



2020-2021 DRAFT Annual Action Plan

Public Comment Period: March 9, 2020- April 9, 2020

Executive Summary

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

1. Introduction

The 2020-2021 Annual Action Plan (AAP) is the third of the City of Greenville's 2018-2022 Five-Year Consolidated Plan. The AAP is a requirement of the Department of Housing and Urban Development (HUD) as a condition of receiving funding under certain federal programs. The goal of this plan is to identify the community's priorities related to housing and community development for primarily low- and moderate-income citizens, characterized by being at, or below, 80% of the area median income (AMI). Included are strategies, resources, and partnerships the community expects to leverage to address identified needs.

The Annual Action Plan serves as the City of Greenville's application for federal funding for the following grant programs:

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

The City leverages other federal, state, and local resources to support community development efforts prioritizing decent, affordable housing. These additional funding sources include:

- Lead-Based Paint Hazard Control and Healthy Homes Grant (Healthy Homes)
- NC Rural Housing Recovery Infrastructure Grant
- Greenville Utilities Commission Energy Efficiency
- General Fund

The additional programs allow for lead abatement and mitigation in owner-occupied and rental homes with children, supplement infrastructure improvements for multi-family tax-credit projects providing affordable rental units, energy efficiency improvements for owner-occupied units, down payment assistance for homebuyers, and other program administration necessities.

The Housing Division of the Planning and Development Services Department administers and supports the aforementioned programs and related activities. Available activities range from neighborhood-specific to citywide initiatives with the overall aim to create and preserve affordable housing and neighborhood revitalization.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

3. Evaluation of past performance

During the 2019-2020 year, the Housing Division implemented programs to more broadly address decent, affordable housing citywide and within the West Greenville Redevelopment Area. The Healthy Homes program was adopted as an opportunity to create safe living environments for both low- and moderate-income homeowners and renters with children under age six. This program is complemented by CDBG funding to address additional sustainability concerns in owner-occupied homes.

Additionally, the City became a recipient of the Rural Housing Recovery Infrastructure Grant from the State to subsidize the Old Firetower Place NC Housing Finance Agency (NCHFA) 9% Tax-Credit Project. The funds will assist with creation of infrastructure and amenities in an effort to support the development of this 60-unit affordable rental project.

Local dollars were invested in a new energy efficiency improvement program that targets homeowners ranging from 100-120% AMI. The intent of this program is to increase inclusivity in the West Greenville Redevelopment Area by supporting the needs of a mixed-income community.

Ongoing programs, such as the owner-occupied rehabilitation, continued to serve citizens citywide and stabilized families with the support of CDBG dollars. The City began implementation of city-sponsored Lincoln Park development by procuring Bill Clark Homes to construct four single-family units for the purposes homeownership to buyers at or below 80% AMI. This project will utilize HOME dollars as one of the largest construction projects to take place using this federal resource in several years. Down payment assistance will be available to qualified buyers to assist with affordability. Other activities in the Lincoln Park project area include acquisition of slum and blighted property and subrecipient funding to non-profits.

4. Summary of Citizen Participation Process and consultation process

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. Public input was encouraged in developing the

2020-2021 Annual Action Plan by holding three public meetings in the fall of 2019 and a public hearing during City Council on the dates and locations for the input sessions are as follows:

Date	Location	Event
November 13	City Council Chambers	Affordable Housing Loan Committee Meeting
November 18	Eppes Recreation Center	Public Meeting
November 25	Sheppard Memorial Library	Public Meeting
December 12	City Council Chambers	Public Hearing

Copies of the Draft Plan will be made available to the Affordable Housing Loan Committee members and general public by way of the City of Greenville website, public libraries, City community recreational centers, and Housing Division office. In addition, public meetings will be held where citizens may comment at the following dates and locations:

Date	Location	Event
March 16	Carver Library	Public Meeting
March 30	Barnes, Ebron, Taft Community Center	Public Meeting
April 8	City Council Chambers	Affordable Housing Loan Committee Meeting
April 9	City Council Chambers	Public Hearing

5. Summary of public comments

The Draft 2020-2021 Annual Action Plan will continue to receive public comments through April 9, 2020. All comments will be included in the Draft Plan as an attachment.

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

No written comments received by the City have been rejected during the public participation process. All comments will be reviewed and considered before submission.

