CITY OF HIGH POINT, NC

211 S. Hamilton Street, Room 312 High Point, NC 27260

FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan

For Submission to HUD for the Community Development Block Grant Program

June 15, 2020

Jay W. Wagner Mayor of High Point, NC







Executive Summary

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

1. Introduction

The City of High Point, North Carolina is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program and a Participating Jurisdiction (PJ) in the HOME Investment Partnerships (HOME) Program. In compliance with the HUD regulations, the City of High Point has prepared this FY 2020-2024 Five Year Consolidated Plan for the period of July 1, 2020 through June 30, 2024, and its Annual Action Plan for the period of July 1, 2020 through June 30, 2021. This consolidated plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of High Point.

The Five Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address its needs and objectives by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

This Five Year Consolidated Plan is a collaborative effort of the City of High Point, the community at large, social service agencies, housing providers, community development agencies, economic development groups, and other stakeholders. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and a review of other community plans.

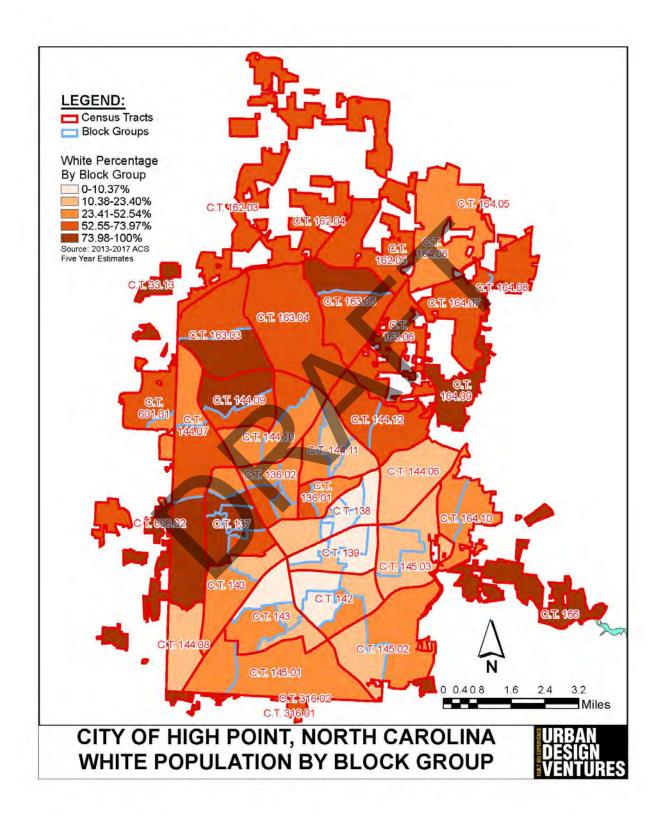
Maps:

Included in the following pages are maps which illustrate the demographic characteristics of the City of High Point:

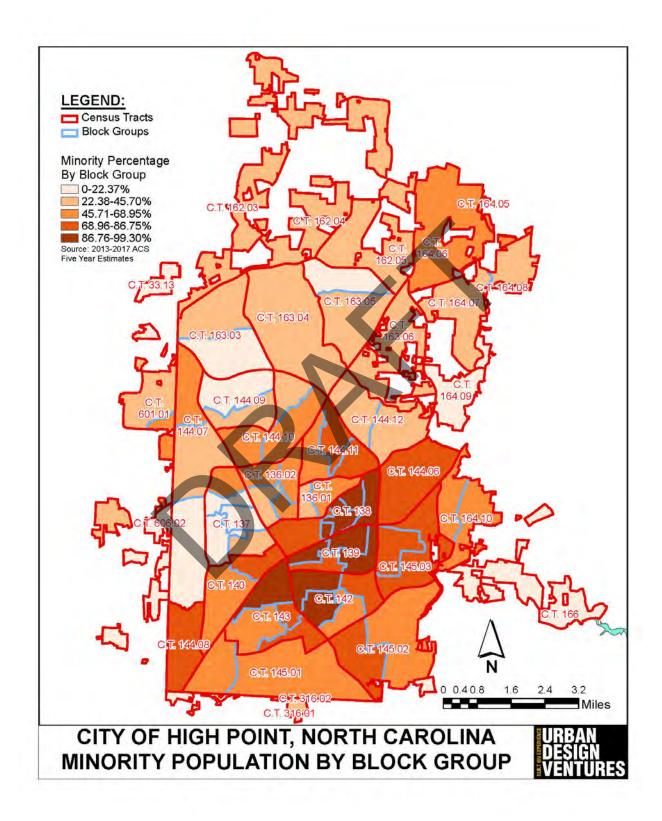
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Number of People Aged 65+ by Block Group
- Percent Population Age 65+ by Block Group
- Population Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income and High Minority Concentration by Block Group



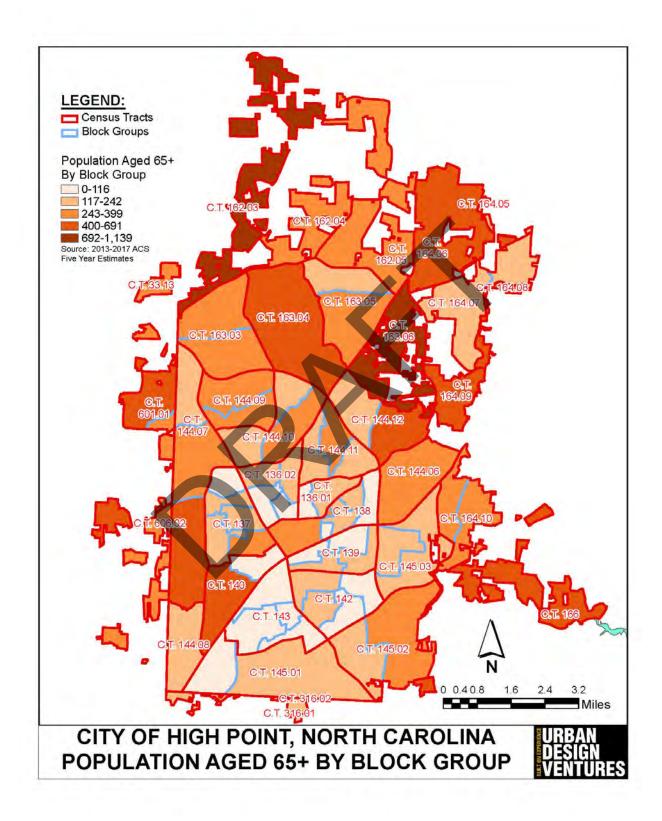
Percent White Population by Block Group



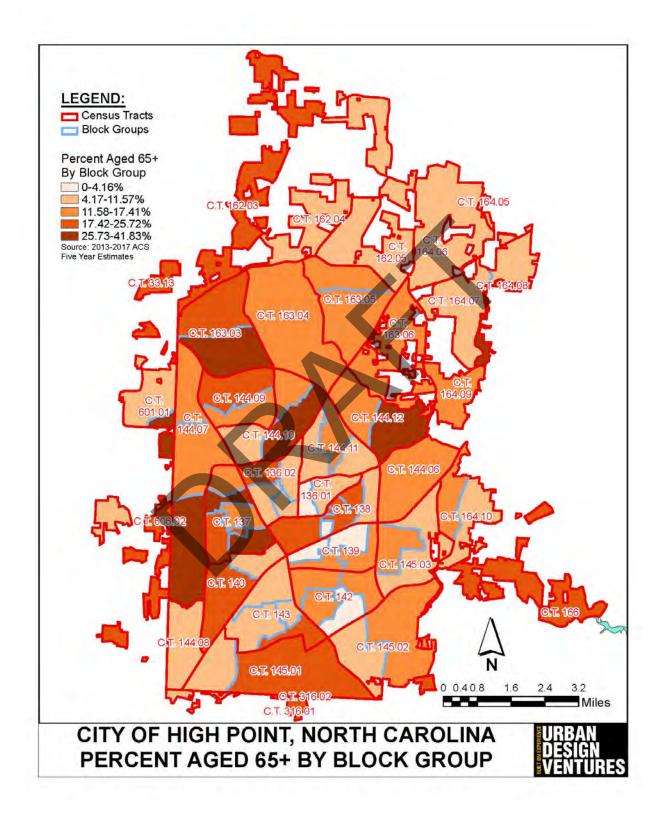
Percent Minority Population by Block Group



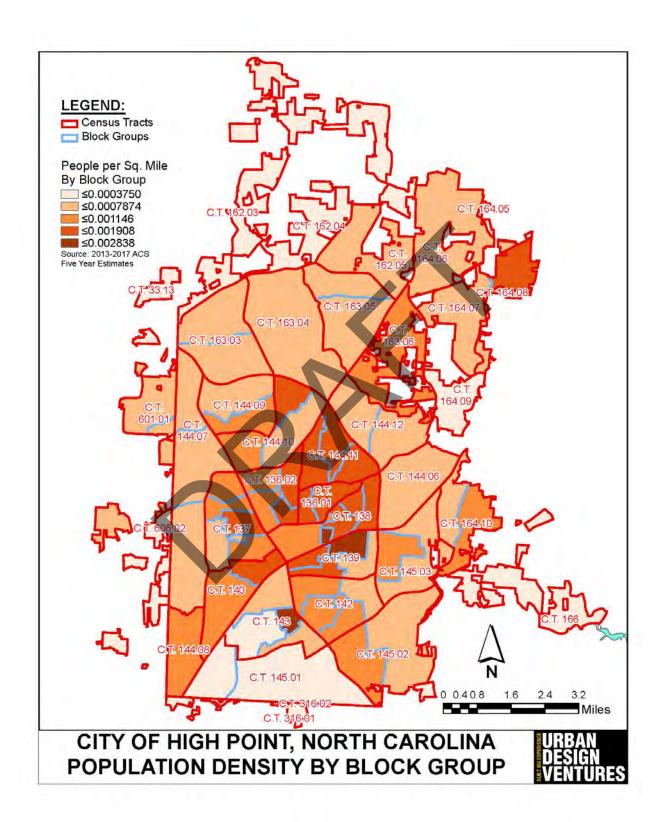
Number of People Aged 65+ by Block Group



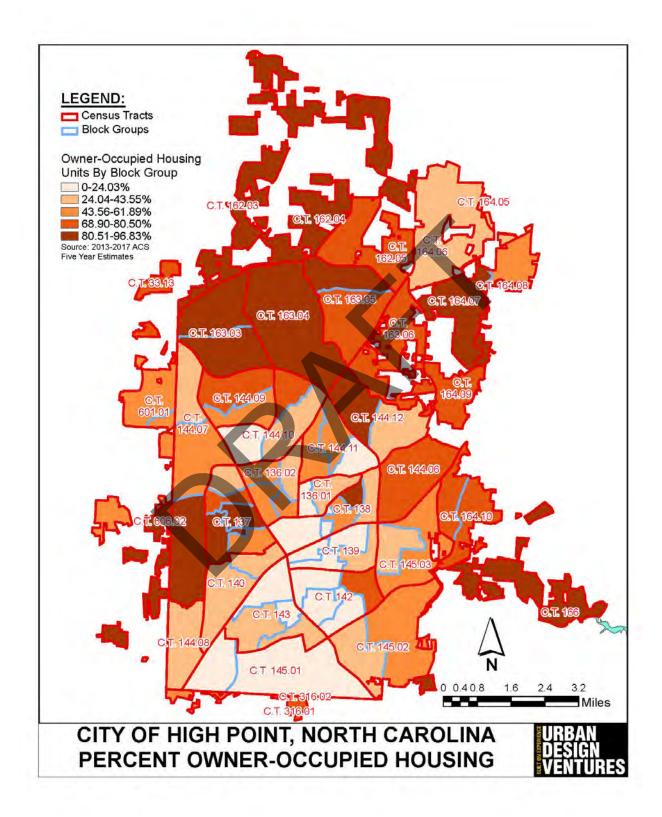
Percent Population Aged 65+ by Block Group



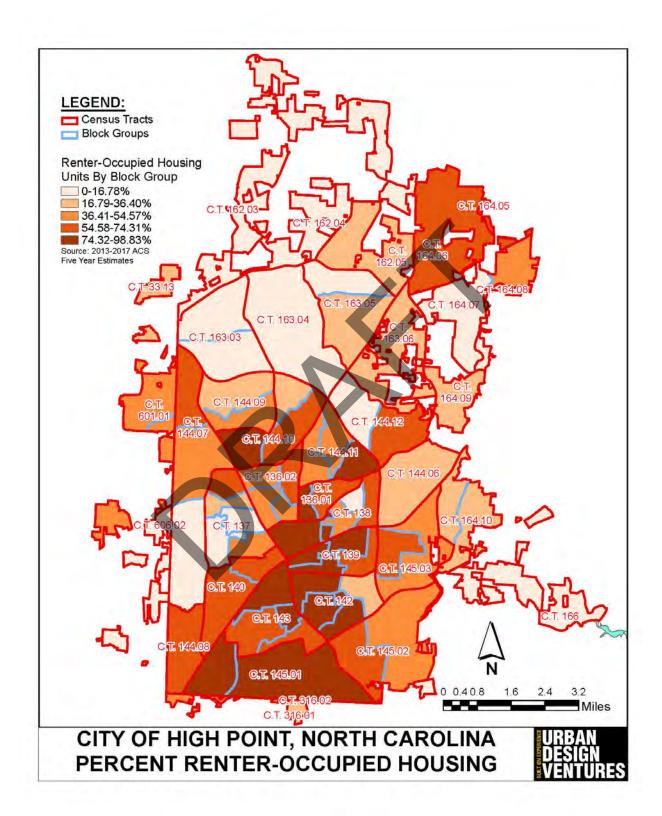
Population Density by Block Group



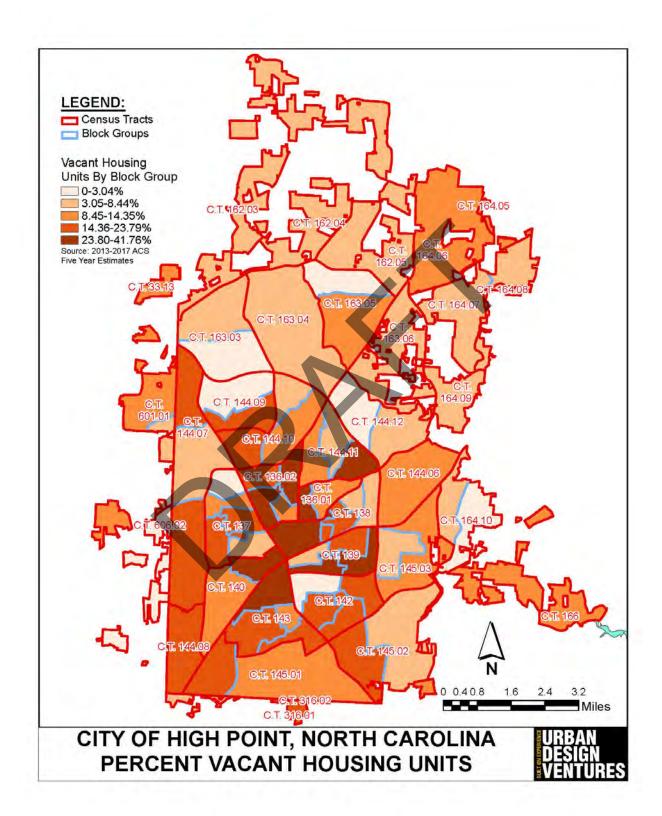
Percent Owner-Occupied Housing by Block Group



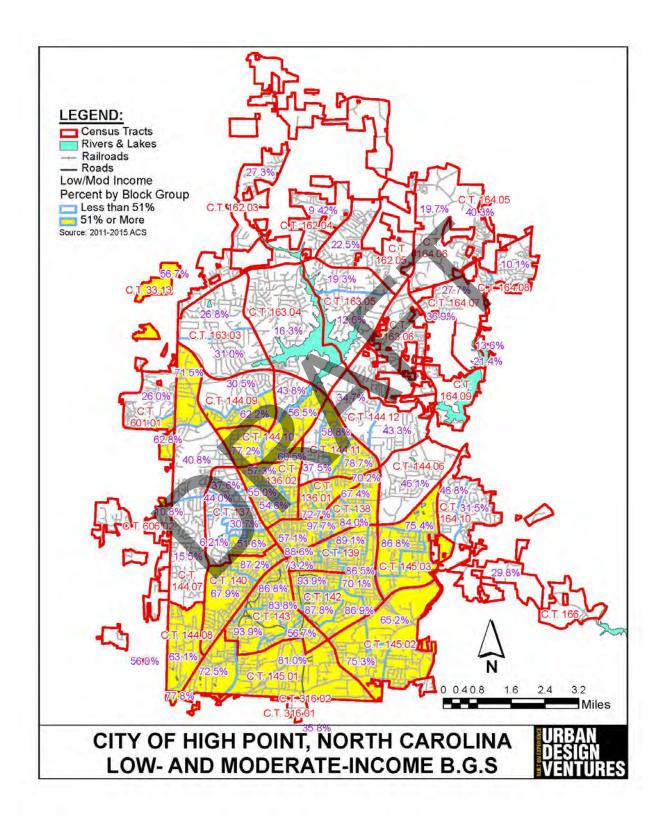
Percent Renter-Occupied Housing by Block Group



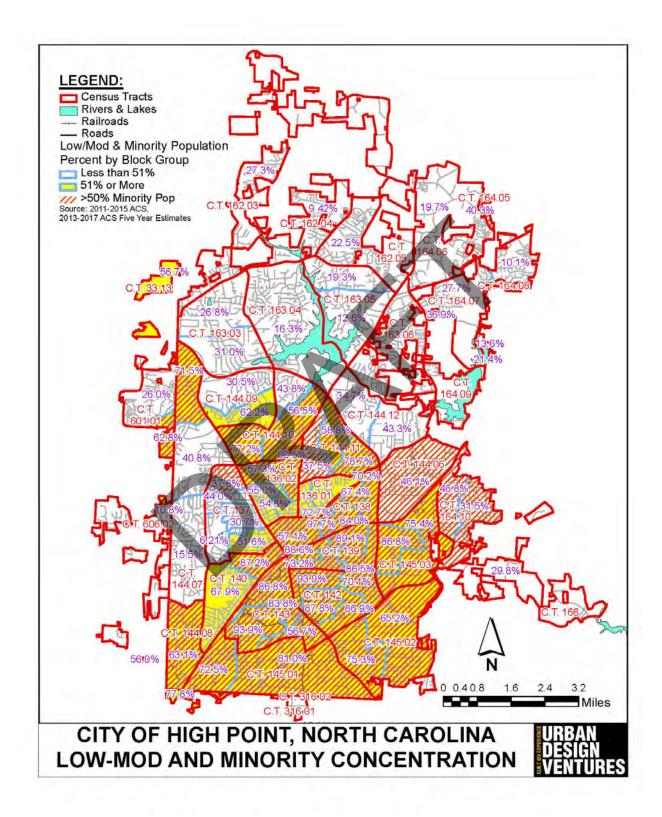
Percent Vacant Housing by Block Group



Low/Moderate Income Percentage by Block Group



Low/Moderate Income Percentage and Minority Concentration by Block Group



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

The "Vision" of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of High Point. As part of the Five Year Consolidated Plan, the community must develop goals and objectives. The following strategies with subsequent goals and priorities have been identified for the City of High Point for the period of FY 2020 through FY 2024 for the use of Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds:

HOUSING STRATEGY - HNS

Goal:

Improve, conserve and increase the supply of decent, safe, sanitary and affordable housing for low- and moderate-income households in the City of High Point.

Objectives:

- HNS-1 Increase Home Ownership Promote, encourage and assist in developing opportunities for low- and moderate-income persons and families to become homeowners.
- HNS-2 New Housing Development Promote, encourage and assist in the financing and development of new affordable housing for both owner occupants and renter occupants including LIHTC funds, Housing Bond funds, and Section 108 Loan Guarantees.
- HNS-3 Housing Rehabilitation Provide funds and assist in the rehabilitation and improvement, including emergency repairs, of existing owner-occupied housing for lowand moderate-income household.
- HNS-4 Fair Housing Choice Affirmatively further fair housing by advocating, enforcing and educating residents, realtors, landlords, managers, and local officials on fair housing choice.
- HNS-5 Housing Education Provide training and educational programs to assist low- and moderate-income homebuyers and tenants in the best practices for the purchase and maintenance of housing, including the prevention of foreclosure and eviction.
- HNS-6 CHDO Capacity Building Support the capacity development of Community Housing Development Organizations (CHDOs).

HOMELESS STRATEGY - HMS

Goal:

Improve the living conditions and support services for persons and families experiencing homelessness and those who are at risk of becoming homeless.

Objectives:

- **HMS-1 Housing for the Homeless** Promote and assist in the development of permanent housing opportunities for persons and families experiencing homelessness and those who are at risk of becoming homeless.
- **HMS-2 Operations and Support** Promote and assist organizations that provide supportive services and operate facilities and programs for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- HMS-3 Transitional and Shelter Housing Support and assist organizations that provide temporary housing and operations for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- HMS-4 Prevention of Homelessness Promote and assist in programs to prevent unfair evictions, unfair housing practices and domestic violence which may contribute to homelessness.

COMMUNITY DEVELOPMENT STRATEGY - CDS

Goal:

Improve the living conditions, quality of life, and community facilities in the City of High Point.

Objectives:

- CDS-1 Build Community Capacity Support, promote and provide technical assistance to neighborhood organizations serving the residents of low- and moderate-income areas of the City of High Point.
- CDS-2 Neighborhood Improvements Work in conjunction with neighborhood organizations and City Staff to clean-up, and visually improve low- and moderateincome neighborhoods in the City, including the removal of blight, and demolition of vacant, dilapidated and abandoned structures throughout the City to promote the stabilization of neighborhoods.
- **CDS-3 Public Transportation** Promote the expansion of routes, travel schedules, and improvement of the local bus service in the City.
- **CDS-4 Public Services** Improve, increase and support public services and programs for the youth, the elderly, developmentally delayed, disabled, of low- and moderate-income population, including housing, job training, educational, nutritional, advocacy, etc.

SPECIAL NEEDS STRATEGY - SNS

Goal:

Improve the living conditions and expand services and opportunities for persons with special needs and the disabled who live in the City of High Point.

Objectives:

- SNS-1 Housing Promote, assist and support the development of affordable housing opportunities for persons with special needs in the community.
- SNS-2 Support Services Promote and support social and support services for the elderly, persons with disabilities, the developmentally delayed, persons with HIV, and other persons and their families with special needs.
- SNS-3 Accessibility Promote and support the elimination of architectural barriers, reasonable accommodations in rental properties, homeowner accessibility improvements, etc.

ECONOMIC DEVELOPMENT STRATEGY - EDS

Goal:

Increase and promote economic development opportunities in the City of High Point through job creation, job training, workforce development, technical assistance and financial assistance.

Objectives:

- EDS-1 Job Creation and Employment Promote, support and encourage new job creation, job retention, employment, and job training services for low- and moderate-income persons and families.
- EDS-2 Financial Assistance Support business retention, expansion, creation, and startup of new businesses and commercial operations, including small businesses, minority business enterprises, women-owned businesses, and socially or economically restricted businesses through low interest loans, Section 108 Loans, and financial incentives.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

Goal:

Improve and provide sound professional administration, planning management and oversight of Federal, State and local programs.

Objectives:

- **APM-1 General Administration** Continue to support the management staff who provide oversight for compliance with Federal, State and local programs.
- APM-2 Planning Promote and prepare plans for special studies, applications for funds, environmental reports, NRSA plans, Section 108 Loan Applications, Choice Neighborhood Initiative grants, etc.
- APM-3 CHDO Capacity Building Support the capacity development of Community Housing Development Organizations (CHDOs).

3. Evaluation of past performance

The City of High Point has a good performance record with HUD. The City regularly meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of High Point's Community Development & Housing and online at the City's website.

The FY 2018 CAPER, which was the fourth CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD in a letter dated February 4, 2020. In the FY 2018 CAPER, the City of High Point expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 6.46% of its funds during the FY 2018 CAPER period on public service, which is below the statutory maximum of 15%. The City's ratio was 0.71 as of June 30, 2019, which met HUD's drawdown ratio requirement of 1.5.

The HOME program is also being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City of High Point met its HOME Match requirements for the FY 2018 Program. The City of High Point has an excess of matching funds in the amount of \$2,060,987.27 for the HOME Program.

4. Summary of citizen participation process and consultation process

The City of High Point has followed its Citizen Participation Plan in the planning and preparation of the Five Year Consolidated Plan. The City held its first public hearing on the needs of the community and its residents on December 9, 2019, and a second public hearing on December 10, 2019. This provided the residents, agencies and organizations with the opportunity to discuss the City's CDBG and HOME programs and to provide suggestions for future CDBG and HOME Program priorities and activities.

The City emailed and contacted all the agencies, organizations, and stakeholders that were part of the planning informing them that the Five Year Plan and FY 2020 Annual Action Plan were on public display. This information was provided for the second public hearing.

A copy of the "Draft Five Year Consolidated Plan and the FY 2020 Annual Action Plan" was placed on public display for review by the general public, agencies, organizations, and stakeholders in the community. on the City of High Point's website at https://www.highpointnc.gov/1622/Fair-Housing, and a hardcopy could be delivered on request through the City's Public Records Request portal at https://www.highpointnc.gov/1813/Public-Records-Request from June 15, 2020 to July 14, 2020. The City of High Point held two Public Hearings on the "draft" FY 2020-2024 Five Year Consolidated Plan and Annual Action Plan. A citizen survey was prepared and sent out to residents. A link was placed on the City's website. The results of the survey were used to help determine the goals and objectives. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

5. Summary of public comments

The City of High Point held two Public Hearings on Monday, December 9, 2019 at 6:00 PM and on Tuesday, December 10, 2019 at 6:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five Year Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan were placed on public display and a Second Public Hearing was scheduled for Monday, May 4, 2020. Comments that were received at the Second Public Hearing are included in the attachments at the end of the Five Year Plan.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

The City of High Point followed its Citizen Participation Plan. The City provided residents and stakeholders with the opportunity to participate in the planning process, which they did. Based on that input, the City has prepared and developed a thorough and comprehensive Five Year Consolidated Plan.

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	City of High Point	Community Development &
		Housing Department
HOME Administrator	City of High Point	Community Development &
		Housing Department

Table 1 - Responsible Agencies

Narrative

The administering lead agency is the City of High Point's Community Development & Housing Department for the CDBG and HOME Programs. The Community Development & Housing Department of the City of High Point prepares the Five Year Consolidated Plan, Annual Action Plans, ERR's, and the Consolidated Annual Evaluation Reports (CAPER), processes pay requests, and performs contracting, monitoring, and oversight of the program on a day to day basis. In addition, the City has a private planning consulting firm available to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

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High Point, NC 27260

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Website: http://www.highpointnc.gov

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

1. Introduction

The City of High Point held a series of meetings and interviews with non-profits, the Housing Authority of the City of High Point, local housing providers, social service agencies, community and economic development organizations, members of the faith-based community, the local Continuum of Care members, City department representatives, the City Management team, City Council members, and Guilford County department representatives. An online survey was created for stakeholders and residents to complete which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Five Year Plan.

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

The City of High Point works with the following agencies to enhance coordination:

- Housing Authority of the City of High Point Improvements to infrastructure to facilitate public housing development communities (Daniel Brooks) and conduct Section 8 Housing Choice Voucher holder homebuyer assistance as appropriate.
- Social Services Agencies funds to improve services to low and moderate income persons.
- Housing Providers funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income homebuyer assistance and facilitate LIHTC projects.
- Community and Economic Development Agencies funds to improve services to low and moderate income persons.

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

Partners Ending Homelessness is the collaborative applicant for the Guilford County Continuum of Care. The CoC is continuing the use of its Coordinated Entry strategy through Partners Ending Homelessness to conduct intake and referrals for homeless persons and persons at risk of homelessness within Guilford County. During the intake process, a person is evaluated with a survey administered to individuals and families to determine risk and prioritization of homeless persons, known as the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), scored and ranked in terms of services needed, and referred to an available bed, with a priority toward permanent housing. The CoC is

working on implementing client-driven, trauma-informed, and culturally relevant assessments through its Coordinated Entry program. The Coordinated Entry system utilizes street outreach teams to address hard-to-reach populations in Greensboro, High Point, and other municipalities in the County.

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.

Emergency Solutions Grants Program (ESG) – The City of Greensboro is an Emergency Solutions Grant (ESG) entitlement recipient. However no homeless service providers in High Point are eligible for receipt of these funds, and the CoC works with agencies to implement ESG entitlement funds received by the State of North Carolina, of which organizations in the City of High Point are recipients. Partners Ending Homelessness (PEH) works with State ESG recipients by providing oversight and HMIS reporting, though they do not contract with ESG homeless programs directly. The CoC Board uses the CoC's System Performance Measures (including number of people housed, returns to homelessness, length of time in a house, etc.) to make recommendations to CoC members for ESG funding. PEH also conducts performance reporting to the State ESG office for NC-ESG applicants.

Develop Performance Standards and Evaluate Outcomes – The Guilford County CoC's written standards have followed all HUD 2017 performance standards updates and require program recipients to participate in Coordinated Entry and commit to a Housing First model. The written standards utilize several strategies to increase the number of people who exit Emergency Shelter, Transitional Housing, and Rapid Rehousing to Permanent Housing destinations. Evaluations of these standards will be based on number of people housed, returns to homelessness, length of time in a house, etc. The CoC seeks to use a Progressive Engagement Approach to ensure that households with higher needs receive more intensive services and increased program enrollment duration if needed to ensure stabilization before program exit and reducing risk. The CoC prioritizes projects that serve vulnerable and/or high need populations.

Homeless Management Information System (HMIS) – Participating agencies within the Guilford County Continuum of Care on Homelessness utilize an electronic database called the Homeless Management Information System (HMIS) to better track client level data and the housing status and mainstream resources that the clients receive. Partners Ending Homelessness has a contract with Michigan Coalition Against Homelessness (MCAH) to provide their HMIS software. HMIS is mandated by HUD which requires that all HUD-funded programs within a geographic service area to share the same HMIS system. Currently, all of the CoC's within North Carolina uses a statewide HMIS system managed by the North Carolina Housing Coalition / Carolina Homeless Information Network. The HMIS Lead supports users through the staffing of a Help

OMB Control No: 2506-0117 (exp. 07/31/2020)

Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program's data quality. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

1	Agency/Group/Organization	City of High Point
	Agency/Group/Organization Type	Other government - Local
		Grantee Department
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Lead-based Paint Strategy
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Lead-based Paint Strategy
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	The City of High Point was the lead entity on the Five Year Consolidated Plan.
	and what are the anticipated outcomes of the	The City reviewed its program and funded activities that met the goals and
	consultation or areas for improved coordination?	objectives as outlined in the City's Five Year Consolidated Plan.

2	Agency/Group/Organization	THE HOUSING AUTHORITY OF THE CITY OF HIGH POINT
	Agency/Group/Organization Type	Housing
		PHA Services - Housing
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Lead-based Paint Strategy
		Public Housing Needs Non-Homeless Special Needs
		Market Analysis
		Lead-based Paint Strategy
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	The Housing Authority of the City of High Point was contacted to determine the
	and what are the anticipated outcomes of the	housing needs of its very low-income clients. The City reviewed its program and
	consultation or areas for improved coordination?	funded activities that met the goals and objectives as outlined in the City's Five
		Year Consolidated Plan to address these housing needs.
3	Agency/Group/Organization	PARTNERS ENDING HOMELESSNESS
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-homeless
		Services - Victims
		Publicly Funded Institution/System of Care
		Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partners Ending Homelessness is the collaborative applicant for the Guilford County Continuum of Care. The City reviewed the CoC's program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan to address these housing needs.
4	Agency/Group/Organization	HIGH POINT FIRE DEPARTMENT
	Agency/Group/Organization Type	Agency - Emergency Management First Responders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Emergency Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Emergency Manager of the City of High Point is located in the Fire Department. The Fire Department's Emergency Management Plan informed the City's Five Year Plan to address Emergency Management needs.

