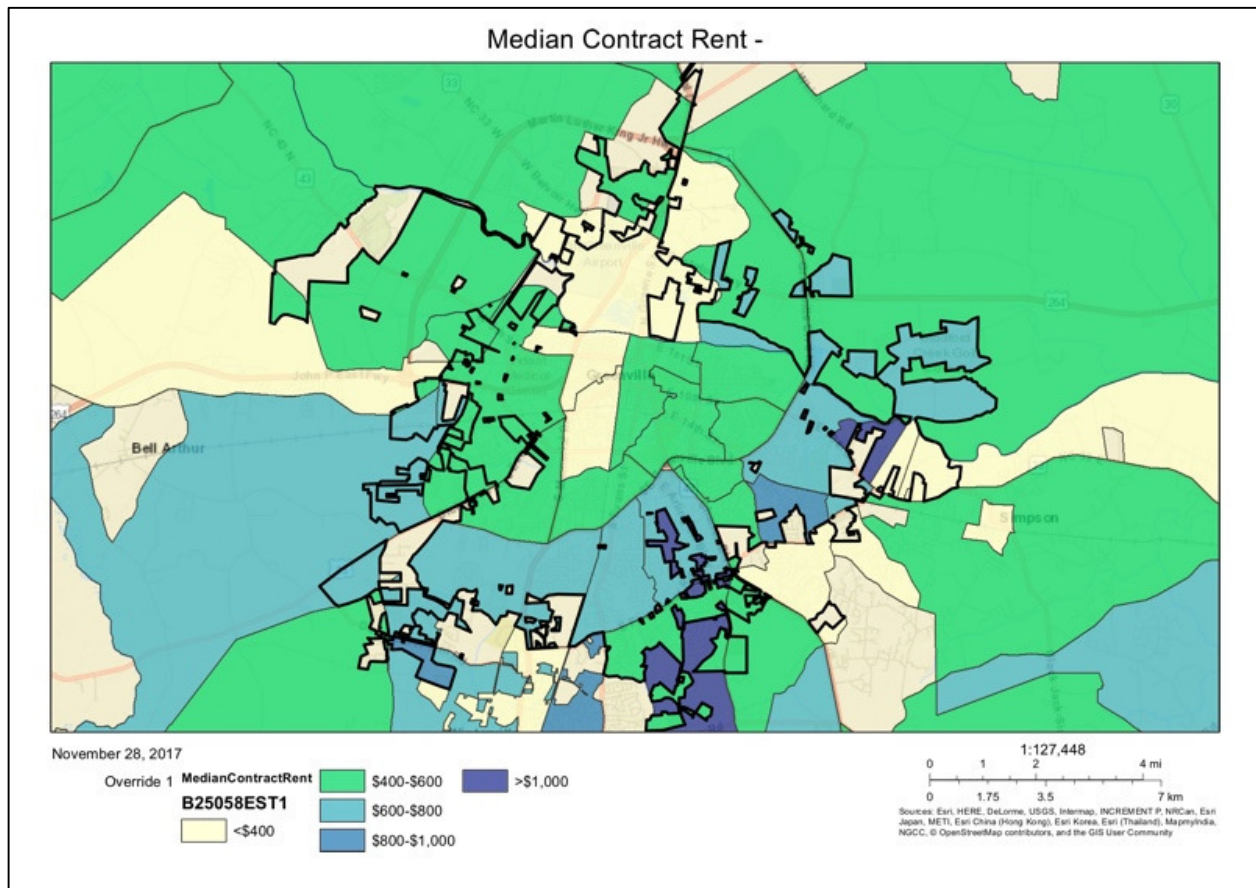
GREENVILLE

71

The following two maps look at median rent in the City. The first map displays the current median rent in the City. Rent tends to be lower in the central and northern census tracts and more expensive along the outer edge of the city to the south. Most census tracts have a median contract rent in the \$400-\$600 range.

The second map shows how median rents have changed over the preceding decade. The median rent has increased throughout the City since 2000, however the rate of increase varied by census tract. In general, the central and southern tracts of the City experienced lower increases, while tracts towards the city-limits experienced a higher increase.

Source: 2009-2013 American Community Survey 5-Year Estimates



Is there sufficient housing for households at all income levels?

No. There is a lack of decent and affordable units across the board. High home values and rents relative to City residents' income results in much of the housing stock being out of the affordable range for large portions of the population. Cost burden is a major issue in the City, 27.5% of owners with a mortgage and 59.2% of renters are currently cost burdened. There is a significant disconnect between the available housing supply and what residents can afford. These numbers represent a significant increase from 2000, with cost burden growing by 37.5% among homeowners with a mortgage and by 32.4% among renters. Also, 14.2% of homeowners without a mortgage are currently cost burdened. Finally, CHAS data points to there being fewer and fewer housing units affordable to households as they experience lower HAMFI.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2016 the median home value in Greenville increased by 34%, from \$110,200 to \$148,200 and the median contract rent increased by 45%, from \$392 to \$569. Over the same period median income only went up 22%, going from \$28,648 to \$35,069. As such housing cost burden has increased tremendously in the City. It is unlikely that the affordability of housing will change, home values and rents are expected to continue to grow.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for all units in the City of Greenville was \$569 according to 2016 ACS estimates. The largest rent cohort in the City was the \$500-\$999 range - with 14,572 units, or 61% of the rental stock. The second largest rent cohort was the \$1000-\$1,499 with 4,445 rental units, or 19% of the rental stock.

The median contract rent for the City of \$569 falls below the low end of the High HOME Rent and Fair Market Rents (Efficiency – no bedroom units) and between Efficiency and 1-bedrooms for Low HOME Rents. Overall, rents paid in Greenville roughly fall within the low ranges of Low and High HOME Rents as well as Fair Market Rent.

As was highlighted above, 59.2% of the City's renters are currently cost burdened due to housing. That figure represents a 32.4% growth in renter cost burden since 2000. Housing cost increases continue to outpace income growth and a great number of renter households are deeply in need of assistance, either from direct rental assistance or through market changes that encourage affordable rents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps below provide details on the condition of housing units throughout Greenville by looking at factors such as age, vacancy, and the prevalence of housing problems.

Definitions

According to HUD, there are four housing conditions that should be addressed:

- 1) the home lacks complete or adequate kitchen facilities,
- 2) the home lacks complete or adequate plumbing facilities
- 3) the home is overcrowded - defined as more than one person per room,
- 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

The City uses two (2) terms to describe substandard conditions: Dilapidated Structures and Deteriorated Structures.

Dilapidated Structures: The City of Greenville Minimum Housing Code notes that "*dilapidated* shall mean that a dwelling is unfit for human habitation and *cannot* be repaired, altered or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value".

Deteriorated Structures: The code also notes that "*deteriorated* shall mean that a dwelling is unfit for human habitation and *can* be repaired, altered, or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value".

The City's Code Enforcement Department uses these terms to define the condition of the structure, but not the priority in which these structures will be addressed.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,794	23%	13,196	55%
With two selected Conditions	0	0%	318	1%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,476	77%	10,622	44%
Total	12,270	100%	24,176	100%

Table 32 - Condition of Units

Alternate Data Source Name:
2012-2016 ACS

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Twenty-three percent of all owner-occupied housing units face at least one housing condition

while 55% of all renters have at least one housing condition. There are very few households with multiple housing problems. When compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are cost related.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,522	37%	9,361	39%
1980-1999	3,765	31%	9,071	38%
1950-1979	3,628	30%	4,944	20%
Before 1950	355	3%	800	3%
Total	12,270	101%	24,176	100%

Table 33 – Year Unit Built

Alternate Data Source Name:
2012-2016 ACS

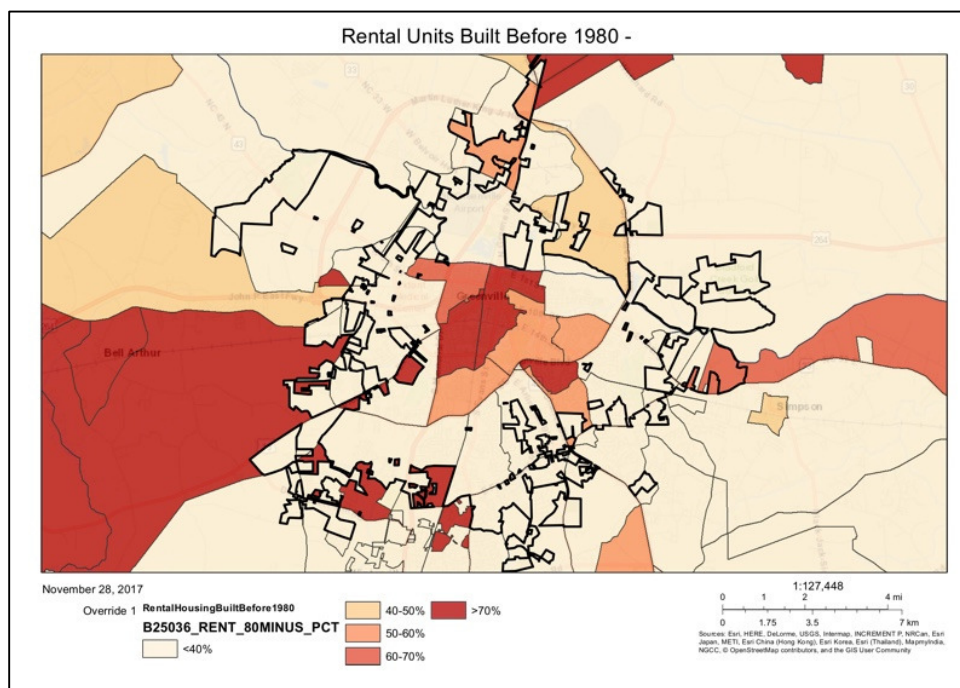
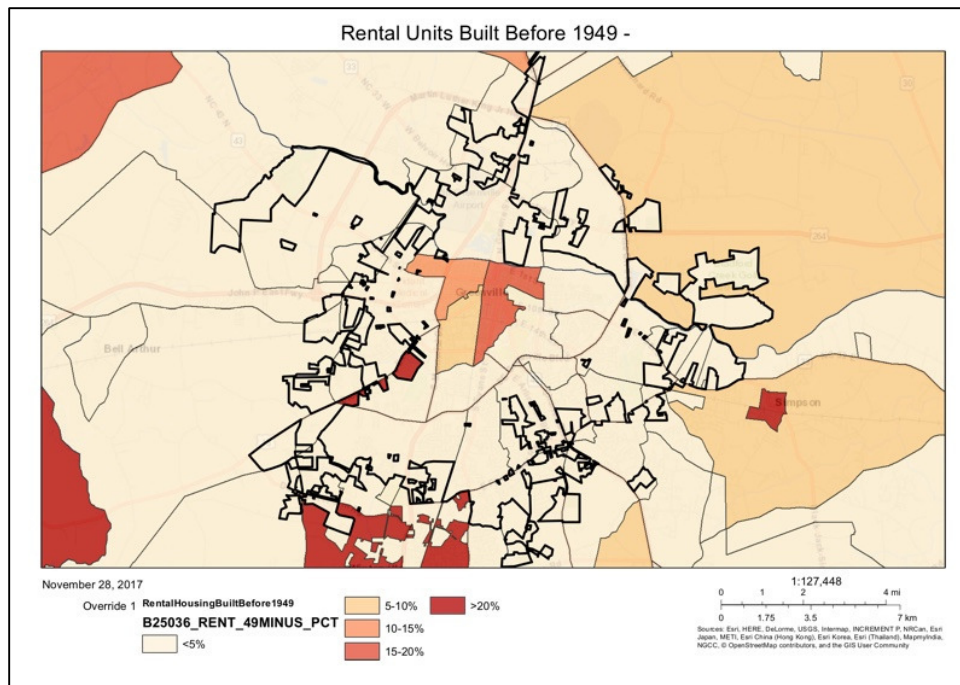
Age of Housing

The table above provides details on the age of owner-occupied and renter-occupied housing units within Greenville. While development of new housing appears to be consistent over the past several decades, there are still a significant amount of homes that were built before 1980. Approximately 33% of owner-occupied homes and 23% of renter-occupied homes were built in 1980 or earlier. These homes will naturally have higher concentrations of deferred maintenance and deteriorating conditions. Additionally, older homes may have any number of code violations and there is a risk of lead-based paint hazards in these homes.

Age of Housing Maps

The maps below display the prevalence of older rental housing units in Greenville. The first map identifies the percentage of rental units built before 1949, while the second map displays rental units built before 1980. The darker shaded areas have higher concentrations of older rental housing units and the lighter shaded areas have a younger housing stock. The central tracts in the City are shown to have more older units than the rest of the City.