7. Summary

The City of Greenville is committed to meeting and, when possible, exceeding federal requirements for citizen participation by holding multiple public meetings throughout the city in both the fall and spring as an opportunity for community input prior to the adoption of the Annual Action Plan. A public hearing in each season is held to provide citizens and Council an opportunity to engage and comment, as well. Both public hearings and two public meetings are aired on television to increase accessibility. An electronic copy is made available on the City's website and for stakeholders upon request. Paper copies of the Plan are located in the Housing Division office, at Sheppard Memorial and Carver libraries, and City community centers. Other paper copies can be made upon request.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	Greenville	Planning and Development Services Department/ Housing Division
CDBG Administrator	Greenville	Planning and Development Services Department/ Housing Division

Table 1 – Responsible Agencies

Narrative (optional)

The 2020-2021 Annual Action Plan dictates activities to be undertaken during the fiscal year July 1, 2020- June 30, 2021. The City of Greenville is a recipient of the Community Development Block Grant (CDBG) and Home Investment Partnership Program. The Department of Housing and Urban Development Department (HUD) makes funds available and encourages leverage of additional resources. Supplemental funds in Greenville include General Fund, Greenville Utilities Commission funds, North Carolina Department of Commerce Rural Housing Recovery Infrastructure funding, and HUD-funded Lead Based Paint Hazard Control and Health Homes grants.

The Housing Division of the Planning and Development Services Department administers these funds for various community development programs.

Annual Action Plan Public Contact Information:

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AP-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, stakeholder 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))

Housing Division staff meets regularly with affordable housing partners and stakeholders in an effort to coordinate, and when possible, create or improve housing programs. Staff has worked with Greenville Housing Development Corporation (GHDC), the non-profit arm of the Housing Authority, to add affordable units within the Neighborhood Revitalization Strategy Area (NRSA). GHDC is completing construction of a new unit for a low- to moderate-income buyer. The City will further support this effort by providing down-payment assistance up to \$20,000, should the buyer be eligible.

Habitat for Humanity of Pitt County constructed a new unit for a first-time LMI buyer within the NRSA. Habitat participated in the City's Subrecipient Program to receive funding to support the development of the unit. The City also provided down payment assistance to the buyer to improve affordability.

The City partners with other nonprofit agencies through the Subrecipient Program that address mental health and related services. During the 2019-2020 program year, the City funded labor costs for therapy services for the Center for Family Violence Prevention and East Carolina University's Family and Marriage Therapy Clinic. Both aim to address mental health needs for victims of abuse.

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 (CoC) 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Greenville is a member of the Regional Balance of State Continuum of Care (BoS CoC) which is comprised of 4 counties known as Region 12- Beaufort, Bertie, Martin and Pitt counties. The BoS CoC was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. The BoS is one of twelve CoCs in North Carolina, representing 79 out of 100 counties in the state.

As a voting member of the regional 12 BoS CoC board, the City participates in the application review and submission process for CoC grants. Once local applications are submitted, they are scored and ranked. They are then submitted to the full committee for final vote as to which applications should be submitted to the BoS CoC. The BoS CoC then reads and reviews the submitted applications. Once scored and ranked the BoS CoC submits the approved applications to HUD to request funding. Those agencies approved for funding from HUD will be notified by the BoS CoC. The BoS CoC signs the grant agreement with HUD and the agencies then contract with the BoS CoC.

The City participates in the Point in Time count annually in January.

The BoS CoC develops funding, policies and procedures for all regions. The regional members do have an opportunity for input in the development of policies and procedures but the final decision stands with the BoS CoC.

HMIS data is collected and entered by local agencies that receive funding from COC grants, as well as, agencies that have a first point of contact with individuals / families that are at risk of homelessness. Pitt County is the lead agency for region 12 and has a staff member that monitors and updates the HMIS data collection.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	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 mission of the City 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.
8	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.
9	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. IGCC brings all members of the community together to identify and solve community issues with multiple community programs.
10	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.
11	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.
12	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.
13	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.
14	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.
15	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.
16	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.
17	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.
18	Agency/Group/Organization	KCC CDC
	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.
19	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.