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5	Agency/Group/Organization	City of High Point Information Technology Services
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers
		Services – Narrowing the Digital Divide
		Other government - Local
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Broadband Access Plan
	How was the Agency/Group/Organization consulted	The High Point Department of Information Technology has developed a plan to
	and what are the anticipated outcomes of the	implement internet connectivity throughout the City. The Department's plan
	consultation or areas for improved coordination?	informed the City's Five Year Plan.
6	Agency/Group/Organization	Sandhills Center
	Agency/Group/Organization Type	Services – Persons with Disabilities
		Services – Homeless
		Services – Health
		Health Agency
		Local Management Entities – Managed Care Organization (LME-MCO)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
7	Agency/Group/Organization	United Way of Greater High Point
	Agency/Group/Organization Type	Services – Children Services – Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

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8	Agency/Group/Organization	City of High Point Human Relations Division
	Agency/Group/Organization Type	Service – Fair Housing
		Other government - Local
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
9	Agency/Group/Organization	Housing Consultants Group
	Agency/Group/Organization Type	Housing
		Services – Housing
		Service – Fair Housing

	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
10	Agency/Group/Organization	Guilford County Family Justice Center
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
		Services – Homeless
		Services - Victims
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
	· ·	Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
11	Agency/Group/Organization	Roy B Culler Jr. Senior Center
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
12	Agency/Group/Organization	Triad Health Project
	Agency/Group/Organization Type	Services – Homeless Services – Health Health Agency

	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
	Consultation:	Homeless Needs - Chronically homeless
		Homeless Needs - Chronically Homeless Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
13	Agency/Group/Organization	Guilford Technical Community College - High Point Campus
	Agency/Group/Organization Type	Services – Education
		Services – Employment
		Other government – County
		Regional Organization
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
	· ·	Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		· ·

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority of the City of High Point was contacted to determine the housing needs of its very low-income clients. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan to address these housing needs.
14	Agency/Group/Organization	CITY OF HIGH POINT PLANNING DEPARTMENT
	Agency/Group/Organization Type	Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
45	consultation or areas for improved coordination?	
15	Agency/Group/Organization	High Point Market Authority
	Agency/Group/Organization Type	Business Leaders
		Civic Leaders

	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
16	Agency/Group/Organization	Guilford County Schools
	Agency/Group/Organization Type	Services-Children
		Services-Education
		Child Welfare Agency
		Other government - County
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
	· ·	Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
17	Agency/Group/Organization	Washington Street Neighborhood Organization
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
18	Agency/Group/Organization	Burns Hill Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
19	Agency/Group/Organization	MACEDONIA NEIGHBORHOOD ASSOCIATION
	Agency/Group/Organization Type	Civic Leaders
		Neighborhood Organization
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
20	Agency/Group/Organization	West End Neighborhood Organization
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
21	Agency/Group/Organization	High Point Museum
	Agency/Group/Organization Type	Services – Education Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.
	consultation or areas for improved coordination?	
22	Agency/Group/Organization	The Foundation for a Healthy High Point
	Agency/Group/Organization Type	Health Agency
	rigation of particular type	Business and Civic Leaders
		Foundation
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
	Consultation	Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Economic Development
		Market Analysis
		Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
23	Agency/Group/Organization	Forward High Point	
	Agency/Group/Organization Type	Business Leaders	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
24	Agency/Group/Organization	City of High Point Transportation Department	
	Agency/Group/Organization Type	Other government – Local Public Transit	

	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Chronically homeless Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development		
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.		
	consultation or areas for improved coordination?			
25	Agency/Group/Organization	Open Door Ministries		
	Agency/Group/Organization Type	Services – Housing		
		Services – Homeless		
		Services - Veterans		
	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
26	Agency/Group/Organization	Welfare Reform Liaison Project	
	Agency/Group/Organization Type	Services – Education Services – Employment Civic Leaders	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
27	Agency/Group/Organization	ARC of High Point	
	Agency/Group/Organization Type	Services – Persons with Disabilities Services – Health Services - Education	

	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development		
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.		
	consultation or areas for improved coordination?			
28	Agency/Group/Organization	High Point Realtors Association		
	Agency/Group/Organization Type	Housing		
		Services – Housing		
		Service – Fair Housing		
	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
29	Agency/Group/Organization	PIEDMONT HEALTH SERVICES & SICKLE CELL AGENCY
	Agency/Group/Organization Type	Services – Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
	and what are the anticipated outcomes of the consultation or areas for improved coordination?	priorities; social service and economic development needs.
30	Agency/Group/Organization	Faith Health
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons with HIV/AIDS Services – Health Health Agency

	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
		Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development		
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.		
	consultation or areas for improved coordination?			
31	Agency/Group/Organization	Tiny Houses of Greensboro		
	Agency/Group/Organization Type	Housing		
		Services – Housing		
		Services – Homeless		
	What section of the Plan was addressed by	Housing Need Assessment		
	Consultation?	Homelessness Strategy		
		Homeless Needs - Chronically homeless		
		Homeless Needs - Families with children		
		Homelessness Needs - Veterans		
	· ·	Homelessness Needs - Unaccompanied youth		
		Non-Homeless Special Needs		
		Economic Development		
		Market Analysis		
		Anti-poverty Strategy		

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
32	Agency/Group/Organization	Triad Lifestyle Realty	
	Agency/Group/Organization Type	Housing Services - Housing Service - Fair Housing	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.	
33	Agency/Group/Organization	Southwest Renewal Foundation of High Point	
	Agency/Group/Organization Type	Services-Employment Neighborhood Organization	

	What section of the Plan was addressed by	Housing Need Assessment			
	Consultation?	Homelessness Strategy			
		Homeless Needs - Chronically homeless			
		Homeless Needs - Families with children			
		Homelessness Needs - Veterans			
		Homelessness Needs - Unaccompanied youth			
		Non-Homeless Special Needs			
		Economic Development			
		Market Analysis			
		Anti-poverty Strategy			
	How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development			
	and what are the anticipated outcomes of the	priorities; social service and economic development needs.			
	consultation or areas for improved coordination?				
34	Agency/Group/Organization	City of High Point Engineering Services			
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas			
		Agency - Management of Public Land or Water Resources			
		Agency - Emergency Management			
	What section of the Plan was addressed by	Emergency Management			
	Consultation?				
	How was the Agency/Group/Organization consulted	The City's Engineering Services manages public land, water resources, and flood			
	and what are the anticipated outcomes of the	prone areas. The Department's Emergency Management Plan informed the			
	consultation or areas for improved coordination?	City's Five Year Plan to address Emergency Management needs.			
35	Agency/Group/Organization	YWCA OF HIGH POINT			
	Agency/Group/Organization Type	Services-Children			
		Services-homeless			
		Services - Latino Community			
		·			

What section of the Plan was addressed by	Housing Need Assessment
Consultation?	Homelessness Strategy
	Homeless Needs - Chronically homeless
	Homeless Needs - Families with children
	Homelessness Needs - Veterans
	Homelessness Needs - Unaccompanied youth
	Non-Homeless Special Needs
	Economic Development
	Market Analysis
	Anti-poverty Strategy
How was the Agency/Group/Organization consulted	Group meeting held, phone calls; housing and community development
and what are the anticipated outcomes of the	priorities; social service and economic development needs.
consultation or areas for improved coordination?	

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning process.

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?
		They are incorporated in the Five Year
CoC Consolidated Application	Guilford County Continuum of Care	Consolidated Plan and the Annual Action
		Plans.

The Housing Authority of the City of High Point is the lead agency providing public The Housing Authority of the City of High housing assistance in the City of High Point. Annual and Five Year Capital Plans Point The goals of the City and the Housing Authority are complementary. They are incorporated in the Five Year **Emergency Management Program Strategic** Guilford County Emergency Management Consolidated Plan and the Annual Action Plan Division Plans. They are incorporated in the Five Year Connecting North Carolina State Broadband North Carolina DIT Broadband Infrastructure Consolidated Plan and the Annual Action Plan Office Plans. They are incorporated in the Five Year North Carolina Department of Health and North Carolina Lead Surveillance System (NC Consolidated Plan and the Annual Action **Human Services** LEAD) Plans. They are incorporated in the Five Year Analysis of Impediments to Fair Housing City of High Point Consolidated Plan and the Annual Action Choice Plans. They are incorporated in the Five Year **UNC Greensboro Center for Housing &** Building Resilience: A Community Needs Consolidated Plan and the Annual Action **Community Studies** Assessment Plans. They are incorporated in the Five Year High Point American City of the Future 2019 High Point Economic Development Consolidated Plan and the Annual Action **Annual Report** Corporation Plans.

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 High Point's Community Development & Housing Department is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with other City departments such as the Public Services, Parks & Recreation, Code Enforcement, Transportation,

Planning & Zoning, IT, Administration, Police and Fire Departments, and the City Management team, as well as County entities such as Guilford County Schools and Guilford Technical Community College. Coordination with various non-profit organizations, such as Partners Ending Homelessness, Housing Consultants Group, Tiny Homes Community Development, United Way of Greater High Point, Sandhills Center, Mental Health Services of the Triad, and the Greater High Point Food Alliance helped aid the planning process and develop priorities. The City works with Guilford County and County staff to address projects and activities that extend beyond the City limits. The City also collaborates with The Housing Authority of the City of High Point to provide affordable housing to low- and moderate-income residents.

The Guilford County CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process will result in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

Narrative (optional):

The following agencies were consulted during the preparation of the Five Year Consolidated Plan:

- High Point City Management Team
- City of High Point Planning Department
- City of High Point Transportation Department
- City of High Point Human Relations Division
- City of High Point Fire Department
- City of High Point Police Department
- High Point Economic Development Corporation
- City of High Point Parks & Recreation
- City of High Point Engineering Services
- City of High Point Information Technology
- Burns Hill Neighborhood Association
- Welfare Reform Liaison Project
- Guilford Technical Community College
- High Point Market Authority
- Guilford County Schools
- High Point Realtors Association

- The ARC of High Point
- Triad Health Project
- FaithHealth Ministries
- Piedmont Health Services & Sickle Cell Agency
- The Foundation for a Healthy High Point
- Partners Ending Homelessness
- High Point Community Foundation
- Highland Rankin Ward Street Methodist Churches
- Tiny House Community Development
- Housing Consultants Group
- Triad Lifestyle Realty
- The Housing Authority of the City of High Point
- High Point Museum
- West Side Neighborhood Association
- Macedonia Neighborhood Association
- West End Neighborhood Association
- Mental Health Associates of the Triad
- Triad Adult Day Care Center, Inc.
- Caring Services, Inc.
- Guilford County Family Justice Center
- Sandhills Center
- Greater High Point Food Alliance
- Roy B. Culler Senior Center
- Operation Xcel
- United Way of Greater High Point
- Senior Resources of Guilford County
- YWCA of High Point



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

The City of High Point has followed its adopted Citizens Participation Plan to develop its Five Year Consolidated Plan.

The FY 2020-2024 Consolidated Plan and FY 2020 Annual Action Plan have many components that require and encourage citizen participation. These components are the following: interviews and roundtable discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. The City also developed a survey to obtain resident input. The Survey was made available in an online version on the City's website and in a hard copy version available in the City Hall, Community Development & Housing Department, and other public facilities. The City received 28 completed surveys. All of these comments are included in the Consolidated and Annual Action Plan in the Appendix Section (Appendices A-1, A-2, and A-3). Through the citizen participation process, the City uses citizen input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five Year Consolidated Plan.



Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	See public hearing sign-in sheets in the Appendix Section (Appendix A-1) of the Consolidated Plan.	See public hearing comments in the Appendices Section (Appendix A-1) of the Consolidated Plan.	None.	Not Applicable.

Sort Mode of Order Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2. Newspaper Ad	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not Applicable.

OMB Control No: 2506-0117 (exp. 07/31/2020)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3.	Resident	Minorities	Placed the Resident	The City received	All comments were	https://www.surveymonke
	Surveys		Survey on the City's	back 28 resident	accepted.	y.com/r/HP2019CDBG
		Persons with	website and emailed	surveys. The		
		disabilities	surveys to agencies/	tabulations of the		
			organizations. In	Resident Surveys are		
		Non-targeted/	addition, they were	in Appendix A-3 of		
		broad	passed out at public	this Consolidated		
		community	hearing and agencies/	Plan.	•	
		Residents of	organizations			
		Public and	meetings.			
		Assisted				
		Housing City wide				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Resident	Minorities	Placed the Resident	The City received	All comments were	https://www.surveymonke
	Surveys -		Survey on the City's	back over 0 resident	accepted.	y.com/r/HighPointConPlanE
	Spanish	Persons with	website and emailed	surveys in Spanish.		<u>SP</u>
		disabilities	surveys to agencies/			
			organizations. In			
		Non-targeted/	addition, they were			
		broad	passed out at public			
		community	hearing and			
			agencies/			
		Residents of	organizations			
		Public and	meetings.			
		Assisted				
		Housing				
		City wide				

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.	Agency/ Organization Surveys	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The agency/ organization surveys were sent out to agencies/ organizations in the City.	A summary of the survey responses and meeting minutes can be found in the Appendix A-3 Section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
	1	2.6424.6113	Table 4 – C	itizen Participation Outread	ch	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of High Point used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projections. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2012-2016 Five Year Estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

High Point is part of the Guilford County Continuum of Care. The Guilford County CoC covers all of Guilford County. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve the City of High Point, as well as the CoC Board.

Additional needs for the City of High Point were obtained from input and interviews with various social service agencies, housing providers, City staff, and survey responses.

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

Summary of Housing Needs

Based on a comparison between the 2010 and 2016 population, the City of High Point had an 8% increase in its population. The population increase was 8,079 persons, consisting of 2,329 households. The City of High Point is experiencing in-migration both from within and outside the United States. Additional housing has been developed along with the population increase. The median income of the area increased by only 1% from \$43,322 to \$43,594 over the same period. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2010 and 2016, the cumulative inflation rate was approximately 17.96%, meaning that the \$43,322.00 median income in 2010 would be \$47,377.30 if it were expressed in terms of 2016 dollars. By taking into consideration the rate of inflation, the median income in High Point has not kept up with the rate of inflation.

Demographics	Base Year: 2010	Most Recent	Year:	2016	% Change
Population	100,903			108,982	8%
Households	38,788			41,117	6%
Median Income	\$43,322			\$43,594	1%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2012-2016 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	5,153	5,125	7,065	3,490	17,989
Small Family Households *	2,150	1,835	2,810	1,465	9,379
Large Family Households *	425	605	625	420	1,185
Household contains at least one person 62-74 years					
of age	735	1,125	1,505	670	3,475
Household contains at least one person age 75 or					
older	459	610	1,070	495	1,590
Households with one or more children 6 years old					
or younger *	1,350	1,119	1,020	449	2,270

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2012-2016 CHAS

Housing Needs Summary Tables

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

			Renter					Owner		
	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total
NUMBER OF HOL	ISEHOI DS	AMI	AMI	AMI			AMI	AMI	AMI	
Substandard	JEHOLDS	,								
Housing -										
Lacking										
complete										
plumbing or										
kitchen facilities	80	115	20	55	375	25	0	4	0	150
Severely										
Overcrowded -										
With >1.51										
people per							_			
room (and										
complete										
kitchen and										
plumbing)	145	0	20	10	170	30	4	20	0	75
Overcrowded -										
With 1.01-1.5										
people per										
room (and none										
of the above				>						
problems)	105	295	240	65	825	20	30	15	50	155
Housing cost										
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	2,450	1,170	135	10	3,795	550	575	555	45	1,780
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above	450	4.646	4.660	222	4 050	7.0	400	4.050	-	2.645
problems)	450	1,610	1,660	230	4,050	70	430	1,050	570	3,045

Renter Owner 0-30% >30->50->80-0-30% >30->50-**Total** >80-**Total AMI** 50% 80% 100% **AMI** 50% 80% 100% AMI **AMI AMI** AMI **AMI** AMI Zero/negative Income (and none of the above problems) 445 0 0 0 445 235 0 0 0 235

Table 7 - Housing Problems Table

Data 2012-2016 CHAS

Source:

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

			Renter					Owne	er	
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSEHOLE	DS									
Having 1 or more of										
four housing problems	2,780	1,580	405	135	5,165	620	610	595	95	2,160
Having none of four										
housing problems	939	2,045	3,380	1,469	11,973	125	885	2,675	1,774	18,799
Household has										
negative income, but		X								
none of the other										
housing problems	445	0	0	0	445	235	0	0	0	235

Table 8 – Housing Problems 2

Data Source: 2012-2016 CHAS

3. Cost Burden > 30%

		Re	enter		Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	
NUMBER OF HOUSEHO	OLDS								
Small Related	230	920	710	1,985	35	105	415	1,250	
Large Related	60	235	170	465	20	25	45	205	
Elderly	80	185	165	520	25	225	210	610	
Other	155	355	535	1,125	4	25	195	539	

Owner Renter 0-30% >30->50-0-30% >30-**Total** >50-**Total AMI** 50% 80% **AMI** 50% 80% AMI **AMI AMI AMI** Total need by 1,580 525 1,695 4,095 84 380 865 income 2,604

Table 9 - Cost Burden > 30%

Data Source: 2012-2016 CHAS

4. Cost Burden > 50%

		Rei	nter		Owner					
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AIVI	>30- 50% AMI	>50- 80% AMI	Total		
NUMBER OF HOUSE	HOLDS									
Small Related	1,190	485	30	1,705	160	145	220	544		
Large Related	220	100	0	320	20	60	30	110		
Elderly	430	255	110	865	105	195	95	410		
Other	730	385	10	1,125	210	150	125	515		
Total need by			7							
income	2,570	1,225	150	4,015	495	550	470	1,579		

Table 10 - Cost Burden > 50%

Data Source:

5. Crowding (More than one person per room)

2012-2016 CHAS

			Rente	f				Owner		
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	-08<	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS										
Single family households	250	280	200	50	890	65	25	35	35	205
Multiple, unrelated family										
households	4	15	60	40	129	0	8	4	15	47
Other, non-family										
households	0	0	0	0	35	0	0	0	0	0
Total need by income	254	295	260	90	1,054	65	33	39	50	252

Table 21 – Crowding Information – 1/2

Data

2012-2016 CHAS

Source:

6. Households with Children Present

			Renter			Owner				
	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS										
Households with Children										
Present	1,195	945	645	160	3,500	155	174	375	289	2,708

Table 12 - Crowding Information - 2/2

Data Source: 2012-2016 CHAS

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

According to the 2012-2016 American Community Survey (ACS), there were 41,117 households in 2016 in the City of High Point, and 38,822 according to the 2012-2016 CHAS data. This discrepancy is explained in Appendix B-2. Based on this number of households, 12,141 (29.5%) of all households were single person households living alone. Single person households aged 65 and over comprised 4,317 households or (10.5%) of all households. Based on the ACS estimates, 35.6% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City's population. The City will need to assist in obtaining funding and collaborating with housing service providers and elderly support agencies to provide programs, activities, and accommodations for its growing elderly population.

Of the 1,734 families/individuals on the public housing waiting list according to the Housing Authority of the City of High Point, as of December 11, 2019 (last waiting list available), 986, or 56.9%, are single-person households. This shows that there is a shortage of subsidized, affordable housing for single-person households, many of whom are elderly, disabled, and living on fixed-incomes.

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.

Disabled Population – Based on the 2012-2016 CHAS Data and the 2012-2016 ACS Data, it is estimated that the disabled population of the City of High Point is 13.6%, and about 41.1% of the elderly in the City are disabled. Based on these percentages, it is estimated that approximately 723 disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and approximately 242 disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. A breakdown of the types of disability (of the total civilian noninstitutionalized population in High Point) is as follows: hearing difficulty = 3.1%; vision difficulty = 2.7%; cognitive difficulty = 6.2%; ambulatory difficulty = 8.1%; self-care difficulty = 2.9%; and independent living difficulty = 7.4%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – Family Services of the Piedmont serves victims of domestic violence, dating violence, sexual assault, and stalking in the City of High Point. The number of victims of domestic violence experiencing homelessness has been decreasing in Guilford County over the last decade, from 77 in 2009 to 24 in 2019. Victims of domestic violence in the area may stay in the situations that lead to their victimhood, rather than becoming homeless.

Domestic violence survivors have additional needs beyond housing. These needed services include transportation, employment, and job training. Additionally, those displaced by domestic violence have issues with their children who are forced to move to other schools, which is a disruption in their education.

What are the most common housing problems?

The largest housing problem in the City of High Point is housing affordability. According to the 2013-2017 ACS data, an estimated 55.7% of all renter households were cost overburdened by 30% or more, and an estimated 24.1% of all owner households were cost overburdened by 30% or more. Approximately 28.5% of owner occupied households with a mortgage were cost overburdened by 30% or more, compared to only 11.9% of owner occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, decent, safe, and accessible housing for the residents of the area is a problem. Housing in the Core City is older, and much of it is deteriorated rental housing. This is the only type of housing that many low-income residents can afford. It is not truly affordable housing because of its poor condition.

Much of the existing housing in the Core City is old and inefficient. Home repairs and rehabilitation are required for housing in this part of the City, but the return on investment of rehabilitating these houses is prohibitively low due to low rents in the area, disincentivizing the implementation of these needed repairs. Private developers need to be encouraged to construct infill housing or rehabilitate the existing housing stock.

Many stakeholders discussed social problems that contribute to this lack of affordable housing. There are many renters and homeowners that have poor credit, or rental histories. They can only access low-wage service industry jobs that serve the student population at High Point University, or they cannot access employment overall, due to poor public transit. There is a need for additional affordable housing units, as well as housing services such as counseling, daycare, transportation, and employment training that can assist lower income residents of the City.

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

Single-person households, such as the elderly and disabled, Black or African American households, and immigrant family households in High Point are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing

that is decent, safe, sound, and accessible, forces them into housing that does not meet these standards. Another group affected by the lack of affordable housing is the homeless and persons at risk of becoming homeless, typically identified as people receiving social services according to the CoC. The at risk of becoming homeless population faces a housing cost overburden problem. This population could benefit from the integration of housing services, such as emergency housing assistance for rent, emergency rehabilitations, and/or mortgage payments and utilities to help them avoid eviction or foreclosures, along with the social services they receive.

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 the area homeless service providers, the characteristics and needs of both low-income and homeless individuals and families with children who receive services in the City of High Point are as follows:

Individuals: Many have mental health issues; criminal histories which severely limit job opportunities; they lack sustainable living wages and skills for available jobs; lack transportation; lack quality affordable medical care; have substance abuse issues; and lack food access and security.

Families with Children: These include single mothers with an average of 2.5 children; who have no means of transportation; lack affordable childcare; lack education; lack job skills; face evictions; are unemployed, or underemployed in a low paying job that cannot sustain a family with one income; lack quality affordable medical care; have substance abuse issues; and lack food access and security.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination:

The CoC encourages these individuals to contribute to the CoC decision-making process through the formation of groups such as the Homeless Union of Greensboro to develop strategies to target this group. The CoC prioritizes programs to help plan for families exiting Rapid Re-Housing to Permanent Housing.

Specific needs of former homeless individuals and families receiving rapid re-housing include: affordable and decent housing; job training; affordable medical care; addiction counseling services; job training; and case management services.

According to the Guilford County CoC Application for 2019, the CoC Board meetings are open to the public and membership on the Board is free. The Board encourages local input for strategies and priorities. The Board recently formed a Youth Advocacy Committee to address the issue of homeless youth. The Board encourages individuals who are homeless or formerly homeless to provide input at

public CoC meetings. In response toa recent RFP, the CoC's Coordinated Entry Process will be administered by Partners Ending Homelessness, and has required all ESG recipients to adopt a Housing First model.

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 McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of becoming homeless who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth and; 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point-in-Time (PIT) Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of becoming homeless. The Guilford County CoC has adopted the following definitions of homelessness.

Literally Homelessness – Individual or family who lacks a fixed, regular, and adequate nighttime residence meaning:

- Has a primary nighttime residence that is a public or private place not meant for human habitation;
- Is living in a publicly or privately-operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by Federal, State, and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Imminent Risk of Homelessness – Individual or family who will imminently lose their primary nighttime residence, provided that:

- Residence will be lost within 14 days of the date of application for homeless assistance;
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing.

Homeless under other Federal Statutes – Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition who:

• Are defined as homeless under the other listed Federal statutes;

- Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application;
- Have experienced persistent instability as measured by two moves or more in the preceding 60 days;
- Can be expected to continue in such status for an extended period of time due to special needs or barriers.

Fleeing/Attempting to Flee DV – Any individual or family who:

- Is fleeing, or is attempting to flee, domestic violence;
- Has no other residence; and
- Lacks the resources or support networks to obtain other permanent housing.

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

The high cost of decent, safe, sound, and affordable housing in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and affordable. Furthermore, wages in the City are generally low, as a large number of the jobs in the region are service industry jobs. Low- and moderate-income residents do not make enough money in these positions to save for emergencies.

Contributing housing characteristics which contribute to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but not receiving Social Security Disability benefits; single and unemployed mothers expecting another child; poor rental and credit issues; criminal histories that can prevent employment; and unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

Discussion

The population of High Point is increasing, and many residents are facing the effects of rising housing costs and a shortage of decent, safe, sound, and affordable housing. The lack of affordable housing is a function of low return on investment for rehabilitating housing in the Core City, and lower development costs on greenfields, leading to development that takes place further away from amenities, and is less accessible for those with low- and moderate-incomes.

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

During the planning process for the preparation of the City of High Point's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group has a greater disproportionate need in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The total number of White Households in the High Point city, North Carolina is 20,300 households (52.3%); the number of Black/African American Households is 12,890 households (33.2%); the number of American Indian and Alaska Native is 107 households (0.3%), the number of Asian Households is 2,275 households (5.9%); the number of Native Hawaiian and Other Pacific Islander is 10 households (0%), and the number of Hispanic Households is 2,455 households (6.3%).

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	3,920	544	680
White	1,080	135	225
Black / African American	2,105	325	310
Asian	165	0	80
American Indian, Alaska Native	15	4	10
Pacific Islander	0	0	0
Hispanic	355	40	45

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2012-2016 CHAS

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

^{*}The four housing problems are:

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	4,225	905	0
White	1,575	395	0
Black / African American	1,890	380	0
Asian	295	80	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	400	40	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2012-2016 CHAS

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	3,715	3,345	0
White	1,745	1,435	0
Black / African American	1,345	1,460	0
Asian	215	230	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	345	185	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2012-2016 CHAS

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

^{*}The four housing problems are:

^{*}The four housing problems are:

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	1,035	2,438	0
White	550	1,120	0
Black / African American	225	960	0
Asian	155	150	0
American Indian, Alaska Native	0	8	0
Pacific Islander	10	0	0
Hispanic	80	155	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2012-2016 CHAS

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

Discussion

The racial composition of households in the City of High Point, according to the 2012-2016 American Community Survey, was 53.3% White; 35.8% Black/African American; 9.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 10.1%. In the 0-30% Area Median Income category, Black/African American households had one or more housing problems, with a disproportionate need at 53.7%. In the 30-50% Area Median Income category, Black/African American households have disproportionate need at 44.7%. In the 80-100% Area Median Income category, Asians have a disproportionate amount of housing problems at 15.0%. There are no other racial or ethnic groups with disproportionate need at the 50-80% Area Median Income category.

^{*}The four housing problems are:

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

During the planning process for the preparation of the City of High Point's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from other housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2012-2016 CHAS data and the 2012-2016 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of specific groups living in the City of High Point.

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	3,400	1,064	680
White	980	235	225
Black / African American	1,845	590	310
Asian	140	30	80
American Indian, Alaska Native	15	4	10
Pacific Islander	0	0	0
Hispanic	265	125	45

Table 36 - Severe Housing Problems 0 - 30% AMI

Data Source: 2012-2016 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	2,190	2,930	0
White	960	1,005	0
Black / African American	895	1,370	0
Asian	135	240	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	155	285	0

Table 47 – Severe Housing Problems 30 - 50% AMI

Data Source: 2012-2016 CHAS

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	1,000	6,055	0
White	505	2,675	0
Black / African American	230	2,575	0
Asian	105	335	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	160	370	0

Table 58 – Severe Housing Problems 50 - 80% AMI

Data Source: 2012-2016 CHAS

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

^{*}The four severe housing problems are:

^{*}The four severe housing problems are:

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	230	3243	0
White	105	1560	0
Black / African American	30	1160	0
Asian	55	255	0
American Indian, Alaska Native	0	8	0
Pacific Islander	10	0	0
Hispanic	30	200	0

Table 69 – Severe Housing Problems 80 - 100% AMI

Data Source: 2012-2016 CHAS

Discussion

The racial composition of households in the City of High Point, according to the 2012-2016 American Community Survey, was 53.3% White; 35.8% Black/African American; 9.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 10.1%. At the lowest Median Income Category, the Black/African American ethnic group has a disproportionate need in terms of severe housing problems. The disproportionate need is 54.3% at 0-30% AMI, while it is 40.9% at 30-50% AMI. Asian households have disproportionate need at 80-100% AMI at 23.9% of households. At the 50-80% AMI level, there were no groups disproportionately affected by severe housing problems, and there were no other racial or ethnic groups that disproportionately experience severe housing problems.

^{*}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%

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:

During the planning process for the preparation of the City of High Point's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing High Point city, North Carolina is the lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 3,220 White households were cost overburdened by 30% to 50%, and 14,425 White households were severely cost over burdened by greater than 50%; 2,975 Black/African American households were cost overburdened by 30% to 50%, and 6,885 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 645 Hispanic households were cost overburdened by 30% to 50%, and 1,375 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,600	7,539	5,950	715
White	14,425	3,220	2,405	255
Black / African American	6,885	2,975	2,720	310
Asian	1,420	545	230	80
American Indian, Alaska				
Native	95	0	10	10
Pacific Islander	0	0	10	0
Hispanic	1,375	645	395	45

Table 21 - Greater Need: Housing Cost Burdens AMI

Data Source: 2012-2016 CHAS

Discussion:

A total of 3,220 White households were considered cost overburdened by between 30% and 50%, which is 42.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 53.3% of the total number of households that the White category

comprises. Additionally, a total of 645 Hispanic households were considered cost overburdened by between 30% and 50%, which is 8.6% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 10.1% of the total number of households that the Hispanic category comprises. A total of 2,975 Black/African American households were considered cost overburdened by between 30% and 50%, which is 39.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is above the 33.2% of the total number of households that the Black/African American category comprises. Black or African American households face housing cost burdens at a rate disproportional to their population within the City.

A total of 2,405 White households were considered severely cost overburdened by greater than 50%, which is 40.4% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 53.3% of the total number of households that the White category comprises. A total of 2,720 Black/African American households were considered severely cost overburdened by above 50%, which is 45.7% of the total cases of households that were considered severely cost overburdened by above 50%. This number is above the 33.2% of the total number of households that the Black/African American category comprises. A total of 395 Hispanic households were considered severely cost overburdened by greater than 50%, which is 6.6% of the total number of households that were considered cost overburdened by greater than 50%. This number is lower than the 10.1% of the total number of households that the Hispanic category comprises, suggesting that this population is not disproportionately severely cost over burdened.

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?

The racial composition of households in the City of High Point, according to the 2012-2016 American Community Survey, was 53.3% White; 35.8% Black/African American; 9.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 10.1%. People who identify as Black/African American, as American Indian and Alaska Native, and as Asian, are disproportionately impacted groups in terms of having a housing problem or a severe housing problem in High Point.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, 15.9% of all White households, 23.1% of Black/African American households, 0% of American Indian and Alaska Native households, 24% of Asian households, and 26.3% of Hispanic households are cost-overburdened by 30%-50%, while 11.8% of White households, 0.2% of Black households, 9.3% of American Indian and Alaska Native households, 0.1% of Asian households, and 16.1% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.4% of White households, 43.2% of Black/African American households, 23.4% of American Indian and Alaska Native households, 36.5% of Asian households, and 48.1% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 12.6% of White households, 23.3% of Black/African American households, 23.4% of American Indian and Alaska Native households, 19.1% of Asian households, and 24.8% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that Black/African American households in High Point, North Carolina are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

When comparing the housing problem numbers to the cost-overburdened numbers, it seems that cost overburdens affect all minorities, but no group is disproportionately affected in terms of cost. Black/African American populations have a disproportionate amount of housing problems and severe housing problems, such as overcrowding or incomplete kitchen or plumbing facilities. 53.7% of this population at 0%-30% area median income has at least one housing problem, and 54.3% of this population at 0%-30% area median income has at least one severe housing problem. Consultations with social service providers and housing providers support this theory, as these organizations have described the poor housing conditions in the largely Black/African American neighborhoods. Furthermore, renting is more common for the residents in the majority Black/African American neighborhoods. Rents in those areas have increased significantly while incomes have not. Thus, there is a need to provide housing assistance for the disproportionately affected neighborhoods in High Point, North Carolina.

Hispanic households were also more likely to be cost overburdened. 26.3% of Hispanic households faced cost overburdens of 30-50% over their income, and 16.1% of these households faced cost overburdens over 50% of their household income.

American Indian or Alaska Native households were more likely to face housing problems such as overcrowding or incomplete kitchen or plumbing facilities and cost overburden, with 23.4% of households experiencing at least one housing problem, and 23.4% of households experiencing at least one severe housing problem.

Asian households in the 80-100% Area Median Income categories experience some disproportionate need. In the 80-100% Area Median Income category, Asians have a disproportionate amount of housing problems at 15.0%. Asian households have disproportionate severe housing problems at 80-100% AMI at 23.9% of households.

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

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

- C. T. 013900 B.G. 1
- C. T. 014200 B.G. 4
- C. T. 014300 B.G. 2
- C. T. 013900 B.G. 4
- C. T. 013900 B.G. 3
- C. T. 013800 B.G. 3
- C. T. 013900 B.G. 2
- C. T. 014411 B.G. 3
- C. T. 013800 B.G. 2
- C. T. 013800 B.G. 1
- C. T. 014200 B.G. 3
- C. T. 014406 B.G. 1
- C. T. 014503 B.G. 2
- C. T. 014411 B.G. 2
- C. T. 014503 B.G. 1
- C. T. 014200 B.G. 2
- C. T. 013800 B.G. 4
- C. T. 013800 B.G. 5
- C. T. 014200 B.G. 1
- C. T. 013602 B.G. 4
- C. T. 013602 B.G. 1

The following Census Tract and Block Group has a higher Hispanic or Latino population that is 20 percent higher than the City's Hispanic or Latino population as a whole, which meets the HUD definition of a "Minority Area."

• C. T. 014300 B.G. 1

The following Census Tracts and Block Groups has a higher Asian population that is 20 percent higher than the City's Asian population as a whole, which meets the HUD definition of a "Minority Area."