Source: 2009-2013 American Community Survey 5-Year Estimates



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,983	32%	5,744	24%
Housing Units build before 1980 with children present	3,422	28%	1,493	6%

Table 34 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Lead-Based Paint Hazards

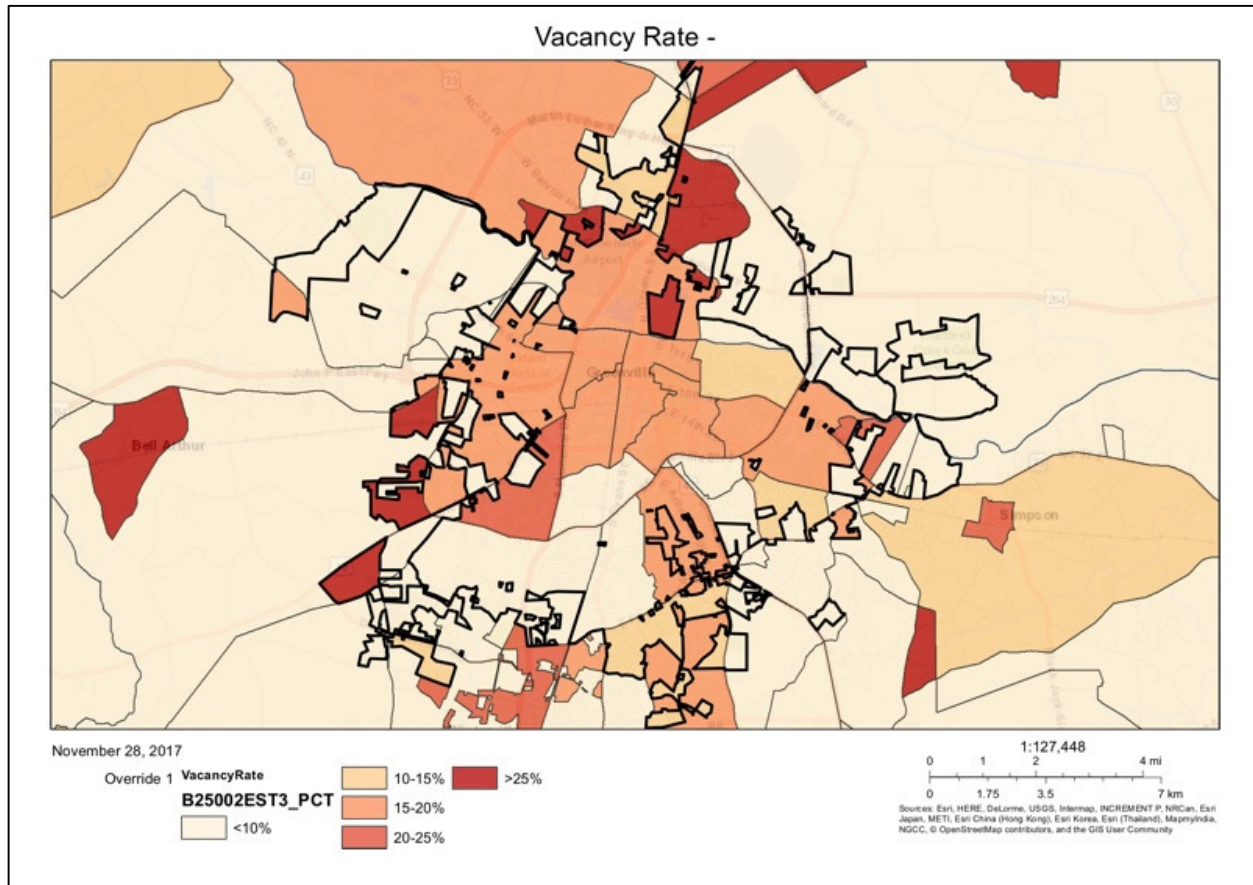
Any housing unit built prior to 1980 may contain lead-based paint in portions of the home or, in some cases, throughout the entire home. It is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. As indicated in the Year Unit Built table above in this section, throughout Greenville, 32% of all owner-occupied housing units and 24% of all renter-occupied units were built prior to 1980.

Children are most at risk for experiencing lead-based paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 where children are present. In the table above, 28% of owner occupied homes and 6% of renter occupied homes, built prior to 1980, have children living in the home.

Source: 2009-2013 American Community Survey 5-Year Estimates, 2013 CHAS

Vacancy Rate

The following map shows the average housing vacancy rate throughout Greenville. The darker shaded areas have higher vacancy rates while lighter shaded areas have lower vacancy rates. While the vacancy rate in the City of Greenville was 11.8%, the rate varied throughout the City. The vacancy rate was higher in the northern tracts of the City. These tracts include East Carolina University and areas north of the Tar River where development has been limited due to flooding concerns. This was also where the identified racially and ethnically concentrated areas of poverty (R/ECAP) tracts are located (Census tract codes 000800, 000701 and 000702).



Need for Owner and Rental Rehabilitation

Housing units begin to face rehabilitation issues as the units age. In 2016, 3,983 owner-occupied housing units in Greenville were built before 1980, which represents 33% of owner housing units. For renter-occupied housing units, 5,744 units were built before 1980, 23% of renter housing units. Of these housing units, a total of 1,155 units were built before 1939.

Source: 2012-2016 American Community Survey 5-Year Estimates

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The greatest potential for lead-based paint and other environmental and safety hazards to children and their families exists in the approximate 1,155 homes built before 1939 and the 9,727 homes built before 1980. Therefore, it is essential to identify and address these environmental hazards and safety issues present in these older homes.

Households living in poverty are more likely to be living in older units in the City, which are frequently in dilapidated condition where lead-based paint hazards may be found. There were 2,394 households with children under the age of 6 in the City living in poverty and are likely to be in old homes that were built prior to 1980.

Source: 2012-2016 American Community Survey 5-Year Estimates

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Greenville has one Public Housing Authority in its jurisdiction, the Housing Authority of the City of Greenville (HACG). HACG provides public housing units and oversees the Section 8 Housing Choice Voucher program.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	714	756	70	686	45	0	157
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 35 – Total Number of Units by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The HACG maintains 714 public housing units in 3 housing developments.

Public Housing Condition

Public Housing Development	Average Inspection Score
KEARNEY PARK	88
MOYEWOOD I	89
HOPKINS PARK	82

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. All three developments from HACG have a score over 80. At this time, there are no units which are in poor condition and none require major restoration.

HACG's physical needs assessments rendered the following conclusions:

- To increase the supply of 504 Accessible Units.
- Upgrade units that are in the older stock with: flooring, cabinets, energy efficient windows, storm doors and/or vinyl siding replacement.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HACG's strategy is to empower families through the involvement in the Family Self-Sufficiency program. This program assists households in gaining access to education, employment and other community services to become more economically independent.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Addressing homelessness requires cooperation from both public and private organizations. Within the City of Greenville there is one major homeless facility. The Community Crossroads Center has the ability to house 70 individuals for emergency shelter and 16 for transitional housing needs. Additionally, the Center for Family Violence is also available to provide emergency shelter for 28 individuals.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	98	0	16	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Services for the homeless in the City of Greenville are provided by a wide range of public and private organizations. These organizations include government agencies, faith-based organizations, and other non-profits.

Services provided include those that help meet the basic needs of homeless individuals, such as food and housing, as well as the provision of other services to meet their critical needs and increase independence. Supportive services include assistance with health and substance abuse, employment, education, childcare, transportation, case management, and counseling in areas such as life skills and mental health. Outreach services including mortgage, rental and utilities assistance, counseling and advocacy, and legal assistance are also available.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Within the region there are several services and facilities that meet the needs of the Chronically Homeless.

- **Community Crossroads Center:** This is an emergency shelter that provides homeless adults and families with temporary shelter and meals.
- **Housing Authority of Greenville:** This agency promotes the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents while also assuring equal access to safe, quality housing for low and moderate-income families throughout the community.
- **Center for Family Violence:** This organization is a private, non-profit agency that is funded by state, federal, and local grants to provide resources and services to victims of domestic violence and their families.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are four primary groups with non-homeless special needs for facilities and services in Greenville. They are the elderly, those with HIV/AIDS and their families, residents dealing with alcohol and/or drug addiction, and the mentally or physically disabled. This section will address the facilities and services currently in place for these groups.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: Elderly persons need a living environment that provides them with several areas of assistance or convenience. The City of Greenville operates an elderly homeowner rehabilitation program in order to help elderly residents maintain a living environment that is familiar, comfortable and safe. In addition, the Housing Authority of Greenville provides housing and services for the elderly population. The city expects the elderly population to continue to grow in the region and is proactively working to build relationships with the medical community to address their needs.

HIV/AIDS: Medical and social support is incredibly important for residents living with HIV/AIDS. There have been great advances in the medical treatment of HIV/AIDS but medical costs are expensive and put a financial strain on residents. Because of this, special care and support is needed to help this population. The Housing Authority of Greenville currently provides services and housing to those with HIV/AIDS. There are 61 dedicated rental units for this population that are funded through HOPWA and Shelter+Care programs.

Alcohol and/or Drug Addiction: Residents dealing with addiction are in need of housing options that will support their path to physical and emotional health. Sober living facilities, medical facilities that specialize in detoxification, transitional homes, and access to medical professionals is imperative. Of particular concern are those who are victims of the opioid epidemic that reaches every corner of the country. Oftentimes those facing addiction are unable or unwilling to seek help due to fear of the legal and social repercussions. Having safe, non-judgmental housing options that take a harm-reduction approach instead of a punitive approach can assist residents with addiction heal.

Greenville is home the state-run Walter B. Jones Alcohol and Drug Abuse Treatment Center that is specifically designed to provide inpatient treatment, psychiatric stabilization, and medical detoxification. Port Health provides services for both adults and children that focuses on prevention, treatment, and counseling.

Mental and Physical Disabilities: Individuals with disabilities often have a wide variety of housing needs that depend heavily on both the type of disability they have, as well as the severity of the disability. The City of Greenville works to provide assistance to non-profits in the region whose mission is to provide housing and supportive services to individuals with disabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Greenville has a number of organizations that assist with supportive housing for persons returning from medical facilities. The GHA provide three programs to the community: The Permanent Supportive Housing Program (PSH), formerly Shelter Plus Care program, The VASH program (VA-Homeless Veterans Program and The Family Self-Sufficiency (FSS) Program. FSS is a voluntary program for participants in Greenville Housing Authority's Housing Choice Voucher and Public Housing Programs. Its purpose is to assist families receiving HUD Housing Choice Voucher rental assistance or living in public housing to improve their economic situation and reduce their dependence on public assistance and welfare. FSS is for individuals who are unemployed or already employed but wanting to increase their income, and who are willing to commit to changing their lives.

Trillium Health Resources offers programs to ensure that persons returning from mental health institutions receive appropriate supportive housing.

The Permanent Supportive Housing Program (PSH), formerly Shelter Plus Care, is a federally funded program that provides rental assistance to people with disabilities who are experiencing homelessness. The program specifically targets people who have a serious mental illness, substance use issues, and/or intellectual/developmental disabilities.

The Trillium Transitions to Community Living Initiative (TCLI) Department works in collaboration with the NC Department of Health & Human Services and other MCOs across the state to meet the goals specified in the Department of Justice (DOJ) Settlement Agreement.

The Transitions to Community Living Initiative (TCLI) staff primarily works to ensure individuals with serious mental illness identified within the DOJ Settlement Agreement are:

- given choice in determining where they would like to live
- provided access to supports and services to assist with safe and successful transitions into the community
- linked to evidence-based, person-centered, recovery-focused, and community-based supports and services

As part of the DOJ settlement, NC DHHS has determined that the following members are potentially eligible for inclusion in the TCLI. Approval for inclusion in the TCLI program comes from NC DHHS and is not determined by Trillium.

- Individuals with severe and persistent mental illness (SPMI) who reside in adult care homes that are determined to be Institutes of Mental Disease (IMD)
- Individuals with SPMI who reside in adult care homes licensed for at least 50 beds, and in which 25% or more of the population has a mental illness
- Individuals with SPMI who reside in adult care homes licensed for 20-49 beds, and in which 40% or more of the population has a mental illness
- Individuals with SPMI who are or will be discharged from a State psychiatric hospital, and who are homeless or have unstable housing

- Individuals diverted from entry into adult care homes pursuant to the preadmission screening and diversion

The components of TCLI are:

In-reach: Certified Peer Specialists will go into facilities and build relationships with individuals to discuss community-based mental health services and potential housing resources.

- **Diversion:** Pre-admission Screening and Resident Review (PASRR) is a screening tool used prior to any admission into an adult care home to determine if the candidate has mental illness.
- **Transition planning:** Once an individual is identified by In-reach as interested in community-based mental health or housing services, then they are assigned to a Transition Coordinator. The Transition Coordinator helps develop a plan to transition an individual into the community.
- **Available services:**
 - Housing slots with financial rental assistance
 - Tenancy Support to help with moving, setting up household supplies and furniture, and explaining what to do in an emergency
 - Individual Placement and Support-Supported Employment service (for individuals with mental health and substance use disorders) to obtain competitive employment in an integrated work setting
 - Work Incentives Planning and Assistance (WIPA) (for individuals with disabilities who receive Social Security benefits) to help acquire, retain, and increase meaningful employment with the goal of improving financial independence
 - Special Assistance-In Home provides cash supplement to help low-income adults who are at risk of placement in a licensed residential care setting to reside in a private living setting

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Greenville plans to provide financial support for a variety of non-profit organizations that address special needs populations. Additional details for this project is listed below in AP-38 at Project 4 “CDBG: Public Services (2018)”. The organizations included in this project are:

- Lucille Gorham Intergenerational Center
- Boys and Girls Club of the Coastal Plain
- Literacy Volunteers of America – Pitt county
- Center for Family Violence
- Pitt County Council on Aging
- The Greenville Community Shelters DBA Community Crossroads Center
- ECU Family Therapy Clinic
- Habitat for Humanity

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In 2018, Greenville conducted an Analysis of Impediments to Fair Housing Choice (AI), based on HUD's Assessment of Fair Housing (AFH) framework. The AI outlined contributing factors to fair housing issues in the region of which the lack of affordable housing in the City plays a central role. It was identified that two of the major variables comprising affordable housing was low income and issues relating to the housing supply in the City.

The most prevalent contributing factor to fair housing choice is the location and type of affordable housing. This contributing factor has a significant impact on maintaining and creating segregated communities and HUD-defined racial and ethnic concentrations of poverty (R/ECAPs) within the City. Several other significant contributing factors to fair housing were identified, including: community opposition, displacement of residents due to economic pressure lack of public investments, and lack of local fair housing enforcement. These additional factors also contribute to multiple fair housing issues including segregation, R/ECAPs, and disproportionate housing needs.

The AI identified five goals which help to address barriers to affordable and fair housing in the City. They are:

Goal 1: Increase Access to Affordable Housing: Lack of affordable housing is incredibly pervasive in Greenville. This is particularly true for low-income Black and Hispanic households who experience higher rates of poverty, lower incomes, and lower rates of homeownership than white residents. To address this issue the City of Greenville will work to establish a formal fair housing working group, establish a Tenant-Based Rental Assistance program, increase homeownership opportunities using down-payment assistance, and increase mobility-based counseling efforts in all affordable housing programs.

Goal 2: Reduce Substandard Housing: Increasing the availability of affordable housing will not address all fair housing needs. Many residents prefer to stay in their homes even if affordable options become available elsewhere in the city. This is particular problem in R/ECAP tracts where substandard housing is present at much higher rates than elsewhere in the city. The strategies in this goal aim to improve the quality of the housing stock in the city, particularly homes located in R/ECAP tracts. The City of Greenville plans to rehab substandard homes throughout the city with a focus on R/ECAP tracts.

Goal 3: Increase Employment Training and Employment Opportunities: An additional aspect of fair and affordable housing is the availability of economic opportunities in the City. Greater access to education and employment will raise household income which will increase the number or homes that are affordable to residents. The City of Greenville plans on improving employment and economic opportunities through partnerships with the Literacy Volunteers of America and STRIVE. These partnerships will allow the City to train vulnerable populations in marketable skills and increase literacy. Special focus will be on R/ECAP tracts due to the lower levels of education and higher levels of unemployment.