20	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.
21	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.
22	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.
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Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Consolidated Plan	City of Greenville	The Consolidated Plan identifies high priority areas and activities to address housing and community development needs
City of Greenville City Council Goals and Priorities	City of Greenville	The council goals emphasize creating and sustaining complete neighborhoods enhancing public infrastructure, and economic development

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Greenville values citizen participation in identifying needs and developing activities for each plan year. Staff utilizes multiple modes of communication to inform citizens of opportunities to engage around Action Plan activities. Six public meetings were held in various locations to accommodate and encourage citizen participation on the 2020-2021 Plan. Two of the meetings were televised as part of the Affordable Housing Loan Committee meeting airing on the public access television station. Four meetings were held within the Neighborhood Revitalization Strategy Area, two of which were within the West Greenville Redevelopment Area. Copies of the Plan are made available on the City's website, the Housing Division office, and at the local libraries. Hard copies are also available upon request.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Comment Period	Non-targeted/broad community	30-day public comment period was held from November 12, 2019- December 12, 2019 for citizens to provide input	No written comments were received	NA	NA
2	Public Meeting	Non-targeted/broad community	A community meeting was held during the Affordable Housing Loan Committee Meeting in City Hall on November 13 from 4p-5p to receive input on the 2020-2021 AAP.	No written comments were received	NA	NA
3	Public Meeting	Non-targeted/broad community	A community meeting was held at Eppes Recreation Center on November 18, 2019 from 6p-8p to receive input on the 2020-2021 AAP.	No written comments were received	NA	NA
4	Public Meeting	Non-targeted/broad community	A community meeting was held at Sheppard Memorial Library on November 25, 2019 from 6p-8p to receive input on the 2020-2021 AAP.	No written comments were received	NA	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	A Public hearing was held at City Council on December 12, 2019 for citizens to provide input	No written comments were received	NA	NA
6	Public Comment Period	Non-targeted/broad community	31-day public comment period was held from March 9, 2020- April 9, 2020 for citizens to provide input	TBD		
7	Public Meeting	Non-targeted/broad community	A community meeting was held at Carver Library on March 16, 2020 from 6p-8p to receive input on the 2020-2021 AAP.	TBD		
8	Public Meeting	Non-targeted/broad community	A community meeting was held at Barnes, Ebron, Taft Community Center on March 30, 2020 from 6p-8p to receive input on the 2020-2021 AAP.	TBD		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Non-targeted/broad community	A community meeting was held during the Affordable Housing Loan Committee Meeting in City Hall on April 8 from 4p-5p to receive input on the 2020-2021 Draft AAP.	TBD		
10	Public Hearing	Non-targeted/broad community	A Public hearing was held at City Council on April 9, 2020 for citizens to provide input	TBD		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Greenville will continue to support housing and community development activities with funding from CDBG, HOME, General Fund revenues, local Bond funding, Lead-Based Paint Hazard Control and Healthy Homes grants, Greenville Utilities Commission (GUC) Energy Efficiency funds, and other resources as available. The availability of CDBG and HOME funds makes possible the leveraging of additional funding through public-private partnerships and other agencies. Program income from these

programs is reinvested in the community to further community development activities.

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 & Planning Demolition Public Improvements Public Services Rehabilitation	977,960	30,000	890,008	1,897,968	NA	CDBG funds will be utilized for administration and planning to facilitate all eligible activities. Funds will support acquisition and demolition of blighted properties in priority areas, public improvements to enhance priority areas, citywide owner-occupied home rehabilitation, and continued support of non-profits.
HOME	Public-federal	Admin & Planning Homebuyer Assistance Rehabilitation Multifamily New Construction	545,511	575,200	1,696,749	2,817,460	NA	HOME funds will be utilized for administration and planning to facilitate all eligible activities. Funds will support down payment assistance, new construction of single and multifamily development.

General Fund	Public-local	Admin & Planning	328,695	0	0	328,695	NA	Local funding will be used for administrative and operating costs, and planning.
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Table 5 - Expected Resources – Priority Table

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

Additional funds are leveraged due to the availability of federal resources through a variety of programs. They include:

- Lead-Based Paint Hazard Control and Healthy Homes grants account for \$1.3 million in funding available for administration and lead abatement or control measures in homes with children under age six. Qualifying as match dollars, CDBG funding supports operational costs.
- Greenville Utilities Commission (GUC) supports energy efficiency improvements in owner-occupied units of households at or below 100% area median income (AMI). This supplemental funding makes possible additional repairs for homeowners participating in CDBG or HOME rehab programs, or an opportunity for repairs for families that may not qualify for federally funded programs.
- The City is a recipient of \$350,000 through the NC Department of Commerce’s Rural Housing Recovery Infrastructure program. These funds will be used to supplement infrastructure improvements in a NC Housing Finance Agency 9% tax credit affordable housing development.
- City-owned property purchased with federal or local bond funds has been made available to affordable housing developers to encourage production in priority areas.
- General Fund dollars support the administrative and operational costs of the Housing Division demonstrating the City’s commitment to adequate capacity for facilitation of federal programs.