- C. T. 014502 B.G. 1
- C. T. 016407 B.G. 2
- C. T. 014300 B.G. 4
- C. T. 016205 B.G. 1
- C. T. 014200 B.G. 3
- C. T. 014502 B.G. 2
- C. T. 014410 B.G. 2

Attached to this Plan are maps which illustrate the City of High Point's demographics which are included as attachments to Section 1 of the Executive Summary.

FY 2020-2024 Five Year Consolidated Plan City of High Point, NC

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of High Point's (HPHA) mission is to provide eligible families and individuals with adequate and affordable housing, economic advancement, and home ownership opportunities — in a safe, drug-free, suitable, living environment — without discrimination. Towards this goal, the Housing Authority offers a variety of programs, including rental subsidies, urban development investments and affordable housing.

The Housing Authority of the City of High Point is rated as a "standard performer" by HUD, but is working to regain its "high performer" status.

The Housing Authority of High Point owns and professionally manages fifteen (15) family communities and elderly/disabled rental apartments. Within these communities are 1,146 public housing units. HPHA is currently in the process of demolishing the Daniel Brooks units, which is composed of three (3) different Asset Management Plan (AMP) units. There are 216 units in the Daniel Brooks complex, along with 28 units in the Daniel Brooks Annex. The Housing Authority will replace these units with 264 tax credit units in a three-phase development.

The waiting list for public housing is currently open. The breakdown of the waiting list is 56.9% single-person households, 29.4% two-person households, 11.8% three-person households, 1.6% four-person households, and 0.3% five-person or greater households, as of December 11, 2019 (the last waiting list available).

The Housing Authority of the City of High Pont has a first-time homebuyer program for residents. Through this program, ten (10) families were able to purchase homes in the City of High Point. HPHA has a Family Self-Sufficiency (FSS) program that allows residents to save in an interest-bearing escrow account. Currently, there are 219 FSS participants. HPHA also has programs dedicated to elderly, disabled, and youth services.

The Housing Authority of High Point administers 1,519 Section 8 Housing Choice Vouchers as of December 11, 2019, as well as an additional 321 vouchers that they will be receiving for the replacement of the Daniel Brooks units. There are currently 831 households on the Section 8 Housing Choice Voucher waiting list. The waiting list for Section 8 Housing Choice Vouchers is currently closed. The breakdown of the waiting list is 29.4% single-person households, 37.2% two-person households, 25.8% three-person households, 6.3% four-person households, and 1.4% five-person or greater households, as of December 11, 2019 (the last waiting list available). Section 8 Housing is currently at 98% occupancy.

OMB Control No: 2506-0117 (exp. 07/31/2020)

FY 2020-2024 Five Year Consolidated Plan City of High Point, NC

Totals in Use

	Program Type								
Certificate Mod- Public Vouchers									
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,018	1,386	0	1,323	0	1	26

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

			Program T	уре				
	Certificate	Mod-	Public	Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,699	10,876	0	10,780	0	21,982
Average Length of Stay	0	0	5	6	0	5	0	17
Average Household Size	0	0	2	2	0	2	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	210	228	0	222	0	0
# of Disabled Families	0	0	302	353	0	321	0	0
# of Families requesting accessibility		·						
features	0	0	1,018	N/A	N/A	N/A	N/A	N/A

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

	Program Type								
	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Projec	t -	Tenant -	Special Purp	ose Voucher
					base	d	based	Veterans Affairs Supportive Housing	Family Unification Program
# 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 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

				Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1 44	246	0	232	0	0	10
Black/African American	0	0	819	1,115	0	1,066	0	1	16
Asian	0	0	49	16	0	16	0	0	0
American Indian/Alaska									
Native	0	0	2	9	0	9	0	0	0
Pacific Islander	0	0	4	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

FY 2020-2024 Five Year Consolidated Plan City of High Point, NC

Ethnicity of Residents

	Program Type								
Ethnicity	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	16	22	0	21	0	0	0
Not Hispanic	0	0	1,002	1,364	0	1,302	0	1	26

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

Table 25 – Ethnicity of Public Housing Residents by Program Type





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

HPHA asks in writing for all applicants and resident families if they require any type of accommodations, on their intake application. HPHA asks for reasonable accommodations or modifications requests through an agency form and evaluates the resident that has requested the modification or accommodation. HPHA is at the 5% disabled unit minimum.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. HPHA will make reasonable accommodations for any tenants that have the necessary paperwork for these accommodations.

HPHA places a significant focus on developing community partnerships to promote the independence of its tenants in both Public Housing and Section 8 Housing Choice Vouchers. To that end, the Housing Authority intends to continue to partner with local nonprofits to provide social services that assist those with disabilities.

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

The most immediate needs of Public Housing residents is for employment, training, childcare for working parents, and transportation to work, for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. HPHA will continue to work with the City of High Point's Community Development & Housing Department to promote the construction of affordable units through Low-Income Housing Tax Credits.

According to HPHA's 2020 Annual Plan, the strategies for addressing the housing needs of families in the City including the waiting list for the upcoming year includes:

- Increase the availability of decent, safe, and affordable housing.
- Complete the Daniel Brooks Redevelopment Plan.
- Improve the quality of assisted housing.
- Maintain "Standard" or higher designation for Public Housing and Section 8 HCV Programs.
- Continue to receive, host, and conduct housing and industry specific trainings on all aspects of housing programs to keep staff abreast of all program and regulatory requirements.
- Increase assisted housing choices by providing voucher mobility counseling.
- Continue to host an annual owner/landlord training in conjunction with relevant partners and stakeholders.
- Continue to participate and market programs with various local partners.
- Enhance program participants' quality of life and economic vitality.
- Use the most current Physical Needs Assessment & Energy Audit to serve as the guide for capital improvements and energy conservation goals.

- Continue to identify capital improvements needs to improve the condition of HPHA's Public Housing Inventory.
- Promote self-sufficiency and asset development of program participants.
- Establish and maintain partnerships to provide and improve program participants' employability.
- Establish and maintain partnerships to increase independence for the elderly or families with disabilities.
- Continue efforts to help program participants gain access to education, job training, and employment.
- Increase the incomes of Public Housing and Section 8 Housing Choice Voucher households.
- Continue to partner with Guilford County Schools and other educational institutions.
- Continue to utilize Scattered Site Units for upward mobility.
- Continue to market HPHA as a designated Housing Counseling Agency.
- Continue to seek opportunities to partner with local businesses to promote financial literacy.
- Continue to identify and provide linkages to supportive services that will assist in increasing independence for program participants.

HPHA operates a Family Self-Sufficiency Program for its residents and Section 8 Voucher Holders. The program gives them the opportunity to establish and reach goals that they set for themselves and their families, as well as save a significant amount of money. The program provides participants with the opportunity to work toward and meet goals that they set for their families, as well as save money that will become theirs when they have completed their goals. HPHA also has a first-time homebuyer program and acts as a HUD-Certified Housing Counseling Agency for first time homebuyers pre- and post-purchase.

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

These public housing residents needs are similar to the population at large, which is based on the fact that there is a shortage of decent, safe, sanitary, and affordable housing in the City.

According to HPHA's Affirmative Marketing Plan update from 2012, applicants for the Morehead Courts development were disproportionately Black or African American compared to the City as a whole.

HPHA identifies a substantial need for employment and job training, as well as increased wages for its residents as only 2% of residents use welfare as a sole source of income. While these needs are shared with the population of the City at large, HPHA Public Housing residents are encouraged to increase their income from 0-30% AMI to a higher income, and Section 8 Housing Choice Voucher residents encouraged to increase their income from 30-50% AMI to a higher income.

Discussion

The City of High Point has identified the need for affordable housing that is decent, safe, sanitary, and accessible. The Housing Authority of High Point is a valuable resource in addressing that need. There is a

significant number of households in the City that are at or below 50% of AMI that are affected by housing problems, severe housing problems and housing cost burdens. The following are the completed 2019 Capital Improvement Projects for Public Housing residents:

- Closet door replacement at JC Morgan
- Daniel Brooks relocation project
- HVAC replacement at JC Morgan
- Building exterior and interior upgrades at High Rise Buildings
- Roof replacement at Beamon Courts and Juanita Hills
- Elevator cable and sheave replacement at Elm Towers
- Storm drain and grading at 2726 Annmore Circle
- Roof replacement and repairs at the Carl Chavis YMCA

The following are the anticipated 2020 Capital Improvement Projects for Public Housing residents:

- Morehead Court and Elm Towers mailbox replacement
- Astor Dowdy Towers and Elm Towers mini-split HVAC units in penthouses
- Astor Dowdy Towers and Elm Towers replacement of fire alarm panels
- HVAC replacement at JC Morgan
- Landscaping and hardscaping
- Forced labor interior upgrades
- Daniel Brooks demolition
- Modernization of public restrooms at Elm Towers

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of High Point is part of the Guilford County Continuum of Care. The lead agency for the Guilford County Continuum of Care is Partners Ending Homelessness. CoC Board meetings are open to the public and membership on the Board is free. The Board encourages local input for strategies and priorities. The Board recently formed a Youth Advocacy Committee to address the issue of homeless youth. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings. The CoC solicits projects in an annual Program Competition NOFA and ranks and prioritizes projects for funding. ESG funding is also funded through a competitive application for State ESG funds, in cooperation with the City of Greensboro's ESG Entitlement Program.

The CoC has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs. The established standards prioritize projects that serve target populations, including the chronically homeless, disabled persons, victims of domestic violence, persons with substance abuse disorders who suffer from significant health or behavioral health challenges, veterans, and homeless youth.

Indicate if the homeless population is:

Has No Rural Homeless

Homeless Needs Assessment

Population	exper homelessne	e # of persons riencing ess on a given ight	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless	Estimate the # exiting homelessness each year	Estimate the # of days persons experience
	Sheltered	Unsheltered		each year		homelessness
Persons in Households with Adult(s) and						
Child(ren)	120	10	130	0	0	0
Persons in Households with Only Children	13	0	13	0	0	0
Persons in Households with Only Adults	268	180	448	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night Sheltered Unsheltered		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
Chronically Homeless Individuals	30	10	40	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	53	3	56	0	0	0
Unaccompanied Youth	13	4	17	0	0	0
Persons with HIV	3	0	3	0	0	0

Table 76 - Homeless Needs Assessment

Data Source Comments: Guilford County 2019 Point-in-Time Count

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):

Chronically homeless individuals and families – The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. According to the Point-in-Time count data, there were 21 chronically homeless individuals in Guilford County in 2017, 36 in 2018, 44 in 2019, and 40 in 2020. There was 1 chronically homeless family in 2017, no chronically homeless families in 2018, one chronically homeless family in 2019, and no chronically homeless families in 2020. There appears to be a need in the area for outreach and services for the chronically homeless adult population.

Families with children – The Point-in-Time count for 2017 identified 40 homeless households with children in Guilford County. Numbers were higher in 2018 at 53 homeless households. The homeless households decreased in 2019, which was 40 homeless households, and increased again to 53 homeless households in 2020. According to the Guilford County Schools, there are approximately 1,400 homeless children in the district (which includes Greensboro and High Point) at any given time.

Veterans and their families – There are multiple organizations that serve homeless veterans in High Point and Guilford County, including the Salvation Army and Open Door Ministries. Homeless veterans often require additional services, with mental health services being the most commonly needed. The number of homeless veterans in Guilford County has decreased from 60 in 2017 to 56 in 2018, 56 in 2019, and 56 in 2020. Of the veterans housed in 2020, 15 were in Emergency Shelter and 38 were in Transitional Housing, while 3 veterans were unsheltered.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and extended family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 24 unaccompanied youth counted in the 2017 Point-in-Time count; 17 unaccompanied youth counted in 2018; 21 unaccompanied youth counted in 2019; and 17 unaccompanied youth counted in 2020. There are between 400 and 500 children of all ages in foster care in Guilford County Schools at any given time, and there is a shelter for boys aging out of foster care, though not for girls.



Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	104	100
Black or African American	294	89
Asian	0	1
American Indian or Alaska	2	0
Native		
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	14	2
Not Hispanic	387	188

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

The 2020 Point-in-Time Count was conducted on January 29 and January 30, 2020. The Guilford County School System estimates that there are 1,400 homeless children in the system at any given time, and it can be assumed that a portion of this population is living with a homeless family. It is estimated that the greatest needs for this population, as well as the homeless population throughout Guilford County, are transitional housing for youth exiting the school system, and permanent supportive housing that offers supportive services. The Point-in-Time count for 2017 counted 47 homeless households with children in Guilford County, and 53 households in 2018. Homeless households with children are three times more likely to be sheltered than households without children. In 2019, there were 40 homeless households with children, and in 2020 there were 53 homeless households with children.

The number of homeless veterans in Guilford County has decreased since 2008 from 105 to 56 in 2020. Of these veterans, 15 were in emergency shelter, 38 were in transitional housing, and 3 were unsheltered. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. Open Door Ministries runs a transitional shelter for veterans, and the County has chosen to focus on providing services for homeless veterans. The Veterans Administration in the area has been proactive about finding housing for homeless veterans.

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

According to the 2020 Point-in-Time Counts, there are disproportionately more homeless people in all categories who are Black or African American than there are homeless people who are White. In all categories, the majority of persons counted are Not Hispanic or Latino. The total number of homeless people counted were predominantly Black or African American, as was also the case for the number of sheltered homeless. However, there were more unsheltered homeless people who were White than any other racial or ethnic group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered homeless refers to the segment of the homeless community who do not have ordinary, lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, avoid shelters because they do not want to abide by the rules of the shelter.

The sheltered homeless refers to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided, lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled up situation within 14 days and lack resources or support networks to remain housed are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

The Point-in-Time Count for Guilford County in 2020 reported a total of 591 homeless persons. Of these, 190 persons, or 32.1%, were unsheltered. Of the unsheltered population, 3 of the individuals were veterans.

Discussion:

Though the number of homeless people in Guilford County remains high, the number of homeless people in the area has decreased since 2007 where it was 1,182. Much of the homeless population in the City can be addressed with additional wraparound services, and linkages between housing services and the social services provided. Other important factors that contribute to homelessness in the area are the high cost of housing and lack of affordable housing, the number of food deserts in the area leading to food insecurity, and the poor public transportation that limits employment opportunities for residents who are at risk of homelessness.

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

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each of these groups were determined by consultation with social service providers, available statistical information, and comments provided by social service providers.

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2012-2016 American Community Survey, elderly persons represent 12.9% of the City's total population. Approximately 5.4% of the City's population is aged 75 years and older. In addition, roughly 10.6% of total households in the City are occupied by an elderly person living alone. Of this population, 76.9% are elderly females.

Frail Elderly are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 41.1% of the total elderly population are frail elderly.

Persons with mental, physical and development disabilities, according to the ACS data for 2012-2016, persons with a disability comprise 13.3% (14,334 persons) of the City of High Point's total population. Many of social service agencies that serve the City, acknowledge that there is a gap in services for persons with mental disabilities, which is approximately 14.5% of the disabled population.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Guilford County has the sixth highest HIV prevalence rate per 100,000 population in North Carolina. In 2017, there were 2,107 people diagnosed with HIV/AIDS living in Guilford County, and the County's HIV prevalence rate was 497 per 100,000 population. This is above the overall prevalence rate in North Carolina of 326 per 100,000 population. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for only the City of High Point.

Victims of Domestic Violence, dating violence, sexual assault and stalking are increasingly seeking shelter. Multiple organizations in the Guilford County CoC work with these populations to provide them with temporary shelter, support services, and potentially a more permanent housing situation. In 2017 in Guilford County, there were 66 homeless domestic violence victims in 2017; 30 in 2018; 24 in 2019; 23 in 2020. The CoC prioritizes projects that assist individuals and families fleeing domestic violence. Victims of domestic violence in the area may stay in the situations that lead to their being victimized, rather than becoming homeless.

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

Many elderly and disabled elderly clients seek out housing programs to assist in repairing their houses and working accessibility improvements. Housing in the Core City is older and typically in need of reasonable modifications and accommodations. Housing programs partner with Senior Resources and Meals on Wheels to cover some of the other supportive service needs of the disabled elderly residents in need of housing improvements. Referrals are done in a word-of-mouth fashion.

There is no drop-in or day shelter in the City of High Point. All attempts to create a day shelter in the City have failed, though for a variety of reasons. The effort to create a day shelter is ongoing. Additionally, there is no drop-in site for people in need of mental health services. Often, unmet mental health needs and homelessness overlap, and there is a need to create housing that serves these populations with wraparound services.

HIV/AIDS populations have been increasing in areas of poverty. Though there have been strides in the treatment of HIV/AIDS, diagnosis with the disease still affects an individual's ability to stabilize their housing. There is a need for a communal space to provide services for individuals with the disease.

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

According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Guilford County has the sixth highest HIV prevalence rate per 100,000 population in North Carolina. In 2017, there were 2,107 people diagnosed with HIV/AIDS living in Guilford County, and the County's HIV prevalence rate was 497 per 100,000 population. This is above the overall prevalence rate in North Carolina of 326 per 100,000 population. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for only the City of High Point. It should be noted that Guilford County includes the City of Greensboro, where more of the metropolitan area's HIV/AIDS services are located.

Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore "best estimates" are presented.

While many supportive service providers for the special needs population are located in the City of High Point, their service area and clients are in Guilford County. Given the growth of the population in the City and the County, there is a need to increase these services as their geographic scope increases along with the needs of residents.



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

Describe the jurisdiction's need for Public Facilities:

- The City is constructing a new senior center. There is a need to locate the site on a bus line.
- The City is currently renovating City Lake Park.
- Parks always require infrastructure upgrades. City voters approved a \$21.5 million bond sale to address these upgrades.
- There is a continued need for programming at the senior centers in the City.
- The City's Parks Department has deferred maintenance on many parks, and will address accessibility issues when they address maintenance issues.
- The City is currently undertaking engineering work for a greenways project.
- There is the need for the Parks Department to create a 504 Plan.
- There is always a need to staff programming for seniors and youth at public facilities.
- There is a need for environmental conservation and tree planting in some neighborhoods.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with City staff, City Management team, Community-based organizations, and other City and County agencies; public hearing comments on needs; and the City's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

- The City has adopted a Complete Streets Policy to rebuild and improve old streets.
- There is a need to create multi-modal transit development that connects to greenways, especially in the Southwest neighborhood of the Core City.
- There is a need to make ADA improvements and curb cuts throughout the City.
- There is a need to continue to undertake placemaking initiatives around the City's Minor League Baseball stadium.
- There is a need for traffic calming measures and speed bumps in multiple neighborhoods, specifically the Burns Hill Neighborhood and Washington Street Neighborhood.
- Washington Street is scheduled to be widened and moved.
- There are few sidewalks along main corridors.
- There is a need for walkability and safe bike corridors throughout all City neighborhoods.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with City staff, City Management team, Community-based organizations, and other City and County agencies; public hearing comments on needs; and the City's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- Public transit is provided by the High Point Transit System. There is a need to extend the hours of the public transit system, but the City has had challenges recruiting qualified drivers.
- There are multiple food deserts in the City, and many low-income residents are food insecure.
- There is a substantial need for mental health care in the City and the surrounding areas. The number of people seeking treatment has been increasing, and mental health problems has become more complex, but funding has remained stagnant.
- There is a need for a mental health drop-in site.
- There is a need for a homeless day center.
- There is a need for affordable healthcare in the area, particularly along bus lines and public transit routes.
- There is a dispersal of social services in between the City of High Point and the City of Greensboro, and public transit does not necessarily connect those that seek services with the services themselves.
- Survivors of domestic violence are increasing in the area. There is a need for more shelter space for victims.
- There is a need for child care, particularly for those who are seeking jobs or job training.
- There is a need for additional youth programs.
- There is a need for cleanup programs in many neighborhoods.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with City staff, City Management team, Community-based organizations, and other City and County agencies; public hearing comments on needs; and the City's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of High Point, NC is the located in Guilford County and the smallest Principal City of the Greensboro-High Point MSA, which includes Greensboro. High Point is a large furniture manufacturing and design hub, and has a bi-annual furniture market that attracts buyers from across the globe. High Point is also the home of High Point University, a private liberal arts college with approximately 5,200 students and is affiliated with the United Methodist Church. International immigration to High Point has increased over the last decade, creating a multi-cultural community. An average of 2.5% of the residents of the City of High Point moved to the City from out-of-state every year, and an average of 1% moved to High Point from abroad.

Nearly a tenth (9%) of all the owner-occupied housing units were built before 1950, and approximately one third of the owner-occupied housing stock (30%) was built between 1950-1979, and about another third was built between 1980 and 2000 (32%). A larger portion of the renter-occupied housing is older, with 13% built before 1950, and 37% of the renter-occupied housing built between 1950 and 1979. Of the owner-occupied housing, 28% was built after 2000, and 21% of the renter-occupied housing in the City was built after the year 2000.

According to 2012-2016 American Community Survey Data, the City now has 22,386 owner-occupied housing units (54.4% of all occupied housing units) and 18,731 renter-occupied housing units (45.6% of all occupied housing units). This is almost a 50/50 ratio.

The overall condition of the housing stock is adequate, but the housing stock in the Core City is more frequently neglected or not adequately maintained than the housing outside of it. According to the ACS data for 2012-2016, there are 5,317 vacant housing units in the City, which is approximately 11.5% of all the housing units. This is lower than the statewide vacancy rate of 14.3%.

The median home value as of 2016 was \$142,700 and the median contract rent was \$793/month for the same time period.

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

According to the 2012-2016 ACS data, there are 46,434 total housing units. There are 41,117 occupied housing units (22,386 owner-occupied and 18,731 renter-occupied), which leaves 5,317 vacant housing units. The majority of the owner-occupied housing are 3 or more bedrooms (84% of all owner-occupied houses). The greatest portion of renter-occupied housing is 2 bedroom homes (44% of all renter-occupied units). Single-family homes make up the majority of the housing stock (63%), followed by midsize apartments of 5-19 units (16%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,285	63%
1-unit, attached structure	2,955	6%
2-4 units	2,915	6%
5-19 units	7,620	16%
20 or more units	3,294	7%
Mobile Home, boat, RV, van, etc	364	1%
Total	46,434	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2012-2016 ACS

Unit Size by Tenure

	Own	ers	Renters		
	Number	%	Number	%	
No bedroom	31	0%	559	3%	
1 bedroom	181	1%	3,532	18%	
2 bedrooms	3,552	16%	8,172	44%	
3 or more bedrooms	18,622	84%	6,648	35%	
Total	22,386	100%	18,731	100%	

Table 32 - Unit Size by Tenure

Data Source: 2012-2016 ACS

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

The following number of units in the City of High Point that are assisted with Federal, State and Local Programs is as follows:

• **Public Housing** - There are 1,146 public housing units in the City of High Point.

- Low Income Housing Tax Credit (LIHTC) According to HUD's Low-Income Housing Tax Credit Database, there are a total of 1,049 Low Income Housing Tax Credit units in the City of High Point since the year 2000, all of which are considered low-income units.
- Housing Choice Vouchers The Housing Authority of the City of High Point administers 1,519 vouchers that are tenant based, and will be receiving an additional 321 vouchers in the next five years, bringing the total vouchers to 1,840.

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

HPHA anticipates losing 246 units to RAD conversion of the Daniel Brooks homes. These units will be replaced with a Project-Based Voucher development in the amount of 264 units over multiple sites.

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

There are 22,386 owner-occupied housing units, 18,731 renter-occupied housing units, and approximately 5,317 vacant units. Of the vacant units, only about a third (33.6%) are available, or approximately 1,250 are for rent and 536 are for sale. Other Vacant housing, including blighted and abandoned properties, make up 48.2% (2,565 units) of the vacant housing stock. There is a need to rehabilitate the vacant housing stock to meet the affordable housing needs of residents, particularly in the Core City. Nevertheless, the need for affordable housing for singles as great, as evidenced by the Housing Authority's public housing waiting lists.

The majority of applicants on the public housing waiting list (56.9%) are waiting for a one bedroom unit. For Section 8 Housing Choice Voucher applicants on the waitlist, the highest demand is for 2-bedroom apartments at 37.2% of applicants. Along with the 29.4% of applicants requesting a 1-bedroom apartment, requests for 1- and 2-bedroom units make up the majority of waitlist requests for Section 8 Housing Choice Vouchers. However, the number of 1-bedroom and 2-bedroom rentals in the City are small, and there is far more demand for rental housing with fewer bedrooms than there is supply. One potential strategy to increase the housing supply is the development of tiny homes. There is a completed tiny homes development on Hay Street comprised of one- and two-bedroom rentals, and there are plans to create an additional tiny homes development for veterans. The City plans to contract with Tiny House Community Development, Inc. to build one- and two-bedroom rentals.

Describe the need for specific types of housing:

High Point is a large city, and has a wide variety of housing needs as a result. The greatest need in the City of High Point is for affordable, safe, quality rental housing. Renters in the City of High Point are frequently cost overburdened, and the housing stock is often older and of lower quality. There are many residents of the City of High Point that are at 0-30% AMI or 30-50% AMI and require higher quality housing to achieve stability. The City of High Point works with The Housing Authority of the City of High Point to meet the need for more quality rental housing through their LIHTC project development, but there is a consistent need for new affordable rental housing.

There is also a need for family homeowner housing rehabilitation. Homeowners in the Core City are cost overburdened as well, and senior homeowners may be on a fixed income, preventing them from rehabilitating their own home. Because the housing stock in the Core City is expensive to rehabilitate given its age, there is a need to subsidize housing rehabilitation in these targeted areas.

There is additional need for renter-occupied housing rehabilitation, specifically in regards to accessibility improvements. Due to the age of the housing stock, particularly in the Core City, it is unlikely that homes have the necessary reasonable modifications and accommodations for elderly renters.

There is an additional need for housing targeted toward formerly homeless populations. Housing developments can be created, both in the Core City and outside of it, that expand the opportunities for housing for the homeless.

Discussion

The ratio of owner occupied to renter occupied housing units is balanced at about 50% each. The goal of the City of High Point is to develop affordable rental housing in larger numbers while also encouraging renters to pursue home ownership. The City has been using its limited financial resources to encourage home ownership, and help owner-occupied households rehabilitate their homes, and develop affordable multi-family housing.

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

The cost of housing has slightly decreased from \$143,500 to \$142,700 in the last 6 years for a single-family home. According to more current data from Zillow.com, the median list price for a home in the High Point area in Winter 2019 was \$145,000, which is 1.6% higher than the median sale price in High Point of \$142,700.

The cost of rent has increased by 8% during the period from 2010 to 2016, and the rental vacancy rate is at 2.3%, which is higher than the homeowner vacancy rate of 6.1%. These numbers seem to indicate a higher demand for home ownership than for rental units.

The City needs to continue its efforts to increase home ownership among residents of the City High Point and maintain affordable rental housing, including options for the elderly and disabled.

Cost of Housing

	Base Year: 2010	Most Re	cent Year: 2016	% Change		
Median Home Value	\$143,500		\$142,700		0%	
Median Contract Rent	\$557		\$601		8%	

Table 33 - Cost of Housing

Data Source: 2010 Census (Base Year), 2012-2016 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,296	12.7%
\$500-999	11,559	64.1%
\$1,000-1,499	3,295	18.3%
\$1,500-1,999	578	3.2%
\$2,000 or more	296	1.6%
Total	18,024	100%

Table 34 - Rent Paid

Data Source: 2012-2016 ACS

Housing Affordability

% Units affordable to Households	Renter	Owner
earning		
30% HAMFI	1,115	No Data
50% HAMFI	4,194	2,034
80% HAMFI	11,694	5,768
100% HAMFI	No Data	8,303
Total	17,003	16,105

Table 35 – Housing Affordability

Data Source: 2012-2016 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	612	661	769	1,028	1,201
High HOME Rent	612	661	769	1,002	1,099
Low HOME Rent	537	575	690	797	890

Table 36 - Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the Fair Market Rents (FMR) in the chart above, as well as the HUD Income Limits, households earning 80% or more can afford most fair market rents, with the only exception being a 3-person households being unable to afford FMR for a 3 bedroom apartment in the City. However, households earning 50% or less than the area median income cannot afford an apartment at Fair Market Rent, regardless of size. Based on real estate listings in the City from 2018, very few apartments were available for households earning less than 30% AMI. According to CHAS data, there is not sufficient housing for all income levels due to the cost over burden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 3,220 or 15.9% of households
- Black/African American households = 2,975 or 23.1% of households
- Asian households = 545 or 24% of households
- American Indian or Alaska Native households = 0 or 0%% of households
- Hispanic households = 645 or 26.3% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 2,405 or 11.8% of households
- Black/African American households = 2,720 or 21.1% of households
- Asian households = 230 or 10.1% of households
- American Indian or Alaska Native households = 10 or 9.3% of households
- Hispanic households = 395 or 16.1% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data,15.9% of all White households, 23.1% of Black/African American households, 0% of American Indian and Alaska Native households, 24%

of Asian households, and 26.3% of Hispanic households are cost-overburdened by 30%-50%, while 11.8% of White households, 0.2% of Black households, 9.3% of American Indian and Alaska Native households, 0.1% of Asian households, and 16.1% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.4% of White households, 43.2% of Black/African American households, 23.4% of American Indian and Alaska Native households, 36.5% of Asian households, and 48.1% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 12.6% of White households, 23.3% of Black/African American households, 23.4% of American Indian and Alaska Native households, 19.1% of Asian households, and 24.8% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that many residents of High Point city, North Carolina have a severe housing problem, Black/African American households in High Point city, North Carolina are much more likely to experience a severe housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

Homeowner housing remains stable and is not decreasing in affordability. However, rental housing costs have risen, and renting in the City of High Point continues to become more unaffordable. There is the need to create more affordable rental housing to address the rising rental costs, and to encourage home ownership among renters due to the stability of the housing market.

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

According to Zillow (www.zillow.com), it is estimated that the Area Median Rent for a one bedroom apartment is \$575 per month, for a two bedroom apartment is \$700 per month, for a three bedroom apartment \$1,200 per month, and for a four bedroom apartment \$1,650 per month. These estimates are higher than the HOME rents and Fair Market and Low HOME rents for all bedroom apartment types listed in Guilford County except for one bedroom apartments. Although market rents appear to be slightly higher than the HOME rents for High Point, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The homeowner housing market in High Point has remained stable, but the rental housing market is competitive. Rents continue to rise, and renters are often more likely to be low- and moderate-income earners. There is a need to address the rising costs of rental units, possibly through the expansion of rental housing supply.

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

The City of High Point contains 10,500 housing units that were constructed prior to 1950, which is 22.6% of all the total housing units in the City. Approximately 24.6% of the housing units were built within the last fifteen (15) years. Of all the 46,434 total housing units, 41,117 are occupied. It is estimated that over 47% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

"Selected Housing Conditions:"

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

"Substandard Condition:" Does not meet code standards, or contains one of the selected housing conditions.

"Suitable for Rehabilitation": The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation": The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
With one selected Condition	5,489	25%	8,962	48%
With two selected Conditions	105	0%	835	4%
With three selected Conditions	40	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,752	75%	8,924	48%
Total	22,386	100%	18,731	100%

Table 37 - Condition of Units

Data Source: 2012-2016 ACS

Year Unit Built

Year Unit Built	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
2000 or later	6,356	28%	3,986	21%	
1980-1999	7,156	32%	5,245	28%	
1950-1979	6,819	30%	6,968	37%	
Before 1950	2,055	9%	2,532	14%	
Total	22,386	100%	18,731	100%	

Table 38 - Year Unit Built

Data Source: 2012-2016 ACS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-C	Occupied	Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,874	40%	9,500	51%
Housing Units built before 1980 with children present	2,708	31%	3,500	19%

Table 39 - Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,667	2,938	5,605
Abandoned Vacant Units	86	93	179
REO Properties	34	36	70
Abandoned REO Properties	32	35	67

Table 40 - Vacant Units

Data Source: Realtytrac.com foreclosure estimates (Winter 2019)

Need for Owner and Rental Rehabilitation

Based on consultation with the City of High Point's Housing providers, there is substantial need for both rental rehabilitation and owner-occupied housing rehabilitation. Many of these housing rehabilitation requests are for reasonable modifications and accommodations in the older housing stock in the Core City. As this housing stock and the people living in it age, the need for housing rehabilitation in older neighborhoods and neighborhoods with older residents increases. Other common repairs include repairs due to water damage.

Many of the major rehabilitation activities in High Point should be targeted toward the older housing in the Core City. Both homeowner and renter-occupied housing in the Core City is in poorer condition than housing outside of it.

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

There are approximately 8,874 (40%) owner-occupied and 9,500 (51%) renter-occupied housing units that were built prior to 1980. Based on that, approximately 45% of the 18,374 older homes contain LBP hazards.

Discussion

The City needs to access funds to rehabilitate homes and to construct new housing to meet the demand for rental housing units. The City also needs to continue to support rehabilitation and new construction efforts in the Core City, including the addition of reasonable accommodations and modifications.



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

Introduction

The Housing Authority of the City of High Point is the public housing authority that owns and professionally manages family communities and elderly/disabled rental apartments, and administers Section 8 Housing Choice Vouchers throughout the City of High Point. The Housing Authority is considered a "standard performer" by HUD. The public housing and scattered site apartments are located in the City of High Point. HPHA has 1,146 public housing units. The Housing Authority administers 1,519 Section 8 Vouchers and is anticipating and additional 321 vouchers for a total of 1,840. HPHA has also been an integral partner in the construction of Low Income Housing Tax Credit projects.