Goal 4: Increase Economic Development Activities & Investments: Increasing education is important to address the economic needs of households but it is also necessary to provide targeted investments in areas. The City of Greenville will increase economic development activities in areas that will primarily benefit low-income minority residents. There will also be increased coordination between community and economic development departments in the city which will help facilitate the inclusion of affordable housing in new economic development projects.

Goal 5: Increase Fair Housing Awareness and Education: It is imperative that residents are aware of their fair housing rights and the programs that are available to them. This goal aims to increase education among residents by hosting fair housing education events, particularly in R/ECAP tracts.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides insight into the economic landscape of the City of Greenville. The table below details the extent of business sector employment throughout the City. Unemployment, commuting times, and education are also analyzed in this section.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	295	65	1	0	-1
Arts, Entertainment, Accommodations	6,273	6,961	15	14	-1
Construction	1,221	827	3	2	-1
Education and Health Care Services	14,237	22,460	33	46	13
Finance, Insurance, and Real Estate	2,195	2,179	5	4	-1
Information	718	806	2	2	0
Manufacturing	3,824	314	9	1	-8
Other Services	2,302	897	5	2	-3
Professional, Scientific, Management Services	3,053	5,207	7	11	4
Public Administration	1,681	2,206	4	4	0
Retail Trade	5,115	6,015	12	12	0
Transportation and Warehousing	1,181	505	3	1	-2
Wholesale Trade	857	885	2	2	0
Total	42,952	49,327	--	--	--

Table 38 - Business Activity

Alternate Data Source Name:
2011-2015 ACS (Workers), 2015 LEHD (Jobs)

Labor Force

Total Population in the Civilian Labor Force	48,929
Civilian Employed Population 16 years and over	48,811
Unemployment Rate	12.00
Unemployment Rate for Ages 16-24	24.20
Unemployment Rate for Ages 25-65	8.50

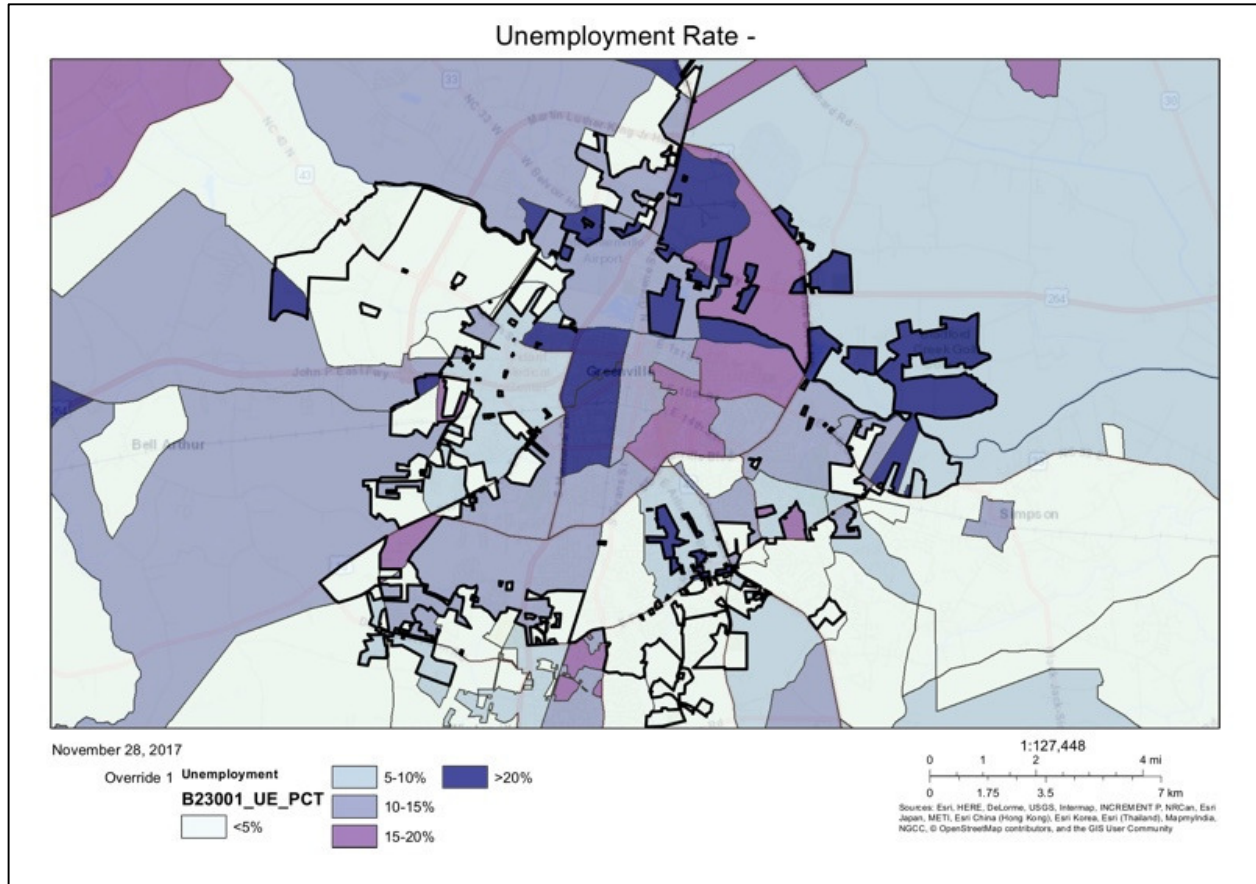
Table 39 - Labor Force

Alternate Data Source Name:
2012-2016 ACS

Unemployment

According the 2012-2016 American Community Survey 5-Year Estimates, the unemployment rate in Greenville was 12%, however the unemployment rate was not distributed evenly across the City. The central tracts of the City (37147000701 & 37147000702) as well some tracts in the northern areas of the City display rates higher than 20%. The map below displays the unemployment rate in Greenville by census tract.

Map Data Source: 2009-2013 American Community Survey 5-Year Estimates



Occupations by Sector	Number of People
Management, business and financial	16,765
Farming, fisheries and forestry occupations	295
Service	10,354
Sales and office	10,037
Construction, extraction, maintenance and repair	1,749
Production, transportation and material moving	4,047

Table 40 – Occupations by Sector

Alternate Data Source Name:
2012-2016 ACS

Occupations by Sector

The largest employment sector is the management, business and financial sector employing 16,765 persons throughout Greenville. This is followed by the service sector with 10,354 persons and the sales and office sector with 10,037 persons.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,607	84%
30-59 Minutes	4,985	12%
60 or More Minutes	1,607	4%
Total	41,199	100%

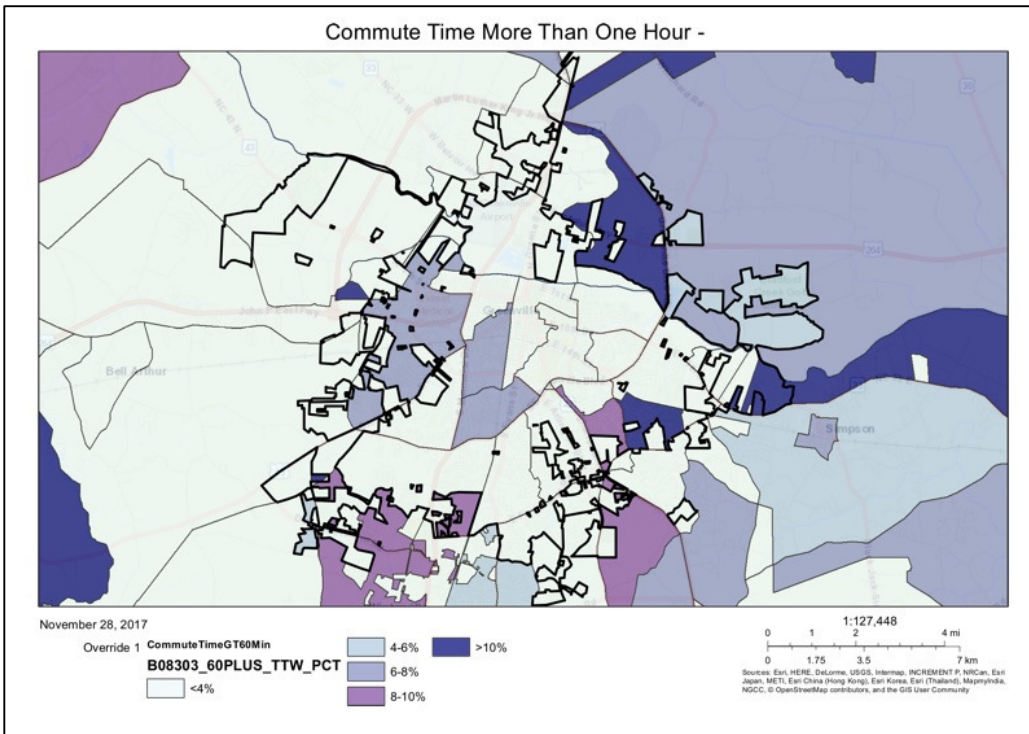
Table 41 - Travel Time

Alternate Data Source Name:
2012-2016 ACS

Commute Time Greater Than One Hour

A long commute time was not an issue with most commuters within the City of Greenville. Approximately 84% had a commute time of less than 30 minutes, while only 4% had a commute time of over one hour. The map below displays commute time in the City by census tract.

Map Source: 2009-2013 American Community Survey 5-Year Estimates



Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,294	436	1,091
High school graduate (includes equivalency)	4,737	1,381	2,304
Some college or Associate's degree	9,911	1,321	2,441
Bachelor's degree or higher	12,602	418	1,956

Table 42 - Educational Attainment by Employment Status

Alternate Data Source Name:
2012-2016 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	79	59	245	590	533
9th to 12th grade, no diploma	739	460	534	754	829
High school graduate, GED, or alternative	4,413	2,035	2,119	3,875	2,216
Some college, no degree	16,965	3,981	1,860	3,292	1,182
Associate's degree	731	1,478	1,275	1,599	644
Bachelor's degree	3,083	4,345	1,824	3,024	1,328
Graduate or professional degree	72	1,553	1,608	2,578	1,225

Table 43 - Educational Attainment by Age

Alternate Data Source Name:
2012-2016 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,724
High school graduate (includes equivalency)	22,952
Some college or Associate's degree	26,550
Bachelor's degree	37,309
Graduate or professional degree	55,683

Table 44 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2012-2016 ACS

Median Earnings in Past 12 Months based on Educational Attainment

Median earnings are strongly correlated to educational attainment. In Greenville, individuals with a bachelor's degree can expect to earn more than twice as much as those who have not completed high

school. Similarly, those with a graduate or professional degree can expect to earn double what those with only come college or associates degree earn.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The education and health care services sector provides the highest percentage of all jobs in Greenville with 33.1% of all jobs coming from the sector. This is followed by the arts, entertainment and recreation, and accommodation sector comprising of an additional 14.6% of the jobs. The third largest business sector is retail trade, which accounts for 11.9% of the total jobs.

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

In 2016, over 37% of the population had a bachelor's degree or higher and another 10.6% with an associates degree (25 years or older). The City is fortunate to have two leading higher educational institutions, Pitt Community College (PCC) and East Carolina University (ECU). The City recognizes that it is important to work with the higher education institutions in preparing students for the workforce. Through matching data provided by the ACS (workers) and LEHD (jobs), the City can determine where there are workforce needs.

The "Education and Health Care Services" and "Professional, Scientific, Management Services" business sectors have the largest gap in the number of workers to the number of jobs in the City. For the Education and Health Care Services business sector, the ACS reports there are 14,237 workers however according to the LEHD there are 22,460 jobs. For the Professional, Scientific, Management Services business sector, the ACS reports there are 3,053 workers and according to the LEHD there are 5,207 jobs. While the data doesn't account for workers commuting into the City, these figures still represent a large gap between the number of workers to jobs available.

Infrastructure Needs

The area north of the Tar River have important economic assets such as PGV Airport and Indigreen Corporate Park but development in this area has been limited by environmental constraints. Much of this land is located within the floodway or 100-year floodplain. After Hurricane Floyd in 1999, there was severe flooding, which prompted local, state and federal authorities to limit development through zoning and other regulatory measures. As some areas have recovered, residents and businesses are calling for new developments in this area, while also protecting sensitive environmental areas. Infrastructure planning includes the design and construction of an airport gateway beautification project and other infrastructure improvements to gateway and corridor streets.

According to the Mid-East Commission's 2017 Comprehensive Economic Development Strategy (CEDS), Region Q, which includes the City of Greenville and Pitt County is in need of infrastructure improvements to its highways. A significant part of US 264 has been brought up to Interstate standards but some

portions still fall below those standards. Infrastructure improvements to highways are important to freight and commuters dependent on manufacturing and wholesale industries.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In 2012, the City of Greenville created the Office of Economic Development and adopted its first strategic economic development plan. Since the development of the plan, the City's core area, Uptown/Dickinson Ave, has attracted over \$500 million in built or "in the pipeline" new private investments. To continue this momentum, the City's Office of Economic Development has identified four target industries where current economic efforts are focused in the planning period. These industries are:

- High-Value Office/Headquarters
- Artisanal Manufacturing
- Healthcare Information Technology (HIT)
- Digital Media/Software/Simulation

The City is working with both higher educational institutions in the City to help ensure the workforce of these targeted industries are supported by training programs. Full details of the targeted industries to help economic growth in the City can be found in the City's *2020 Economic Development Plan* and <http://www.growgreenvillenc.com/>

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Analyzing the number of workers and available jobs in the City helps to determine the skills and education needed for workers in Greenville. According to the latest ACS and LEHD estimates, there is a need for more workers in the educational services, and health care and social assistance industry.

The educational services and health care sector is the largest employing sector in the City with 33.1% of workers employed (14,237). When matched with LEHD data by the U.S. Census Bureau, which counts the number of jobs by jurisdiction, there are 22,460 jobs in this industry in the City. While some of these jobs may be held by workers who commute into the City, it still represents a significant amount of jobs to workers employed in the City.

By contrast, the manufacturing industry employs 3,824 workers in the City and there are only 314 jobs located in Greenville from this industry. This can be partly explained by Greenville residents commuting to work outside of the City, as Pitt County as a whole has 5,842 jobs in the manufacturing sector, however the manufacturing sector has also declined from 11.1% of all workers in 2000 to 8.9% of all workers in 2016.