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

Discussion

The City has acquired property in the West Greenville Revitalization Area. The Consolidated Plan has identified this area for federal and local investment. The buildable lots in this priority area will be used for affordable housing. Concentrated effort will be focused in the Lincoln Park neighborhood. Completion of one new unit was documented during the 2019-2020 plan year and construction of four more began. Completion and sale of these units is expected in the 2020-2021 program year.

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	Affordable Housing Preservation and Development	2018	2022	Affordable Housing	West Greenville NRSA Citywide	Supply of affordable housing	CDBG HOME	Homeowner Housing Rehabilitated: 10 units Rental units constructed: 10 units Homeowner Housing Added: 5 units Down payment assistance: 10
2	Reduce Slum & Blight in Residential Areas	2018	2022	Affordable Housing Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development	CDBG	Buildings Demolished: 2 units
3	Addressing Homelessness	2018	2022	Homelessness	Citywide	Addressing Homelessness	CDBG HOME	Individuals Assisted: 650 individuals
4	Improvements to Public Facilities and Improvements	2018	2022	Non-Housing Community Development	West Greenville NRSA	Affordable Housing Preservation & Development	CDBG	Individuals benefited: 50
5	Expansion of Available Public Services	2018	2022	Affordable Housing Non-Housing Community Development	Citywide	Affordable Housing Preservation & Development Addressing Homelessness	CDBG	Households Assisted: 1,950

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Preservation and Development
	Goal Description	The City will create and preserve affordable housing for low- and moderate- income families by extending the lifespan of units through rehabilitation, providing down payment assistance for first-time homebuyers, and by working with private developers to produce affordable owner-occupied and rental units.
2	Goal Name	Reduction of Slum and Blight
	Goal Description	The City will eliminate environmental hazards and improve neighborhood quality by demolishing dilapidated structures in West Greenville. These vacant properties will then be used to create new housing opportunities.
3	Goal Name	Addressing Homelessness
	Goal Description	The City will utilize federal funding to support the regional efforts of the CoC that provide housing and services to special needs populations and very-low income individuals.
4	Goal Name	Improvements to Public Facilities and Infrastructure
	Goal Description	To complement and support homeownership opportunities in the West Greenville community, the City will use federal funds to increase and improve facilities and infrastructure that may include sidewalks, lighting, streetscapes, and green or other community spaces.
5	Goal Name	Expansion of Available Public Services
	Goal Description	The City will continue to support non-profits through CDBG sub-recipient funding.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG and HOME resources will be used to administer housing and community development activities throughout the city with emphasis in the West Greenville Neighborhood Revitalization Strategy Area (NRSA).

Projects

#	Project Name
1	CDBG: Program Administration (2020)
2	CDBG: Rehabilitation (2020)
3	CDBG: Public Facilities (2020)
4	CDBG: Public Services (2020)
5	CDBG: Acquisition (2020)
6	CDBG: Clearance/Demolition (2020)
7	HOME: Program Administration (2020)
8	HOME: CHDO Reserve Activities (2020)
9	HOME: Down Payment Assistance (2020)
10	HOME: New Construction/Housing (2020)

Table 7 - Project Information

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

The community goals and needs identified in the 2018-2022 Consolidated Plan determine the project and funding priorities for the 2020-2021 program year. The needs of the community exceed available funding, increasing the importance of leveraging additional resources. Several of the intended activities are for citywide participation, while the majority will be concentrated within priority area of the NRSA.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG: Program Administration (2020)
	Target Area	NA
	Goals Supported	All
	Funding	\$195,592
	Description	Staff salary, planning, and administrative service delivery costs for implementing CDBG will be funded with the 20% administrative cap allowed by federal regulations and with support of local general fund.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Planned Activities	Program administration of the CDBG program
2	Project Name	CDBG: Rehabilitation (2020)
	Target Area	Citywide
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduce slum and blight
	Funding	\$1,102,376