Totals Number of Units

				Program T	ype				
	Certificate	Mod-	Public			Vo	uchers		
		Rehab	Housing	Total	Project -	Tenant -	Specia	l Purpose Vouc	her
					based	based	Veterans	Family	Disabled
							Affairs	Unification	
							Supportive	Program	
							Housing		
# of units									
vouchers									
	0	0	1 120	1 424	11	1 420	0	111	110
available	U	0	1,130	1,434	14	1,420	U	414	448
# of accessible									
units	N/A	N/A	0	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Flder		-			•		•	•	•

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

- Astor Dowdy Towers 106 elderly/disabled units
- Beamon Courts 22 units
- Carson Stout Homes 116 units
- Daniel Brooks Annex 28 units
- Daniel Brooks Homes 216 units
- Deep River Homes 31 units
- Elm Towers 150 elderly/disabled units
- J. C. Morgan Courts 94 units
- Juanita Hills 140 units
- Morehead Court 101 elderly/disabled units
- Scattered Site Development 79 units

• Upward Mobility – 60 units

The Daniel Brooks Homes and Daniel Brooks Annex are in the process of RAD conversion and will be demolished, along with two scattered site duplexes adjacent to the complex. The public housing units lost will be replaced with 264 Section 8 Vouchers.

HPHA has 448 units that are considered accessible, and addresses any accessibility complaints that it receives through an application process.

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:

There is a total of 1,146 public housing units in the City of High Point. The Housing Authority is undergoing RAD conversion for 216 units, which will be replaced with 264 Section 8 Housing Choice Vouchers. In addition, the Housing Authority is planning the construction of Phases II and III of a tax credit project which will provide them with an additional 160 units.

Public Housing Condition

Public Housing Development	Average Inspection Score
The Housing Authority of the City of High Point	85

Table 86 - Public Housing Condition

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

The Housing Authority of the City of High Point has been in the process of converting its older units into new units using tax credit developments as a way to modernize its portfolio. The former site of the Clara Cox Homes was replaced with Park Terrace, which is a 250 unit LIHTC development. The third and final phase of the development was recently completed.

In the process of the Daniel Brooks Homes and Annex RAD conversion, 100 units will be completed on the current site with a 4% tax credit and a City bond, and additional phases will be completed with 9% tax credits, though future sites will be completed with 9% tax credits though those sites have not been found.

The City of High Point has identified the need for affordable housing that is decent, safe, sanitary, and accessible. The Housing Authority of the City of High Point is a valuable resource in addressing that need. There is a significant number of households in the City that are at or below 50% of AMI that are affected by housing problems, severe housing problems and housing cost burdens. The following are the completed 2019 Capital Improvement Projects for Public Housing residents:

- Closet door replacement at JC Morgan
- Daniel Brooks relocation project

- HVAC replacement at JC Morgan
- Building exterior and interior upgrades at High Rise Buildings
- Roof replacement at Beamon Courts and Juanita Hills
- Elevator cable and sheave replacement at Elm Towers
- Storm drain and grading at 2726 Annmore Circle
- Roof replacement and repairs at the Carl Chavis YMCA

The following are the anticipated 2020 Capital Improvement Projects for Public Housing residents:

- Morehead Court and Elm Towers mailbox replacement
- Astor Dowdy Towers and Elm Towers mini-split HVAC units in penthouses
- Astor Dowdy Towers and Elm Towers replacement of fire alarm panels
- HVAC replacement at JC Morgan
- Landscaping and hardscaping
- Forced labor interior upgrades
- Daniel Brooks demolition
- Modernization of public restrooms at Elm Towers

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

HPHA takes an active role in ensuring the needs of its residents are met. Community resident councils have the opportunity to meet with the Chief Executive Officer every quarter at a director's roundtable. This ensures that the Chief Executive Officer is aware of the most pressing issues for community residents.

Supportive services are provided at public housing communities for youth and families. The Housing Authority has created a financial literacy program, which is required of families going through the Family Self-Sufficiency program. Financial literacy programs are targeted toward families and children, and HPHA has had 100 enrollees aged between 15-18 go through the program.

HPHA also runs an Upward Mobility program that assists tenants in self-sufficiency and prepares them for housing situations outside of Housing Authority properties. In response to people with financial means that wanted to stay in Housing Authority communities, HPHA started the Upward Mobility Program, in which residents move to another subsidized community, but pay their own utilities. This allows tenants to build self-sufficiency, while avoiding the over-consumption charges that are passed on to Public Housing residents.

HPHA runs Family Self-Sufficiency (FSS), a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher or public housing programs is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a families earned income. An example of an increase in earned

income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and their rent increases \$25.00 dollars per month, that \$25.00 goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

HPHA is a HUD-certified housing counseling agency and provides pre- and post-home ownership counseling to all residents of the City. HPHA runs a first-time homebuyer program. Participants are assisted with budgeting and credit repair as needed, provided with home ownership education, and given support every step of the way as they purchase their home.

Discussion:

The Housing Authority of the City of High Point has been the primary provider of housing for the very low- and extremely low-income residents of the City of High Point. The Housing Authority of the City of High Point assists individuals and families through its Public Housing Communities, Section 8 Housing Choice Voucher Program, and Low Income Housing Tax Credit Communities.

FY 2020-2024 Five Year Consolidated Plan City of High Point, NC

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

Introduction

Leslie's House, Reform Church, the Salvation Army, Family Services of the Piedmont, and Open Door Ministries provide beds for homeless persons and families in Guilford County. Additional shelters serve the City of Greensboro. There are a total of 1,207 beds in Guilford County.

Of the facilities supported by the Guilford County CoC, the Family Services of the Piedmont is targeted toward Domestic Violence Victims, and Open Door Ministries is targeted toward men and veterans. Of the facility-based beds, Leslie's House has twenty-two (22) dedicated to women, Caring Services has six (6) in partnership with VA targeted to veterans, and the Salvation Army has ten (10) beds. Beds are expanding for cold weather amnesty, with Mt. Zion Church opening a cold weather shelter for men and West End Ministries opening a cold weather shelter for women.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Sup Be	portive Housing ds
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	199	0	35	76	0
Households with Only Adults	201	64	48	181	0
Chronically Homeless Households	0	0	0	248	0
Veterans	9	0	48	145	0
Unaccompanied Youth	9	0	8	0	0

Table 43 - 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

The Guilford County CoC works with members such as Sandhills Center to conduct SSI/SSDI Outreach, Access, and Recovery (SOAR) program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Sandhills works as the behavioral health provider agency for 9 counties, and they are a member of multiple CoCs. Sandhills observes a need to ensure that SOAR works on applications for their clients to help people obtain incomes. Sandhills Center serves approximately 100 people in Guilford County annually. Mental Health Services of the Triad also provides mental health services for adults in the area. They run several day programs and court programs to ensure that people are not incarcerated, and subsequently discharged to homelessness.

Other organizations partner with mainstream services, such as Triad Adult Daycare Center, Inc., which partners with Medicaid State Funds. Triad Adult Daycare Center, Inc. provides services for the developmentally disabled that include apartment housing to encourage independence.

Much of the workforce development initiatives in the area are limited in funding and require additional assistance from local philanthropists. For this reason, it is challenging to target job training to populations that are homeless or at risk of becoming homeless. Job training initiatives are focused on building wealth for residents, but wraparound services are needed for participants.

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.

Much of the CoC is focusing on projects that address the chronically homeless and homeless veterans. Shelters exist to provide beds to homeless individuals in small numbers, such as Leslie's House with twenty-two (22), Caring Services with six (6) beds in partnership with VA targeted to veterans, and the Salvation Army with ten (10) beds. Partners Ending Homelessness will assume the operations of Coordinated Entry over the next year to better target resources to homeless persons.

Beds are expanding for cold weather amnesty, with Mt. Zion Church opening a cold weather shelter for men and West End Ministries opening a cold weather shelter for women. However, there is a need for homeless day shelters, particularly for women. The number of homeless women aged 35-55 has been increasing in the area, possibly as a result of human trafficking.

The CoC has created an advocacy committee to address youth homelessness. There is currently a boys' shelter for youth aging out of foster care, though there is no day shelter for these boys and they spend their time at the library. There is no equivalent girls' shelter.

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

Introduction

The City of High Point has identified the priorities for services and facilities for special needs population. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

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

The following needs and objectives are established under this Five Year Consolidated Plan:

- **Elderly** rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- Frail Elderly construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- Alcohol and Other Drug Addictions supportive services to end addictions, and training to reenter the work force
- Public Housing Residents housing down payment assistance, job training and job
 opportunities, housing counseling for home ownership, and assistance in finding affordable
 housing
- **Victims of Domestic Violence** additional temporary shelters, supportive services and training programs, and permanent supportive housing options
- Persons with HIV/AIDS permanent supportive housing, community facilities, and health care services

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment

from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Though the VA is proactive about finding homes for veterans exiting hospitals, no other entity is proactive, and shelters do not have contracts with institutions discharging individuals. As a result, individuals are turned away.

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 High Point proposes as its "Vision" for the Five Year Consolidated Plan the following under "Special Needs Strategy":

Priority Need: There is a need to improve the living conditions and expand services and opportunities for persons with special needs and the disabled who live in the City of High Point.

Goals/Strategies:

SNS-1 Housing - Promote, assist and support the development of affordable housing opportunities for persons with special needs in the community.

SNS-2 Support Services - Promote and support social and support services for the elderly, persons with disabilities, the developmentally delayed, persons with HIV, and other persons and their families with special needs.

SNS-3 Accessibility - Promote and support the elimination of architectural barriers, reasonable accommodations in rental properties, homeowner accessibility improvements, etc.

For entitlement/consortia grantees: 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. (91.220(2))

Not Applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following barriers to affordable housing and fair housing choice were identified by the City of High Point and described in the Analysis of Impediments to Fair Housing Choice:

Impediment 1: Lack of Affordable Housing

There is a lack of affordable housing in the City of High Point caused by the population growth in the Piedmont Region of North Carolina. This has created a high demand on a limited supply of housing, and a corresponding increase in the price of rent and the sales price of housing.

Goal: Increase the supply of affordable housing through new construction and rehabilitation of housing.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- 1-A: Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing which is affordable.
- 1-B: Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the city.
- 1-C: Financially support the rehabilitation of existing housing owned by seniors and lower-income
 households to conserve the existing affordable housing stock in the city.
- 1-D: Provide financial and development incentives to private developers and non-profits which construct and/or rehabilitate affordable housing.

Impediment 2: Lack of Accessible Housing

There is a lack of accessible housing in the City of High Point since the supply of accessible housing has not kept pace with the demand caused by the increase in the number of elderly persons in the city and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons who are disabled and the elderly.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- 2-A: Continue to encourage and promote supply of accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to the elderly and persons who are disabled.
- 2-B: Financially assist in improvements to single-family owner-occupied homes to make them
 accessible for the elderly and/or disabled so they can continue to remain in their homes.
- 2-C: Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.

- 2-D: Encourage landlords to make reasonable accommodations to units and buildings so persons
 who are disabled can continue to reside in their rental units.
- 2-E: Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to
 making new multi-family housing developments accessible and visitor-friendly for persons who are
 physically disabled.

Impediment 3: Barriers Limiting Housing Choice

There are physical, economic, and social barriers in the City of High Point which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the city's population.

Goal: Eliminate physical, economic, and social barriers in the City of High Point and increase housing choices and opportunities for low-income households and members of the protected classes throughout the city.

Strategies: In order to achieve the goal for better housing choice, the following activities and strategies should be undertaken:

- 3-A: Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- 3-B: Support and promote the development of affordable housing in areas of opportunity so minority and low-income persons and families may have a choice to reside there.
- 3-C: Promote and encourage homeownership initiatives for low-income households to build community wealth and create neighborhoods of choice.
- 3-D: Support and provide subsidies to promote housing investment in the central core of the city and overcome low housing appraisals in core neighborhoods.

Impediment 4: Lack of Fair Housing Awareness

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combatting "NIMBYism."

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the City of High Point can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of "Not In My Back Yard" (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- 4-A: Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- 4-B: Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing
 policies and promote fair housing opportunities for all residents of the City of High Point.

- 4-C: Continue to educate real estate appraisers about property values to discourage "de facto redlining" created by low property appraisals.
- 4-D: Continue to support the High Point Human Relations Division to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing compliant.
- 4-E: Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending are not taking place.
- 4-F: Publish and distribute housing information and applications in both English and Spanish to address and inform the non-English speaking residents in the City of High Point.
- 4-G: Continue to educate homebuyers about "predatory lending," "steering," and "redlining," to eliminate deceitful practices when purchasing or selling a home.
- 4-H: Educate residents and local officials to prevent them from pressuring to enact, or enacting and applying zoning or land use laws based on fears, prejudices, stereotypes, or unsubstantiated assumptions of community members to combat "NIMBYism." See Joint HUD-DOJ Statement for guidance (AI Appendix E).
- 4-I: Educate and train local elected and appointed officials regarding discriminatory practices when enacting or applying zoning or land use laws, and that acquiescence to community bias can be considered discriminatory. See Joint HUD-DOJ Statement for guidance (Al Appendix E).

Impediment 5: Lack of Economic Opportunities

There are a lack of economic opportunities in the City of High Point for lower-income households to increase their income and thus improve their choice of housing.

Goal: Increase the employment opportunities and access to jobs in the City of High Point, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- 5-A: Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- 5-B: Promote and encourage the expansion of existing commercial and light industrial enterprises,
 and small-scale manufacturing, which will create more employment opportunities.
- 5-C: Provide financial and development assistance to enterprises, through workforce development and job training which will create higher wages.
- 5-D: Identify development sites for potential private investment and/or expansion of existing enterprises.
- 5-E: Support the increase in the number of bus routes and hours of operation in the City so low-income workers will have access to job opportunities outside their neighborhood.
- 5-F: Promote and encourage wealth-building initiatives, such as Individual Development Accounts (IDA), for low-income populations, immigrants, and refugees who are cost overburdened and living under the area median income.

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

Introduction

The City of High Point's Community Development & Housing Department is committed to providing quality service and opportunities to citizens in need of decent, safe and affordable housing; supporting entrepreneurship through programs that result in job opportunities for low to moderate-income citizens and the expansion of the City's tax base; and assisting in building capacity for local community groups. The Community Development & Housing Department is the administrator of the Community Development Block Grant and HOME Investment Partnership Grant. The office also provides outreach and technical assistance for variety of community and economic development projects.

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	85	94	0	0	0
Arts, Entertainment, Accommodations	5,092	5,864	13	11	-2
Construction	1,295	1,526	3	3	0
Education and Health Care Services	6,958	11,314	18	22	4
Finance, Insurance, and Real Estate	2,465	4,363	7	8	1
Information	699	844	2	2	0
Manufacturing	7,113	11,574	19	22	3
Other Services	1,207	1,548	3	3	0
Professional, Scientific, Management Services	2,995	4,478	8	9	1
Public Administration	10	0	0	0	0
Retail Trade	5,299	6,705	14	13	-1
Transportation and Warehousing	1,833	949	5	2	-3
Wholesale Trade	2,680	3,340	7	6	-1
Total	37,721	52,599			

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	53,983
Civilian Employed Population 16 years and over	47,835
Unemployment Rate	11.39
Unemployment Rate for Ages 16-24	27.79
Unemployment Rate for Ages 25-65	7.42

Table 46 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People		
Management, business and financial	10,870		
Farming, fisheries and forestry occupations	1,979		
Service	5,304		
Sales and office	12,585		
Construction, extraction, maintenance and			
repair	2,152		
Production, transportation and material moving	3,085		

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,910	78%
30-59 Minutes	8,303	19%
60 or More Minutes	1,420	3%
Total	44,633	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed Unemployed		Not in Labor Force
Less than high school graduate	3,945	760	3,069
High school graduate (includes			
equivalency)	8,610	1,140	3,039
Some college or Associate's degree	12,943	1,470	3,503

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor Force
Bachelor's degree or higher	14,535	800	2,229

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35–44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	429	999	750	1,404	1,395
9th to 12th grade, no diploma	1,381	1,268	1,195	2,160	1,368
High school graduate, GED, or					
alternative	3,155	2,945	2,840	7,005	4,080
Some college, no degree	5,095	3,740	3,570	5,930	2,825
Associate's degree	305	1,175	1,559	2,005	784
Bachelor's degree	875	3,129	3,740	5,615	2,029
Graduate or professional degree	65	1,309	1,610	2,154	1,119

Table 50 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,158
High school graduate (includes equivalency)	22,569
Some college or Associate's degree	29,077
Bachelor's degree	45,623
Graduate or professional degree	56,067

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The largest employment sector is Manufacturing at 7,113 people, followed by Education and Healthcare Services professions at 6,958 and Retail Trade professions at 5,299, and Arts, Entertainment, and Accommodations professions at 5,092.

According to the High Point Economic Development Corporation's 2019 Annual Report, the ten largest employers in the City of High Point and their industry are as follows:

- Ralph Lauren Corporation Apparel/home goods 2,681 employees
- Wake Forest Baptist Health Healthcare 2,566 employees

- High Point University Education 1,657 employees
- Bank of America Finance 1,650 employees
- Guilford County Schools Education 1,633 employees
- Daimler's Thomas Built Buses Bus manufacturing 1,600 employees
- City of High Point Public Administration 1,467 employees*
- Alorica Customer Service 1,450 employees
- Aetna Health insurance 1,350 employees
- Environmental Air Systems HVAC Manufacturing 977 employees

*The 2011-2015 LEHD data does not track the number of workers in the Public Administration sector. The number of employees of the City of High Point is 1,467, and the number of employees of Guilford County in the City of High Point is 353, totaling 1,820 employees working in Public Administration.

Describe the workforce and infrastructure needs of the business community:

- Public transportation is inadequate for those that need to get to jobs. Transportation takes too
 long and the hours for routes do not align with normal working hours. The Transportation
 Services Department struggles to find qualified bus drivers.
- Though job training is available, it is not always accessible to the populations that demonstrate the highest need for job training, largely because of the poor public transit.
- An economic zone is being created around the minor league baseball stadium. There is a need to fund projects in the economic zone to boost development and create jobs.
- There is a need for increased wages. Many of the jobs available to those in poverty do not provide wages for workers to escape cyclical poverty.
- There is a need to provide amenities in the City of High Point to attract and retain quality workers.
- Downtown development prices are driven up by the furniture market and the large number of showrooms. There is a need to subsidize other Downtown development, including food options.
- Though the furniture industry has recently been growing, the number of jobs provided by furniture companies have not always been filled.
- There is a need to provide jobs in all neighborhoods to promote neighborhood stabilization.
- There is a an initiative for small-scale manufacturing programs in the Southwest corner of the Core City.
- There is a need for a retail market in Downtown High Point, and pop-up retail is utilized to test the concept.
- There is a need for employment programs that offer wraparound services.

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.

The City of High Point has begun the process of investing in its Downtown with the construction of a Minor League baseball stadium and related amenities to provide entertainment. The area will catalyze growth in the Downtown area, and encourage the growth of an entertainment district. A food hall is in the process of being leased to complement the baseball stadium, and other events, including concerts, will be held at the location beginning in 2020.

Zoning in the City of High Point contributes to the expenses of developing the Market District, as the zoning favors furniture showrooms. Some changes to zoning have created more opportunities for non-showroom commercial development.

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

The unemployment rate for persons aged 18-24, at 27.8% is more than twice the overall unemployment rate at 11.4%. Though local job opportunities exist for individuals with lower education levels, they are service-based and require public transit to reach. These people are left out of the local economy, especially if they do not own a car. Additionally, there are some high-need skilled jobs available, including diesel mechanics and furniture manufacturing workers, but there are few apprenticeship programs outside of those targeted to non-youth. There is also a need to diversify workforce training initiatives and provide greater targeting to minority populations and women entrepreneurs.

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.

Guilford Technical Community College (GTCC) assists in workforce training and development for the highest need students. The Community College has specifically been targeting small-scale manufacturing, upholstery, and carpentry as areas of need, and has been guiding adults toward internships in these positions. There are successful apprenticeship programs in these sectors for youth. Other programs that the GTCC runs are quick career programs, where they cover gaps for underemployed people. GTCC also targets working with veterans that need workforce training assistance.

An initiative is underway in the Southwest Neighborhoods of the Core City is developing an initiative to assist small manufacturing businesses and provide them with warehouse space that remains vacant in that portion of the City.

Additional workforce development initiatives are available in Greensboro, such as a community makerspace, and these initiatives can be replicated in High Point by organizations such as the Welfare Reform Liaison Project.

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 Piedmont Triad Regional Council's Triad Tomorrow Report is a CEDS covering Alamance, Caswell, Davidson, Davie, Forsyth, Guilford, Montgomery, Randolph, Rockingham, Stokes, Surry, and Yadkin Counties. The Plan focuses on building on the competitive advantages of the region (including growth in its cluster regions); establishing and maintaining a robust regional infrastructure; creating vibrant, healthy, and resilient communities; and developing talented and innovative people. Each strategy is undertaken with the goal of equity in mind. High Point's strategies align with those that seek to leverage local resources, properly utilize zoning and planning for development, pursue tax credits for development of affordable housing, expanding skill training opportunities, and promoting the development of Downtown High Point to create a more livable environment.

Discussion

The High Point Economic Development Corporation's 2019 Annual Report, title American City of the Future, highlights the economic development initiatives of the City. The City of High Point has established the strategic goal of "creating a downtown catalyst project" that will be used to transform Downtown High Point. The City plans to grow its industry clusters of innovative manufacturing, supply chain and logistics, aerospace, life sciences, specialized business services, and art & design. Other major strategies include collaboration with other regional entities, including those in Guilford County and the City of Greensboro. The City plans to collaborate in marketing the Greensboro-Randolph Megasite for manufacturing industries and the Piedmont Triad International Airport Aerospace Center for aerospace and airplane manufacturing industries. The City opened two business parks in 2019 and began developing a third.

There is a need for job training for residents of the City of High Point, and public transit that connects individuals to job training. The City of High Point has a variety of high demand and growth industries, both traditional (furniture) and more innovative (diesel mechanics), and it can utilize regional planning resources to better address both employer needs and worker skillsets.

MA-50 Needs and Market Analysis Discussion

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

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

C.T. 013800	C.T. 014200	C.T. 014501	C.T. 014501	C.T. 014409	C.T. 060602
B.G. 4	B.G. 2	B.G. 1	B.G. 2	B.G. 2	B.G. 2
C.T. 014200	C.T. 014503	C.T. 014411	C.T. 014407	C.T. 013602	C.T. 013602
B.G. 4	B.G. 2	B.G. 3	B.G. 3	B.G. 1	B.G. 3
C.T. 014300	C.T. 014300	C.T. 031601	C.T. 013800	C.T. 014411	C.T. 013602
B.G. 1	B.G. 2	B.G. 2	B.G. 1	B.G. 2	B.G. 2
C.T. 013900	C.T. 013900	C.T. 014410	C.T. 014200	C.T. 013602	C.T. 031602
B.G. 4	B.G. 3	B.G. 3	B.G. 1	B.G. 4	B.G. 1
C.T. 013900	C.T. 013800	C.T. 014503	C.T. 014000	C.T. 013800	C.T. 013700
B.G. 1	B.G. 2	B.G. 1	B.G. 2	B.G. 5	B.G. 5
C.T. 014200	C.T. 014300	C.T. 014502	C.T. 013800	C.T. 003313	C.T. 013601
B.G. 3	B.G. 3	B.G. 2	B.G. 3	B.G. 1	B.G. 2
C.T. 014000	C.T. 013601	C.T. 013900	C.T. 014502	C.T. 014300	C.T. 014408
B.G. 1	B.G. 1	B.G. 2	B.G. 1	B.G. 4	B.G. 1
C.T. 060101	C.T. 014410				
B.G. 2	B.G. 2				

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

Areas of minority concentration are defined as block groups that have a minority population of 50% or more, or have a minority population that is 20% higher than the City as a whole. Based on these definitions, areas of minority concentration in the City of High Point include:

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

- C. T. 013900 B.G. 1
- C. T. 014200 B.G. 4
- C. T. 014300 B.G. 2
- C. T. 013900 B.G. 4
- C. T. 013900 B.G. 3

- C. T. 013800 B.G. 3
- C. T. 013900 B.G. 2
- C. T. 014411 B.G. 3
- C. T. 013800 B.G. 2
- C. T. 013800 B.G. 1
- C. T. 014200 B.G. 3
- C. T. 014406 B.G. 1
- C. T. 014503 B.G. 2
- C. T. 014411 B.G. 2
- C. T. 014503 B.G. 1
- C. T. 014200 B.G. 2
- C. T. 013800 B.G. 4
- C. T. 013800 B.G. 5
- C. T. 014200 B.G. 1
- C. T. 013602 B.G. 4
- C. T. 013602 B.G. 1

The following Census Tract and Block Group has a Hispanic or Latino population that is 20 percent higher than the City's Hispanic or Latino population as a whole:

• C. T. 014300 B.G. 1

The following Census Tracts and Block Groups has an Asian population that is 20 percent higher than the City's Asian population as a whole:

- C. T. 014502 B.G. 1
- C. T. 016407 B.G. 2
- C. T. 014300 B.G. 4
- C. T. 016205 B.G. 1
- C. T. 014200 B.G. 3
- C. T. 014502 B.G. 2
- C. T. 014410 B.G. 2

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

There are multiple neighborhoods in the City of High Point where the majority of the residents identify as racial or ethnic minorities. The Central, Eastern, and Southern neighborhoods of the Core City are majority Black or African American, and the areas that are adjacent to them. In the Core City, housing prices are low, but they increase as the distance from Downtown High Point grows. There are Hispanic/Latino populations in the Southwest portion of the Core City, and Asian populations in the

Southeastern portion of the City and far Eastern portion of the City, where the housing prices are typically lower.

Are there any community assets in these areas/neighborhoods?

The Core City of High Point remains a target area, and there is a lot of potential for dense, walkable neighborhoods in the Core City. This includes the Washington Street neighborhood, which was the former hub of Black and African American business in the City, and features a dense, walkable main street. There is the potential to revitalize a business corridor in this space. The Southwest portion of the Core City has the potential to utilize urban greenways and multi-modal transportation. Former industrial land in this area provides opportunities for rehabilitation, both as housing and business hubs.

Are there other strategic opportunities in any of these areas?

In many Core City neighborhoods, there are vacant parcels of land that resulted from the demolition of abandoned buildings, as well as vacant, blighted houses adjacent to those parcels. There is the opportunity to acquire these parcels and group them together to develop more affordable housing through Low Income Housing Tax Credits and other strategies.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of High Point was designated as a Northstate Gigabit City. This has led to Gigabit Fiber in most housing areas. Connections to the Gigabit Fiber may be required depending on the neighborhood. Free Wi-Fi has been provided downtown for all public facilities. The City is also in the process of installing automatic meters for utilities, which will create a mesh network throughout low-income communities providing broadband.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of High Point has free Wi-Fi throughout the Downtown Area. The free Wi-Fi was initially implemented for the bi-annual Furniture Market, but has been converted to a year-round amenity. All residents are able to use this Wi-Fi, as well as the Wi-Fi in public facilities, providing an alternative to the larger private broadband providers. There are currently three service providers: Spectrum, Northstate, and AT&T, and satellite wi-fi is also available. There are multiple neighborhoods in the City where all of these providers are available as options to provide services.

MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Emergency Manager for the City of High Point is in the Fire Department. The Emergency Manager has developed plans for emergency responses to a variety of emergencies, including flooding of the River Meade area. The City has worked to clean creeks and piping to alleviate the flooding caused by increasingly intense natural disasters. The Fire Department will be purchasing two generators for public facilities to create shelters for hurricanes that reach the City.

The City's Engineering Services have seen an increase in the number of severe rains in the summer time, and this may be a source of increased risk. There has also bee an increase in short, heavy storms that causes flash flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The River Meade area is a particularly vulnerable portion of the City. Other portions of the Core City lie along the Richland Creek, the Boulding Branch, and other unnamed creeks that run through portions of the Core City, which leads to some of the oldest housing stock in the poorest condition being flood prone. Rehab programs in the City frequently address water damage problems that result from these flooding conditions in low- and moderate-income heighborhoods.

The City's Engineering Services, in spite of the increasing rain, has not seen an increase in the amount of risk to low- and moderate-income neighborhoods. The flash flood zones tend to be along streets and at the culverts at the ends of streams, but the City has generally avoided building in flood zones.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This is the City of High Point's first year in its new Five Year Consolidated Plan for FY 2020-2024. The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of High Point. As part of the Five Year Consolidated Plan, the community has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified for the City of High Point for the period of FY 2020 through FY 2024 for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs:

HOUSING STRATEGY - HNS

Goal:

Improve, conserve and increase the supply of decent, safe, sanitary and affordable housing for low- and moderate-income households in the City of High Point.

Objectives:

- HNS-1 Increase Home Ownership Promote, encourage and assist in developing opportunities for low- and moderate-income persons and families to become homeowners.
- HNS-2 New Housing Development Promote, encourage and assist in the financing and development of new affordable housing for both owner occupants and renter occupants including LIHTC funds, Housing Bond funds, and Section 108 Loan Guarantees.
- HNS-3 Housing Rehabilitation Provide funds and assist in the rehabilitation and improvement, including emergency repairs, of existing owner-occupied housing for low- and moderate-income household.
- **HNS-4 Fair Housing Choice** Affirmatively further fair housing by advocating, enforcing and educating residents, realtors, landlords, managers, and local officials on fair housing choice.
- HNS-5 Housing Education Provide training and educational programs to assist low- and moderate-income homebuyers and tenants in the best practices for the purchase and maintenance of housing, including the prevention of foreclosure and eviction.
- HNS-6 CHDO Capacity Building Support the capacity development of Community Housing Development Organizations (CHDOs).

HOMELESS STRATEGY - HMS

Goal:

Improve the living conditions and support services for persons and families experiencing homelessness and those who are at risk of becoming homeless.

Objectives:

- HMS-1 Housing for the Homeless Promote and assist in the development of permanent housing opportunities for persons and families experiencing homelessness and those who are at risk of becoming homeless.
- **HMS-2 Operations and Support** Promote and assist organizations that provide supportive services and operate facilities and programs for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- **HMS-3 Transitional and Shelter Housing** Support and assist organizations that provide temporary housing and operations for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- HMS-4 Prevention of Homelessness Promote and assist in programs to prevent unfair evictions, unfair housing practices and domestic violence which may contribute to homelessness.

COMMUNITY DEVELOPMENT STRATEGY - CDS

Goal:

Improve the living conditions, quality of life, and community facilities in the City of High Point.

Objectives:

- CDS-1 Build Community Capacity Support, promote and provide technical assistance to neighborhood organizations serving the residents of low- and moderate-income areas of the City of High Point.
- CDS-2 Neighborhood Improvements Work in conjunction with neighborhood organizations and City Staff to clean-up, and visually improve low- and moderate-income neighborhoods in the City, including the removal of blight, and demolition of vacant, dilapidated and abandoned structures throughout the City to promote the stabilization of neighborhoods.
- **CDS-3 Public Transportation** Promote the expansion of routes, travel schedules, and improvement of the local bus service in the City.
- **CDS-4 Public Services** Improve, increase and support public services and programs for the youth, the elderly, developmentally delayed, disabled, of low- and moderate-income population, including housing, job training, educational, nutritional, advocacy, etc.

SPECIAL NEEDS STRATEGY - SNS

Goal:

Improve the living conditions and expand services and opportunities for persons with special needs and the disabled who live in the City of High Point.

Objectives:

- **SNS-1 Housing** Promote, assist and support the development of affordable housing opportunities for persons with special needs in the community.
- **SNS-2 Support Services** Promote and support social and support services for the elderly, persons with disabilities, the developmentally delayed, persons with HIV, and other persons and their families with special needs.
- **SNS-3 Accessibility** Promote and support the elimination of architectural barriers, reasonable accommodations in rental properties, homeowner accessibility improvements, etc.

ECONOMIC DEVELOPMENT STRATEGY - EDS

Goal:

Increase and promote economic development opportunities in the City of High Point through job creation, job training, workforce development, technical assistance and financial assistance.

Objectives:

- **EDS-1 Job Creation and Employment** Promote, support and encourage new job creation, job retention, employment, and job training services for low- and moderate-income persons and families.
- **EDS-2 Financial Assistance** Support business retention, expansion, creation, and start-up of new businesses and commercial operations, including small businesses, minority business enterprises, women-owned businesses, and socially or economically restricted businesses through low interest loans, Section 108 Loans, and financial incentives.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

Goal:

Improve and provide sound professional administration, planning management and oversight of Federal, State and local programs.

Objectives:

- **APM-1 General Administration** Continue to support the management staff who provide oversight for compliance with Federal, State and local programs.
- **APM-2 Planning** Promote and prepare plans for special studies, applications for funds, environmental reports, NRSA plans, Section 108 Loan Applications, Choice Neighborhood Initiative grants, etc.
- APM-3 CHDO Capacity Building Support the capacity development of Community Housing Development Organizations (CHDOs).



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

Geographic Area

1	Area Name:	Core City
	Area Type:	Local Target area
	Other Target Area Description:	Core City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Western border: Westminster Drive Northern border: Eastchester Street to N College Drive to E Lexington Ave Eastern border: Interstate 74 Southern border: Interstate 85 Business to Subbett Drive to West Market Center Drive
	Include specific housing and commercial characteristics of this target area.	Housing in the Core City is older and requires rehabilitation, both for renters and homeowners. There are some large parcels of vacant land suitable for multifamily housing development, as well as a number of blighted properties that require removal. There are some commercial districts in these areas. Additional infrastructure needs to be developed to address low walkability.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents of High Point identified these areas as areas in need of housing rehabilitation and economic development.
	Identify the needs in this target area.	There is a need for housing rehabilitation. Many of the houses are in poor condition. There is a need for new affordable rental construction in these areas. Many commercial districts in these areas are vacant, and there is high demand for economic development from residents. Additional infrastructure needs to be developed to address the lack of sidewalks and poor walkability.