Source: 2011-2015 American Community Survey 5-Year Estimates, 2015 LEHD

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Region Q Workforce Development Board (QWDB) is the local workforce development board, which includes the City of Greenville and Pitt County. QWDB is composed of members from the private and public sectors and has the authority to determine how NCWorks Career Centers, Workforce Innovation & Opportunity Act and federal/state employment and training funds are used within the region. The board also monitors, reviews and evaluates all programs and services and awards contracts. The City works with the local workforce development board and has initiatives which align with the development board.

Key strategies for preparing an educated and skilled workforce by QWDB are:

- Focus resources and training on providers that deliver high-quality employer-focused and job seeker programs.
- Continue and expand networking with Community Colleges to identify “gaps” in program offerings as identified through labor market research and dialogue with business.
- Continue close working relationship with the Customized Industry Training program.
- Continue and expand assessment instruments in the NC Works Centers to help identify the barriers to employment and provide comprehensive individualized plans to produce the best-skilled workers for a referral to businesses.
- Continue emphasis on short-term training and work-based learning in the region.
- Expand our sector work to identify emerging sectors and to begin offering skills training to meet the projected needs.
- Continue Career Pathways work (NC Works Career Pathways) to engage businesses, K-12, Community Colleges, Economic Developers, Chambers of Commerce, STEM, and the Universities to develop our workforce from school to life-long learning.
- Continue close working relationship with local, regional, and state economic developers.

The strategies supported by QWDB align closely with the City of Greenville to strengthen the workforce in the City through education and training initiatives outlined above.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Greenville participates with the Mid-East Commission in working with the 2017 Comprehensive Economic Development Strategy (CEDs). The goals and objectives outlined in the 2017 CEDs aligns with the City's economic development plans. Listed below are the goals and objectives of the Mid-East Commission's 2017 CEDs:

Goal #1: BUILD ON EACH REGION'S COMPETITIVE ADVANTAGE AND LEVERAGE THE MARKETPLACE

Brand and market the Mid-East Region in order to support existing businesses, encourage entrepreneurship, highlight educational opportunities, foster continued development of target clusters, attract new employers, diversify the regional economy, and retain the millennial generation.

- Objective 1: Identify the region's clusters of economic development that offer competitive advantages.
- Objective 2: Use the cluster analysis to target existing businesses and start-ups and market the benefits of locating in the region.
- Objective 3: Develop and implement a regional plan to leverage the region's competitive advantages.
- Objective 4: Conduct an analysis that identifies the existing and potential improved place brand for the region.
- Objective 5: Develop and implement a Regional Marketing Plan
- Objective 6: Create a marketing image that reflects the quality of life and unique assets of each area, such as water resources, peanuts, historical sites, sports arenas, campgrounds, etc.
- Objective 7: Identify new adaptive capabilities of the regional economy.

Goal #2: ESTABLISH AND MAINTAIN A ROBUST REGIONAL INFRASTRUCTURE

Complete and maintain the physical infrastructure needed to support industrial, commercial and residential development in rural areas, including broadband service, multi-modal transportation connections, and affordable housing.

- Objective 1: Identify the region's infrastructure assets (transportation, workforce, water/sewer/gas, broadband, housing, education, healthcare, green space, access to capital and energy assets) and assess whether infrastructure assets can accommodate future growth.
- Objective 2: Develop multi-modal transportation plans that address existing and future year capacity deficiencies.
- Objective 3: Research existing service availability data, identify additional data needs, and develop and implement plans for the expansion of telecommunications and broadband infrastructure growth.
- Objective 4: Research the current housing stock, identify additional needs, and develop and implement a plan for the availability of a variety of housing options.

Goal #3: CREATE REVITALIZED, HEALTHY AND RESILIENT COMMUNITIES

Support and help revitalize safe, walkable communities with vibrant urban and town centers, thriving rural areas, a variety of housing options, affordable services and healthy citizens.

- Objective 1: Promote environmentally sustainable development patterns.
- Objective 2: Develop a plan for accelerating investments in healthy, safe and walkable neighborhoods and ensure that underserved and distressed communities are engaged in the planning process.
- Objective 3: Develop a plan to promote the restoration and preservation of urban and town centers.
- Objective 4: Collaborate with law enforcement on community policing initiatives.
- Objective 5: Ensure that all residents have access to healthcare, education, and affordable services. Identify areas that lack access or where access is not affordable.
- Objective 6: Capitalize on natural resources and recreation opportunities in order to improve the quality of life for citizens and promote ecotourism.
- Objective 7: Address food deserts where there is a lack of options for healthy, fresh foods. Develop healthy eating resources to address dietary challenges in low-income rural areas.

Goal #4: DEVELOP TALENTED AND INNOVATIVE PEOPLE

Develop a workforce with 21st Century skills by retaining the millennial generation, expanding access to higher education, workforce, and vocational training, increasing collaboration with employers, expanding access to entrepreneurial support, and providing incubator spaces for small businesses.

- Objective 1: Foster the development, recruitment, and retention of a workforce with 21st-century skills.
- Objective 2: Identify and analyze all educational, workforce, and vocational training resources and conduct a gap analysis based on employer needs.
- Objective 3: Develop ways to create an entrepreneurial ecosystem across the region which supports existing small businesses and fosters the development and growth of new small businesses.
- Objective 4: Develop Career Paths that recognize the needs of employers and starts students in developing along these pathways in high school.
- Objective 5: Provide the atmosphere and amenities desired by the millennial generation.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute housing problems: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Within the City, 0.00% of occupied households lack complete plumbing, 0.9% lack complete kitchen facilities, 1.72% are overcrowded, and 46.79% are cost burdened.

Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the City average or, more specifically, a lack of complete plumbing over 1.0%, lack of complete kitchen facilities over 2.0%, overcrowding over 4.0%, and cost burdened over 60.0%.

By this standard there are two census tracts that have a concentration of multiple housing problems:

Census Tract 37147000201 – Northeast side of the city

- Lack of Complete Kitchen Facilities: 2.4%
- Cost Burdened Households: 65.96%

Census Tract 37147000602- Southwest corner of the city

- Lack of Complete Kitchen Facilities: 4.7%
- Overcrowding: 4.6%

Source: 2012-2016 American Community Survey 5-Year Estimates

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes, there are multiple census tracts that have concentrations based on race and/or low-income families. City wide, 38.73% of the population is Black or African-American, non-Hispanic and 4.64% are ethnically Hispanic (the two most prominent minority groups). A census tract has a concentration of these groups if the Black or African-American, non-Hispanic population is greater than 50% or the Hispanic population is greater than 10%.

Black or African-American

Census Tract 37147000601 – 55.8%

Census Tract 37147000602 – 66.8%

Census Tract 37147000701 – 81.2%

Census Tract 37147000702 – 96.8%

Census Tract 37147000800 – 64.1%

Hispanic

Census Tract 37147000202 – 16.0%

A census tract is considered a concentration of low-income if the median household income is 80% or less of the jurisdiction median household income. The regional median household income is \$35,069 and low-income is \$28,055.

Low-Income

Census Tract 37147000100 - \$14,504

Census Tract 37147000201 – \$20,041

Census Tract 37147000701 – \$20,833

Census Tract 37147000702 - \$20,625

Source: 2012-2016 American Community Survey 5-Year Estimates

What are the characteristics of the market in these areas/neighborhoods?

Greenville is a city that is working to address the continuing areas of concentrated poverty and racial segregation. The areas mentioned above tend to be in lower-income areas with fewer economic opportunities than other parts of the city. The housing stock tends to be older and in need of repair and support. Economic opportunities are less available in these areas.

Are there any community assets in these areas/neighborhoods?

These tracts are close to the downtown district and the resources that are available to the rest of the City. West Greenville has schools, a library, a police substation, a recreation center, a workforce development center, and an afterschool center in order to help support residents.

Are there other strategic opportunities in any of these areas?

Yes, there are many opportunities in the areas. Many of these areas were identified in the jurisdictions 2017 Analysis of Impediments (AI). The current goals and strategies to address these opportunities include:

- 1) Increase access to affordable housing
 - a) Establish a formal “Affordable & Fair Housing Working Group”
 - b) Establish a TBRA program to help low-income families

- c) Increase homeownership opportunities via down payment assistance
- 2) Reduce substandard housing through a rehab program
- 3) Increase employment training and employment opportunities
 - a) Increase financial literacy through increased partnership with Literacy Volunteers of America
 - b) Increase job training programs for vulnerable populations through partnership with STRIVE
 - c) Increase city financial literacy training
- 4) Increase economic development activities and investments by focusing on activities that benefit low-income residents
- 5) Increase fair housing awareness and education
 - a) Increase the number of fair housing education events
 - b) Conduct fair housing education directly into tracts with racial, ethnic, or low-income concentrations

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the Greenville's priority needs and goals for housing, economic development and other non-housing community development. It also outlines the City's funding allocation and reasoning for the use of CDBG and HOME program funds in support of the priority needs identified in the City of Greenville. To fulfill this the City will work in partnership with local public and private organizations, Pitt County and non-profits to serve the community effectively. The City will monitor programs and continue to pursue opportunities to better serve the City residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	Center City Revitalization Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Center City Revitalization Area is located just west of East Carolina University. It is bordered by the West Greenville Revitalization area to the west, the Tar River to the north, the university to the east and 12th and 14th street to the south.
	Include specific housing and commercial characteristics of this target area.	The area is a mostly residential area with some commercial and industrial sites. Some locations have become dilapidated and need rehabilitation or demolition. Some commercial buildings are in need of renovation.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City consulted with residents and local organizations who helped with the identification of this revitalization area. The City also held a 30-day public comment period and a public hearing for residents to comment on the plan.
	Identify the needs in this target area.	Public infrastructure and facility improvements are needed. There is a need to remove blight in the area. Employment opportunities and other economic improvements are needed.
	What are the opportunities for improvement in this target area?	The opportunities are: Laying the foundation for new and improved schools in the project area; Creating and expanding cultural resources to include libraries, community theaters and performing arts centers; Developing conditions that lead to new employment opportunities through the creation of new commercial districts and through improvements to existing districts; Forging new partnerships where opportunities exist to improve education, health care and employment in the project area; Bringing about physical change including streetscape improvements, design guidelines and recreational amenities to improve safety and livability in the project area; and working to develop quality, affordable housing for rental and ownership while maintaining neighborhood identity.

	Are there barriers to improvement in this target area?	Available and accessible funding for these opportunities and projects are a barrier for improvement in this target area.
2	Area Name:	West Greenville NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	6/16/2015
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The West Greenville Neighborhood Revitalization Strategy Area (NRSA) is located between two of the largest economic drivers in the city of which to the west is Vidant Medical Center and the east is East Carolina University. To the north is the Tar River and to the south is the 10th street connector.
	Include specific housing and commercial characteristics of this target area.	The West Greenville NRSA has residential, industrial and commercial units with approximately 84% being residential units. Most these residential units are single-family homes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The City of Greenville consulted with residents of West Greenville in the process of identifying the NSRA. Multiple meetings were held that was comprised of various stake holders in the city such as local residents, local agencies and organizations and City Council.</p> <p>The City also held a 30-day public comment period and a public hearing for residents to comment on the plan.</p>
	Identify the needs in this target area.	<p>Residents identified the need for public infrastructure improvements such as improved lighting, more sidewalks, additional covered bus stops and other improvements to transportation in the area. There is also a need to remove blight, rehabilitation of both owner-occupied and renter-occupied homes, and rehabilitation to historical structures. There is also a need for public infrastructure improvements, public services for increasing jobs and economic development activities.</p> <p>The median household income in the NSRA is lower than the citywide MHI. Elderly residents make up a larger percentage of the population in the NRSA than in the city as a whole.</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>There is an opportunity to increase the availability and quality of affordable housing for LMI individuals and families. This will involve maintaining and sustaining the current housing stock through housing rehabilitation. It is possible to create a diverse and dynamic neighborhood which serves the needs of all types of families. It is also necessary to add newly constructed housing, rehabilitating existing homes and providing down-payment assistance when funds are available.</p> <p>Infrastructure improvements to the infrastructure such as the completion of West 5th St Corridor and accessibility to sidewalks constructed would also be an improvement to the area.</p> <p>Economic programs that help LMI residents would also be a benefit. This would be achieved through the City helping attract three new businesses a year in the area, helping to assist in creating new jobs in the area and job training.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Funding for these projects and opportunities remain the largest barrier to making improvements in this area. Related are additional public and private investments which go hand in hand with the City's involvement.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City's focus will remain in the identified Redevelopment Areas – more specifically, concentrating in the West Greenville NRSA and the Center City Revitalization Area. Revitalization Areas typically have low-income households, more older structures that are often in need of rehabilitation, and public infrastructure needs. These geographic locations will serve as a great asset in the future for housing, business, senior programs, and educational opportunities.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Preservation & Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence
	Geographic Areas Affected	Center City Revitalization Area West Greenville NRSA
	Associated Goals	Provide for Owner Occupied Housing Rehabilitation Increase Affordable Rental Housing Opportunities Increase Homeownership Opportunities Provide Permanent Supportive Housing for Homeless AI Goal 1: Increase Access to Affordable Housing AI Goal 2: Reduce Substandard Housing
	Description	Preserve and increase owner-occupied housing for low income families and individuals.
	Basis for Relative Priority	There is a high need for affordable housing in the City.
2	Priority Need Name	Reduction of Slum & Blight
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Center City Revitalization Area West Greenville NRSA
	Associated Goals	Provide for Owner Occupied Housing Rehabilitation Reduce Slum & Blight in Residential Areas
	Description	There are many substandard, abandoned, and vacant homes within the redevelopment areas in the City. The City must continue to address the amount of substandard and blighted homes.