	Description	The rehabilitation program assists low- and moderate- income homeowners with repairing existing housing. Rehab activities eliminate code violations and extend the lifespan of housing units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of units rehabilitated: 10
	Planned Activities	Rehabilitation activities are intended to remediate code violations providing decent, safe, and sanitary living environments for 10 qualified homeowners with annual incomes at or below 80% AMI citywide or 120% AMI within the NRSA.
3	Project Name	CDBG: Public Facilities (2020)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduction of slum and blight 3. Addressing Homelessness
	Funding	\$200,000
	Description	Efforts will continue to improve public facilities including infrastructure, streetscape, sidewalks, public parks, drainage, etc that will attract and support residents in the West Greenville community. Public facility improvements may also support needs of homeless resources.

	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of households to benefit: 50
	Planned Activities	Improvements to public facilities, streetscape, sidewalks, parks, drainage, etc. that benefit 50 LMI households.
4	Project Name	CDBG: Public Services (2020)
	Target Area	Citywide
	Goals Supported	<ol style="list-style-type: none"> 1. Expansion of available public services 2. Addressing homelessness 3. Affordable housing preservation and development
	Funding	\$150,000
	Description	The City will make available funds to assist non-profit organizations with approved activities. The Affordable Housing Loan Committee (AHLC) makes a recommendation for funding that is included in the AAP. Qualified agencies will provide services that assist low- and moderate- income individuals, homeless persons, youth development, housing providers, and mental health services. Other services may be procured throughout the program year.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Number of individuals served: 1,950
	Planned Activities	<p>The City of Greenville will make available funding to assist approved non-profit sub-recipients that address the needs and goals identified by the 2018-2022 Consolidated Plan. The agencies, activities, and funding amounts recommended by the AHLC are below:</p> <p>Center for Family Violence- \$22,000</p> <p>Community Crossroads Center- \$10,000</p> <p>Martin-Pitt Partnership or Children- \$20,000</p> <p>Habitat for Humanity- \$18,000</p> <p>Boys & Girls Club of the Coastal Plain- \$15,000</p> <p>Lucille Gorham Intergenerational Center- \$15,000</p> <p>Other community needs addressed by non-profits- \$50,000</p>
5	Project Name	CDBG: Acquisition (2020)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Affordable housing preservation and development 2. Reduction of slum and blight

	Funding	\$150,000
	Description	Acquiring substandard property for purposes of creating new units and/or eliminating environmental hazards.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of units acquired: 2
	Planned Activities	In an effort to eliminate environmental hazards and to create new housing opportunities, the City will seek to acquire property in target areas such as the Lincoln Park neighborhood.
6	Project Name	CDBG: Clearance/Demolition (2020)
	Target Area	West Greenville NRSA
	Goals Supported	<ol style="list-style-type: none"> 1. Reduction of slum and blight 2. Affordable housing preservation and development 3. Improvements to public facilities and infrastructure
	Funding	\$50,000
	Description	Following acquisition, demolition of substandard structures in the West Greenville NRSA supports the City's ongoing effort to improve the living conditions of residents. Parcels of demolished structures may be recombined to create lots suitable for new development of affordable housing.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of units to be demolished: 2
	Planned Activities	The City anticipates demolition of up to 2 units within the West Greenville community for purposes of supporting new development and/or reduction of slum and blight.
7	Project Name	HOME: Program Administration (2020)
	Target Area	NA
	Goals Supported	All
	Funding	\$190,078
	Description	Staff salary, planning, and administrative service delivery costs for implementing HOME will be funded with the 10% annual allocation administrative cap allowed by federal regulations and with support of local general fund.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Planned Activities	Program administration of the CDBG program

8	Project Name	HOME: CHDO Reserve Activities (2020)
	Target Area	West Greenville NRSA
	Goals Supported	1. Affordable housing preservation and development
	Funding	\$300,000
	Description	The City plans to continue supporting development of affordable units with an eligible Community Housing Development Organization (CHDO). The City is actively recruiting non-profit developers to participate in the program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of new single-family units: 1
	Planned Activities	Production of one new single-family unit for a first-time low-to moderate income homebuyer
9	Project Name	HOME: Down Payment Assistance (2020)
	Target Area	Citywide
	Goals Supported	1. Affordable housing preservation and development
	Funding	\$200,000
	Description	Down payment assistance for LMI first-time or buyers who have not owned a home within the past three years