	What are the opportunities for improvement in this target area?	The housing stock requires rehabilitation. Although houses in the area are older, they are not often economically feasible to rehabilitate. There are large groups of vacant parcels suitable for affordable housing development. There are vacant commercial districts with potential job opportunities for entrepreneurs.
	Are there barriers to improvement in this target area?	Funding is limited for improvements in these areas and the City must decide where to prioritize the use of its funding.
2	Area Name:	Citywide-Other
	Area Type:	Other
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Services provided to low- and moderate-income clientele at any location throughout the City.
	Include specific housing and commercial characteristics of this target area.	Low- and moderate-income individuals and families reside throughout the City, and require services for shelter, healthcare, educational activities, job training, economic development, etc.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Local stakeholders expressed concern for the homeless, youth in the City, elderly in the City, and disabled people in the City.
	Identify the needs in this target area.	There is a need to provide social services including but not limited to: economic development, job training, outreach and advocacy, food programs, shelter programs, youth programs, elderly programs, disabled programs, etc.
	What are the opportunities for improvement in this target area?	There is a large network of nonprofit organizations in the area dedicated to meeting the needs of residents.

Are there barriers to improvement in this target area?

Funding is limited for economic development, community development, and social service provision, and the City must decide where to prioritize the use of its funding.

Table 52 - Geographic Priority Areas

General Allocation Priorities

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

The City of High Point has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

C.T. 013800	C.T. 014200	C.T. 014501	C.T. 014501	C.T. 014409	C.T. 060602
B.G. 4	B.G. 2	B.G. 1	B.G. 2	B.G. 2	B.G. 2
C.T. 014200	C.T. 014503	C.T. 014411	C.T. 014407	C.T. 013602	C.T. 013602
B.G. 4	B.G. 2	B.G. 3	B.G. 3	B.G. 1	B.G. 3
C.T. 014300	C.T. 014300	C.T. 031601	C.T. 013800	C.T. 014411	C.T. 013602
B.G. 1	B.G. 2	B.G. 2	B.G. 1	B.G. 2	B.G. 2
C.T. 013900	C.T. 013900	C.T. 014410	C.T. 014200	C.T. 013602	C.T. 031602
B.G. 4	B.G. 3	B.G. 3	B.G. 1	B.G. 4	B.G. 1
C.T. 013900	C.T. 013800	C.T. 014503	C.T. 014000	C.T. 013800	C.T. 013700
B.G. 1	B.G. 2	B.G. 1	B.G. 2	B.G. 5	B.G. 5
C.T. 014200	C.T. 014300	C.T. 014502	C.T. 013800	C.T. 003313	C.T. 013601
B.G. 3	B.G. 3	B.G. 2	B.G. 3	B.G. 1	B.G. 2
C.T. 014000	C.T. 013601	C.T. 013900	C.T. 014502	C.T. 014300	C.T. 014408
B.G. 1	B.G. 1	B.G. 2	B.G. 1	B.G. 4	B.G. 1
C.T. 060101	C.T. 014410				
B.G. 2	B.G. 2				

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

Priority Needs

Та	Table 52 – Priority Needs Summary							
1	Priority Need	Housing						
	Name							
	Priority Level	High						
	Population	Extremely Low						
		Low						
	Moderate							
	Large Families							
		Families with Children						
		Elderly						
		Public Housing Residents						
		Rural						
		Chronic Homelessness						
		Individuals						
		Families with Children						
		Mentally III						
		Chronic Substance Abuse						
		veterans						
		Persons with HIV/AIDS						
		Victims of Domestic Violence						
		Unaccompanied Youth						
		Elderly						
		Frail 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						
		Non-housing Community Development						
	Geographic	Core City						
	Areas Affected	Citywide-Other						

Associated HNS-1 Increase Home Ownership Goals **HNS-2** New Housing Development **HNS-3 Housing Rehabilitation HNS-4 Fair Housing Choice HNS-5 Housing Education HNS-6 CHDO Capacity Building Description** Improve, conserve and increase the supply of decent, safe, sanitary and affordable housing for low- and moderate-income households in the City of High Point. **Basis for** There is a need for affordable, accessible, decent housing in the City of High Point. Relative There is a need to increase the quality of the housing stock in the City for renters, **Priority** homeowners, and homebuyers. **Priority Need Homeless Priority** Name **Priority Level** High **Population** Extremely Low Low Moderate **Large Families** Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally III **Chronic Substance Abuse** veterans Persons with HIV/AIDS Victims of Domestic Violence **Unaccompanied Youth** Geographic Core City **Areas Affected** Citywide-Other **Associated** HMS-1 Housing for the Homeless Goals **HMS-2 Operations and Support**

HMS-3 Transitional and Shelter Housing HMS-4 Prevention of Homelessness

Improve the living conditions and support services for persons and families experiencing homelessness and those who are at risk of becoming homeless.

Description

	Basis for Relative Priority	There is a need to assist the homeless by providing housing, counseling, and other services in the City of High Point.
3	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Core City Citywide-Other
	Associated Goals	CDS-1 Build Community Capacity CDS-2 Neighborhood Improvements CDS-3 Public Transportation CDS-4 Public Services
	Description	Improve the living conditions, quality of life, and community facilities in the City of High Point.
	Basis for Relative Priority	There is a need to improve public and community facilities, infrastructure, public transit, public services, public safety, and the quality of life in the City High Point.
4	Priority Need Name	Other Special Needs Priority
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
	Geographic	Core City
	Areas Affected	Citywide-Other
	Associated	SNS-1 Housing
	Goals	SNS-2 Social Services
		SNS-3 Accessibility
	Description	Improve the living conditions and expand services and opportunities for persons
	Bescription	with special needs and the disabled who live in the City of High Point.
	Destrict .	
	Basis for	There is a need to assist persons with special needs by expanding facilities and
	Relative	services for individuals with disabilities, the elderly, and other persons who have special needs. Due to the onset of the COVID-19 pandemic, the needs of these
	Priority	populations have been exacerbated, leading to high prioritization.
5		
	Priority Need	Economic Development Priority
	Name	
	Priority Level	High

Population	Extremely Low				
	Low				
	Moderate				
	Large Families				
	Families with Children				
	Elderly				
	Public Housing Residents				
	Rural				
	Chronic Homelessness				
	Individuals				
	Families with Children				
	Mentally III				
	Chronic Substance Abuse				
	veterans				
	Persons with HIV/AIDS				
	Victims of Domestic Violence				
	Unaccompanied Youth Non-housing Community Development				
	Core City				
Areas Affected	Citywide-Other				
Associated	EDS-1 Job Creation and Employment				
Goals	EDS-2 Financial Assistance				
Description	Increase and promote economic development opportunities in the City of High				
	Point through job creation, job training, workforce development, technical				
	assistance and financial assistance.				
Basis for	There is a need to increase employment, self-sufficiency, education, job training,				
Relative	technical assistance, and economic empowerment of the residents of the City of				
Priority	High Point.				
Priority Need	Administration, Planning, and Management Priority				
Name	,				
Priority Level	High				
	Geographic Areas Affected Associated Goals Description Basis for Relative Priority Priority Need Name				

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Core City Citywide-Other
Associated Goals	APM-1 General Administration APM-2 Planning APM-3 CHDO Capacity Building
Description	Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.
Basis for Relative Priority	There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Narrative (Optional)

The priority ranking of needs for housing; homelessness; other special needs; community development; economic development; and administration, planning, and management are as follows:

- **High Priority** Activities are assigned a high priority if the City expects to fund them during the Five Year Consolidated Plan period.
- Low Priority Activities are assigned a low priority if the activity may not be funded by the City during the Five Year Consolidated Plan period. The City may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.



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

Influence of Market Conditions

Affordable Housing	Market Characteristics that will influence					
Туре	the use of funds available for housing type					
Tenant Based	The number of renter-occupied units is increasing in the City of High Point, many					
Rental Assistance	of whom are low-income. There is a need to continue to develop affordable					
(TBRA)	rental housing to meet this need, and Tenant Based Rental Assistance (TBRA)					
	can be a tool to assist these types of residents.					
TBRA for Non-	There is a need to provide Tenant Based Rental Assistance (TBRA) to special					
Homeless Special	needs populations in the City of High Point who are elderly, disabled, suffering					
Needs	from a mental health issue, victims of domestic violence, or affected by					
	HIV/AIDS.					
New Unit There is a high need for infill housing in the City, both for renters and f						
Production	homeowners. The City needs affordable, accessible, decent, safe, and sanitary					
	housing.					
Rehabilitation	There is a high demand in the City of High Point to provide rehabilitation					
	assistance. The City needs affordable, accessible, decent, safe, and sanitary					
	housing that could be accomplished through rehabilitation, particularly in the					
	Core City neighborhoods.					
Acquisition,	There is a need for the City of High Point to demolish vacant, blighted properties					
including	in and assemble them into larger parcels to create larger affordable housing					
preservation	developments. Vacant properties in Core City neighborhoods provide					
	opportunities for these types of acquisitions.					

Table 53 – Influence of Market Conditions

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

Introduction

The City of High Point is receiving \$939,549 from CDBG funds and \$544,069 in HOME funds. The program year goes from July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Community Development
- Other Special Needs
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of Con Plan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$939,549.00	\$97,000.00	\$50,000.00	\$1,086,549.00	\$3,611,196.00	9 projects/activities were funded based on FY 2020 CDBG allocations.
НОМЕ	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$544,069.00	\$120,400.00	\$0.00	\$664,469.00	\$2,055,876.00	5 projects/activities were funded based on FY 2020 HOME allocations.

OMB Control No: 2506-0117 (exp. 07/31/2020)

		Multifamily	\$515,745.00	\$0.00	\$0.00	\$515,745	\$515,745	The City anticipates
	public	rental new						submitting a Section
Section 108	-	construction						108 application for
	federal	Economic						LITHC/Economic
		Development						Development Project.
General Fund	public	Other: Core City	\$822,257.00	\$0.00	\$0.00	\$822,257.00	\$1,689,028.00	Core City
General Fund	- local	Revitalization						Revitalization
		Other:	\$165,000.00	\$0.00	\$0.00	\$165,000.00	\$165,000.00	Construction, Job
	public	Construction, Job						Training, and
State Funds	- state	Training, and						Emergency Repairs
	- State	Emergency						
		Repairs						
	public		\$4,000.00	\$0.00	\$0.00	\$0.00	\$4,000.00	IRS Income Tax
VITA	-	Public Services						Assistance
	federal							

Table 54 - Expected Resources - Priority Table

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

In addition to the entitlement funds, the City of High Point anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Section 108 Loan Program
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)
- Choice Neighborhood Initiative

Private and non-Federal resources that may be available to developers and nonprofits in the City of High Point in FY 2020 to address needs

identified in the FY 2020-2024 Five Year Consolidated Plan are listed below.

Local Funding – High Point voters approved a \$6.5 million affordable housing bond in 2019. The City Council of the City of High Point has
dedicated \$495,000 from the City's General Fund to the City of High Point's Community Development and Housing Department's
projects.

- Low-Income Housing Tax Credit Program (LIHTC) The City intends to support additional LIHTC developments in the 2020-2024 Five Year Consolidated Plan period.
- NCHFA Urgent Repair Program The North Carolina Housing Finance Agency makes Urgent Repair Program funds available to qualified
 organizations for emergency home repairs and modifications for low-income homeowners with special needs. The City has received
 \$100,000 for the Urgent Repair Program funds.
- NCHFA Construction Training Program In cooperation with the North Carolina Housing Finance Agency and the North Carolina Builders Association, the City of High Point conducts an occupational training program for low- to moderate-income residents. The City has applied for \$65,000 in Construction Training Program funds.
- **Volunteer Income Tax Assistance (VITA)** The City of High Point enters into an agreement with Action Pathways in Fayetteville, NC for human services in the amount of \$4,000.

The City of High Point will evaluate potential Section 108 activities with the balance of Section 108 funds available and allocate the funds based on competitive applications.

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

The City actively land banks tax foreclosed properties and makes them available for sale for development.

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
High Point	Government	Planning	Jurisdiction
The Housing Authority	PHA	LIHTC	Jurisdiction
of the City of High Point		Public Housing	
		Rental	
Greensboro-High Point Guilford County CoC	Continuum of Care	Homelessness Non-homeless special needs Planning public services Rental	Region
Habitat for Humanity of High Point, Trinity, and Archdale	Non-profit	Homeowner housing	Jurisdiction
Community Housing Solutions	Non-profit	Homeowner housing	Jurisdiction
Wynnedale Properties	Private Industry	Rental housing	Jurisdiction

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many of the largest gaps in the City of High Point's institutional delivery system are related to public transit. Though social services and job training resources may be available, and partnerships are in place, the City's public transit serves the people that would utilize these services inadequately.

Additionally, there remains a need for wraparound services that are associated with many affordable housing and job training developments. According to the High Point 2019 Resiliency Study, a number of residents need affordable childcare to assist them in finding good employment. Other major gaps identified by the Resiliency Study include a high degree of food insecurity, and there is a need to assist residents in becoming food secure, whether by utilizing social services or by addressing the food deserts in the City.

There is a need for increasing the supply of quality affordable rental housing in areas of opportunity. Though the City of High Point's Community Development & Housing Department has focused on increasing this type of housing supply, resources remain limited and there is always greater need.

Some health services in the City of High Point are unique, and are able to target populations that are not typically targeted. Piedmont Health Services is a sickle cell agency and community organization that

provides wraparound services to people with sickle cell disease. Faith Health targets others with health issues that may need company while experiencing health issues in hospitals, and provides "connectors" to volunteer and provide companionship for these people.

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

Table 56 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

There are a wide variety of services targeted to homeless persons and persons with HIV in the Guilford County CoC:

Housing and shelters for the homeless are provided by: Salvation Army, Family Services of the Piedmont, Caring Services, Leslie's House, Reform Church, and Open Door Ministries. Job training services exist in the City, though they are not necessarily targeting homeless individuals for service. Transportation is informally provided to homeless individuals, but not through any formal programs.

There are additional local philanthropists that provide assistance to children aging out of foster care. However, there is no day shelter for these children, particularly for girls. There is no drop-in day shelter targeted toward any population in the City.

According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Guilford County has the sixth highest HIV prevalence rate per 100,000 population in North Carolina. In 2017, there were 2,107 people diagnosed with HIV/AIDS living in Guilford County, and the County's HIV prevalence rate was 497 per 100,000 population. This is above the overall prevalence rate in North Carolina of 326 per 100,000 population. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for only the City of High Point. It should be noted that Guilford County includes the City of Greensboro, where more of the metropolitan area's HIV/AIDS services are located. Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

Though all homeless organizations serve individuals with HIV/AIDS, there is only one housing complex in the City of High Point specifically targeted to these individuals. It is a 25-unit complex and it is almost always at capacity. Assistance to individuals with HIV/AIDS is provided by Triad Health Project, including counseling services, food assistance, and case management, from offices in both Greensboro and High Point.

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

Individuals who are homeless and do not have transportation struggle to access public transportation, along with any services that are located far from their shelter. Additionally, some of the linkages between social services and housing services are weak.

Relationships between prisons and hospitals and homeless shelters are also weak, and people are frequently discharged from these institutions into shelters. Those who have been discharged may also be brought to service providers for HIV/AIDS. The only local organization that is working to coordinate its discharge plans is the VA.

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 of High Point has partnered with various County agencies, nonprofits, and service providers to carry out the services required by special needs populations. However, there are significant needs for public transit services and programs to address food and housing security in the region. The major gaps in the City's strategy include addressing the homeless population's need for day shelters, and coordinating with housing providers to target wraparound services to those that are housing insecure. The City will continue to partner with nonprofits that manage partnerships and assist persons with

special needs to address these gaps and provide services to those that do not yet qualify for Federal assistance programs.



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	HNS-1 Increase	2020	2024	Affordable	Core City	Housing	CDBG:	Direct Financial
	Home Ownership			Housing	Citywide-Other		\$297,007.00	Assistance to
								Homebuyers:
							HOME:	200 Household Housing
							\$500,000.00	Units
							General Fund:	
							\$100,000.00	
2	HNS-2 New	2020	2024	Affordable	Core City	Housing	CDBG:	Rental units constructed:
	Housing			Housing	Citywide-Other		\$106,040.00	600 Household Housing
	Development							Unit
							HOME:	l
							\$1,815,610.00	Homeowner Housing
							C+: 100.	Added: 60 Household
							Section 108:	Housing Unit
					•		\$415,745	0.1 5 0.1
		2020	2024	ACC 11	0.00		00.00	Other: 5 Other
3	HNS-3 Housing	2020	2024	Affordable	Core City	Housing	CDBG:	Homeowner Housing
	Rehabilitation			Housing	Citywide-Other		\$1,928,038.00	Rehabilitated:
							Canada Fundi	300 Household Housing
							General Fund:	Units
							\$325,000.00	
							Chata Fundin	Other:
							State Funds:	30 Other
							\$165,000.00	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	HNS-4 Fair	2020	2024	Affordable	Core City	Housing	CDBG:	Public Service Activities
	Housing Choice			Housing	Citywide-Other		\$5,000.00	for Low/Moderate
								Income Housing Benefit:
								500 Persons
5	HNS-5 Housing	2020	2024	Affordable	Core City	Housing	General Fund:	Public service activities
	Education			Housing	Citywide-Other		\$325,000.00	for Low/Moderate
								Income Housing Benefit:
								1,500 Household
								Housing Unit
6	HNS-6 CHDO	2020	2024	Affordable	Core City	Housing	HOME:	Other:
	Capacity Building			Housing	Citywide-Other		\$75,000.00	5 Other
7	HMS-1 Housing	2020	2024	Homeless	Core City	Homeless	CDBG:	Housing for Homeless
	for the Homeless				Citywide-Other		\$50,000.00	Added:
								40 Households Housing
								Units
								Other: 1 Other
8	HMS-2	2020	2024	Homeless	Core City	Homeless	CDBG:	Homeless Person
	Operations and				Citywide-Other		\$25,000.00	Overnight Shelter:
	Support		,					1,000 Persons Assisted
9	HMS-3	2020	2024	Homeless	Core City	Homeless	CDBG: \$0	Overnight/Emergency
	Transitional and				Citywide-Other			Shelter/Transitional
	Shelter Housing			·				Housing Beds added:
								0 Beds
10	HMS-4	2020	2024	Homeless	Core City	Homeless	CDBG: \$0	Homelessness
	Prevention of				Citywide-Other			Prevention:
	Homelessness							0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	CDS-1 Build	2020	2024	Non-Housing	Core City	Community	CDBG:	Other:
	Community			Community	Citywide-Other	Development	\$909,125.00	13 Other
	Capacity			Development			General Fund:	
							\$488,485.00	
12	CDS-2	2020	2024	Non-Housing	Core City	Community	General Fund:	Other:
	Neighborhood			Community	Citywide-Other	Development	\$225,000.00	15 Other
	Improvements			Development				Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Units
13	CDS-3 Public	2020	2024	Non-Housing	Core City	Community	CDBG: \$0	Public service activities
	Transportation			Community	Citywide-Other	Development		other than
				Development				Low/Moderate Income Housing Benefit:
								0 Persons Assisted
14	CDS-4 Public	2020	2024	Non-Housing	Core City	Community	CDBG:	Public Service Activities
	Services			Community	Citywide-Other	Development	\$236,000.00	other than
				Development				Low/Moderate Income
			`					Housing Benefit:
								12,775 Persons Assisted

Goal Name	Start	End	Category	Geographic Area	Needs	Funding	Goal Outcome Indicator
SNS-1 Housing	2020	2024		•	Special Needs	CDBG: \$0	Homeowner Housing
			Special Needs	Citywide-Other			Added:
							0 Household Housing
							Units
							Rental Units
							Constructed: 0
							Household Housing Units
SNS-2 Support	2020	2024	Non-Homeless	Core City	Special Needs	CDBG:	Public Service Activities
Services			Special Needs	Citywide-Other		\$89,000.00	other than
							Low/Moderate Income
							Housing Benefit:
							1,075 Persons Assisted
SNS-3	2020	2024	Non-Homeless	Core City	Special Needs	CDBG: \$0	Other:
Accessibility			Special Needs	Citywide-Other			0 Other
EDS-1 Job	2020	2024	Non-Housing	Core City	Economic	CDBG: \$0.00	Jobs Created/Retained:
Creation and			Community	Citywide-Other	Development		0 Jobs
Employment			Development				
EDS-2 Financial	2020	2024	Non-Housing	Core City	Economic	CDBG: \$0.00	Businesses Assisted:
Assistance			Community	Citywide-Other	Development		15 Businesses
			Development				
APM-1 General	2020	2024	Administration	Core City	Administration,	CDBG:	Other:
Administration			Ť	Citywide-Other	Planning, and	\$636,790.00	3 Other
					Management	номе:	
						\$329,735.00	
						General Fund:	
						\$1,147,300.00	
	SNS-1 Housing SNS-2 Support Services SNS-3 Accessibility EDS-1 Job Creation and Employment EDS-2 Financial Assistance APM-1 General	SNS-1 Housing 2020 SNS-2 Support 2020 SNS-3 2020 Accessibility EDS-1 Job 2020 Creation and Employment EDS-2 Financial Assistance 2020 APM-1 General 2020	SNS-1 Housing 2020 2024 SNS-2 Support 2020 2024 SNS-3 2020 2024 Accessibility 2020 2024 Creation and Employment 2020 2024 Assistance 2020 2024 APM-1 General 2020 2024	SNS-1 Housing 2020 2024 Non-Homeless Special Needs SNS-2 Support Services 2020 2024 Non-Homeless Special Needs SNS-3 Accessibility 2020 2024 Non-Homeless Special Needs EDS-1 Job Creation and Employment EDS-2 Financial Assistance 2020 2024 Non-Housing Community Development APM-1 General 2020 2024 Administration	SNS-1 Housing 2020 2024 Non-Homeless Special Needs Citywide-Other SNS-2 Support Services 2020 2024 Non-Homeless Special Needs Citywide-Other SNS-3 Accessibility 2020 2024 Non-Homeless Special Needs Citywide-Other EDS-1 Job Creation and Employment EDS-2 Financial Assistance 2020 2024 Non-Housing Community Development Citywide-Other	SNS-2 Support Services SNS-3 Accessibility EDS-1 Job Creation and Employment EDS-2 Financial Assistance APM-1 General Administration SNS-1 Housing 2020 2024 Non-Housing Core City Citywide-Other Special Needs Core City Citywide-Other Special Needs Core City Citywide-Other Citywide-Other Special Needs Citywide-Other Development Planning, and	SNS-1 Housing 2020 2024 Non-Homeless Special Needs Citywide-Other Services 2020 2024 Non-Homeless Special Needs Citywide-Other Services 2020 2024 Non-Homeless Special Needs Citywide-Other Services 2020 2024 Non-Homeless Special Needs Citywide-Other Service Services 2020 2024 Non-Homeless Special Needs Citywide-Other Service Special Needs Citywide-Other Service Special Needs Citywide-Other Service Special Needs Special Needs Special Needs Citywide-Other Service Special Needs Special Needs Special Needs Special Needs Citywide-Other Service Special Needs Speci

Sort	Goal Name	Start	End	Category	Geographic Area	Needs	Funding	Goal Outcome Indicator
Order		Year	Year			Addressed		
21	APM-2 Planning	2020	2024	Administration	Core City	re City Administration,		Other:
					Citywide-Other	Planning, and		0 Other
						Management	HOME: \$0.00	

Table 57 – Goals Summary



Goal Descriptions

1	Goal Name	HNS-1 Increase Home Ownership
	Goal	Promote, encourage and assist in developing opportunities for low- and moderate-income persons and families to become
	Description	homeowners.
2	Goal Name	HNS-2 New Housing Development
	Goal	Promote, encourage and assist in the financing and development of new affordable housing for both owner occupants and
	Description	renter occupants including LIHTC funds, Housing Bond funds, and Section 108 Loan Guarantees.
3	Goal Name	HNS-3 Housing Rehabilitation
	Goal	Provide funds and assist in the rehabilitation and improvement, including emergency repairs, of existing owner-occupied
	Description	housing for low- and moderate-income household.
4	Goal Name	HNS-4 Fair Housing Choice
	Goal	Affirmatively further fair housing by advocating, enforcing and educating residents, realtors, landlords, managers, and local
	Description	officials on fair housing choice.

5	Goal Name	HNS-5 Housing Education
	Goal Description	Provide training and educational programs to assist low- and moderate-income homebuyers and tenants in the best practices for the purchase and maintenance of housing, including the prevention of foreclosure and eviction.
6	Goal Name	HNS-6 CHDO Capacity Building
	Goal Description	Support the capacity development of Community Housing Development Organizations (CHDOs).
7	Goal Name	HMS-1 Housing for the Homeless
	Goal Description	Promote and assist in the development of permanent housing opportunities for persons and families experiencing homelessness and those who are at risk of becoming homeless.
8	Goal Name	HMS-2 Operations and Support
	Goal Description	Promote and assist organizations that provide supportive services and operate facilities and programs for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
9	Goal Name	HMS-3 Transitional and Shelter Housing
	Goal Description	Support and assist organizations that provide temporary housing and operations for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
10	Goal Name	HMS-4 Prevention of Homelessness
	Goal Description	Promote and assist in programs to prevent unfair evictions, unfair housing practices and domestic violence which may contribute to homelessness.
11	Goal Name	CDS-1 Build Community Capacity
	Goal Description	Support, promote and provide technical assistance to neighborhood organizations serving the residents of low- and moderate-income areas of the City of High Point.

12	Goal Name	CDS-2 Neighborhood Improvements
	Goal Description	Work in conjunction with neighborhood organizations and City Staff to clean-up, and visually improve low- and moderate-income neighborhoods in the City, including the removal of blight, and demolition of vacant, dilapidated and abandoned structures throughout the City to promote the stabilization of neighborhoods.
13	Goal Name	CDS-3 Public Transportation
	Goal Description	Promote the expansion of routes, travel schedules, and improvement of the local bus service in the City.
14	Goal Name	CDS-4 Public Services
	Goal Description	Improve, increase and support public services and programs for the youth, the elderly, developmentally delayed, disabled, of low- and moderate-income population, including housing, job training, educational, nutritional, advocacy, etc.
15	Goal Name	SNS-1 Housing
	Goal Description	Promote, assist and support the development of affordable housing opportunities for persons with special needs in the community.
16	Goal Name	SNS-2 Support Services
	Goal Description	Promote and support social and support services for the elderly, persons with disabilities, the developmentally delayed, persons with HIV, and other persons and their families with special needs.
17	Goal Name	SNS-3 Accessibility
	Goal Description	Promote and support the elimination of architectural barriers, reasonable accommodations in rental properties, homeowner accessibility improvements, etc.
18	Goal Name	EDS-1 Job Creation and Employment
	Goal Description	Promote, support and encourage new job creation, job retention, employment, and job training services for low- and moderate-income persons and families.
19	Goal Name	EDS-2 Financial Assistance

	Goal Description	Support business retention, expansion, creation, and start-up of new businesses and commercial operations, including small businesses, minority business enterprises, women-owned businesses, and socially or economically restricted businesses through low interest loans, Section 108 Loans, and financial incentives.
20	Goal Name	APM-1 General Administration
	Goal Description	Continue to support the management staff who provide oversight for compliance with Federal, State and local programs.
21	Goal Name	APM-2 Planning
	Goal Description	Promote and prepare plans for special studies, applications for funds, environmental reports, NRSA plans, Section 108 Loan Applications, Choice Neighborhood Initiative grants, etc.
22	Goal Name	APM-3 CHDO Capacity Building
	Goal Description	Support the capacity development of Community Housing Development Organizations (CHDOs).

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)

These numbers reflect annual estimates, as opposed to five-year estimates.

Median Income – 73 households

Low Income – 70 households

Extremely Low Income – 60 households

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 Housing Authority of the City of High Point currently has no requests to make Section 504 accommodations. The Housing Authority has made these accommodations in the past, and is not under a Voluntary Compliance Agreement.

HPHA makes reasonable modifications and accommodations for any tenant that requests and has the proper paperwork. They are currently at the baseline 5% of units for disabled tenants, or 57 units. HPHA is in the process of constructing a new elderly high rise using Section 8 Project Based Vouchers, which will feature accessible units, and HPHA meets all accessibility standards and requirements for new developments.

Activities to Increase Resident Involvements

HPHA takes an active role in ensuring the needs of its residents are met. Community resident councils have the opportunity to meet with the Chief Executive Officer every quarter at a director's roundtable. This ensures that the Chief Executive Officer is aware of the most pressing issues for community residents.

Supportive services are provided at public housing communities for youth and families. The Housing Authority has created a financial literacy program, which is required of families going through the Family Self-Sufficiency program. Financial literacy programs are targeted toward families and children, and HPHA has had 100 enrollees aged between 15-18 go through the program. Contact with children provides the Housing Authority with additional opportunities to conduct outreach to parents.

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

The Housing Authority of the City of High Point is not designated as troubled.

Plan to remove the 'troubled' designation

Not Applicable.

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

Barriers to Affordable Housing

The following barriers to affordable housing and fair housing choice were identified by the City of High Point and described in the Analysis of Impediments to Fair Housing Choice:

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Impediment 1: Lack of Affordable Housing

There is a lack of affordable housing in the City of High Point caused by the population growth in the Piedmont Region of North Carolina. This has created a high demand on a limited supply of housing, and a corresponding increase in the price of rent and the sales price of housing.

Goal: Increase the supply of affordable housing through new construction and rehabilitation of housing.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- 1-A: Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing which is affordable.
- 1-B: Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the city.
- 1-C: Financially support the rehabilitation of existing housing owned by seniors and lower-income
 households to conserve the existing affordable housing stock in the city.
- 1-D: Provide financial and development incentives to private developers and non-profits which construct and/or rehabilitate affordable housing.

Impediment 2: Lack of Accessible Housing

There is a lack of accessible housing in the City of High Point since the supply of accessible housing has not kept pace with the demand caused by the increase in the number of elderly persons in the city and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons who are disabled and the elderly.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- 2-A: Continue to encourage and promote supply of accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to the elderly and persons who are disabled.
- 2-B: Financially assist in improvements to single-family owner-occupied homes to make them
 accessible for the elderly and/or disabled so they can continue to remain in their homes.

- 2-C: Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- 2-D: Encourage landlords to make reasonable accommodations to units and buildings so persons who are disabled can continue to reside in their rental units.
- 2-E: Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to
 making new multi-family housing developments accessible and visitor-friendly for persons who are
 physically disabled.

Impediment 3: Barriers Limiting Housing Choice

There are physical, economic, and social barriers in the City of High Point which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the city's population.

Goal: Eliminate physical, economic, and social barriers in the City of High Point and increase housing choices and opportunities for low-income households and members of the protected classes throughout the city.

Strategies: In order to achieve the goal for better housing choice, the following activities and strategies should be undertaken:

- 3-A: Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- 3-B: Support and promote the development of affordable housing in areas of opportunity so minority and low-income persons and families may have a choice to reside there.
- 3-C: Promote and encourage homeownership initiatives for low-income households to build community wealth and create neighborhoods of choice.
- 3-D: Support and provide subsidies to promote housing investment in the central core of the city and overcome low housing appraisals in core neighborhoods.

Impediment 4: Lack of Fair Housing Awareness

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combatting "NIMBYism."

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the City of High Point can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of "Not In My Back Yard" (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

4-A: Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).

- 4-B: Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing
 policies and promote fair housing opportunities for all residents of the City of High Point.
- 4-C: Continue to educate real estate appraisers about property values to discourage "de facto redlining" created by low property appraisals.
- 4-D: Continue to support the High Point Human Relations Division to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing compliant.
- 4-E: Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending are not taking place.
- 4-F: Publish and distribute housing information and applications in both English and Spanish to address and inform the non-English speaking residents in the City of High Point.
- 4-G: Continue to educate homebuyers about "predatory lending," "steering," and "redlining," to eliminate deceitful practices when purchasing or selling a home.
- 4-H: Educate residents and local officials to prevent them from pressuring to enact, or enacting and applying zoning or land use laws based on fears, prejudices, stereotypes, or unsubstantiated assumptions of community members to combat "NIMBYISM." See Joint HUD-DOJ Statement for guidance (AI Appendix E).
- 4-I: Educate and train local elected and appointed officials regarding discriminatory practices when
 enacting or applying zoning or land use laws, and that acquiescence to community bias can be
 considered discriminatory. See Joint HUD-DOJ Statement for guidance (AI Appendix E).

Impediment 5: Lack of Economic Opportunities

There are a lack of economic opportunities in the City of High Point for lower-income households to increase their income and thus improve their choice of housing.

Goal: Increase the employment opportunities and access to jobs in the City of High Point, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- 5-A: Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- 5-B: Promote and encourage the expansion of existing commercial and light industrial enterprises,
 and small-scale manufacturing, which will create more employment opportunities.
- 5-C: Provide financial and development assistance to enterprises, through workforce development and job training which will create higher wages.
- 5-D: Identify development sites for potential private investment and/or expansion of existing enterprises.
- 5-E: Support the increase in the number of bus routes and hours of operation in the City so low-income workers will have access to job opportunities outside their neighborhood.
- 5-F: Promote and encourage wealth-building initiatives, such as Individual Development Accounts

(IDA), for low-income populations, immigrants, and refugees who are cost overburdened and living under the area median income.