	Basis for Relative Priority	The City must continue to address substandard and blighted homes to improve the housing stock.
3	Priority Need Name	Addressing Homelessness
	Priority Level	Low
	Population	Chronic Homelessness Individuals Families with Children Victims of Domestic Violence
	Geographic Areas Affected	Center City Revitalization Area West Greenville NRSA
	Associated Goals	Provide Permanent Supportive Housing for Homeless Provide Supportive Services for Homeless Persons
	Description	The City has identified a need to address and promote programs that help prevent homelessness in the City through partnership with local homeless organizations and the COC.
	Basis for Relative Priority	The City with the County has identified the need to address the needs of the homeless in the County in its 10-Year Plan to End Chronic Homelessness.
4	Priority Need Name	Improvements to Public Facilities & Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Center City Revitalization Area West Greenville NRSA
	Associated Goals	Improve Access to Public Facilities Expand Public Infrastructure & Improve Capacity
	Description	Improve the public infrastructure in low wealth communities, which are typically out of date, and in need of upgrades.
	Basis for Relative Priority	There is a relative need of public infrastructure improvements in the City.
5	Priority Need Name	Expansion of Available Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Center City Revitalization Area West Greenville NRSA
	Associated Goals	Provide Supportive Services for Homeless Persons Provide Supportive Services for Special Needs Provide Vital Services for LMI Households AI Goal 3: Increase Employ Training/Employment Opp AI Goal 4: Increase Economic Dev Activities/Invest AI Goal 5: Increase Fair Housing Awareness and Edu
	Description	The City has identified the need to provide and expand public services that support the low- and moderate-income individuals and households in Greenville. Special needs groups such as the elderly and disabled persons will also be targeted.
	Basis for Relative Priority	Public service programs will help with economic growth, education and improve living situations of LMI individuals and households in the City.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City will look to establish a TBRA program to help LMI families achieve affordable rent in Greenville as guided by the recently completed 2018 AI.
TBRA for Non-Homeless Special Needs	The City will look to establish a TBRA program to help LMI families achieve affordable rent in Greenville as guided by the recently completed 2018 AI.
New Unit Production	The population and number of households has been steadily growing in Greenville. Housing cost-burden and a lack of affordable housing options continue to be problems in Greenville, and the data indicate that this burden disproportionately falls on certain populations, especially low-income Black and Hispanic households. New unit production will be guided by the recently completed 2018 AI.
Rehabilitation	The Community Development Department understands that the City's current housing stock is aging and the need of owner occupied rehabilitation will continue to increase. The City will work to reduce substandard housing as guided by the recently updated 2018 AI.
Acquisition, including preservation	Staff will continue to pursue properties for acquisition. These properties will be both residential and commercial in use. It is the City's intention to keep the character and design of the neighborhood intact. In many cases, the properties purchased are dilapidated or damaged beyond repair. In those cases, the City will demolish and rebuild with past character in mind.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The resources available to support the projects and activities in the Consolidated Plan will be HUD entitlement funds from Community Development Block Grant (CDBG) and the Home Investment Partnership (HOME). Included are also general fund revenues from the local bond program, North Carolina Housing Finance Agency, private lending institutions, and private developers.

The City has been allocated \$906,560 for the CDBG program and \$527,575 for the HOME program.

The City of Greenville is aware that over the course of the 5-year planning period it will be critical to leverage as much outside funding as possible to assist in carrying out activities planned. Through partnerships, the annual federal funding the City receives has a higher potential to reach more low- and moderate-income families and individuals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	906,560	0	0	906,560	3,640,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	527,575	0	0	527,575	2,120,000	

Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Through the availability of CDBG and HOME entitlement funds, the City of Greenville has been able to leverage those funds to find local and state funds such as the local bond program, North Carolina Housing Finance Agency, private lending institutions, and match funds from private developers for the HOME program. In the previous program year, these leveraged funds amounted to over \$300,000 in support of the housing and services programs.

Winslow Pointe is an affordable housing community that was developed in part through the use of HOME Investment Partnership funds and Low Income Housing Tax Credits. Federal funds were used to leverage over \$11 million to complete the development. The developers have expressed an interest to begin Phase 2 of Winslow Pointe. The City staff has discussed this phase with the development team, and they have also noted that they will pursue tax credits from the North Carolina Housing Finance Agency (NCHFA).

Parkside Commons is a new, all-inclusive community for residents 55 years old or older. The North Carolina Finance Agency assisted in offering financing to produce this complex. The construction of this project was part of the Community Development Strategies for the City to assist low-income elderly residents.

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

In previous planning periods, staff strategically acquired properties within our target/focus areas. These properties are slated to be combined and then subdivided (many of the properties are narrow lots) for both owner-occupied, lease-purchase, and rental property.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Literacy Volunteers - Pitt County	Subrecipient	public services	Jurisdiction
Center for Family Violence Prevention	Subrecipient	public services	Region
Community Crossroads Center	Non-profit organizations	Homelessness	Jurisdiction
Pitt County	Government	Homelessness	Jurisdiction
LIFE of North Carolina/STRIVE	Non-profit organizations	Economic Development	Jurisdiction
METROPOLITAN HOUSING AND CDC, INC.	CHDO	Ownership Rental	Jurisdiction
Housing Authority of the City of Greenville, North Carolina	PHA	Public Housing Rental	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Greenville will continue to assess the strengths and gaps in the institutional delivery system of the CDBG and HOME programs within the City. Community Development staff have cultivated many programs through sub-recipient funding and partnerships with non-profits. The City has also increased partnerships with other institutional organizations and government agencies throughout the years. An example of this is the increased partnership with the county in the work with reducing homelessness through prevention services and finding shelter support.

The City is always working to improve the delivery of programs through CHDOs. The City will also work to recruit 2-3 more over the next planning period and build capacity in this area. Workforce development has remained a concern for Greenville, and the City intends to keep working with workforce development agencies and organizations to increase the skills of the workers in the City.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		X
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		X
Transportation	X	X	
Other			
Transitional Housing	X		

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

For homeless persons in the City, the Community Crossroads Center (CCC) offers a variety of services to meet the needs of the homeless in the City. The shelter works with agencies and organizations that provide a wide array of programs and opportunities to meet the needs of those individuals. CCC offers 98 shelter beds that has a communal living arrangement, and case management assessment, which also points homeless persons and families towards the correct resource to help transition into a stable living situation.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

For homeless persons in the City, the Community Crossroads Center (CCC) offers a variety of services to meet the needs of the homeless in the City. The shelter works with agencies and organizations that provide a wide array of programs and opportunities to meet the needs of those individuals. CCC offers 98 shelter beds that has a communal living arrangement, and case management assessment, which also points homeless persons and families towards the correct resource to help transition into a stable living situation.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will work towards building capacity in working with LMI communities with CHDO organizations. The City will be responsible as the PJ to work with CHDO organizations that serve these communities. Staff will continue to provide resources to existing CHDOs and will also recruit new CHDOs over the next five years of the Consolidated Planning period.

Staff will also continue to provide resources to non-profits who are conducting workforce development initiatives. The City will partner with all capable and effective agencies who provide these types of programs for LMI communities.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide for Owner Occupied Housing Rehabilitation	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development Reduction of Slum & Blight		Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Increase Affordable Rental Housing Opportunities	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
3	Reduce Slum and Blight in Residential Areas	2018	2022	Affordable Housing Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Reduction of Slum & Blight		Buildings Demolished: 5 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Homeownership Opportunities	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Homeowner Housing Added: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
5	Provide Permanent Supportive Housing for Homeless	2018	2022	Homeless	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development Addressing Homelessness		Homelessness Prevention: 1500 Persons Assisted Housing for Homeless added: 5 Household Housing Unit
6	Provide Supportive Services for Homeless Persons	2018	2022	Homeless	Center City Revitalization Area West Greenville NRSA	Addressing Homelessness Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
7	Improve Access to Public Facilities	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Improvements to Public Facilities & Infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Expand Public Infrastructure and Improve Capacity	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Improvements to Public Facilities & Infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
9	Provide Supportive Services for Special Needs	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
10	Provide Vital Services for LMI Households	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	AI Goal 1: Increase Access to Affordable Housing	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Direct Financial Assistance to Homebuyers: 5 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
12	AI Goal 2: Reduce Substandard Housing	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Homeowner Housing Rehabilitated: 15 Household Housing Unit
13	AI Goal 3: Increase Employ Training/Employment Opp	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Other: 75 Other
14	AI Goal 4: Increase Economic Development Activities and Investment	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	AI Goal 5: Increase Fair Housing Awareness and Education	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Other: 5 Other

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Provide for Owner Occupied Housing Rehabilitation
	Goal Description	The City will provide for owner occupied housing rehabilitation through rehabilitation in LMI and Revitalization areas and LMI households.
2	Goal Name	Increase Affordable Rental Housing Opportunities
	Goal Description	The City will increase affordable rental housing opportunities through the construction of rental housing units in LMI and Revitalization areas and rehabilitation of rental housing units in LMI areas.
3	Goal Name	Reduce Slum & Blight in Residential Areas
	Goal Description	The City will reduce slum & blight in residential LMI and Revitalization areas through the demolition of dilapidated or severely damaged buildings.
4	Goal Name	Increase Homeownership Opportunities
	Goal Description	The City will increase homeownership opportunities through adding new homeowner housing in LMI areas and direct financial assistance to LMI homebuyers. The City will also provide direct financial assistance to qualified households.

5	Goal Name	Provide Permanent Supportive Housing for Homeless
	Goal Description	The City will provide permanent supportive housing for homeless individuals and households.
6	Goal Name	Provide Supportive Services for Homeless Persons
	Goal Description	The City will provide supportive services for homeless persons in the City. These services will promote and expand homeless prevention services and job training services.
7	Goal Name	Improve Access to Public Facilities
	Goal Description	The City will improve access to public facilities in Revitalization areas. These activities will be improvements to public facilities and will help accommodate for special needs populations such as the elderly and disabled persons.
8	Goal Name	Expand Public Infrastructure & Improve Capacity
	Goal Description	The City will expand public infrastructure and improve capacity in Revitalization areas. These activities will also benefit the special needs populations such as the elderly and disabled persons.
9	Goal Name	Provide Supportive Services for Special Needs
	Goal Description	The City will provide supportive services for special needs populations such as elderly and disabled persons. These activities will include the expansion of available public services in LMI and Revitalization areas.
10	Goal Name	Provide Vital Services for LMI Households
	Goal Description	The City will provide vital services for LMI households. These public services will expand upon and include emergency and critical services that will respond the needs of city residents.

11	Goal Name	AI Goal 1: Increase Access to Affordable Housing
	Goal Description	<p>The City has a goal to Increase Access to Affordable Housing with a Focus on Increasing Mobility and Alleviating Disproportionate Needs as guided by the 2018 AI.</p> <p>Strategies are:</p> <p>1a.) Establish a formal “Affordable & Fair Housing Working Group”. The purpose of this group is to develop meaningful recommendations, advocate for policy changes and get political buy-in for affordable and fair housing initiatives.</p> <p>1b.) Establish TBRA program to help low-income families achieve affordable rent.</p> <p>1c.) Increase homeownership opportunities via down payment assistance.</p> <p>1d.) Increase mobility-based counseling efforts in all affordable housing programs, such as educating TBRA and Down-payment Assistance program participants in the ability and benefits of living in high-opportunity areas.</p> <p>Measurements of Achievement are:</p> <p>1a.1) Formally establish the Working Group by end of Year 2.</p> <p>1a.2) Development and publish 3 meaningful recommendations by end of Year 3.</p> <p>1b.1) Formally establish the TBRA Program by end of Year 2.</p> <p>1b.2) Disseminate 10 TBRA vouchers by end of Year 3.</p> <p>1c.1) Assist 1 persons per year for the coming five program years achieve homeownership through down payment assistance.</p> <p>1d.) Increase number of program participants moving to high-opportunity areas.</p>

12	Goal Name	AI Goal 2: Reduce Substandard Housing
	Goal Description	<p>The City has a goal to reduce substandard housing in LMI areas of the City as guided by the 2018 AI.</p> <p>Strategies are:</p> <p>2a.) Rehab substandard homes</p> <p>2b.) Focus on rehabbing substandard in R/RECAP</p> <p>Measurements of Achievement are:</p> <p>2.a) Rehab 3 homes per year for the coming five program years.</p> <p>2.b) At least 1/3 of rehabs to take place in R/ECAP tracts.</p>
13	Goal Name	AI Goal 3: Increase Employ Training/Employment Opp
	Goal Description	<p>The City has a goal to Increase Employment Training and Employment Opportunities as guided by the 2018 AI.</p> <p>Strategies are:</p> <p>3a.) Increase financial literacy through increased partnership with Literacy Volunteers of America.</p> <p>3b.) Increase job training programs for vulnerable populations through partnership with STRIVE.</p> <p>3c.) Increase city financial literacy training.</p> <p>Measurements of Achievement are:</p> <p>3a.1) Train 20 people per year for the next five years in financial literacy.</p> <p>3a.2) Increase outreach in R/ECAP tracts.</p> <p>3a.3) Train 10 people from R/ECAP tracts per year in financial literacy.</p> <p>3b.1) Provide job training for 5 people per year for the next five years.</p> <p>3b.2) Increase outreach in R/ECAP tracts.</p> <p>3b.3) Provide job training for 10 people from R/ECAP tracts per year.</p> <p>3c.1) Provide literacy training for 10 people per year for the next five years.</p> <p>3c.2) Increase outreach in R/ECAP tracts.</p> <p>3c.3) Provide financial literacy training for 5 people from R/ECAP tracts per year.</p>

14	Goal Name	AI Goal 4: Increase Economic Dev Activities/Invest
	Goal Description	<p>The City has a goal to Increase Economic Development Activities and Investments as guided by the 2018 AI.</p> <p>Strategies are:</p> <p>4a.) Increase economic development activities that benefit low-income minority residents</p> <p>4b.) Increase coordination between community and economic development departments.</p> <p>4c.) Facilitate for the inclusion of affordable housing in new economic development projects.</p> <p>Measurements of Achievement are:</p> <p>4a.1) Amount of economic development spending that benefit low-income minority residents.</p> <p>4a.2) Amount of economic development spending on projects directly located in R/ECAPs.</p> <p>4b.1) Amount of economic development spending on projects directly located in R/ECAPs.</p> <p>4c.1) Number of affordable units in new economic development projects.</p> <p>4c.2) Number of affordable units in new economic development projects located in R/ECAPS.</p>
15	Goal Name	AI Goal 5: Increase Fair Housing Awareness and Edu
	Goal Description	<p>The City has a goal to Increase Fair Housing Awareness and Education in the City as guided by the 2018 AI.</p> <p>Strategies are:</p> <p>5a) Increase the number of fair housing education events.</p> <p>5b) Conduct fair housing education directly in R/ECAP tracts.</p> <p>Measurements of Achievement are:</p> <p>5a) Increase number of fair housing events to 2 per year for the next five years.</p> <p>5b1) Increase the number of participants from R/ECAP tracts to 20 every year</p> <p>5b2) Hold at least 1 fair housing education events in a R/ECAP tract per year.</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates low- and moderate income (LMI) households that will directly benefit from affordable housing will be:

Homeowners

Homeowner Housing Rehabilitated: 50 Household Housing Units
Homeowner Housing Added: 15 Household Housing Units
Direct Financial Assistance to Homebuyers: 15 Households Assisted

Renters

Rental units constructed: 10 Household Housing Units
Rental units rehabilitated: 10 Household Housing Units

Homeless

Housing for Homeless added: 5 Household Housing Units

AFH Goals:

Direct Financial Assistance to Homebuyers: 5 Households Assisted
Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
Homeowner Housing Rehabilitated: 15 Household Housing Unit

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The HACG is actively converting units to meet the 504 Accessibility Plan according to the ADA requirements to meet the needs of the families on its waiting list as well as already housed. This is due to the number of elderly residents with the desire to age in place, coupled with the diversity of families seeking and needing affordable housing, many of which had physical disabilities.