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of new homeowners: 10
	Planned Activities	Following completion of homeownership counselling, down payment assistance of up to 20% of the purchase price not to exceed \$20,000 will be made available to qualified buyers.
10	Project Name	HOME: New Construction/Housing (2020)
	Target Area	Citywide
	Goals Supported	1. Affordable housing preservation and development
	Funding	\$1,817,460
	Description	Funding will be made available for the development of new affordable housing via partnerships with private developers. New units will support the need for rental and owner-occupied housing for low- and moderate-income families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Number of new units: 10

	Planned Activities	New construction or rehabilitation for purposes of creating new rental or owner-occupied units.
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AP-50 Geographic Distribution – 91.220(f)

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

Most activities include eligibility citywide in an effort to support broad and diverse affordable housing practices. The West Greenville community, however, benefits from focused attention and some exceptions to decrease racially-concentrated areas of poverty and to remain aligned with plans for redevelopment.

Geographic Distribution

Target Area	Percentage of Funds
West Greenville NRSA	75
Citywide Scattered Site	25

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Funds are concentrated within the NRSA in an effort to create significant improvements. Development has been initiated and will continue implementation with a focused approach to increase momentum and ensure both an efficient and effective use of resources. While program data suggests a majority of households are minority occupied, eligibility for programs is extended to all racial, ethnic, and gender groups equally.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Greenville prioritizes creating and preserving affordable housing with the use of federal and local housing resources. A variety of housing and community economic development strategies are utilized including:

1. Down Payment Assistance
2. Owner-Occupied Home Rehabilitation
3. New Construction
4. Homeownership Education
5. Homeless Services

One Year Goals for the Number of Households to be Supported	
Homeless	650
Non-Homeless	34
Special-Needs	0
Total	684

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	22
Acquisition of Existing Units	2
Total	34

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

Discussion

The City will continue to support a variety of low- and moderate- income families with affordable housing. Homeless support will be provided through the Community Crossroads Center, a sub-recipient of CDBG. Other households receiving assistance will include 10 owner-occupied rehabilitations, 12 Healthy Home program participants supplemented with CDBG funding, 4 HOME-funded new builds in partnership with Bill Clark Homes, 2 CHDO builds, 1 new construction project by Habitat for Humanity of Pitt County through the sub-recipient program, and 3 additional down payment assistance subsidies not associated with any other project.

AP-60 Public Housing – 91.220(h)

Introduction

There are four (4) Public Housing managing agencies in Pitt County that receive federal funding to address and maintain public housing needs. The agencies are Greenville Housing Authority, Mid-East Commission, Farmville Housing Authority, and Ayden Housing Authority.

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

The City will continue to partner with the Greenville Housing Authority to provide homeownership counselling in preparation for ownership and to create new affordable units for low- and moderate-income buyers. The City partners with GHA for monthly workshops offered to public housing residents and the general public.

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

Preparing and assisting public housing residents with obtaining homeownership goals helps transition residents to self-sustainability and reduces the overwhelming demand for public housing.

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

NA

Discussion

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

Introduction

The City is an active partner of the Pitt County Continuum of Care. The group, comprised also of County, nonprofit, and service providers, meets regularly to discuss homeless needs and concerns within the community. The January 2018 Homeless Population Point in Time count revealed 122 homeless individuals in Pitt County.

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

The City plans to fund homeless services for an anticipated 650 individuals. Services will be administered through sub-recipient partners, Community Crossroads and the Center for Family Violence Prevention.

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

The City is committed to continuing support for the regional committee through services and programs that aid in the reduction, and ultimate elimination, of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses emergency shelter with services administered through sub-recipient partners, Community Crossroads and the Center for Family Violence Prevention.

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

Considering the relationship between mental health and chronic homelessness, the City is funding the mental health counselling through ECU Family Clinic in addition to other direct housing assistance for homeless individuals and families. Financial literacy classes are being provided by staff and through sub-recipient, Literacy Volunteers of America, to address issues such as credit, budgeting, and employment that tend to also create obstacles to obtaining 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 City of Greenville is not a recipient of the Emergency Solutions Grant (ESG), however is a committed partner of the ESG-funded Continuum of Care. The City provides CDBG funding to help address housing, social service, education, and youth needs through sub-recipient grants.