SP-60 Homelessness Strategy – 91.215(d)

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

The collaborative applicant for the Guilford County Continuum of Care is Partners Ending Homelessness. PEH is in the process of assuming the operations of Coordinated Entry by 2021 to ensure that the individual needs of homeless individuals and families are properly addressed, and they are placed in the type of housing that best serves their needs. Coordinated Entry is intended to provide better outreach for all homeless subpopulations.

The 2020 Point-in-Time Count was conducted on January 29 and January 30, 2020 and has not been tallied. The Guilford County School System estimates that there are 1,400 homeless children in the system at any given time, and it can be assumed that a portion of this population is living with a homeless family. It is estimated that the greatest needs for this population, as well as the homeless population throughout Guilford County, are transitional housing for youth exiting the school system, and permanent supportive housing that offers supportive services. The Point-in-Time count for 2017 counted 47 homeless households with children in Guilford County, 53 households in 2018, and 40 homeless households with children in 2019. Homeless households with children are three times more likely to be sheltered than households without children. In 2020, there were 35 homeless households with children.

Veterans and their families – There are multiple organizations that serve homeless veterans in High Point and Guilford County, including the Salvation Army and Open Door Ministries. Homeless veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless veterans in Guilford County has decreased from 60 in 2017 to 56 in 2018, 56 in 2019, and 56 in 2020. Of the veterans housed in 2020, 15 were in Emergency Shelter and 38 were in Transitional Housing, while 3 veterans were unsheltered.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 24 unaccompanied youth counted in the 2017 Point-in-Time count; 17 unaccompanied youth counted in 2018; 21 unaccompanied youth counted in 2019; and 17 unaccompanied youth counted in 2020. There are between 400 and 500 children of all ages in foster care in Guilford County Schools at any given time, and there is a shelter for boys aging out of foster care, though not for girls.

Addressing the emergency and transitional housing needs of homeless persons

Housing and shelters for the homeless are provided by: Salvation Army, Family Services of the Piedmont, Caring Services, Leslie's House, Reform Church, and Open Door Ministries. Job training services exist in

the City, though they are not necessarily targeting homeless individuals for service. One homeless shelter, Open Door Ministries, is considering moving to a new location.

There is the potential to utilize tiny houses to act as both transitional housing and permanent housing. Multiple locations within the City of High Point could serve as tiny house developments, and the developments could feature supportive services on-site to help the residents transition out of homelessness.

Service providers frequently described the need for a day shelter for the homeless population in the jurisdiction. There is no location for drop-ins, and homeless individuals will exit to the street for the day before returning to the shelter.

Some additional emergency shelters and transitional housing programs are put in place for weather events. Members of the CoC, including Mt. Zion Church and West End Ministries operate cold weather shelters, the former being open for men and the latter for women.

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 Guilford County CoC will continue to implement Coordinated Entry, with Partners Ending Homelessness as the collaborative applicant. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

According to Point-in-Time count data, there were 21 chronically homeless individuals in Guilford County in 2017, 36 in 2018, 44 in 2019, and 30 in 2020. There was 1 chronically homeless family in 2017, no chronically homeless families in 2018, one chronically homeless families in 2019, and no chronically homeless families in 2020. There appears to be a need in the area for outreach and services for the chronically homeless adult population, as well as wraparound services to assist them.

The CoC has determined that addressing chronic homelessness and homeless among veterans is a priority. The CoC has been successful in reducing the number of homeless persons in these subpopulations through prioritizing which housing resources should go to homeless individuals based on the vulnerabilities captured in the VI-SPDAT. The CoC's strategy involves the use of Coordinated Entry to connect all subpopulations to permanent housing based on their vulnerabilities, while monitoring the performance of housing projects, training case managers in best practices to implement and promote

housing stability, and working with local organizations and hotels to provide bridge payments. The CoC has identified a need to better connect City housing services with wraparound services for the homeless.

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Though the VA is proactive about finding homes for veterans exiting hospitals, no other entity is proactive, and shelters do not have contracts with institutions discharging individuals. As a result, individuals are turned away.

Additionally, the CoC has created an advocacy committee to address youth homelessness. This committee will develop strategies that addresses youth in the foster system that may be discharged into homelessness, and plans strategies for homelessness prevention among this population.

Social services organizations in the area provide assistance to individuals and families at risk of becoming homeless. Sandhills Center conducts SSI/SSDI Outreach, Access, and Recovery (SOAR) program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Sandhills works as the behavioral health provider agency for 9 counties, and they are a member of multiple CoCs. Sandhills observes a need to ensure that SOAR works on applications for their clients to help people obtain incomes. Sandhills Center serves approximately 100 people in Guilford County annually. Mental Health Services of the Triad also provides mental health services for adults in the area. They run several day programs and court programs to ensure that people are not incarcerated, and subsequently discharged to homelessness.

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

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

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG and HOME programs. The City of High Point will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule). The City of High Point uses lead hazard control in all of its emergency repair programs, and will perform any lead remediation necessary on houses that are selected for the emergency repair program.

For any housing rehabilitation program using Federal funds, the City of High Point will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

The majority of the renter-occupied housing stock in the City of High Point was constructed before 1980, and 39% of owner-occupied housing was constructed before 1980. There are a number of homes that require rehabilitation that were built before 1970. According to the 2017 North Carolina Childhood Blood Lead Surveillance Data, 1.1 percent of children aged 1-2 years old tested positive for greater than 5 micrograms/deciliters blood-lead level.

The City is prioritizing new construction to meet its housing needs. The construction of new housing will mitigate the risks of lead poisoning due to the use of paint that is not lead-based. The City will ensure that the aforementioned steps are taken for housing rehabilitation programs.

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

When accepting applicants for its housing program, the City of High Point will ensure that:

- Applicants for homeowner rehabilitation and home purchasers through the home ownership
 assistance program receive adequate information about lead-based paint requirements to
 include the required lead-based paint pamphlet and notices.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.



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

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

Guilford County is considered a "Tier 2" distressed County by North Carolina based on its poverty levels. Approximately 19.4% of the City of High Point's residents live in poverty, which is higher than the State of North Carolina where 16.1% of residents live in poverty. Female-headed households with children are more affected by poverty at 43.3%. Youth poverty is an acute problem in the City of High Point, as 29.3% of all youth under the age of 18 were living in poverty. This information is taken from the U.S. Census "2013-2017 ACS Five-Year Estimates." The City's goal is to reduce the extent of poverty by actions the City can control and through work with other agencies/organizations.

The resources and opportunities that the City has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the City has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common. The Housing Authority of the City of High Point works closely with its residents in poverty to provide programs that can assist residents in escaping poverty. City and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents. For example, the City of High Point operates a Construction Training Program in partnership with the North Carolina Housing Finance Agency and the North Carolina Home Builders Association. Participants in the program learn carpentry skills, and are provided with experience and payment by the City's CHDOs and rehabilitation programs.

Planned economic development programs include:

- EDS-1 Job Creation and Employment Promote, support and encourage new job creation, job
 retention, employment, and job training services for low- and moderate-income persons and
 families.
- EDS-2 Financial Assistance Support business retention, expansion, creation, and start-up of new businesses and commercial operations, including small businesses, minority business enterprises, women-owned businesses, and socially or economically restricted businesses through low interest loans, Section 108 Loans, and financial incentives.

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

Providing access and increasing the supply of affordable housing is integrally tied to the City's antipoverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

The City is addressing poverty among its poorest families by building more affordable rental housing, particularly in the areas of opportunity and in areas where those families reside. Additionally, the City is working with organizations that provide job training to ensure that people can work and escape poverty. The City intends to support economic development with its CDBG funds by creating affordable housing near areas that provide opportunities for residents to increase their skills. The City is also receptive to partnering with entities in the area that conduct job training, such as Guilford Technical Community College.



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 High Point allocates CDBG and HOME funds annually to implement actions designed to accomplish goals and objectives that meet community needs identified in its Consolidated Plan. Consequently the City is responsible for ensuring that funding recipients (i.e., subrecipients and CHDOs) comply with applicable regulations and requirements governing their administrative, financial and programmatic operations. In accordance with 24 CFR 91.230, the City utilizes a local monitoring and compliance plan that describes the standards and procedures that will be used to monitor activities carried out in each One-Year Action Plan and is used to ensure long-term compliance with the requirements of the involved programs; the plan also includes a schedule of projected monitoring visits for the program year.

The City uses the following guidelines to conduct monitoring of subrecipients:

Public Services

Organizations receiving funding for projects are required to enter into a contract with the City of High Point. This contract details and describes all applicable Federal laws and regulations, a scope of services, a project budget, drawdown procedures, reporting and project management responsibilities of sub-recipients, and states the performance goals that must be met by the organization. Grantees are required to submit monthly reports. City staff conducts annual visits to funded projects, during which progress is discussed with project managers and records are examined. CDBG funded sub-recipients are required to show a 51% minimum benefit ratio for low-income and moderate-income residents. In order to meet this goal, grantees are required by the City to focus services to residents of communities specifically targeted for community development due to high concentrations of low and moderate-income residents. Additional requirements of sub-recipients include a mid-year report and/or an appearance before the Citizen Advisory Council to ensure performance measures are being met and that funding is expended in a timely manner.

Affordable Housing

All individuals or households receiving assistance through a Federally assisted housing program must submit an application to verify eligibility, which is reviewed by City staff. The City of High Point has one Low Income Housing Tax Credit (LIHTC) property, Admiral Pointe (54 units), that must undergo periodic on-site inspections based on HOME rules and the total number of HOME-assisted units. A minimum of 20% of these HOME assisted units will be inspected annually for compliance with property standards and to verify information submitted by owners on tenants' income, rents, and other HOME rental

requirements during the projects' period of affordability. HUD's checklist, the "Guide for Review of Rental Properties" will be used as a resource during monitoring to ensure record keeping in compliance with all federal requirements.

CHDOs

The City's Community Development and Housing Staff will conduct an evaluation of CHDOs prior to execution of a contract to determine the project's fiscal soundness, staff underwriting/development experience, and if the requirements set by HUD are being met. Evaluation criteria will include, but not limited to:

- Progress on previous development projects to date
- Capacity of staff to accomplish contract goals
- Fiscal management
- Continued good standing with the state and the City.

Minority and Women-Owned Business Enterprises

As part of the City of High Point's contractor outreach, the City includes a list of minority contractors with the State's Office for Historically Underutilized Businesses. The City of High Point also encourages minority contractors to apply for and become a preferred contractor with its programs.

Expected Resources

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

Introduction

The City of High Point anticipates it will receive \$939,549 from CDBG funds and \$544,069 in HOME funds during FY 2020. The program year goes from July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Homelessness
- Community Development
- Other Special Needs
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Source	Uses of Funds	E	xpected Amoun	t Available Yea		Expected	Narrative Description
				Prior Year			
Funas		Allocation: \$	Income: \$		\$		
				·		Con Plan	
public	Acquisition	\$939,549.00	\$97,000.00	\$50,000.00	\$1,086,549.00	\$ \$3,611,196.00	9 projects/activities
-	Admin and						were funded based
federal	Planning						on FY 2020 CDBG
	Economic						allocations.
	Development		•				
	Housing						
	Public						
	Improvements						
	Public Services						
	Acquisition	\$544,069.00	\$120,400.00	\$0.00	\$664,469.00	\$2,055,876.00	5 projects/activities
	-						were funded based
							on FY 2020 HOME
							allocations.
public	,						
-							
federal							
	•						
	·						
	of Funds public - federal	public Acquisition Admin and federal Planning Economic Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction	public Acquisition Admin and Federal Planning Economic Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	of Funds Public Acquisition Admin and Federal Planning Economic Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership Acquisition Phomeowner rehab New construction for ownership	of Funds Annual Allocation: \$ Program Income: \$ Resources: \$ public Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	Annual Allocation: \$ Program Income: \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Annual Allocation: \$ Program Income: \$ \$ Total: Awailable Reminder of Con Plan \$ Public Public Improvements Public Services Acquisition Adquisition Development Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership

		Multifamily	\$515,745.00	\$0.00	\$0.00	\$515,745	\$515,745	The City anticipates
	public	rental new						submitting a Section
Section 108	-	construction						108 application for
	federal	Economic						LITHC/Economic
		Development						Development Project.
General Fund	public	Other: Core City	\$822,257.00	\$0.00	\$0.00	\$822,257.00	\$1,414,028.00	Core City
General Fund	- local	Revitalization						Revitalization
		Other:	\$165,000.00	\$0.00	\$0.00	\$165,000.00	\$165,000.00	Construction, Job
	public	Construction, Job						Training, and
State Funds	- state	Training, and						Emergency Repairs
	- State	Emergency						
		Repairs						
	public		\$4,000.00	\$0.00	\$0.00	\$0.00	\$4,000.00	IRS Income Tax
VITA	-	Public Services						Assistance
	federal							

Table 57 - Expected Resources - Priority Table

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

In addition to the entitlement funds, the City of High Point anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Section 108 Loan Program
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)
- Choice Neighborhood Initiative

Private and non-Federal resources that may be available to developers and nonprofits in the City of High Point in FY 2020 to address needs

identified in the FY 2020-2024 Five Year Consolidated Plan are listed below.

Local Funding – High Point voters approved a \$6.5 million affordable housing bond in 2019. The City Council of the City of High Point has
dedicated \$495,000 from the City's General Fund to the City of High Point's Community Development and Housing Department's
projects.

- Low-Income Housing Tax Credit Program (LIHTC) The City intends to support additional LIHTC developments in the 2020-2024 Five Year Consolidated Plan period.
- NCHFA Urgent Repair Program The North Carolina Housing Finance Agency makes Urgent Repair Program funds available to qualified
 organizations for emergency home repairs and modifications for low-income homeowners with special needs. The City has received
 \$100,000 for the Urgent Repair Program funds.
- NCHFA Construction Training Program In cooperation with the North Carolina Housing Finance Agency and the North Carolina Builders Association, the City of High Point conducts an occupational training program for low- to moderate-income residents. The City has applied for \$65,000 in Construction Training Program funds.
- **Volunteer Income Tax Assistance (VITA)** The City of High Point enters into an agreement with Action Pathways in Fayetteville, NC for human services in the amount of \$4,000.

The City of High Point will evaluate potential Section 108 activities with the balance of Section 108 funds available and allocate the funds based on competitive applications.

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

The City actively land banks tax foreclosed properties and makes them available for sale for development.

Discussion

Not Applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic Area	Needs	Funding	Goal Outcome Indicator
Order		Year	Year			Addressed		
1	HNS-1 Increase	2020	2024	Affordable	Core City	Housing	HOME:	Direct Financial
	Home Ownership			Housing	Citywide-Other		\$100,000.00	Assistance to
								Homebuyers:
							General	40 Household Housing
							Fund:	Unit
							\$100,000.00	
2	HNS-2 New	2020	2024	Affordable	Core City	Housing	CDBG:	Rental units constructed:
	Housing			Housing	Citywide-Other		\$104,357.00	120 Household Housing
	Development							Unit
							HOME:	
							\$483,522.00	Homeowner Housing
								Added: 12 Household
			(•		Section 108:	Housing Units
							\$415,745.00	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HNS-3 Housing	2020	2024	Affordable	Core City	Housing	CDBG:	Homeowner Housing
	Rehabilitation			Housing	Citywide-Other		\$50,000.00	Rehabilitation: 60
								Household Housing Units
							General	
							Fund:	26 Other
							\$285,000.00	
							State Funds:	
							\$165,000.00	
4	HNS-4 Fair	2020	2024	Affordable	Core City	Housing	CDBG:	Public Service Activities
	Housing Choice			Housing	Citywide-Other		\$1,000.00	for Low/Moderate
								Income Housing
								Benefits: 100
								Households Assisted
5	HNS-5 Housing	2020	2024	Affordable	Core City	Housing	General	Public Service Activities
	Education			Housing	Citywide-Other		Fund:	for Low/Moderate
							\$65,000.00	Income Housing Benefit:
								300 Households Assisted
6	HNS-6 CHDO	2020	2024	Affordable	Core City	Housing	HOME: \$0.00	Other:
	Capacity Building			Housing	Citywide-Other			1 Other
7	HMS-1 Housing	2020	2024	Homeless	Core City	Homeless	CDBG:	Housing for Homeless
	for the Homeless				Citywide-Other		\$50,000.00	Added:
				_				8 Households Housing
								Units
								Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HMS-2	2020	2024	Homeless	Core City	Homeless	CDBG:	Homeless Person
	Operations and				Citywide-Other		\$5,000.00	Overnight Shelter:
	Support							200 Persons Assisted
9	CDS-1 Build	2020	2024	Non-Housing	Core City	Community	CDBG:	Other:
	Community			Community	Citywide-Other	Development	\$191,825.00	13 Other
	Capacity			Development			General	
							Fund:	
							\$97,797.00	
10	CDS-2	2020	2024	Non-Housing	Core City	Community	General	Other: 3 Other
	Neighborhood			Community	Citywide-Other	Development	Fund:	Housing Code
	Improvements			Development			\$45,000.00	Enforcement/Foreclosed
								Property Care:
								300 Household Housing
								Units
11	CDS-6 Public	2020	2024	Non-Housing	Core City	Community	CDBG:	Public Service Activities
	Services			Community	Citywide-Other	Development	\$42,200.00	Other Than
				Development				Low/Moderate Income
								Housing Benefit:
								2,055 Persons Assisted
12	SNS-2 Support	2020	2024	Non-Homeless	Core City	Special Needs	CDBG:	Public Service Activities
	Services			Special Needs	Citywide-Other		\$17,800.00	other than
								Low/Moderate Income
								Housing Benefit:
								215 Persons Assisted

Sort	Goal Name	Start	End	Category	Geographic Area	Needs	Funding	Goal Outcome Indicator
Order		Year	Year			Addressed		
13	APM-1 General	2020	2024	Administration	Core City	Administration,	CDBG:	Other:
	Administration				Citywide-Other	Planning, and	\$127,358.00	3 Other
						Management	HOME:	
							\$65,947.00	
							General	
							Fund:	
							\$229,460.00	

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	HNS-1 Increase Home Ownership
	Goal	Promote, encourage and assist in developing opportunities for low- and moderate-income persons and families to become
	Description	homeowners.
2	Goal Name	HNS-2 New Housing Development
	Goal	Promote, encourage and assist in the financing and development of new affordable housing for both owner occupants and
	Description	renter occupants including LIHTC funds, Housing Bond funds, and Section 108 Loan Guarantees.
3	Goal Name	HNS-3 Housing Rehabilitation
	Goal	Provide funds and assist in the rehabilitation and improvement, including emergency repairs, of existing owner-occupied
	Description	housing for low- and moderate-income household.
4	Goal Name	HNS-4 Fair Housing Choice
	Goal	Affirmatively further fair housing by advocating, enforcing and educating residents, realtors, landlords, managers, and local
	Description	officials on fair housing choice.

4	Goal Name	HNS-5 Housing Education		
	Goal Description	Provide training and educational programs to assist low- and moderate-income homebuyers and tenants in the best practices for the purchase and maintenance of housing, including the prevention of foreclosure and eviction.		
5	Goal Name HNS-6 CHDO Capacity Building			
	Goal Description	Support the capacity development of Community Housing Development Organizations (CHDOs).		
6	Goal Name	HMS-1 Housing for the Homeless		
	Goal Description	Promote and assist in the development of permanent housing opportunities for persons and families experiencing homelessness and those who are at risk of becoming homeless.		
8	Goal Name	HMS-2 Operations and Support		
	Goal Description	Promote and assist organizations that provide supportive services and operate facilities and programs for persons and families experiencing homelessness, and those who are at risk of becoming homeless.		
9	Goal Name	CDS-1 Build Community Capacity		
	Goal Description	Support, promote and provide technical assistance to neighborhood organizations serving the residents of low- and moderate-income areas of the City of High Point.		
10	Goal Name	CDS-2 Neighborhood Improvements		
	Goal Description	Work in conjunction with neighborhood organizations and City Staff to clean-up, and visually improve low- and moderate-income neighborhoods in the City, including the removal of blight, and demolition of vacant, dilapidated and abandoned structures throughout the City to promote the stabilization of neighborhoods.		
11	Goal Name	CDS-4 Public Services		
	Goal Description	Improve, increase and support public services and programs for the youth, the elderly, developmentally delayed, disabled, of low- and moderate-income population, including housing, job training, educational, nutritional, advocacy, etc.		
12	Goal Name	SNS-2 Support Services		

	Goal Description	Promote and support social and support services for the elderly, persons with disabilities, the developmentally delayed, persons with HIV, and other persons and their families with special needs.			
1	Goal Name APM-1 General Administration				
	Goal Description	Continue to support the management staff who provide oversight for compliance with Federal, State and local programs.			



Projects

AP-35 Projects - 91.220(d)

Introduction

The City has allocated funding to fifteen (15) line items using a combination of CDBG funding, HOME funding, State funds, and the City's general fund.

Projects

#	Project Name	Budget
1.	Community Capacity Building	CDBG: \$ 191,825.00 General Fund: \$ 97,797.00
2.	Community-Based Initiatives	CDBG: \$ 5,000.00
3.	Public Services Grant Program	CDBG: \$ 65,000.00
4.	Core City Redevelopment Activities	General Fund: \$ 45,000.00
5.	Emergency Repair	CDBG: \$ 50,000.00 State Funds: \$ 165,000.00 General Fund: \$ 285,000.00
6.	LIHTC Development	HOME: \$ 184,255.00 Section 108: \$ 415,745.00
7.	CHDO Activities	HOME: \$ 299,267.00
8.	CHDO Operating Support	HOME: \$ 15,000.00
9.	Smith Street Tiny Homes	CDBG: \$ 50,000.00
10.	Homebuyer Assistance & Incentive Programs/IDA Match	General Fund: \$ 100,000.00 HOME: \$ 100,000.00
11.	Homebuyer Education	General Fund: \$ 65,000.00
12.	Affordable Housing Program Delivery	CDBG: \$ 493,009.00
13.	Program Administration	CDBG: \$ 127,358.00 HOME: \$ 65,947.00 General Fund: \$ 229,460.00

14.	Section 108 Loan Repayments	CDBG:	\$ 104,357.00
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Table 59 – Project Information

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

The City of High Point has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons. Housing activities will serve low- and moderate-income renters and homeowners throughout the City, with a focus on rental housing construction, housing rehabilitation, downpayment assistance, homebuyer education, and homeowner housing construction activities.

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

C.T. 013800	C.T. 014200	C.T. 014501	C.T. 014501	C.T. 014409	C.T. 060602
B.G. 4	B.G. 2	B.G. 1	B.G. 2	B.G. 2	B.G. 2
C.T. 014200	C.T. 014503	C.T. 014411	C.T. 014407	C.T. 013602	C.T. 013602
B.G. 4	B.G. 2	B.G. 3	B.G. 3	B.G. 1	B.G. 3
C.T. 014300	C.T. 014300	C.T. 031601	C.T. 013800	C.T. 014411	C.T. 013602
B.G. 1	B.G. 2	B.G. 2	B.G. 1	B.G. 2	B.G. 2
C.T. 013900	C.T. 013900	C.T. 014410	C.T. 014200	C.T. 013602	C.T. 031602
B.G. 4	B.G. 3	B.G. 3	B.G. 1	B.G. 4	B.G. 1
C.T. 013900	C.T. 013800	C.T. 014503	C.T. 014000	C.T. 013800	C.T. 013700
B.G. 1	B.G. 2	B.G. 1	B.G. 2	B.G. 5	B.G. 5
C.T. 014200	C.T. 014300	C.T. 014502	C.T. 013800	C.T. 003313	C.T. 013601
B.G. 3	B.G. 3	B.G. 2	B.G. 3	B.G. 1	B.G. 2
C.T. 014000	C.T. 013601	C.T. 013900	C.T. 014502	C.T. 014300	C.T. 014408
B.G. 1	B.G. 1	B.G. 2	B.G. 1	B.G. 4	B.G. 1
C.T. 060101	C.T. 014410				
B.G. 2	B.G. 2				

AP-38 Project Summary

Project Summary Information

	Project Name	Community Capacity Building
	Target Area	Core City Citywide-Other
	Goals Supported	CDS-1 Build Community Capacity
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$191,825.00 General Fund: \$97,797.00
1	Description	Funds to provide programs associated with implementing community and neighborhood development activities consistent with priorities in the 2020-2024 Consolidated Plan and strategies to be implemented during the 2020-2021 Program Year.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	13 Other.
	Location Description	ТВО
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC).
	Plained Activities	The Matrix Code is 19C Nonprofit Capacity Building.
	Project Name	Community-Based Initiatives
	Target Area	Core City Citywide-Other
2	Goals Supported	HMS-2 Operations and Support CDS-6 Public Services SNS-2 Support Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$5,000.00
	Description	Mini grants to local neighborhood groups and organizations for public service-type project activities.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	300 persons.		
	Location Description	TBD		
		The national objective is Low/Mod-Income Clientele (LMC).		
	Planned Activities	The Matrix Code is 05Z Other Public Services Not Listed in 03T and 05A-05Y.		
	Project Name	Public Services Grant Program		
	Target Area	Core City Citywide-Other		
	Goals Supported	CDS-6 Public Services HMS-2 Operations and Support SNS-2 Support Services		
	Needs Addressed	Community Development Priority Homeless Priority Other Special Needs Priority		
	Funding	CDBG: \$65,000.00		
3	Description	Funds to support public service activities by local community based organizations and non-profits for the benefit of low to moderate income residents. Eligible activities include labor, supplies and materials, employment, crime prevention, child-care, health, drug abuse education, fair housing, housing counseling, and energy conservation		
	Target Date	6/30/2021		
	Estimate the number and type of families that will benefit from the proposed activities	1,755 persons.		
	Location Description	TBD		
		The national objective is Low/Mod-Income Clientele (LMC).		
	Planned Activities	The Matrix Code is 05Z Other Public Services Not Listed in 03T and 05A-05Y.		
	Project Name	Core City Redevelopment Activities		
4	Target Area	Low- and Moderate-Income Areas Citywide-Other		

	Goals Supported	CDS-2 Neighborhood Improvements	
	Needs Addressed	Community Development Priority	
	Funding	General Fund: \$45,000.00	
	Description	Activities that: (1) increases home ownership in the Core City overall, especially by young professionals and middle-income households, and (2) remove/mitigate blight influences.	
	Target Date	6/30/2021	
	Estimate the number and type of families that will benefit from the proposed activities	3 Other. 300 Household Housing Units.	
	Location Description	Citywide, with a focus on the Core City	
	Planned Activities	Activities may include code enforcement, slum/blight clearance, acquisition, downpayment assistance, and other activities to meet the line item's goal.	
	Project Name	Emergency Repair	
	Target Area	Core City Citywide-Other	
	Goals Supported	HNS-3 Housing Rehabilitation	
	Needs Addressed	Housing Priority	
	Funding	CDBG: \$50,000.00 State Funds: \$165,000.00 General Fund: \$285,000.00	
5	Description	Funds to provide emergency repairs for income eligible homeowners.	
	Target Date	6/30/2021	
	Estimate the number and type of families that will benefit from the proposed activities	60 Household Housing Units.	
	Location Description	Citywide	
	Dlaward Astivities	The national objective is Low/Mod-Income Housing (LMH).	
	Planned Activities	The Matrix Code is 14A Rehabilitation; Single-Unit Residential.	

	Project Name	LIHTC Development		
	Target Area	Core City Citywide-Other		
	Goals Supported	HNS-2 New Housing Development		
	Needs Addressed	Housing Priority		
	Funding	Section 108: \$415,745 HOME: \$250,000.00		
6	Description	Funds for multi-family affordable housing development.		
	Target Date	6/30/2021		
	Estimate the number and type of families that will benefit from the proposed activities	Abbey Crossing: 48 elderly units Hartley Place: 72 family units		
	Location Description	TBD 700 W Hartley Drive, High Point, NC 27265		
	Planned Activities	The national objective is Low/Mod-Income Housing (LMH). The Matrix Code is 12 Construction of Housing.		
	Project Name	CHDO Activities		
	Target Area	Core City Citywide-Other		
	Goals Supported	HNS-2 New Housing Development		
	Needs Addressed	Housing Priority		
	Funding	HOME: \$183,522.00		
7	Description	Funds for affordable homeowner housing development.		
	Target Date	6/30/2021		
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity: 4 Homeowner Housing Units. Community Housing Solutions: 8 Homeowner Housing Units		
	Location Description	TBD		
	Planned Activities	CHDO Set-aside for the HOME Investment Partnership Program.		

	Project Name	CHDO Operating Support		
	Target Area	Core City Citywide-Other		
	Goals Supported	HNS-6 CHDO Capacity Building		
	Needs Addressed	Administration, Planning, and Management Priority		
	Funding	HOME: \$15,000.00		
8	Description	Funds for CHDO Operating Support.		
	Target Date	6/30/2021		
	Estimate the number and type of families that will benefit from the proposed activities	1 Other		
	Location Description	TBD		
	Planned Activities	CHDO Set-aside for the HOME Investment Partnership Program.		
	Project Name	Smith Street Tiny Houses		
	Target Area	Core City Citywide-Other		
	Goals Supported	HMS-1 Housing for the Homeless		
	Needs Addressed	Homeless Priority		
	Funding	CDBG: \$50,000.00		
9	Description	The Smith Street project will be developed by Tiny Homes Community Development and will be the second tiny home community they have developed in High Point. The project will consist of 6 tiny homes, 2 single-family homes, and a site office/community room. The mission is to bring together a diverse group of individuals and business organizations to help reduce homelessness through public-private partnerships to create tiny home communities.		
	Target Date	6/30/2021		
	Estimate the number and type of families that will benefit from the proposed activities	8 Household Housing Units. 1 Community Building.		
	Location Description	TBD		

	Planned Activities	The national objective is Low/Mod-Income Housing (LMH). The Matrix Code is 12 Construction of Housing.	
	Project Name	Homebuyer Assistance & Incentive Programs/IDA Match	
	Target Area	Core City Citywide-Other	
	Goals Supported	HNS-1 Increase Home Ownership	
	Needs Addressed	Housing Priority	
	Funding	General Fund: \$200,000.00 HOME: \$100,000.00	
10	Description	Down payment and closing cost assistance to income eligible first time homebuyers; activity also includes Core City Homebuyer Incentive Program.	
	Target Date	6/30/2021	
	Estimate the number and type of families that will benefit from the proposed activities	40 Households Assisted.	
	Location Description	Citywide, with a focus on the Core City	
	Planned Activities	Core City improvements with a focus on homeownership an wealth-building initiatives.	
	Project Name	Homebuyer Education	
	Target Area	Core City Citywide-Other	
	Goals Supported	HNS-5 Housing Education	
	Needs Addressed	Housing Priority	
	Funding	General Fund: \$65,000.00	
11	Description	Funds for homebuyer education and counseling.	
	Target Date	6/30/2021	
	Estimate the number and type of families that will benefit from the proposed activities	300 Households Assisted.	
	Location Description	211 S. Hamilton Street, Suite 312 High Point, NC 27260	
	Planned Activities	Core City improvements with a focus on homeownership and wealth-building initiatives.	

	Project Name	Affordable Housing Program Delivery
	Target Area	Core City Citywide-Other
	Goals Supported	HNS-1 Increase Home Ownership HNS-2 New Housing Development HNS-3 Housing Rehabilitation HNS-4 Fair Housing Choice HNS-5 Housing Education
	Needs Addressed	Housing Priority
12	Funding	CDBG: 493,009.00
	Description	Planning and management of affordable housing project. Includes staff salaries, benefits, and operational costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	6 Other.
	Location Description	211 S. Hamilton Street, Suite 312 High Point, NC 27260
	Planned Activities	The national objective is Low/Mod-Income Housing (LMH). The Matrix Code is 14H Rehabilitation: Administration.
	Project Name	Program Administration
	Target Area	Core City Citywide-Other
	Goals Supported	APM-1 General Administration
	Needs Addressed	Administration, Planning, and Management Priority
13	Funding	CDBG: \$127,358.00 HOME: \$65,947.00 General Fund: \$229,460.00
	Description	Funds for general program planning, management, and operational costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 Other.

211 S. Hamilton Street, Suite 312 **Location Description** High Point, NC 27260 The Matrix Code is 21A General Program Administration. **Planned Activities Project Name Section 108 Loan Repayment** Core City **Target Area** Citywide-Other **Goals Supported HNS-2** New Housing Development **Needs Addressed Housing Priority Funding** CDBG: \$104,357.00 Funds for the repayment of Section 108 Loan for Housing **Description** 14 Development. **Target Date** 6/30/2021 Estimate the number and type of families that will benefit from 1 Other. the proposed activities 211 S. Hamilton Street, Suite 312 **Location Description** High Point, NC 27260 The Matrix Codes are 24A Payment of Interest on Section 108

Loans and 24B Payment of Costs of Section 108 Financing.