Activities to Increase Resident Involvements

The HACG's Resident Advisory Board and Resident Council Organization is actively engaged in meeting and surveying the needs of the residents. The Resident Advisory Board brings their needs, concerns to the HACG Management for implementation of programs, services and initiatives that they deem necessary for resident empowerment and involvement.

HACG also partners with the Resident Advisory Board and Resident Council to promote the various self-sufficiency programs aimed at assisting residents in becoming more economically self-sufficient, working the agency's housing counseling program to address financial barriers i.e. budgeting, credit rebuilding and homeownership training activities to help them reach their goals.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

In 2018, Greenville conducted an Analysis of Impediments to Fair Housing Choice (AI), based on HUD's Assessment of Fair Housing (AFH) framework. The AI outlined contributing factors to fair housing issues in the region of which the lack of affordable housing in the City plays a central role. It was identified that two of the major variables comprising affordable housing was low income and issues relating to the housing supply in the City.

The most prevalent contributing factor to fair housing choice is the location and type of affordable housing. This contributing factor has a significant impact on maintaining and creating segregated communities and HUD-defined racial and ethnic concentrations of poverty (R/ECAPs) within the City. Several other significant contributing factors to fair housing were identified, including: community opposition, displacement of residents due to economic pressure lack of public investments, and lack of local fair housing enforcement. These additional factors also contribute to multiple fair housing issues including segregation, R/ECAPs, and disproportionate housing needs.

The AI identified five goals, which help to address barriers to affordable and fair housing:

Goal 1: Increase Access to Affordable Housing

Goal 2: Reduce Substandard Housing

Goal 3: Increase Employment Training and Employment Opportunities

Goal 4: Increase Economic Development Activities & Investments

Goal 5: Increase Fair Housing Awareness and Education

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Greenville, in partnership with other local agencies and organizations will both implement and support programs that help eliminate and mitigate the barriers to affordable housing. These activities are outlined below:

1. Provide and assist in the construction, rehabilitation, and planning of low to moderate income communities and housing.
2. Promote, implement, and assist with educational programs that will provide future opportunities for home-ownership, job options, and family stability.
3. Support non-profits who help those that have made bad decisions in the past, to work towards better opportunities.
4. Provide and Assist in down-payment assistance programs, workforce development programs, and financial management programs.
5. Partner with lending institutions to provide a wide variety of financing options for low-moderate income households.
6. Plan for at least one homebuyer education workshop that will be held completely for the Spanish speaking population.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Greenville partners with the Pitt County Continuum of Care to combat homelessness and aid with the creation of a seamless continuum of housing and support services. It is the goal of the City and COC to provide services and housing to all homeless and subpopulations of homeless in the city and county. Currently there are multiple agencies and coalitions working on this issue. The City and its partners must continue to strengthen the coordination of homeless prevention activities by taking a comprehensive approach to the issue. This is not a housing issue, nor is it a support service issue. Greenville must begin to treat homelessness as a community development activity - meaning workforce development, job creation, support services, and housing all combined.

There will continue to be Point-in-Time surveys conducted to identify both sheltered and unsheltered persons. Through these surveys, the COC and partners will implement strategies that will:

- Identify the chronically homeless persons within the City of Greenville and Pitt County.
- Create programs that prevent homelessness prior to it occurring.
- Provide supportive and transitional housing for those in need.

Addressing the emergency and transitional housing needs of homeless persons

Community Crossroads Center (CCC) is a 98-bed emergency shelter serving the homeless in the City. There are 58 beds for men, 24 for women and 4 family rooms. They are available on first come first served basis. CCC will continue to partner with the city, county, and other organizations to add services that match the needs of the homeless. The City is committed to providing resources and assistance to mitigating homelessness before it happens through programs and services that reduce and eliminate homelessness.

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 City will continue to partner with and support the efforts of the COC to help homeless individuals and families make the transition to permanent housing and self-sustainability. Towards this end, the City will prioritize funding towards activities that further preventing individuals and families from becoming homeless again. In Greenville/Pitt County, the typical individual or family that stays in transitional housing usually has demonstrated an inability to sustain housing. They have either defaulted on their lease, been evicted from their homes, and/or have a poor credit history.

The City of Greenville will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. The City will provide resources and funding the both

the COC and CCC to assist both types of the cases. The City agrees that both transitional housing and supportive housing can assist with breaking down the barriers to affordable housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The cause, nature and full extent of the homeless problem is both varied and complex. With the different homeless populations described here and the level of services offered as they relate to the Continuum of Care initiative, it is obvious that there is no single cause of homelessness. To identify the homeless populations and assess their needs, the City and COC will continue to utilize the PIT survey and work with partners to assess the needs of the homeless. Also, as mentioned above, Greenville will prioritize funding towards activities that preventing LMI individuals and families who are at-risk from becoming homeless.

Community Crossroads Center also runs the Temporary Assistance for Needy Families (TANF) program, which may help qualified families with first month's rent, security deposits and a utilities deposit. This program is designed to help families increase their ability to become self-sufficient.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As required by HUD, any residential property built before 1978 receiving federal funds from CDBG and HOME programs are to be tested for lead based paint and any lead hazards discovered are to be removed. Currently, the City provides LBPH assistance to owner occupied housing and housing provided by non-profits and CHDOs. The City will continue to apply for and an Office of Healthy Homes and Lead Hazard Control Grant to provide lead-based paint testing and abatement to rental properties and to address healthy homes issues.

How are the actions listed above related to the extent of lead poisoning and hazards?

According to the 2012-2016 ACS 5-Year Estimates, there are over 3,900 owner-occupied units and 5,700 renter-occupied units that were built before 1980. This represents a third of all the owner-occupied units and almost a quarter of renter-occupied units in the city that may potentially have lead based paint hazards.

How are the actions listed above integrated into housing policies and procedures?

In all property rehabilitation projects undertaken by the City of Greenville, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992, Title X of the Housing and Community Development Act of 1992 (Title 24, Part 35 of the Code of Federal Regulations).

The City of Greenville is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs implemented. Currently, the City of Greenville has contracted with an agency to provide all lead testing and clearance activities. This agency has also agreed to provide training for the housing rehabilitation contractors.

The majority of the City of Greenville CDBG and HOME funds are spent on owner-occupied housing stock so it is imperative that the City find other resources to address the hazard of lead based paint and health home issues from other funding sources. We hope in the future to apply for and receive another Office of Healthy Homes and Lead Hazard Control Grant to provide lead-based paint testing and abatement to eligible rental properties.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Greenville's housing programs were created to address poverty and the lack of resources through providing housing opportunities for low-income households. Without these housing opportunities many low-income households would not be able to afford housing rehabilitation costs, renting or purchasing a home.

The City envisions a strategy that can reduce the number of families and individuals in poverty through a comprehensive process. This process includes workforce development and training, job creation through the expansion of economic opportunities, and affordable housing. The Community Development Department intends to use its own resources along with resources from partners that nurture the low-income families and households.

The idea is to provide every resource for low-income families and individuals to improve their situation. For example, the City will continue to provide affordable housing to both potential homeowners and renters. However, low-income families will not be able to remain in affordable housing if they do not have jobs. The City will assist in providing economic opportunities through small business development, entrepreneurship initiatives, and business attraction. Although, we will also use other private economic development partners to leverage the amount of funding we provide. Moreover, the City will provide funding for non-profits to assist and create workforce development programs. The City of Greenville understands that without proper training individuals cannot hope to ever gain decent employment.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Funding through CDBG Public Service activities that help individuals with job training, workforce development and finding employment help to keep these individuals out of impoverished conditions and allow them the opportunity to establish themselves to find suitable living arrangements. Such efforts will work to reduce the number of persons and families living in poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Greenville is a compliant PJ of the U.S. Department of Housing and Urban Development. Staff understands that the effectiveness and efficiency of federal dollars determine whether the funds will continue to be allocated. Thus, the City will do its absolute best to ensure that every dollar is not only spent properly, but also leveraged to the maximum amount possible.

HOME rules for oversight have been changed to improve the performance of new projects and activities. Staff has already begun the implementation of CPD notice 12-007. During the next five years of the Consolidated Plan, the City will connect the market analysis and needs assessment to every project or activity that conducted. This will help ensure the feasibility of the development and may give staff some indication of several potential outcomes.

As part of the analysis, the City must also place more scrutiny on the CHDO's that work with the City and build their capacity. The City will monitor the CHDOs and will also make notes on the necessary resources CHDOs need to be successful.

A final component to the monitoring change will be within IDIS. Staff will be more vigilant in the time frame of projects and activities. Although we cannot make some developments progress more quickly, we can track them more closely in IDIS and report on them more frequently.

Monitoring Objective

Primary - To ensure that subrecipients are:

- Complying with all applicable federal requirements
- Complying with administrative and financial management standards
- Performing and delivering services in a timely manner

Secondary - To identify any potential areas of non-compliance and offer technical assistance.

Monitoring Procedure

- In-house reviews of sub-recipient materials and regulations review
- Pre-monitoring visits with sub-recipient
- Conduct visit as follow:
 - Notify of date, scope, focus of review
 - Hold entrance conference with chief official
 - Document, gather and analyze
 - Hold exit conference to report results, hear reaction and form conclusions

- Follow-up with letter of results to include findings and/ or concerns

On-Site Visits

Staff performs on-site monitoring reviews at least annually, depending on the assessment of risks for non-compliance. Program operations are observed, staff interviewed, client eligibility confirmed, financial and programmatic reports verified.

Long-Term Compliance

Activities involving real property acquisition or improvement require long-term compliance with original purpose of the federal assistance. The City of Greenville's Community Development Department maintains a CDBG Real Property Inventory that is updated annually and confirms that such property is still being used for the intended purpose. Staff carries out an annual review of HOME-assisted rental units, to ensure compliance with Housing Quality Standards, tenant eligibility, and rent ceilings.

Rental Housing Monitoring

Staff must review annual Project Compliance Reports and perform regular on-site visits throughout the affordability period to ensure continued compliance with:

- Rent and occupancy requirements
- Property standards
- Other Federal requirements (e.g. fair housing, lead-based paint, and affirmative marketing)

Expected Resources

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

Introduction

The resources available to support the projects and activities in the Consolidated Plan will be HUD entitlement funds from Community Development Block Grant (CDBG) and the Home Investment Partnership (HOME). Included are also general fund revenues from the local Bond program, North Carolina Housing Finance Agency, private lending institutions, and private developers.

The City has been allocated \$906,560 for the CDBG program and \$527,575 for the HOME program.

The City of Greenville is aware that over the course of the 5-year planning period it will be critical to leverage as much outside funding as possible to assist in carrying out activities planned. Through partnerships, the annual federal funding the City receives has a higher potential to reach more LMI families and individuals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	906,560	0	0	906,560	3,640,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	527,575	0	0	527,575	2,120,000	

Table 52 - 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

Through the availability of CDBG and HOME entitlement funds, the City of Greenville has been able to leverage those funds to find local and state funds such as the local Bond program, North Carolina Housing Finance Agency, private lending institutions, and match funds from private developers for the HOME program. In the previous program year, these leveraged funds amounted to over \$300,000 in support of the housing and services programs.

Winslow Pointe is an affordable housing community that was developed in part through the use of HOME Investment Partnership funds and Low-Income Housing Tax Credits. Federal funds were used to leverage over \$11 million to complete the development. The developers have expressed an interest to begin Phase 2 of Winslow Pointe. The City Staff has discussed this phase with the development team, and they have also noted that they will pursue tax credits from the North Carolina Housing Finance Agency (NCHFA).

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

In previous planning periods, staff strategically acquired properties within our target/focus areas. These properties are slated to be combined and then subdivided (many of the properties are narrow lots) for both owner-occupied, lease-purchase, and rental property.

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	Provide for Owner Occupied Housing Rehabilitation	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development Reduction of Slum & Blight		Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Increase Affordable Rental Housing Opportunities	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit
3	Reduce Slum & Blight in Residential Areas	2018	2022	Affordable Housing Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Reduction of Slum & Blight	CDBG: \$40,000	Buildings Demolished: 2 Buildings
4	Increase Homeownership Opportunities	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Permanent Supportive Housing for Homeless	2018	2022	Homeless	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development Addressing Homelessness		Homelessness Prevention: 300 Persons Assisted Housing for Homeless added: 1 Household Housing Unit
6	Provide Supportive Services for Homeless Persons	2018	2022	Homeless	Center City Revitalization Area West Greenville NRSA	Addressing Homelessness Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
7	Improve Access to Public Facilities	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Improvements to Public Facilities & Infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
8	Expand Public Infrastructure & Improve Capacity	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Improvements to Public Facilities & Infrastructure		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
9	Provide Supportive Services for Special Needs	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services	CDBG: \$135,984	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Provide Vital Services for LMI Households	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
11	AI Goal 1: Increase Access to Affordable Housing	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Direct Financial Assistance to Homebuyers: 1 Household Assisted Tenant-based rental assistance/ Rapid Rehousing: 2 Households Assisted
12	AI Goal 2: Reduce Substandard Housing	2018	2022	Affordable Housing	Center City Revitalization Area West Greenville NRSA	Affordable Housing Preservation & Development		Homeowner Housing Rehabilitated: 3 Household Housing Units
13	AI Goal 3: Increase Employment Training and Employment Opportunities	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Other: 15 Other
14	AI Goal 4: Increase Economic Development Activities and Investment	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted Other: 1 Other

Consolidated
Plan

GREENVILLE

139

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	AI Goal 5: Increase Fair Housing Awareness and Education	2018	2022	Non-Housing Community Development	Center City Revitalization Area West Greenville NRSA	Expansion of Available Public Services		Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Provide for Owner Occupied Housing Rehabilitation
	Goal Description	The City will provide for owner occupied housing rehabilitation through rehabilitation in LMI and Revitalization areas and LMI households.
2	Goal Name	Increase Affordable Rental Housing Opportunities
	Goal Description	The City will increase affordable rental housing opportunities through the construction of rental housing units in LMI and Revitalization areas and rehabilitation of rental housing units in LMI areas.
3	Goal Name	Reduce Slum & Blight in Residential Areas
	Goal Description	The City will reduce slum & blight in residential LMI and Revitalization areas through the demolition of dilapidated or severely damaged buildings.
4	Goal Name	Increase Homeownership Opportunities
	Goal Description	The City will increase homeownership opportunities through adding new homeowner housing in LMI areas and direct financial assistance to LMI homebuyers. The City will also provide direct financial assistance to qualified households.
5	Goal Name	Provide Permanent Supportive Housing for Homeless
	Goal Description	The City will provide permanent supportive housing for homeless individuals and households.