Discussion

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

Introduction:

The City of Greenville developed an Analysis of Impediments to Fair Housing Choice (AI) serving as a comprehensive consideration of housing issues in the city limits. From this, there were five (5) goals identified to address impediments to fair housing including: increasing access to affordable housing, reducing substandard housing, increasing employment training and opportunities, increasing economic development activities and investments, and increasing fair housing awareness and education.

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 and remove negative, or unintended consequences of public policies that serve as barriers to affordable housing, the City supplements affordable housing strategies with locally funded programs that benefit citizens citywide and/or above maximums for federal programs. These programs include the Energy Efficiency, West Greenville and University Area Down Payment Assistance, and 10% Loan Assistance programs. While programs and services are emphasized in a racially concentrated area of poverty, the NRSA designation allows some CDBG-funded programs to be extended to residents with incomes above 80% AMI. This allows for creating and sustaining mixed-income communities.

Discussion:

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

Staff partners with a variety of other agencies to understand community needs and to leverage additional resources to address them. The City continues to create affordable housing through a variety of strategies, to support community economic development, and to fund services that benefit low- to moderate-income citizens. Sub-recipient funding makes available social services, senior services, homeless services, youth development and family programs for residents of Greenville meeting a variety of underserved needs. Staff will continue to create opportunities to engage the public on specific needs through an increasing amount of community outreach.

Actions planned to foster and maintain affordable housing

1. **Down Payment Assistance** reduces the amount of financing required for homebuyers to achieve homeownership.
2. **Owner-Occupied Home Rehabilitation** assists homeowners with maintenance of older homes by financing needed repairs through grants or zero-interest loans.
3. **New Construction** of single- and multi-family units is incentivized by providing a number of subsidies to developers.
4. **Homeownership Counselling** provided in partnership with other agencies educates and provides support to prospective homebuyers about the homebuying process.
5. **Homeless Services** are provided through sub-recipient funding creating emergency solutions for individuals and families in need.

Actions planned to reduce lead-based paint hazards

The City has been awarded a \$1.6 million dollar grant over a three (3) and a half year period beginning April 1, 2019 for lead abatement and mitigation. Lead will continue to be addressed in pre-1978 built homes through the owner-occupied rehabilitation program.

Actions planned to reduce the number of poverty-level families

The City actively removes barriers to elevate poverty-level families by providing financial literacy education, extending the lifespan of housing for low-income homeowners through the owner-occupied rehabilitation program, and by providing down payment assistance to reduce needed financing for low-income homebuyers. Social and housing services provided through sub-recipients also eliminate financial burdens for citizens at or near poverty-level.

Actions planned to develop institutional structure

The City of Greenville, through the Housing Division, a network of sub-recipients, Community Housing Development Organization (CHDO), housing contractors, and Continuum of Care partnership is organized to utilize all local, state, and federal funding through appropriate programs. The private sector is incentivized to provide services that address the goals of the

Consolidated and Annual Action Plans. By coordinating with other governmental agencies, non-profit organizations, private enterprises, and individuals, the network of resources will increase opportunities within the target area and citywide.

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

The City of Greenville partners with local nonprofit agencies to provide homeownership counselling and workshops for potential homebuyers. At program completion, participants are eligible for down payment assistance for the purchase of their first home.

In addition, the City partners with Metropolitan Housing and CDC and Greenville Housing Development Corporation for creation of new single-family units in the West Greenville NRSA. The City is continuing to expand partnerships with affordable housing developers for additional production.

Program Specific Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City has partnered with the Greenville Housing Development Corporation to access their down payment assistance funds through a partnership with the North Carolina Housing Finance Agency (NCHFA). The NCHFA program can bring up to \$20,000 in down payment assistance to qualified buyers. When combined with the City's down payment assistance program, up to \$40,000 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, the 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, involuntarily 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 a 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 the 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% AMI adjusted by family size and as published annually for Greenville. For households with incomes less than 50% AMI, a 15-year deferred loan will be offered up to \$60,000 for rehabilitation

assistance. For households with incomes from 51% to 80% AMI, 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 CDBG 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 CHDOs, on behalf of the City of Greenville, are not considered to be CHDO proceeds but shall be used by the CHDO to provide affordable housing for City of Greenville citizens.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by the 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.