Planned Activities

AP-50 Geographic Distribution – 91.220(f)

Geographic Distribution

Target Area	Percentage of Funds
Core City	18%
Citywide-Other	79%

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

C.T. 013800	C.T. 014200	C.T. 014501	C.T. 014501	C.T. 014409	C.T. 060602
B.G. 4	B.G. 2	B.G. 1	B.G. 2	B.G. 2	B.G. 2
C.T. 014200	C.T. 014503	C.T. 014411	C.T. 014407	C.T. 013602	C.T. 013602
B.G. 4	B.G. 2	B.G. 3	B.G. 3	B.G. 1	B.G. 3
C.T. 014300	C.T. 014300	C.T. 031601	С.Т. 013800	C.T. 014411	C.T. 013602
B.G. 1	B.G. 2	B.G. 2	B.G. 1	B.G. 2	B.G. 2
C.T. 013900	C.T. 013900	C.T. 014410	C.T. 014200	C.T. 013602	C.T. 031602
B.G. 4	B.G. 3	B.G. 3	B.G. 1	B.G. 4	B.G. 1
C.T. 013900	C.T. 013800	C.T. 014503	C.T. 014000	C.T. 013800	C.T. 013700
B.G. 1	B.G. 2	B.G. 1	B.G. 2	B.G. 5	B.G. 5
C.T. 014200	C.T. 014300	C.T. 014502	C.T. 013800	C.T. 003313	C.T. 013601
B.G. 3	B.G. 3	B.G. 2	B.G. 3	B.G. 1	B.G. 2
C.T. 014000	C.T. 013601	C.T. 013900	C.T. 014502	C.T. 014300	C.T. 014408
B.G. 1	B.G. 1	B.G. 2	B.G. 1	B.G. 4	B.G. 1
C.T. 060101	C.T. 014410				
B.G. 2	B.G. 2				

Discussion

The geographic locations and the public benefit for the FY 2020 CDBG Activities/Projects are as follows:

- Community Capacity Building Core City; Citywide-Other
- Community-Based Initiatives Core City; Citywide-Other
- Public Services Grant Program Core City; Citywide-Other
- Core City Redevelopment Activities Core City; Citywide-Other

- **Emergency Repair –** Core City; Citywide-Other
- LIHTC Development Core City; Citywide-Other
- CHDO Activities Core City; Citywide-Other
- **CHDO Operating Support** Core City; Citywide-Other
- Smith Street Tiny Houses Core City; Citywide-Other
- Homebuyer Assistance & Incentive Programs/IDA Match Core City; Citywide-Other
- Homebuyer Education Core City; Citywide-Other
- Affordable Housing Program Delivery Core City; Citywide-Other
- CDBG Program Administration Core City; Citywide-Other
- **HOME Administration** Core City; Citywide-Other
- Section 108 Loan Repayment Core City; Citywide-Other



Affordable Housing

AP-55 Affordable Housing - 91.220(g)

One Year Goals for the Number of Households to be Supported			
Homeless	8		
Non-Homeless	892		
Special-Needs	0		
Total	900		

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Sup	ported Through
Rental Assistance	0
The Production of New Units	132
Rehab of Existing Units	60
Acquisition of Existing Units	40
Total	232

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the City proposes to fund the following affordable housing projects/activities with CDBG, HOME, and General Funds.

- Core City Redevelopment Activities 3 Household Housing Units and 100 vacant lots
- Emergency Repair 60 Household Housing Units
- LIHTC Development 120 Household Housing Units
- CHDO Activities 12 Household Housing Units
- Smith Street Tiny Houses 8 Household Housing Units and 1 community building
- Homebuyer Assistance & Incentive Programs 40 Households Assisted

The following projects did not provide households with affordable housing directly, but instead provided social services that assisted households in obtaining affordable housing.

- **Homebuyer Education** 600 Households
- Individual Development Accounts 100 Households
- Affordable Housing Program Delivery Assistance for 500 households.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of High Point's (HPHA) mission is to provide eligible families and individuals with adequate and affordable housing, economic advancement, and home ownership opportunities — in a safe, drug-free, suitable, living environment — without discrimination. Toward this goal, the Housing Authority offers a variety of programs, including rental subsidies, urban development investments and affordable housing.

The Housing Authority of the City of High Point is rated as a "standard performer" by HUD, but is working to regain its "high performer" status.

The Housing Authority of High Point owns and professionally manages fifteen (15) family communities and elderly/disabled rental communities. Within these communities are 1,146 public housing units. HPHA is currently in the process of demolishing the Daniel Brooks units, which is composed of three (3) different AMP units. There are 216 units in the Daniel Brooks complex, along with 28 units in the Daniel Brooks Annex. The Housing Authority will replace these units with 264 tax credit units in a three-phase development.

The waiting list for public housing is currently open. The breakdown of the waiting list is 56.9% single-person households, 29.4% two-person households, 11.8% three-person households, 1.6% four-person households, and 0.3% five-person or greater households, as of December 11, 2019 (the last waiting list available).

The Housing Authority of the City of High Pont has a first-time homebuyer program for residents. Through this program, ten (10) families were able to purchase homes in the City of High Point. HPHA has a Family Self-Sufficiency (FSS) program that allows residents to save in an interest-bearing escrow account. Currently, there are 219 FSS participants. HPHA also has programs dedicated to elderly, disabled, and youth services.

The Housing Authority of High Point administers 1,519 Section 8 Housing Choice Vouchers as of December 11, 2019, as well as an additional 321 vouchers that they will be receiving for the replacement of the Daniel Brooks units. There are currently 831 households on the Section 8 Housing Choice Voucher waiting list. The waiting list for Section 8 Housing Choice Vouchers is currently closed. The breakdown of the waiting list is 29.4% single-person households, 37.2% two-person households, 25.8% three-person households, 6.3% four-person households, and 1.4% five-person or greater households, as of December 11, 2019 (the last waiting list available). Section 8 Housing is currently at 98% occupancy.

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

According to HPHA's 2020 Annual Plan, the strategies for addressing the housing needs of families in the City including the waiting list for this year includes:

- Increase the availability of decent, safe, and affordable housing.
- Complete the Daniel Brooks Redevelopment Plan.
- Improve the quality of assisted housing.
- Maintain "Standard" or higher designation for Public Housing and Section 8 HCV Programs.
- Continue to receive, host, and conduct housing and industry specific trainings on all aspects of housing programs to keep staff abreast of all program and regulatory requirements.
- Increase assisted housing choices by providing voucher mobility counseling.
- Continue to host an annual owner/landlord training in conjunction with relevant partners and stakeholders.
- Continue to participate and market programs with various local partners.
- Enhance program participants' quality of life and economic vitality.
- Use the most current Physical Needs Assessment and Energy Audit to serve as the guide for capital improvements and energy conservation goals.
- Continue to identify capital improvements needs to improve the condition of HPHA's Public Housing Inventory.
- Promote self-sufficiency and asset development of program participants.
- Establish and maintain partnerships to provide and improve program participants' employability.
- Establish and maintain partnerships to increase independence for the elderly or families with disabilities.
- Continue efforts to help program participants gain access to education, job training, and employment.
- Increase the incomes of Public Housing and Section 8 Housing Choice Voucher households.
- Continue to partner with Guilford County Schools and other educational institutions.
- Continue to utilize Scattered Site Units for upward mobility.
- Continue to market HPHA as a designated Housing Counseling Agency.
- Continue to seek opportunities to partner with local businesses to promote financial literacy.
- Continue to identify and provide linkages to supportive services that will assist in increasing independence for program participants.

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

HPHA takes an active role in ensuring the needs of its residents are met. Community resident councils have the opportunity to meet with the Chief Executive Officer every quarter at a director's roundtable. This ensures that the Chief Executive Officer is aware of the most pressing issues for community residents.

Supportive services are provided at public housing communities for youth and families. The Housing Authority has created a financial literacy program, which is require of families going through the Family

Self-Sufficiency program. Financial literacy programs are targeted toward families and children, and HPHA has had 100 enrollees aged between 15-18 go through the program.

HPHA also runs an Upward Mobility program that assists tenants in self-sufficiency and prepares them for housing situations outside of Housing Authority properties. In response to people with financial means that wanted to stay in Housing Authority communities, HPHA started the Upward Mobility Program, in which residents move to another subsidized community, but pay their own utilities. This allows tenants to build self-sufficiency, while avoiding the over-consumption charges that are passed on to Public Housing residents.

HPHA operates a Family Self-Sufficiency Program for its residents and Section 8 Voucher Holders. The program gives them the opportunity to establish and reach goals that they set for themselves and their families, as well as save a significant amount of money. The program provides participants with the opportunity to work toward and meet goals that they set for their families, as well as save money that will become theirs when they have completed their goals. HPHA also has a first-time homebuyer program and acts as a HUD-Certified Housing Counseling Agency for first time homebuyers pre- and post-purchase training.

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

The Housing Authority of the City of High Point is not designated as a troubled housing authority.

Discussion

The most immediate needs of Public Housing residents is for employment, training, childcare for working parents, and transportation to work, for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. HPHA will continue to work with the City of High Point's Community Development & Housing Department to promote the construction of affordable units through Low-Income Housing Tax Credits.

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

The Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of High Point, NC. The following goals and objective for the City of High Point's Homeless Strategy have been identified for the five year period of FY 2020 through FY 2024.

- **HMS-1 Housing for the Homeless** Promote and assist in the development of permanent housing opportunities for persons and families experiencing homelessness and those who are at risk of becoming homeless.
- **HMS-2 Operations and Support** Promote and assist organizations that provide supportive services and operate facilities and programs for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- **HMS-3 Transitional and Shelter Housing** Support and assist organizations that provide temporary housing and operations for persons and families experiencing homelessness, and those who are at risk of becoming homeless.
- HMS-4 Prevention of Homelessness Promote and assist in programs to prevent unfair evictions, unfair housing practices and domestic violence which may contribute to homelessness.

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 2020 Point-in-Time Count was conducted on January 29 and January 30, 2020. The Guilford County School System estimates that there are 1,400 homeless children in the system at any given time, and it can be assumed that a portion of this population is living with a homeless family. It is estimated that the greatest needs for this population, as well as the homeless population throughout Guilford County, are transitional housing for youth exiting the school system, and permanent supportive housing that offers supportive services. The Point-in-Time count for 2017 counted 47 homeless households with children in Guilford County, and 53 households in 2018, and 40 homeless households with children in 2019. Homeless households with children are three times more likely to be sheltered than households without children. In 2020, there were 35 homeless households with children based on the 2020 count.

The number of homeless veterans in Guilford County has decreased since 2008 from 105 to 56 in 2020. Of these veterans, 15 were in emergency shelter, 38 were in transitional housing, and 3 were unsheltered. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. Open Door Ministries runs a transitional shelter for veterans, and the County has chosen to focus on providing services for homeless veterans. The Veterans Administration in the area has been proactive about finding housing for homeless veterans, but no organization has partnered with them in this initiative yet.

Families with children – The Point-in-Time count for 2017 identified 40 homeless households with children in Guilford County. Numbers were higher in 2018 at 53 homeless households. The homeless households decreased in 2019, which was 40 homeless households, and continued to decrease to 35 in 2020. According to the Guilford County Schools, there are approximately 1,400 homeless children in the district (which includes Greensboro and High Point) at any given time.

Veterans and their families – There are multiple organizations that serve homeless veterans in High Point and Guilford County, including the Salvation Army and Open Door Ministries. Homeless veterans often require additional services, with mental health services being the most commonly needed. The number of homeless veterans in Guilford County has decreased from 60 in 2017 to 56 in 2018, 56 in 2019, and 56 in 2020. Of the Veterans housed in 2019, 15 were in Emergency Shelter and 38 were in Transitional Housing, while 3 veterans were unsheltered.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and extended family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 24 unaccompanied youth counted in the 2017 Point-in-Time count; 17 unaccompanied youth counted in 2018; 21 unaccompanied youth counted in 2019; and 17 unaccompanied youth in 2020. There are between 400 and 500 children of all ages in foster care in Guilford County Schools as any given time, and there is a shelter for boys aging out of foster care, but none for girls.

Addressing the emergency shelter and transitional housing needs of homeless persons

The unsheltered homeless refers to the segment of the homeless community who do not have ordinary, lawful access to buildings in which to sleep, as referred to in the HUD definition of persons occupying a "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and they avoid shelters because they may not want to abide by the rules of the shelter.

The sheltered homeless refers to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily reside, or lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled up situation within 14 days. Also, they lack resources or lack a support network to remain housed and therefore they are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or in many cases, no source of income at all.

The Point-in-Time Count for Guilford County in 2020 reported a total of 591 homeless persons. Of these, 190 persons, or 32.1%, were unsheltered. Of the unsheltered population, 3 of the individuals were veterans.

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 Guilford County CoC will continue to implement the Coordinated Entry system, with Partners Ending Homelessness acting as the collaborative applicant. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

According to previous Point-in-Time count data, there were 21 chronically homeless individuals in Guilford County in 2017, 36 in 2018, 44 in 2019, and 40 in 2020. There was 1 chronically homeless family in 2017, no chronically homeless families in 2018, one chronically homeless family in 2019, and no chronically homeless families in 2020. There appears to be a need in the area for outreach and services for the chronically homeless adult population, as well as wraparound services to assist them.

The CoC has determined that addressing chronic homelessness and homelessness among veterans is a priority. The CoC has been successful in reducing the number of homeless persons in these subpopulations through prioritizing which housing resources should go to homeless individuals based on the vulnerabilities captured in the VI-SPDAT. The CoC's strategy involves the use of Coordinated Entry to connect all subpopulations to permanent housing based on their vulnerabilities, while monitoring the performance of housing projects, training case managers in best practices to implement and promote housing stability, and working with local organizations and hotels to provide bridge payments. The CoC has identified a need to better connect City housing services with wraparound services for the homeless.

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and the possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they are discharged to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full

and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Though, the VA is proactive about finding homes for veterans exiting hospitals, no other entity is proactive, and shelters do not have contracts with institutions discharging individuals. As a result, individuals are turned away.

The Guilford County CoC works with members such as Sandhills Center to conduct the SSI/SSDI Outreach, Access, and Recovery (SOAR) Program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Sandhills Center works as the behavioral health provider agency for 9 counties, and they are a member of multiple CoCs. Sandhills Center observes a need to ensure that SOAR works on applications for their clients to help people obtain incomes. Sandhills Center serves approximately 100 people in Guilford County annually. Mental Health Services of the Triad also provides mental health services for adults in the area. They run several day and court programs to ensure that people are not incarcerated, and subsequently are not discharged to homelessness.

Additionally, the CoC has created a task force to end youth homelessness. This Task Force addresses youth in the foster system that may be discharged into homelessness, and plans strategies for homelessness prevention among this population

Discussion

Not Applicable.

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

Introduction:

The following barriers to affordable housing and fair housing choice were identified by the City of High Point and described in the Analysis of Impediments to Fair Housing Choice:

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

Impediment 1: Lack of Affordable Housing

There is a lack of affordable housing in the City of High Point caused by the population growth in the Piedmont Region of North Carolina. This has created a high demand on a limited supply of housing, and a corresponding increase in the price of rent and the sales price of housing.

Goal: Increase the supply of affordable housing through new construction and rehabilitation of housing.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- 1-A: Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing which is affordable.
- 1-B: Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the city.
- 1-C: Financially support the rehabilitation of existing housing owned by seniors and lower-income
 households to conserve the existing affordable housing stock in the city.
- 1-D: Provide financial and development incentives to private developers and non-profits which construct and/or rehabilitate affordable housing.

Impediment 2: Lack of Accessible Housing

There is a lack of accessible housing in the City of High Point since the supply of accessible housing has not kept pace with the demand caused by the increase in the number of elderly persons in the city and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing through new construction and rehabilitation of accessible housing for persons who are disabled and the elderly.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- 2-A: Continue to encourage and promote supply of accessible housing by supporting and

encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to the elderly and persons who are disabled.

- 2-B: Financially assist in improvements to single-family owner-occupied homes to make them
 accessible for the elderly and/or disabled so they can continue to remain in their homes.
- 2-C: Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- 2-D: Encourage landlords to make reasonable accommodations to units and buildings so persons
 who are disabled can continue to reside in their rental units.
- 2-E: Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to
 making new multi-family housing developments accessible and visitor-friendly for persons who are
 physically disabled.

Impediment 3: Barriers Limiting Housing Choice

There are physical, economic, and social barriers in the City of High Point which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the city's population.

Goal: Eliminate physical, economic, and social barriers in the City of High Point and increase housing choices and opportunities for low-income households and members of the protected classes throughout the city.

Strategies: In order to achieve the goal for better housing choice, the following activities and strategies should be undertaken:

- 3-A: Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- 3-B: Support and promote the development of affordable housing in areas of opportunity so minority and low-income persons and families may have a choice to reside there.
- 3-C: Promote and encourage homeownership initiatives for low-income households to build community wealth and create neighborhoods of choice.
- 3-D: Support and provide subsidies to promote housing investment in the central core of the city and overcome low housing appraisals in core neighborhoods.

Impediment 4: Lack of Fair Housing Awareness

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combatting "NIMBYism."

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the City of High Point can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of "Not In My Back Yard" (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- 4-A: Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- 4-B: Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing
 policies and promote fair housing opportunities for all residents of the City of High Point.
- 4-C: Continue to educate real estate appraisers about property values to discourage "de facto redlining" created by low property appraisals.
- 4-D: Continue to support the High Point Human Relations Division to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing compliant.
- 4-E: Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending are not taking place.
- 4-F: Publish and distribute housing information and applications in both English and Spanish to address and inform the non-English speaking residents in the City of High Point.
- 4-G: Continue to educate homebuyers about "predatory lending," "steering," and "redlining," to eliminate deceitful practices when purchasing or selling a home.
- 4-H: Educate residents and local officials to prevent them from pressuring to enact, or enacting and applying zoning or land use laws based on fears, prejudices, stereotypes, or unsubstantiated assumptions of community members to combat "NIMBYism." See Joint HUD-DOJ Statement for guidance (AI Appendix E).
- 4-I: Educate and train local elected and appointed officials regarding discriminatory practices when
 enacting or applying zoning or land use laws, and that acquiescence to community bias can be
 considered discriminatory. See Joint HUD-DOJ Statement for guidance (AI Appendix E).

Impediment 5: Lack of Economic Opportunities

There are a lack of economic opportunities in the City of High Point for lower-income households to increase their income and thus improve their choice of housing.

Goal: Increase the employment opportunities and access to jobs in the City of High Point, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- 5-A: Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- 5-B: Promote and encourage the expansion of existing commercial and light industrial enterprises,
 and small-scale manufacturing, which will create more employment opportunities.
- 5-C: Provide financial and development assistance to enterprises, through workforce development and job training which will create higher wages.

- 5-D: Identify development sites for potential private investment and/or expansion of existing enterprises.
- 5-E: Support the increase in the number of bus routes and hours of operation in the City so low-income workers will have access to job opportunities outside their neighborhood.
- 5-F: Promote and encourage wealth-building initiatives, such as Individual Development Accounts (IDA), for low-income populations, immigrants, and refugees who are cost overburdened and living under the area median income.



AP-85 Other Actions – 91.220(k)

Introduction:

The City of High Point has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City of High Point and social service providers, a number of significant obstacles remain which prevents the City from meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the City of High Point to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the City will use its limited resources to address the City of High Point's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- High cost of construction and rehabilitation work.
- Aging in place population who need accessibility improvements.
- The need for major rehabilitation of the City's aging housing stock.
- The increasing number of vacant and abandoned properties.
- Low wages in the service and retail sector job market.
- Limited public transit and transportation infrastructure.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of High Point proposes the following Five-Year Goals and Strategies:

- **HNS-1 Increase Home Ownership** Promote, encourage and assist in developing opportunities for low- and moderate-income persons and families to become homeowners.
- HNS-2 New Housing Development Promote, encourage and assist in the development of new affordable housing for both owner occupants and renter occupants.
- **HNS-3 Housing Rehabilitation** Provide funds and assist in the rehabilitation and improvement of existing owner-occupied housing for low- and moderate-income household.
- **HNS-4 Fair Housing Choice** Affirmatively further fair housing by advocating, enforcing and educating residents, realtors, landlords, managers, and local officials on fair housing choice.
- HNS-5 Housing Education Provide training and educational programs to assist low- and moderate-income homebuyers and tenants in the best practices for the purchase and maintenance of housing, including the prevention of foreclosure and eviction.

- HNS-6 Financing of Housing Continue to explore and utilize other forms of financing such as LIHTC funds, Housing Bond funds, and Section 108 Loan Guarantees to develop affordable housing in High Point.
- **HNS-7 Emergency Repairs -** Provide and assist in the financing of emergency repairs for low- and moderate-income homeowners in order for them to remain in their homes.

The City of High Point intends to reprogram unspent previous year's CDBG and HOME funds into additional housing construction to meet the need for affordable housing. The City will target this strategy by constructing affordable housing in areas of opportunity, and rehabilitating housing in the Core City.

The City of High Point will continue to work with the City's Human Relations Commission during this program year to again provide education and outreach.

Actions planned to reduce lead-based paint hazards

The revised Federal Lead-Based Paint Regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities — rehabilitation, tenant based rental assistance, and property acquisition — supported by the CDBG and HOME programs. The City of High Point continue to comply with Title 24, Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The City of High Point reviewed the Blood Lead Level Screening Plan provided through the North Carolina Department of Health and Human Services – North Carolina Childhood Blood Lead Surveillance Data. Additionally, the City reviewed the Blood Lead Level testing data provided through the Center for Disease Control and Prevention – Childhood Lead Poisoning Prevention Program.

The City of High Point under its housing rehabilitation program, ensures that the following are done:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.

- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

When the City funds any rehabilitation projects, the City will to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.

Actions planned to reduce the number of poverty-level families

According to the 2013-2017 American Community Survey, approximately 19.4% of High Point's residents live in poverty. Female-headed households with children are particularly affected by poverty at 35.5%, and 29.6% of all youth under the age of 18 were living in poverty.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. In addition, the City is going to continue to partner with local social service organizations whose clients are low-income residents.

Planned economic development and anti-poverty programs include:

- Promote public services that provide job training.
- Form partnerships for job training with Guilford Technical Community College and the Welfare Reform Liaison Project.
- Develop new commercial/industrial facilities.
- Provide homeless prevention services.
- Support and promote new job opportunities.

Actions planned to develop institutional structure

The City of High Point works with the following agencies to enhance coordination of institutions:

- City of High Point Community Development & Housing oversees the CDBG and HOME programs.
- Housing Authority of the City of High Point oversees the management and improvements of public housing communities and the Section 8 Housing Choice Voucher Program.
- **Social Services Agencies** the City provides funds to address the needs of low- and moderate-income persons.

- Housing Providers the City provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Guilford County CoC** oversees the Continuum of Care Network for Guilford County, including the Cities of High Point and Greensboro.

As part of the HUD entitlement application planning process, local agencies, and organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

Public Institutions: The city acts as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the city is empowered to apply for and administers certain types of grants. Support from the city, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the city for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. The City will continue to administer the CDBG and HOME programs.

The Housing Authority of the City of High Point administers public housing and Section 8 Rental Assistance Programs in the City. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, safe, sound, and affordable housing in the City.

Non-Profit Organizations: Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, North Carolina Housing Finance Agency Funding, foundation funding, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments. In the future, the union of contractors that build or rehabilitate affordable housing with social service agencies that serve specific special needs populations will address the Five Year Consolidated Plan strategy for creation of supportive housing and affordable housing opportunities.

Non-profit educational institutions provide an important partnership for the City. Guilford Technical Community College and the Welfare Reform Liaison Project provide job training opportunities for residents of the City of High Point.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts

where needed and are integral in the planning of housing and services for target populations. Emergency shelters, including the Leslie's House, Reform Church, the Salvation Army, Family Services of the Piedmont, and Open Door Ministries, will continue to provide shelter for the homeless.

Private Industry: Several private institutions cooperate with the City to provide funding for core city and downtown improvements and placemaking initiatives. Private development and partnerships in the region include Forward High Point and the High Point Market Authority. These organizations focus on economic development in the city, and are valuable partners for workforce development for residents of the City of High Point.

Discussion:

The Monitoring Plan represents the City of High Point's strategy for overseeing the activities of entities that carry out CDBG and HOME assisted activities. The city's uses the following guidelines to conduct monitoring of subrecipients:

Public Services

Organizations receiving funding for projects are required to enter into a contract with the City of High Point. This contract details and describes all applicable federal laws and regulations, defines reporting and project management responsibilities of sub-recipients, and states the performance goals that must be met by the organization. Grantees are required to make monthly reports. City staff conduct quarterly visits to funded projects, during which progress is discussed with project managers and records examined. CDBG funded sub-recipients are required to show a minimum benefit ratio of 70% for low-income and moderate-income residents. In order to meet this goal, grantees are required by the city to focus service provision to residents of communities specifically targeted for community development due to high concentrations of low-income and moderate-income residents. Additional requirements of sub-recipients include a mid-year report and/or an appearance before the Citizen Advisory Council to ensure performance measure are being met and that funding is expended in a timely manner.

Affordable Housing

All individuals or households receiving assistance through a housing program must submit an application to verify eligibility, which is reviewed by City staff. The City of High Point has one Low Income Housing Tax Credit (LIHTC) property, Admiral Pointe (54 units), that must undergo periodic on-site inspections based on HOME rules and the total number of HOME-assisted units. A minimum of 20% of these HOME assisted units will be inspected for compliance with property standards and to verify information submitted by owners on tenants' income, rents, and other HOME rental requirements during the projects period of affordability. HUD's checklist the Guide for Review of Rental Properties will be used as a resource during monitoring to ensure record keeping in compliance with all federal requirements.

CHDOs

Community Development & Housing Staff will conduct an evaluation of CHDOs prior to any contract execution to determine fiscal soundness, staff underwriting/development experience, and address requirements set by HUD. Evaluation criteria will include, but not be limited to:

- Progress on development projects to date
- Capacity of staff to accomplish contract goals
- Fiscal management
- Continued good standing with the state

As part of the City of High Point's contractor outreach, the city includes minority contractors listed with the State's Office for Historically Underutilized Businesses. The City of High Point also encourages minority contractors to apply to become a preferred contractor with our program.



Program Specific Requirements

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

Introduction:

The City of High Point receives an annual allocation of CDBG funds. Since the City receives this federal allocation the questions below have been completed, as they are applicable.

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	\$60,000.00						
the start of the next program year and that has not yet been reprogrammed	\$0.00						
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	\$0.00						
3. The amount of surplus funds from urban renewal settlements	\$0.00						
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.							
	\$0.00						
5. The amount of income from float-funded activities	\$60,000.00						
Total Program Income	700,000.00						
Other CDBG Requirements							
1. The amount of urgent need activities	\$0.00						
2. The estimated percentage of CDBG funds that will be used for activities that benefit							
persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70%							
of CDBG funds is used to benefit persons of low and moderate income. Specify the							
years covered that include this Annual Action Plan.	100%						

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:

No other forms of investment are being used beyond those identified in Section 92.205.

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:

Please see the City of High Point resale/recapture policy provided in the Appendix B-3 of the Unique Appendices attached to this plan.

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:

Please see the City of High Point resale/recapture policy provided in Appendix B-3 of the Unique Appendices attached.

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 High Point does not plan to use HOME funds to refinance existing debt secured by multifamily housing rehabilitated using HOME funds.

Discussion:

Not applicable.

APPENDIX A



COMMUNITY OUTREACH

APPENDIX A-1



FIRST PUBLIC HEARING



PUBLIC MEETING NOTICE CITY OF HIGH POINT, NORTH CAROLINA FY 2020 COMMUNITY DEVELOPMENT BLOCK GRANT & HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of High Point, North Carolina will hold public meetings on **December 9, 2019, 6:00 p.m.** at Nathanael S. Morehead Recreation Center (101 Price St., High Point, NC 27260); and on **December 10, 2019, 6:00 p.m.** at the High Point Public Library, Morgan Room (901 N. Main St., High Point, NC 27262). Both locations are accessible to persons with disabilities. Persons with disabilities or who otherwise need assistance should contact Thanena Wilson at (336) 883-3351 or 336-883-8517 (TDD) in advance of the public meetings.

The purpose of the public meetings is to gather information for the City's Five-Year Consolidated Plan for FY 2020-2024, the Annual Action Plan for FY 2020, and the City's Analysis of Impediments to Fair Housing Choice (A.I.), which the City must prepare and submit to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Program. Additionally, the meetings will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

The City of High Point anticipates, based on last fiscal year's allocation, that it may receive an estimated CDBG entitlement grant in the amount of \$948,000 and an estimated HOME entitlement grant in the amount of \$505,000 for FY 2020. In preparing its CDBG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

All interested citizens are encouraged to attend these public meetings and they will be given the opportunity to present oral or written comments concerning the needs of the City of High Point and the use of CDBG and HOME funds to address those needs over the next five (5) years. Written comments may be addressed to Ms. Thanena Wilson, Assistant Director, Community Development and Housing Department, City of High Point, 211 S. Hamilton Street, Room 312, High Point, NC 27260, fax at 336-883-3355, or via email at cdadmin@highpointnc.gov.

Si necesita esta información en español, por favor póngase en contacto con Arisbett Adame Smith (336) 883-3349.

Thanena Wilson, Assistant Director Community Development and Housing Department City of High Point, NC



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Public Meeting - Morehead Recreation Center Monday, December 9, 2019 - 6:00 PM City of High Point, North Carolina -

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City of High Point, NC 2020-2024 Five Year Consolidated Plan & Analysis of Impediments

Public Hearing – Morehead Recreation Center Monday, December 9, 2019 at 6:00pm

The following was discussed at the meeting:

- The public meeting started at 6:05pm.
- The citizen had a neighbor that participated in a rehab loan program and was satisfied.
- The citizen lives in Burns Hill which is in the East Central part of the City.
- One of the biggest concerns in the neighborhood is the number of boarded up abandoned houses.
- The general appearance of neighborhoods is not good. People do not maintain their sidewalks.
- Kids will walk in the street to get to the school bus because of the low quality of sidewalks.
- Some houses are not in good enough condition to be torn down.
- The City has a land bank for tax foreclosures.
- The City does not have a good record of vacant properties.
- There was a request to send a list of vacant properties to the City's Community Development Department.
- The City may demolish 45-50 units per year.
- Economic development can be a part of the CDBG program for areas without businesses.
- The Burns Hill Neighborhood has a reputation for high crime, but most of this crime is committed by people coming in to the neighborhood.
- There is some interest in police substations.
- There is a need for police to get out of their cars and introduce themselves. There is a need for the police to engage more with members of the community.
- There are magnet schools in the City that mirror private schools.
- There are big problems with public transit. Most of the jobs are located on the I-68 Corridor and buses do not run late enough to these far-out areas. There is a need for more service hours instead of 6am to 6pm as is the current case.
- The Community College is working to start a CDL program to help recruit bus drivers.
- Bus drivers require 2 years of experience in addition to the CDL which makes it hard to recruit bus drivers.
- The second community member works for a CAC that works with people at 125% over the poverty level and helps people with employment, housing, wraparound services, etc. This organization also works with homeless individuals.
- The biggest need is housing that people can afford.
- The local housing stock that is affordable is low quality.
- In pockets of poverty, the population is mostly black or African American.
- There are food deserts in the City. All of the grocery stores are concentrated in the same parts of the community and not in the impoverished areas. Hunger is a big issue.
- Youth hunger is a major need. There are many backpack programs in the City.

- Medicine is largely unaffordable.
- Maintenance medication is expensive. Diabetes is common and people are unable to afford it.
- Medical care is unaffordable and people in poverty cannot access medical care.
- There is a need to integrate funding that comes to Community Services, Community Development, and funding from the County.
- There is a need to focus on changing communities holistically. This includes working on developing models similar to the Community Schools Model.
- It is often cheaper to keep a family housed than it is to build a new shelter, and this is a good leverage point for governments.
- Keeping people within their apartments is more effective than evicting people, and continuing
 to build shelters makes the intervention point the shelter and not meeting people where they
 are.
- Homeless people are being imported to the area.
- Income inequality is causing a massive increase in homelessness.

The meeting ended at 7:02pm.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Public Meeting – High Point Library – Morgan Room Tuesday, December 10, 2019 – 6:00 PM City of High Point, North Carolina -

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FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Public Meeting - High Point Library - Morgan Room Tuesday, December 10, 2019 – 6:00 PM City of High Point, North Carolina –

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Name	Mat Hylud	Brandon Wilson	Michael EMMC			

City of High Point, NC 2020-2024 Five Year Consolidated Plan & Analysis of Impediments

Public Hearing – High Point Public Library Tuesday December 10, 2019 at 6:00pm

The following was discussed at the meeting:

- The public meeting started at 6:09pm.
- There was a recent needs assessment completed by the Resilience Working Group.
- There was a recommendation to give people bus passes to increase ridership.
- There is a need for a day shelter in the City.
- There is a need for greater case management with Open Door Ministries.
- In the Northern part of the City, there was NIMBYism toward the affordable housing complexes.
- The developer withdrew this plan as a result of NIMBYism.
- There are likely the same problems here as there are in larger cities.
- A person who moved from a larger City was surprised to see the number of homeless people in such a small City.
- There was a ministry providing 5-10 tents to give people shelters and they were used in relatives' yards or in the woods.
- There are problems taking care of the elderly and disabled.
- A citizen told an anecdote about an elderly neighbor with a mentally challenged nephew. There is likely a need to assist a person like this.
- There is a need to further meet the needs of senior citizens in the area.
- One citizen echoed concerns about the homeless population and believed they should be a highly prioritized population.
- People without homes likely experience food insecurity as well.
- There is a question of what the City can do about the homeless population and how it can prioritize the homeless population.
- There were questions as to whether CDBG funding could be used for Rapid Rehousing and operations of a homeless day shelter.
- Traditionally, High Point has prioritized giving structures than of operations for services.
- The City uses its CDBG funds to leverage other funds and get Tax Credit projects.
- There have been improvements to bus stops in the area. There are major areas that still require better bus stops and shelters. Some bus stops are in ditches and in residents' yards.
- There is a lack of sidewalks in many neighborhoods.
- There is a tenant education program at UNC Greensboro. Steven Stills is in charge of this.
- There is a problem with speeding in the London Woods neighborhood. They hope to work on some speed bumps if necessary.
- London Woods also has littering problems.
- In London Woods, the problem is a repo and tow truck business with cars all over people's yards. The current zoning ordinance does not allow the City to take the cars off this yard. This

person was taken to court after an authorization and the City will be able to go on this buisness' property if the owner does not comply.