6	Goal Name	Provide Supportive Services for Homeless Persons
	Goal Description	The City will provide supportive services for homeless persons in the City. These services will promote and expand homeless prevention services and job training services.
7	Goal Name	Improve Access to Public Facilities
	Goal Description	The City will improve access to public facilities in Revitalization areas. These activities will be improvements to public facilities and will help accommodate for special needs populations such as the elderly and disabled persons.
8	Goal Name	Expand Public Infrastructure & Improve Capacity
	Goal Description	The City will expand public infrastructure and improve capacity in Revitalization areas. These activities will also benefit the special needs populations such as the elderly and disabled persons.
9	Goal Name	Provide Supportive Services for Special Needs
	Goal Description	The City will provide supportive services for special needs populations such as elderly and disabled persons. These activities will include the expansion of available public services in LMI and Revitalization areas.
10	Goal Name	Provide Vital Services for LMI Households
	Goal Description	The City will provide vital services for LMI households. These public services will expand upon and include emergency and critical services that will respond the needs of city residents.
11	Goal Name	AI Goal 1: Increase Access to Affordable Housing
	Goal Description	The City has a goal to Increase Access to Affordable Housing with a Focus on Increasing Mobility and Alleviating Disproportionate Needs as guided by the 2018 AI.
12	Goal Name	AI Goal 2: Reduce Substandard Housing
	Goal Description	The City has a goal to reduce substandard housing in LMI areas of the City as guided by the 2018 AI.
13	Goal Name	AI Goal 3: Increase Employ Training/Employment Opp
	Goal Description	The City has a goal to Increase Employment Training and Employment Opportunities as guided by the 2018 AI.

14	Goal Name	AI Goal 4: Increase Economic Dev Activities/Invest
	Goal Description	The City has a goal to Increase Economic Development Activities and Investments as guided by the 2018 AI.
15	Goal Name	AI Goal 5: Increase Fair Housing Awareness and Edu
	Goal Description	The City has a goal to Increase Fair Housing Awareness and Education in the City as guided by the 2018 AI.

Projects

AP-35 Projects – 91.220(d)

Introduction

HUD entitlement CDBG and HOME funding will be used to administer programs that benefit LMI households throughout the service area including: owner-occupied and renter-occupied housing rehabilitation, public services, and CHDO activities.

Projects

#	Project Name
1	CDBG: Program Administration (2018)
2	CDBG: Rehabilitation/Urgent Repair-Housing (2018)
3	CDBG: Public Facilities (2018)
4	CDBG: Public Services (2018)
5	CDBG: Clearance/Demolition (2018)
6	HOME: Program Administration (2018)
7	HOME: CHDO Reserve Activities (2018)
8	HOME: Down Payment Assistance Program (2018)
9	HOME: Housing Rehab & Development (2018)

Table 54 – Project Information

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

Funding allocations are based on the priority needs and goals identified as part of the Consolidated Plan. The major obstacle to addressing the underserved needs is the lack of available funding to serve the all the areas of the City.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Program Administration (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Provide for Owner Occupied Housing Rehabilitation Increase Affordable Rental Housing Opportunities Reduce Slum & Blight in Residential Areas Increase Homeownership Opportunities Provide Permanent Supportive Housing for Homeless Provide Supportive Services for Homeless Persons Improve Access to Public Facilities Expand Public Infrastructure & Improve Capacity Provide Supportive Services for Special Needs Provide Vital Services for LMI Households AI Goal 1: Increase Access to Affordable Housing AI Goal 2: Reduce Substandard Housing AI Goal 3: Increase Employ Training/Employment Opp AI Goal 4: Increase Economic Dev Activities/Invest AI Goal 5: Increase Fair Housing Awareness and Edu
	Needs Addressed	Affordable Housing Preservation & Development Reduction of Slum & Blight Addressing Homelessness Improvements to Public Facilities & Infrastructure Expansion of Available Public Services
	Funding	CDBG: \$181,312
	Description	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant programs. This project and related activities will be funded through CDBG funds as well as local general revenue support.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Program administration of the CDBG program in Greenville.
2	Project Name	CDBG: Rehabilitation/Urgent Repair-Housing (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA

	Goals Supported	Provide for Owner Occupied Housing Rehabilitation Reduce Slum & Blight in Residential Areas AI Goal 2: Reduce Substandard Housing
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	CDBG: \$399,264
	Description	This program is designed to assist very low- to low-income homeowners with rehabilitating existing housing structures. The primary intent of this activity is to bring units up to code through the provision of rehabilitation activities to eliminate all code violations and provide a decent, safe, and sanitary living environment. Program costs incurred may include demolition, construction, permitting fees, surveying, lead abatement, credit reports and closing costs. This activity will target owner-occupied homeowners only. Qualified candidates for assistance include homeowners with annual incomes below eighty percent (80%) of the median area income as defined by HUD.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Number of units rehabilitated: 6
	Location Description	Citywide
	Planned Activities	Rehabilitation activities to eliminate all code violations and provide a decent, safe, and sanitary living environment to 6 qualified homeowners with annual incomes below eighty percent (80%) of the median area income as defined by HUD. Additional funding for this projects is: CDBG Program Income: \$30,000 Urgent Repair-NCHFA: \$50,000 Disaster Recovery-NCHFA: \$150,000
3	Project Name	CDBG: Public Facilities (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Improve Access to Public Facilities
	Needs Addressed	Improvements to Public Facilities & Infrastructure
	Funding	CDBG: \$150,000
	Description	Efforts will continue to improve public facilities including infrastructure, streetscape, sidewalks, public parks, drainage, etc.
	Target Date	6/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of LMI persons and/or families served is 500.
	Location Description	Citywide
	Planned Activities	Improvement of public facilities including infrastructure, streetscape, sidewalks, public parks, drainage that will benefit 500 LMI persons/families.
4	Project Name	CDBG: Public Services (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Provide Supportive Services for Special Needs
	Needs Addressed	Expansion of Available Public Services
	Funding	CDBG: \$135,984
	Description	The City of Greenville will make available funds to assist non-profit organizations with approved public services activities. Qualified agencies will participate in projects that benefit City of Greenville citizens. Non-profit housing and service providers must assist the under-served populations of the City. Applications from non-profits are submitted to the City for consideration annually and reviewed by the Affordable Housing Loan Committee. The activities will assist low income persons, homeless and special needs persons, youth development, victims of family/domestic violence, and housing providers.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Number if LMI households served: 500 Number if LMI persons served: 500
	Location Description	Citywide

	Planned Activities	<p>The City of Greenville will make available funds to assist non-profit organizations with approved public services activities that will assist low income persons, homeless and special needs persons, youth development, victims of family/domestic violence, and housing providers. Activities will be provided by:</p> <p>The Greenville Community Shelters DBA Community Crossroads Center - \$10,031</p> <p>Pitt County Council on Aging - \$14,496</p> <p>Lucille Gorham Intergenerational Center - \$24,159</p> <p>Habitat for Humanity - \$14,520</p> <p>Boys and Girls Club of the Coastal Plain - \$19,327</p> <p>Center for Family Violence Prevention - \$24,154</p> <p>ECU Family Therapy Clinic - \$17,700</p> <p>Literacy Volunteers of America – Pitt County- \$11,597</p>
5	Project Name	CDBG: Clearance/Demolition (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Reduce Slum & Blight in Residential Areas
	Needs Addressed	Reduction of Slum & Blight
	Funding	CDBG: \$40,000
	Description	This activity is designed to acquire and demolish substandard structures in the revitalization areas in an effort to improve the living conditions for low-income residents. Parcels may be recombined for the development of new, affordable housing units.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Number of units demolished: 2
	Location Description	Revitalization areas
	Planned Activities	Two units to be cleared in the West Greenville NRSA/Center City Revitalization Area.
6	Project Name	HOME: Program Administration (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	
	Needs Addressed	

	Funding	HOME: \$52,758
	Description	Staff salary, planning, and administrative service delivery costs for implementing the HOME program. This project and all related activities will be funded through the annual HOME allocation.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Program administration of the HOME program in Greenville.
7	Project Name	HOME: CHDO Reserve Activities (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Increase Homeownership Opportunities AI Goal 1: Increase Access to Affordable Housing
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$79,136
	Description	It is anticipated that a certified CHDO will utilize the funding to continue production of single-family units for first-time, low-moderate income homebuyers. At the present time, the City has one certified organization, Metropolitan Housing and CDC.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Number of new single-family units: 1
	Location Description	Citywide
	Planned Activities	Production of one single-family unit for first-time LMI homebuyers.
8	Project Name	HOME: Down Payment Assistance Program (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Increase Homeownership Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$80,000
	Description	Funds available for first time buyers who have completed homebuyer education classes.
	Target Date	6/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	Number of new homeowners: 2
	Location Description	Citywide
	Planned Activities	Down payment assistance for two first-time buyers who have completed homebuyer education classes.
9	Project Name	HOME: Housing Rehab & Development (2018)
	Target Area	Center City Revitalization Area West Greenville NRSA
	Goals Supported	Increase Affordable Rental Housing Opportunities Increase Homeownership Opportunities AI Goal 1: Increase Access to Affordable Housing
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$315,681
	Description	This activity will provide funding for the development of new owner-occupied affordable housing and rehab of current owner-occupied housing via partnerships with non-profits. These homes will be made available to homebuyers who are LMI.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Number of new single-family units constructed: 5
	Location Description	Citywide
	Planned Activities	Construction of 5 new single-family units.

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

Program activities carried out by the City of Greenville will occur throughout the city, but more specifically within the Center City Revitalization Area and the West Greenville NRSA. The West Greenville NRSA can be defined as bounded to the north by the Tar River, to the west by Memorial Drive, to the east by the Center City, and to the south by the 10th Street Connector.

Geographic Distribution

Target Area	Percentage of Funds
Center City Revitalization Area	
West Greenville NRSA	

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Revitalization Areas are consistent with areas with LMI households, aging housing that is in need of rehabilitation and infrastructure that is in need of improvements.

Recent efforts have targeted clusters within each area in an attempt to address urgent needs in a more concentrated approach. Some program data indicates that minority populations comprise a majority of the targeted income groups; however, eligible persons from all racial, ethnic and gender groups are given the opportunity to participate in any of the housing programs.

NOTE [will erase below if we don't add Tar River]

Another location mentioned above is the area north of the Tar River. Since the flood of 1999, there has been a significant lack of investment within this zone of the city.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Greenville continually seeks methods for fostering and maintaining affordable housing through Housing Strategies, Community Development, and Economic Development.

Housing Strategies include:

1. **Down Payment Assistance** to decrease the amount of financing and/or funding for a homebuyer in order to purchase a home.
2. **Development of Affordable Housing:** Greenville continues to create single-family affordable housing opportunities.
3. **Owner Occupied Home Rehabilitation:** The City offers grants/loans that assist and encourage preservation of its older housing stock.
4. **Partnerships:** The City partners with local non-profit agencies to provide Homeownership Counseling and Workshops for potential homebuyers.

Community Development Strategies include:

1. **Revitalization:** Revitalization of the West Greenville Neighborhood Revitalization Strategy Area (NRSA). The NRSA encompasses the current West Greenville Redevelopment area and expands those boundaries to the north and the south significantly.
2. **Multi-family Development** of Winslow Pointe apartments and Parkside Commons (senior housing) for low income households.
3. **Infrastructure Improvements** throughout the City.

Economic Development Strategies include:

1. **Business Incubator:** The City has partnered with other organizations to develop a feasible business plan for the incubator.
2. **Commercial Center Development** in the West Greenville Redevelopment Area that will include a grocery store, laundromat and office space.

Environmental Obstacles

1. **Lead:** The West Greenville Redevelopment Area exists within one of the oldest developed areas of the city and is part of the urban core.
2. **Brownfield Development:** The City of Greenville has been a recipient of EPA Brownfield funds in the past and will continue to seek these grant opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	20
Special-Needs	125
Total	146

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	5
Rehab of Existing Units	15
Acquisition of Existing Units	1
Total	23

Table 57 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The City of Greenville has one Public Housing Authority in its jurisdiction, the Housing Authority of the City of Greenville (HACG). HACG provides public housing units and oversees the Section 8 Housing Choice Voucher program. The PHA maintains 714 public housing units in 3 housing developments as well as 756 housing vouchers.

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

HACG plans to initiate and carry out capital improvement projects to increase the safety, energy efficiency and appearance of the public housing units.

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

The HACG's Resident Advisory Board and Resident Council Organization is actively engaged in meeting and surveying the needs of the residents. The Resident Advisory Board brings their needs, concerns to the HACG Management for implementation of programs, services and initiatives that they deem necessary for resident empowerment and involvement.

HACG also partners with the Resident Advisory Board and Resident Council to promote the various self-sufficiency programs aimed at assisting residents in becoming more economically self-sufficient, working the agency's housing counseling program to address financial barriers i.e. budgeting, credit rebuilding and homeownership training activities to help them reach their goals.

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

The PHA is not designated as troubled.

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

Introduction

Since 2001, the City of Greenville has actively assisted with the creation and development of a Continuum of Care for Pitt County. The group, known as the Pitt County Continuum of Care, is devised of City and County staff, as well as non-profit and for-profit representatives. The group meets monthly to discuss the ever-growing homeless population in our community. Efforts to end homelessness and to coordinate supportive services to homeless persons are top priorities for the community. The 2015 Homeless Population Point in Time Survey revealed that there are 88 homeless persons in Pitt County. Currently, Pitt County has 100 emergency beds and eight transitional housing units available to serve them.

Community Crossroads Center provides emergency shelter for individuals and families and also provides case management and referral services.

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

The City of Greenville is committed to the continuance of support for the regional committee Continuum of Care through programs and services that reduce and eliminate homelessness. Through the many members and partners of the COC, the City is able to assess the individual needs of the homeless in the city and point them to the resources that they need. Community Crossroads Center also acts like a first stop for homeless in the City. Through case management, CCC is able to address the needs of the homeless through programs and services designed to help them become self-sustainable in the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

Community Crossroads Center (CCC) is a 98-bed emergency shelter serving the homeless in the City. There are 58 beds for men, 24 for women and 4 family rooms. They are available on first come first served basis. CCC will continue to partner with the city, county, and other organizations to add services that match the needs of the homeless. The City is committed to providing resources and assistance to mitigating homelessness before it happens through programs and services that reduce and eliminate homelessness.

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 City will continue to partner with and support the efforts of the COC to help homeless individuals and families make the transition to permanent housing and self-sustainability. Towards this end, the City will prioritize funding towards activities that further preventing individuals and families from becoming homeless again. In Greenville/Pitt County, the typical individual or family that stays in transitional housing usually has demonstrated an inability to sustain housing. They have either defaulted on their lease, been evicted from their homes, and/or have a poor credit history.

The City of Greenville will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. The City will provide resources and funding the both the COC and the Community Crossroads Center to assist both types of the aforementioned cases. The City agrees that both transitional housing and supportive housing has the ability to assist with breaking down the barriers to affordable housing.

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 cause, nature and full extent of the homeless problem in Pitt County is both varied and complex. With the different homeless populations described here and the level of services offered as they relate to the Continuum of Care initiative, it is obvious that there is no single cause of homelessness. To identify the homeless populations and assess their needs, the City and COC will continue to utilize the PIT survey and work with partners to assess the needs of the homeless. Also, as mentioned above, Greenville will prioritize funding towards activities that preventing LMI individuals and families who are at-risk from becoming homeless.

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

Introduction:

The City of Greenville has identified several barriers that impede efforts to develop affordable housing or that make decent, safe, and sanitary housing unobtainable by lower income families in Greenville. Financial barriers to affordable housing exist for both homeowners and renters. Many low and moderate-income families do not have the funds needed for down payment and closing costs for the purchase of a home. The aforementioned barrier coupled with poor credit histories does not make acquiring a home easy.

Many low and moderate-income households lack the education and job skills necessary to obtain adequate housing. In addition, first-time homebuyers may not fully understand the home buying and lending process, making them less willing or ready to enter into homeownership. For lower income renters, a lack of understanding concerning the laws and requirements of landlords and the rights to tenants can further act as a barrier.

Each HOME PJ must adopt affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

The City of Greenville understands that we have population that is in a greater disproportionate need. The Hispanic population is not only a growing population across the nation, but also in Greenville-Pitt County. The city has already created affordable housing brochures in Spanish, but we are also planning for entire home education workshops in Spanish.

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

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create affordable housing. The land for the subdivisions is purchased by the City with funding from approved public bonds. Upon acquisition and installation of infrastructure, the City then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the Request for Proposal. The purchase of the land and installation of the infrastructure improvements increases the affordability of the lots, while reducing the cost to the homebuyer. As lots are sold to eligible homebuyers, the lot cost is recaptured and used to fund future developments.

The City of Greenville partners with local non-profit agencies to provide homeownership counseling and workshops for potential homebuyers. The Community Development staff will also assist, and sometimes even offer a Homeownership Academy that provides the participants with the opportunity to gain a working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Redevelopment Area.

Over the next five (5) years, the city will focus on a comprehensive approach to affordable housing. We will not only provide the resources to becoming a homeowner or finding suitable living environments, but we will also provide and assist with workforce training. The economy has changed over the past couple of decades and even more so over the past five (5) years. We must prepare both young and older individuals for the 21st Century workforce. This includes computer classes, high tech manufacturing, and new age healthcare. We will still promote basic literacy and community college classes; however, city staff will begin to think more progressively.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Greenville will work to undertake additional actions when financially feasible to improve the quality of life for its residents. These actions will be used to meet underserved needs that have been identified for very low and low-income households. Efforts will be made to maintain and preserve the existing affordable housing stock and reduce the incidence of lead based paint through actions including abatement. The City will continue to support economic development programs that will help to reduce the number of families living in poverty and will continue to coordinate with public and private housing developers and social service providers in our area to better serve our residents. The City will continually evaluate and develop its institutional structure.

Actions planned to address obstacles to meeting underserved needs

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create affordable housing and provide support job training and job creation initiatives. Substandard units and vacant lots are purchased by the City with funding from approved public bonds. Upon acquisition and installation of infrastructure, the City then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the Request for Proposal. Purchase of the land and improvements increase the affordability of the lots - in turn reducing the cost to the homebuyer. As each lot or home is sold to eligible homebuyers, the funds for the lot cost are recaptured and used to fund future developments.

The City of Greenville partners with local non-profit agencies to provide new lease-purchase programs, homeownership counseling, homeownership workshops, workforce development, and educational programs. The City expects that these types of partnerships will give low- moderate income families and individuals the opportunity to (1) gain a working knowledge of the home buying process (2) prepare financially to purchase a home (3) gain the necessary direction to acquire middle skills jobs (4) and obtain basic education needs.

Actions planned to foster and maintain affordable housing

In an attempt to address the barriers to developing affordable housing, the City of Greenville continues to create single-family affordable housing opportunities. These opportunities are provided via properties purchased by the City with local public bond funds and HUD funds. Upon acquisition and installation of infrastructure, the City then makes lots available to non-profit and for-profit agencies for development.

All development proposals are accepted based on a reasonable price per square foot and the developer's ability to meet building specifications as required by the Request for Proposals. As a direct result of the City's purchase of the land and the infrastructure improvements, the lots become more affordable, therefore reducing the cost to the homebuyer. As lots are sold to eligible homebuyers, the funds for the lot cost are sometimes recaptured and used to fund future developments.

Actions planned to reduce lead-based paint hazards

Lead poisoning is one of the worst environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children.

All children are at higher risk to suffer lead poisoning than adults, but children under age six (6) are more vulnerable because their nervous systems are still developing. At high levels, lead poisoning can cause convulsions, coma and even death. Such severe cases of lead poisoning are now extremely rare but do still occur. At lower levels, observed adverse health effects from lead poisoning in young children include reduced intelligence, reading and learning disabilities, impaired hearing and slowed growth.

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have made a concerted effort to reach this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR Part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In all property rehabilitation projects undertaken by the City of Greenville, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992, Title X of the Housing and Community Development Act of 1992 (Title 24, Part 35 of the Code of Federal Regulations).

The City of Greenville is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs implemented. Currently, the City of Greenville has contracted with an agency to provide all lead testing and clearance activities. This agency has also agreed to provide training for the housing rehabilitation contractors.

Many of the low-moderate income communities across the nation face environmental hazards and lack the funds to abate or mitigate them. The City of Greenville still has housing units that are of sufficient age to contain lead. The City is dedicated to providing funding for the elimination, abatement or mitigation of some of these hazards.

The West Greenville Redevelopment Area exists within one of the oldest developed areas of the city. The neighborhoods in this area are part of the urban core. Many of the homes in these neighborhoods have both lead and asbestos materials inside of them. The City will continue to work in eliminating these hazards when possible. For example, when staff conducts owner-occupied home rehabilitations, it is the City's policy to test for and abate any lead or asbestos material. Staff will constantly seek out grant opportunities for lead or asbestos abatement.

Actions planned to reduce the number of poverty-level families

City of Greenville housing programs directly address poverty by creating housing opportunities for low-income households. Without these housing opportunities many low-income households would not be

able to afford housing rehabilitation costs or to purchase a home.

Furthermore, funding through the CDBG Public Service projects allows housing providers to assist those families and individuals who normally reside in impoverished conditions. They are able to do so through job training and educational programs. The strategy is to find suitable employment for people, thus reducing the number of those in poverty.

Actions planned to develop institutional structure

The City of Greenville, through its Housing Division, the network of housing subrecipients, and Community Housing Development Organizations (CHDOs), is effectively organized to utilize all funding received through the various state/federal programs.

In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care. The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, service providers, and other interested groups. The development of the Continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Public Housing Authority has also joined the Continuum of Care and has begun working in concert with the City of Greenville and our revitalization efforts in the West Greenville Redevelopment Area.

The City of Greenville will continue to coordinate with other governmental agencies, non-profit organizations, private enterprises, and individuals to provide increased opportunities for the target area.

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

The City of Greenville partners with local non-profit agencies to provide Homeownership Counseling and Workshops for potential homebuyers. The City also offers a Homeownership Academy that provides participants with the opportunity to gain working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Redevelopment Area or in other neighborhoods across the city. At program completion, participants receive a certificate for \$500 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization Area or other neighborhoods.

In addition to the homeowner partnerships, the City partners with Pitt Community College and East Carolina University for workforce development. Both organizations have Memorandums of Understanding that connect them to activities and projects that the City believes are imperative to community and economic development.

Staff partnered with the Metropolitan Housing and Community Development Corporation to construct a new single-family home within the target area. The home is near completion and is currently on the market for sale for a low to moderate income homebuyer.

Actions planned for Infrastructure Improvements

Staff is currently working on securing easements for the West Fifth Streetscape Phase II. Phase II extends four (4) city blocks, and the same treatment that the Gateway project received is also planned for this project. This portion of the streetscape will provide a more sustainable pedestrian experience and will provide much-needed traffic and utility upgrades. The planning and design are complete. Construction, funded by a local General Obligation Bond, will start sometime in 2017.

Lincoln Park is an older neighborhood within the urban core. This portion of the city is very old, and many infrastructure improvements are necessary. The City owns eleven (11) lots within the neighborhood and will help facilitate the construction of new, affordable, single-family homes. These homes will be occupied by low-moderate income homeowners, renters, and those who are eligible for the lease-purchase option.

New home construction in the Lincoln Park Neighborhood is underway. Partnerships with the Greenville Housing Community Development Corporation and the Metropolitan Housing and Development Corporation were established in 2014 and 2015 respectively for this area. This activity required a host of infrastructure improvements. City staff oversaw the abandonment, extension, and installation of new upgraded water and sewer lines. Furthermore, this activity involved installation of sidewalks, curb and gutter, and street lighting improvements. Staff completed the water and sewer abandonment within the area. Phase I of upgrades to street light infrastructure along Bancroft Avenue has begun for this area.

Staff anticipates that there will be other infrastructure improvements throughout the West Greenville Target Area. This target area will require future capital improvements because of the age of the infrastructure. West Greenville is within the urban core and is the oldest area within the city limits.

Program Specific Requirements

AP-90 Program Specific Requirements – 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
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.	0.00%

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

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

The North Carolina Housing Finance Agency in partnership with the City of Greenville provides up to an additional \$12,000 in down payment assistance to qualified buyers. When combined with the City's down payment assistance program, up to \$32,000.00 is available to reduce the burden of homeownership for low-wealth families.

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, City of Greenville has adopted the recapture provision. Greenville provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. Greenville provides HOME funds to its CHDO's to develop affordable housing. Greenville CHDO's have adopted the HOME recapture provision, with the exception of development of rental units. When CHDO's develop homeownership single-family housing, down payment assistance is provided by the city.

All CHDO's, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City. The City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period.

Net sales proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on 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 of the HOME funds are due and payable. In the event of foreclosure, the Lender may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale. The recapture provision is enforced through execution of a Declaration of Deed Restrictions, which 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 Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for Greenville. Maximum loan amounts of up to \$20,000 (20% of sales price of home with cap of \$20,000). Loans will be amortized over a fifteen-year period at 0% interest. If the property is disposed voluntarily, involuntary or is in default, the percentage for repayment is based on the actual year.

Assistance provided to nonprofit agencies through the CDBG Program will be secured with a sub-

recipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

Recaptured HOME funds by CHDO, on behalf of City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing for City of Greenville residents.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Greenville to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations, in the same manner as program income.

The recapture provision will ensure that each HOME assisted unit will remain affordable for a period of time determined by the recapture schedule below, established in accordance with 24 CFR 92.254(a)(4):

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

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:

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 and as published annually for Greenville. For households with incomes less than 50% of the area median income, a 10 year deferred loan will be offered up to \$60,000 for rehabilitation assistance. For households with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. Deferred loans are forgiven at a rate of 10% each year and no-interest loans are amortized over ten (10) years. In no case may the assistance exceed \$60,000 unless special circumstances exist that warrant exceeding the maximum price and approval of the City Manager is granted.

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

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing for City of Greenville residents.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of

Greenville to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations, in the same manner as program income.

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 of Greenville does not have existing debt.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2000 Census, 2012-2016 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The US Census 2000 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? Census information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more. ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The City of Greenville, NC
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2000 Census 2012-2016 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? N/A
	2
	Data Source Name 2012-2016 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set?</p> <p>"The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than \$675 billion in federal and state funds are distributed each year."</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The City of Greenville, NC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 ACS 5-Year Estimates</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>N/A</p>
3	<p>Data Source Name</p> <p>2011-2015 ACS (Workers), 2015 LEHD (Jobs)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>2011-2015 ACS and 2015 Longitudinal Employee-Household Dynamics: United States Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>

	<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The City of Greenville, NC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2015 ACS 5-Yr Estimates</p> <p>2015 Longitudinal Employee-Household Dynamics</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>N/A</p>
4	<p>Data Source Name</p> <p>2010-2014 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p> <p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The City of Greenville, NC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2010-2014 CHAS</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>N/A</p>
5	<p>Data Source Name</p> <p>HUD FMR and HOME Rents 2016</p>

	List the name of the organization or individual who originated the data set.
	HUD
	Provide a brief summary of the data set.
	Fair Market Rents (FMRs) are used to determine payment standard amounts for the HCV program, to determine project-based Section 8 contracts and other housing programs. HUD annually estimates FMRs.
	HOME Rents are used to determine the rent limits for HUD HOME program and are calculated by HUD annually.
	What was the purpose for developing this data set?
	HUD FMR and HOME Rents Limits were developed to determine rents for housing programs.
6	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	Greenville, NC MSA
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2016
	What is the status of the data set (complete, in progress, or planned)?
	N/A
	Data Source Name
	PIC (PIH Information Center)
	List the name of the organization or individual who originated the data set.
	HUD
	Provide a brief summary of the data set.
	PIC is responsible for maintaining and gathering data about all of PIH's inventories of Housing Agencies (HAs).
	What was the purpose for developing this data set?
	PIC facilitates more timely and accurate exchanges of data between Housing Authorities (HAs) and Local HUD Offices.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	Housing Authority of the City of Greenville (HACG)
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
	N/A