- Many of the people in the London Woods neighborhood are elderly or single and they are afraid to vocalize issues.
- The Foundation at one point had given a grant to public transit to improve their website.
- There is an urban agriculture initiative that began through the work through the foundation. People grow and sell at the Farmers' Market and this was a micro food hub. They are also forming a Growers' Cooperative that is spinning out into a for-profit business.
- There are additional neighborhood farmers' markets and there are attempts to start corner stores.
- Much of the urban agriculture initiatives have been done on small lots and some are leased from the City. This also builds community through the Urban Farm Festival. This tackles some of the food insecurity.
- Additionally, the foundation provides insurance for neighborhood groups that would like to have an urban garden.

The meeting ended at 7:03pm.

APPENDIX A-2



SECOND PUBLIC HEARING

CITY OF HIGH POINT PUBLIC REVIEW AND COMMENT FY 2020-2024 FIVE YEAR CONSOLIDATED PLAN, FY 2020 ANNUAL ACTION PLAN, AND ANALYSIS OF IMPEDIMENTS

Notice is hereby given that the City of High Point, Guilford County, North Carolina has prepared a draft FY 2020-2024 Five Year Consolidated Plan, the FY 2020 Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice. These documents are required by the U.S. Department of Housing and Urban Development (HUD) for the receipt of entitlement funding. On an annual basis the City of High Point receives Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funds to carry out specific activities within the City.

The Consolidated Plan and Annual Action Plan identify community development and housing needs, funding priorities, and a strategic plan for addressing the needs, with an emphasis on low to moderate income and special needs populations. For FY2020, the City anticipates receiving \$939,549 in CDBG funding, and \$544,069 in HOME funds.

The documents will be available to the public for review and comment for a period of thirty (30) days beginning on Monday, June 15, 2020 through July 14, 2020 at the City of High Point's website: https://www.highpointnc.gov/231/Community-Development-Housing. Or a hard copy can be requested through the City's Public Records Request portal: https://www.highpointnc.gov/1813/Public-Records-Request.

Written comments may be mailed to Thanena Wilson, Assistant Director, City of High Point, Community Development and Housing Department, Post Office Box 230, High Point, NC 27261-0230, or submitted by email to thanena.wilson@highpointnc.gov. All comments must be received by 5:00 p.m. on July 15, 2020.

APPENDIX A-3



RESIDENT AND AGENCY SURVEYS

CITY OF HIGH POINT, NORTH CAROLINA COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIP (HOME) PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organizatio	n:	
Address:		
Name:	Title:	
Phone:	E-Mail:	
Description of programs/serv	vices your agency provides: (A	Attach any brochures)
Does your organization prov	ide any services or programs	for the following?
☐ Social/Human Services☐ Community Development☐ Job Training☐ Policy Research	Housing Economic Development Public Health Advocacy	☐ Planning ☐ Business Loans ☐ Justice/Corrections ☐ Other:
Please respond to the foll organization.	owing questions if they app	oly to your agency or
The clientele your program(s	s) serve?	
☐ Low Income☐ Incarcerated Individuals☐ Communities☐ LGBTQIA	☐ Immigrants ☐ Disabled ☐ Children/Youth ☐ Other:	☐ Families ☐ Elderly ☐ Homeless

What are the unmet community and economic development needs in the City?
What are the unmet housing needs in the City?
What are the unmet social service needs in the City?
Are there any Fair Housing issues in the City?

Does your organization have plans to add new or expand existing programming? In what ways?
Other Comments/Suggestions:

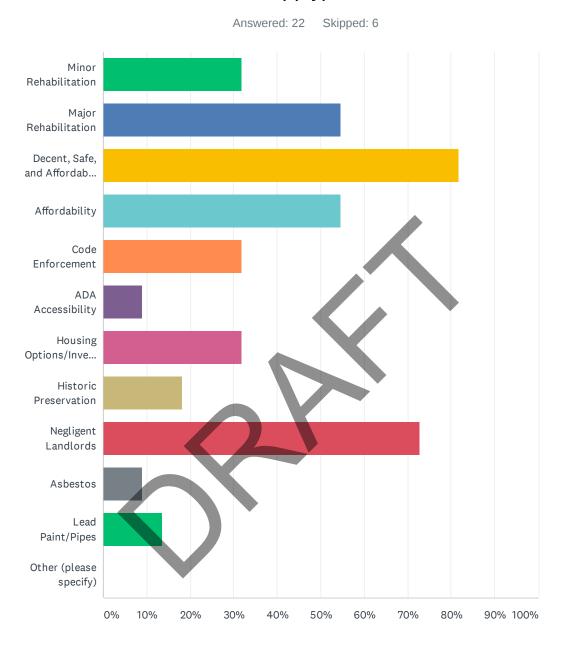
CITY OF HIGH POINT, NORTH CAROLINA - CONFIDENTIAL RESIDENT QUESTIONNAIRE

The City of High Point, North Carolina is conducting a survey to identify residents' needs in the community and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. This survey will help the city prepare its Five-Year Consolidated Plan, Annual Action Plan and its Analysis of Impediments to Fair Housing Choice. Please take a few minutes and complete this **confidential questionnaire**. When completed, please return the survey to the **High Point Community Development & Housing Department, 211 S. Hamilton Street, Room 312, High Point, NC 27260**. The City would appreciate your response by **January 31, 2020**.

1.	Identify housing/rental issues in the City of High Point (Choose all that apply):
	☐ Affordability ☐ Minor Rehabilitation ☐ Major Rehabilitation ☐ Code Enforcement ☐ ADA Accessibility
	☐ Historic Preservation ☐ Negligent Landlords ☐ Asbestos/Mold ☐ Lead Paint/Pipes ☐ Other
2.	Identify any needs or improvements to parks/recreational facilities. (Choose all that apply):
	☐ Playground Equipment ☐ Benches & Picnic Tables ☐ Basketball Courts ☐ Tennis Courts
	☐ ADA Surfacing ☐ ADA Equipment ☐ Open Grass Fields ☐ Splash Pads ☐ Pools ☐ Skateparks
	☐ Walking/Biking Trails ☐ Ice Skating ☐ Other
3.	Are there any problems in your neighborhood with the following (choose all that apply):
	☐ Streets ☐ Curbs/Sidewalks ☐ Handicap Access ☐ Parking ☐ Flooding ☐ Traffic ☐ Storm Sewers
	☐ Sanitary Sewers ☐ Litter ☐ Property Maintenance ☐ Public Safety ☐ Crime ☐ Other
4.	Identify any crime issues within the City of High Point. Theft Drugs Violent Crime Gangs
	☐ Domestic Violence ☐ Graffiti ☐ Vandalism ☐ Loitering ☐ Sexual assault ☐ Hate Crimes
	☐ Other
5.	Do you use any of the social services programs available in the City? (Choose all that apply)
	☐ Medical ☐ Mental health ☐ Homeless ☐ Senior Services ☐ Legal ☐ Addiction ☐ Employment
	☐ Disabled ☐ Youth services ☐ Education/Job Training ☐ Food Access ☐ Warming shelters
	☐ Childcare ☐ Immigrant ☐ LGBTQIA ☐ None ☐ Other
6.	Are there any programs or services that are missing or under-funded in the City? Please list:
7.	Identify any employment issues in the City of High Point (Choose all that apply):
	☐ Lack of Job Opportunities ☐ Discriminatory Practices ☐ Lack of Job Training ☐ Legal Barriers
	☐ Lack of Accommodation ☐ Lack of Childcare ☐ Lack of Transportation ☐ Other
8.	Identify transportation issues in the City of High Point (Choose all that apply):
	☐ Not Reliable Public Transit ☐ Not enough service hours ☐ Cost of service ☐ Disconnected routes
	☐ Unsafe public transit ☐ Bike routes/lanes ☐ Lack of Parking ☐ Walkability ☐ Other
9.	Identify any blight (clearance/demolitions) issues in the City of High Point? (Choose all that apply):
	☐ Open Dumping Grounds ☐ Uncut Lawns ☐ Vacant Lots ☐ Squatting ☐ Vacant Commercial
	Structures Vacant Residential Buildings Fire Risk Pest Control Site Pollution Other:
familie nation	ousing impediments include any act of discrimination or barrier that limits the housing choices of is and individuals. The Fair Housing Act protects people from discrimination based on race, color, al origin, religion, sex, familial status or disability, when they are renting or buying a home, getting a age, seeking housing assistance, or engaging in other housing-related activities.
10.	In your opinion, are residents of the City of High Point aware of how to report fair housing violations?
	☐ Yes ☐ No ☐ Unsure To whom should you report?

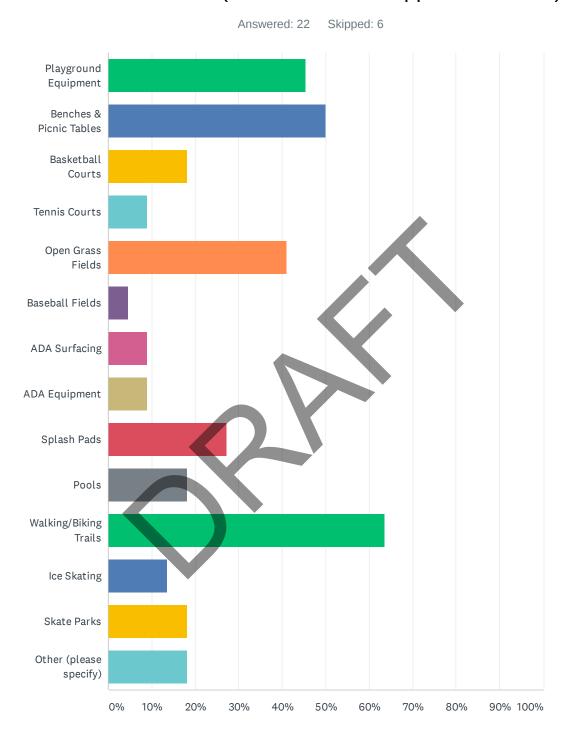
11.	Identify the reasons why fair housing complaints may	not be repo	orted? (C	hoose all th	nat apply):	
	☐ Fear ☐ Retaliation ☐ Don't know how ☐ Reporting p	ocess 🗌 D	istrust of	process 🗌	Other:	
12.	If you are a renter, has your landlord refused to make	a reasonab	le accom	modations	for a disabi	lity?
	☐ Yes ☐ No If 'Yes' what was the request?					
13.	Have you faced housing discrimination based on any	of these ch	aracteris	tics? (Chec	k all that ap	ply):
	☐ Race ☐ Color ☐ National Origin ☐ Religion ☐ Sex	k	l Status [Disability		
	☐ Gender Identity ☐ Source of Income ☐ Sexual Orienta			-	ther:	
14.	Please evaluate whether the following situations resu		•			
	fair housing in the City of High Point:					
	<u> </u>	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strong Disagre
State o	r Local laws and policies that limit housing choice					
Lack of	fair housing organizations in the City					
Lack of	knowledge among bankers/lenders regarding fair housing					
	knowledge among landlords and property managers				Ιп	
	ng fair housing knowledge among real estate agents regarding fair housing					
	knowledge among residents regarding fair housing		H			
Lack of	accessible housing for persons with disabilities					
	accessibility in neighborhoods (i.e. curb cuts)					
	fair housing education affordable housing in certain areas	H			\vdash	
	ntration of subsidized housing in certain neighborhoods	H				
Other b	arriers					
15.	Are there any additional comments or concerns that ye	ou wish to	share?			
Diam						
	se take a minute to tell us about yourself:	! (I O'(- (11 - 1 - 1	D = 1== 10		
16.	What is your street name and ZIP Code where you live					
	Street Name: ZIP Code:	_				
17.	Gender: ☐ Male ☐ Female ☐ Non-binary/Gender Que	er ∐ Gende	er non-co	nforming		
	☐ Gender Expansive ☐ Describe:		_			
18.	Race/Ethnicity (choose all that apply): White Bla	ck or Africa	n-America	an 🗌 Native	Hawaiian/	
	Pacific Islander Asian American Indian/Alaskan Nati	ve 🗌 Anot	her Race	☐ Two or	more Races	
19.	Ethnicity: Hispanic or Latino Not Hispanic or Latino			_		
20.	Age: ☐ 17 or younger ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐		50-59 🗍	60 or older		
21.	Number of persons living in your household? One] Five. □ Si	x +
22.	Based on the number of persons living in your househ					
	listed income?	ioid oilook	,	,		
		person hous	sehold	Over or	Under \$4	8 400
	·	person hous			Under \$5	
	·	person hous			Under \$5	
00		•				0,130
23.	Choose your housing status: Homeowner Renter			ŭ	ius/reiatives	
	☐ Temporary Shelter ☐ Hotel/Motel ☐ Mobile Home ☐	Vehicle ∐ (Other:			

Q1 Identify housing/rental issues in the City of High Point (Choose all that apply)



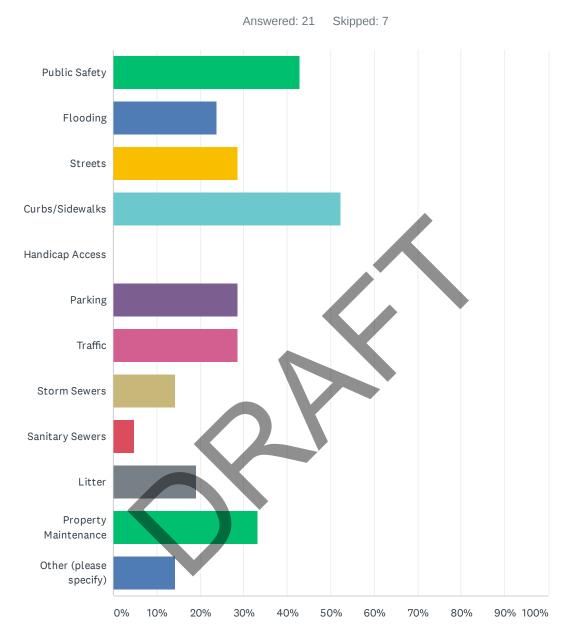
ANSWER CHOICES	RESPONSES	
Minor Rehabilitation	31.82%	7
Major Rehabilitation	54.55%	12
Decent, Safe, and Affordable Rental Units	81.82%	18
Affordability	54.55%	12
Code Enforcement	31.82%	7
ADA Accessibility	9.09%	2
Housing Options/Inventory	31.82%	7
Historic Preservation	18.18%	4
Negligent Landlords	72.73%	16
Asbestos	9.09%	2
Lead Paint/Pipes	13.64%	3
Other (please specify)	0.00%	0
Total Respondents: 22		

Q2 Are there any needs or improvements to recreational facilities that you would like to see? (Please check all applicable boxes):



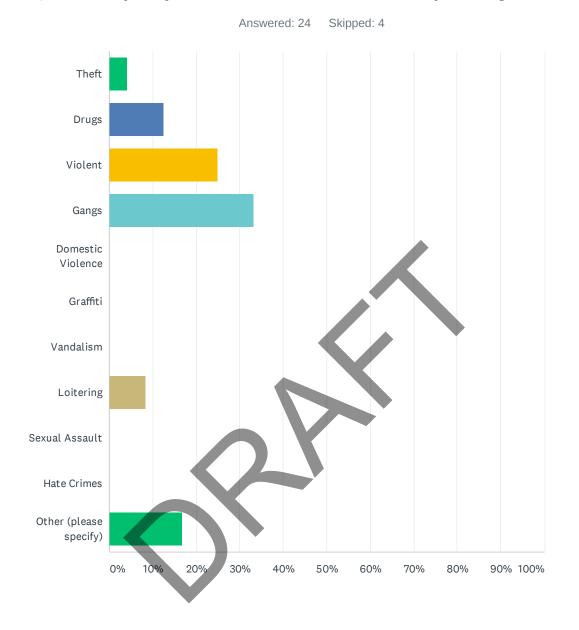
ANSWER CHOICES	RESPONSES	
Playground Equipment	45.45%	10
Benches & Picnic Tables	50.00%	11
Basketball Courts	18.18%	4
Tennis Courts	9.09%	2
Open Grass Fields	40.91%	9
Baseball Fields	4.55%	1
ADA Surfacing	9.09%	2
ADA Equipment	9.09%	2
Splash Pads	27.27%	6
Pools	18.18%	4
Walking/Biking Trails	63.64%	14
Ice Skating	13.64%	3
Skate Parks	18.18%	4
Other (please specify)	18.18%	4
Total Respondents: 22		

Q3 Are there any problems in your neighborhood with the following? (Choose all that apply):



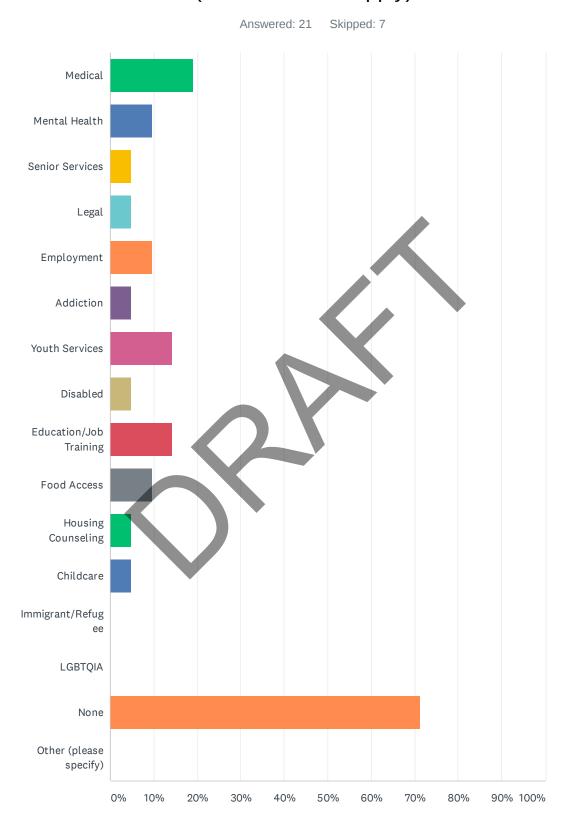
ANSWER CHOICES	RESPONSES	
Public Safety	42.86%	9
Flooding	23.81%	5
Streets	28.57%	6
Curbs/Sidewalks	52.38%	11
Handicap Access	0.00%	0
Parking	28.57%	6
Traffic	28.57%	6
Storm Sewers	14.29%	3
Sanitary Sewers	4.76%	1
Litter	19.05%	4
Property Maintenance	33.33%	7
Other (please specify)	14.29%	3
Total Respondents: 21		

Q4 Identify any crime issues within the City of High Point.



ANSWER CHOICES	RESPONSES	
Theft	4.17%	1
Drugs	12.50%	3
Violent	25.00%	6
Gangs	33.33%	8
Domestic Violence	0.00%	0
Graffiti	0.00%	0
Vandalism	0.00%	0
Loitering	8.33%	2
Sexual Assault	0.00%	0
Hate Crimes	0.00%	0
Other (please specify)	16.67%	4
TOTAL		24

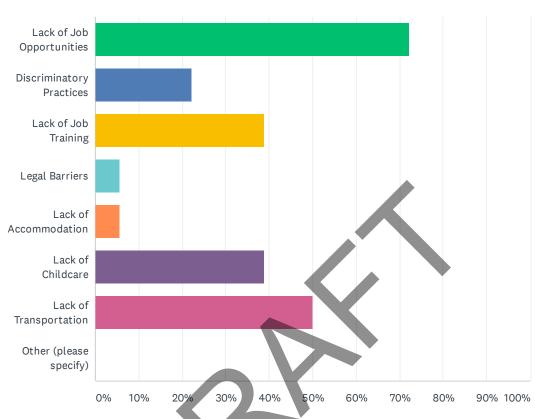
Q5 Do you use any of the social service programs available in the City? (Choose all that apply):



ANSWER CHOICES	RESPONSES	
Medical	19.05%	4
Mental Health	9.52%	2
Senior Services	4.76%	1
Legal	4.76%	1
Employment	9.52%	2
Addiction	4.76%	1
Youth Services	14.29%	3
Disabled	4.76%	1
Education/Job Training	14.29%	3
Food Access	9.52%	2
Housing Counseling	4.76%	1
Childcare	4.76%	1
Immigrant/Refugee	0.00%	0
LGBTQIA	0.00%	0
None	71.43%	15
Other (please specify)	0.00%	0
Total Respondents: 21	\wedge	

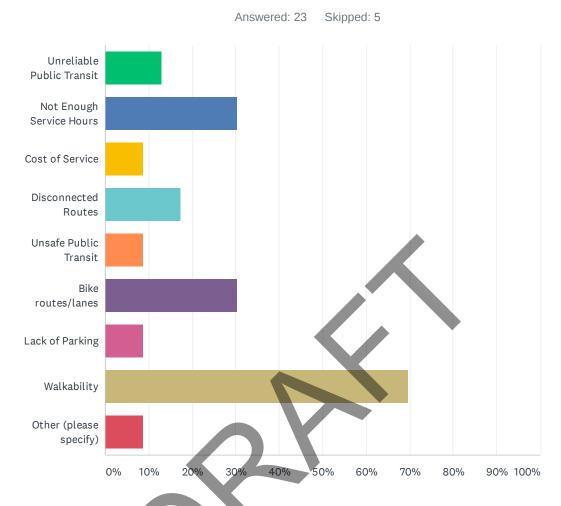
Q6 Identify any employment issues in the City of High Point? (Choose all that apply)





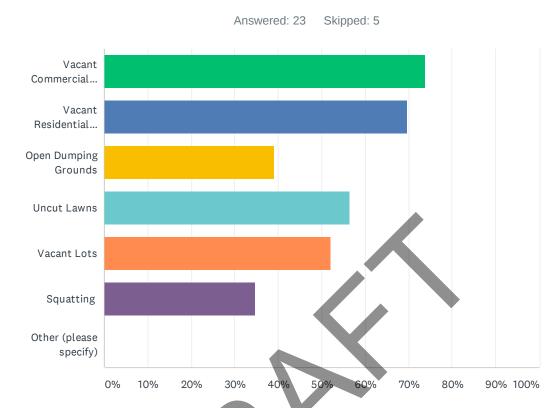
ANSWER CHOICES	RESPONSES	
Lack of Job Opportunities	72.22%	13
Discriminatory Practices	22.22%	4
Lack of Job Training	38.89%	7
Legal Barriers	5.56%	1
Lack of Accommodation	5.56%	1
Lack of Childcare	38.89%	7
Lack of Transportation	50.00%	9
Other (please specify)	0.00%	0
Total Respondents: 18		

Q7 Identify any transportation issues in the City of High Point.



ANSWER CHOICES	RESPONSES	
Unreliable Public Transit	13.04%	3
Not Enough Service Hours	30.43%	7
Cost of Service	8.70%	2
Disconnected Routes	17.39%	4
Unsafe Public Transit	8.70%	2
Bike routes/lanes	30.43%	7
Lack of Parking	8.70%	2
Walkability	69.57%	16
Other (please specify)	8.70%	2
Total Respondents: 23		

Q8 Are there any blight (clearance/demolitions) issues in the City? (Choose all that apply):



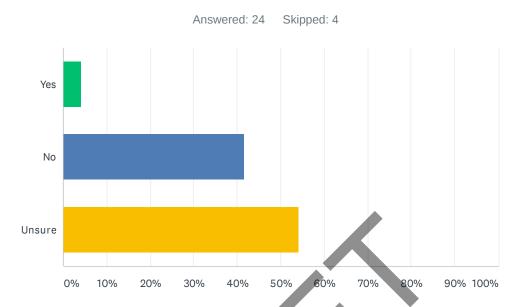
ANSWER CHOICES	RESPONSES	
Vacant Commercial Structures	73.91%	17
Vacant Residential Structures	69.57%	16
Open Dumping Grounds	39.13%	9
Uncut Lawns	56.52%	13
Vacant Lots	52.17%	12
Squatting	34.78%	8
Other (please specify)	0.00%	0
Total Respondents: 23		

Q9 Are there any programs or services that are missing or under-funded in the city? Please list:

Answered: 4 Skipped: 24

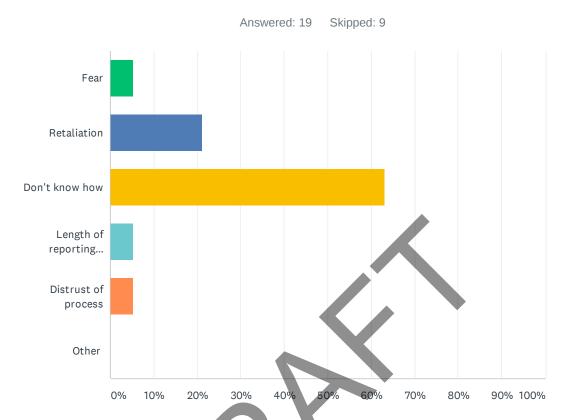


Q10 In your opinion, are residents of the City of High Point aware of how to report fair housing violations or concerns?



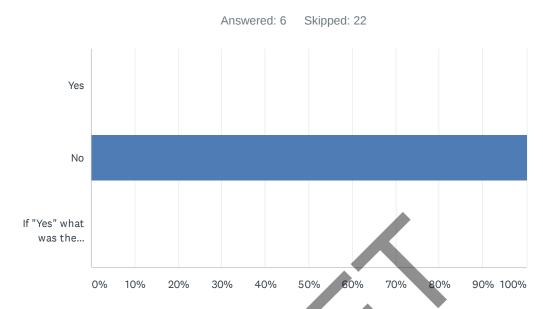
ANSWER CHOICES	RESPONSES	
Yes	4.17%	1
No	41.67%	10
Unsure	54.17%	13
Total Respondents: 24		

Q11 What do you think are the primary reasons why fair housing complaints are not reported?



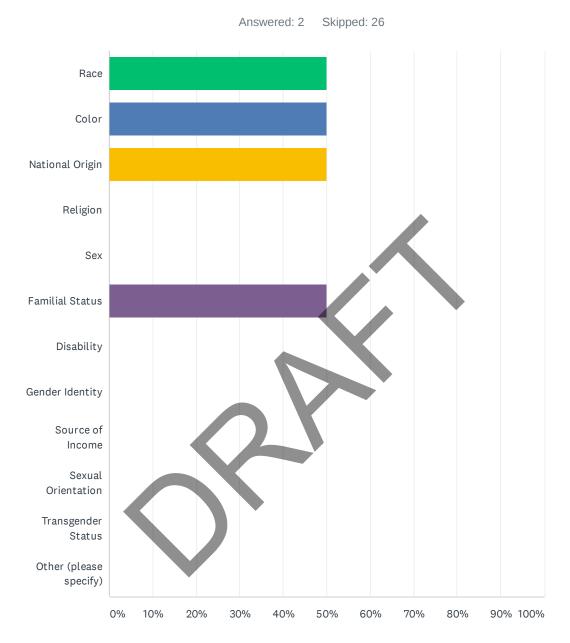
ANSWER CHOICES	RESPONSES	
Fear	5.26%	1
Retaliation	21.05%	4
Don't know how	63.16%	12
Length of reporting process	5.26%	1
Distrust of process	5.26%	1
Other	0.00%	0
TOTAL		19

Q12 If you are a renter, has your landlord refused to make a reasonable accommodation for a disability?



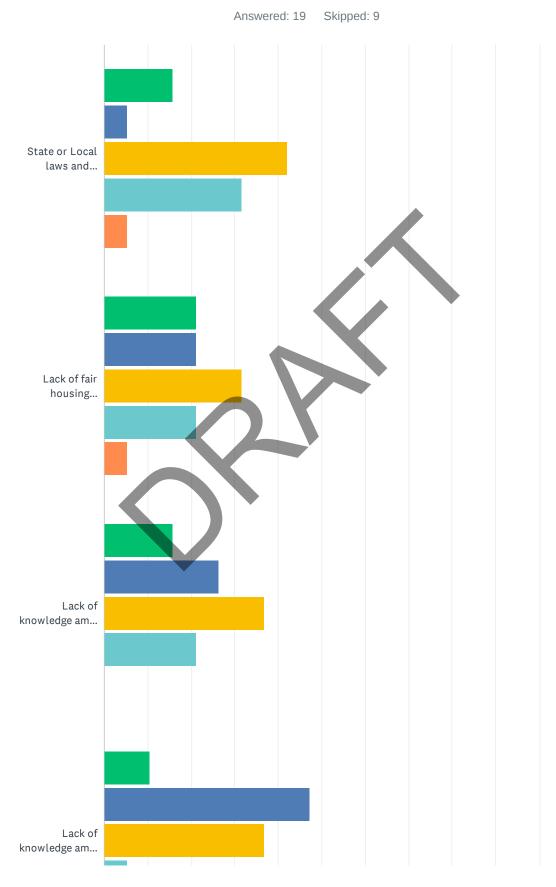
ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	6
If "Yes" what was the request?	0.00%	0
TOTAL		6

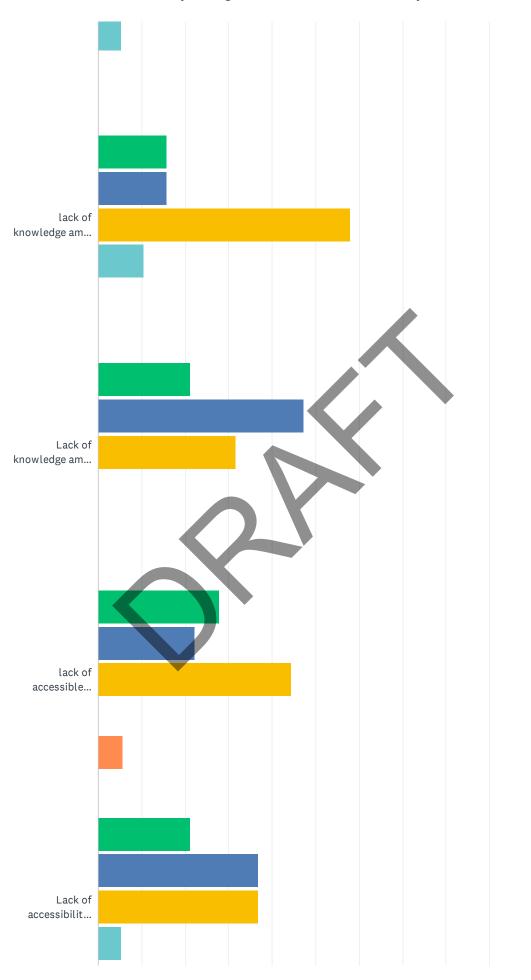
Q13 Have you faced housing discrimination based on any of these characteristics? (Check all that apply):

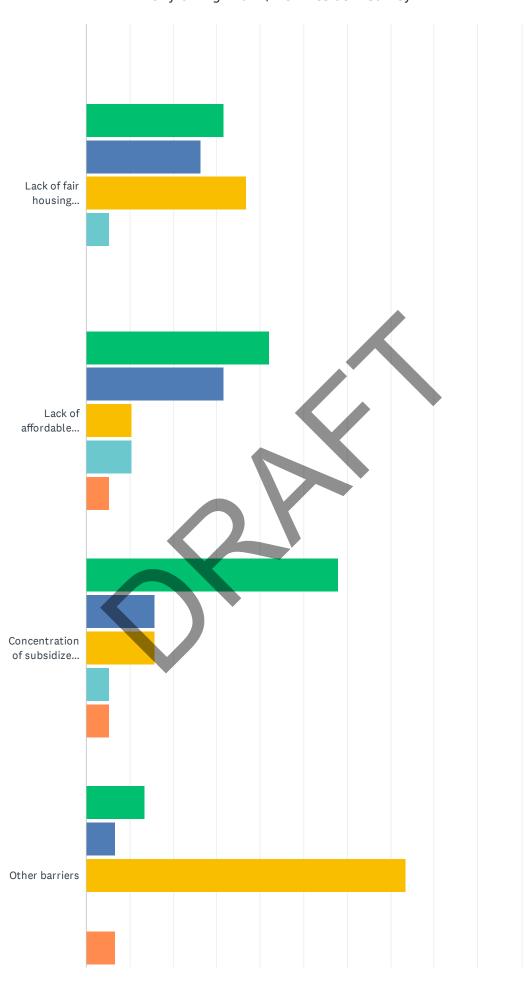


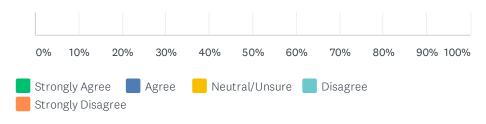
ANSWER CHOICES	RESPONSES	
Race	50.00%	1
Color	50.00%	1
National Origin	50.00%	1
Religion	0.00%	0
Sex	0.00%	0
Familial Status	50.00%	1
Disability	0.00%	0
Gender Identity	0.00%	0
Source of Income	0.00%	0
Sexual Orientation	0.00%	0
Transgender Status	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 2		

Q14 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in the City of High Point









	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
State or Local laws and policies that limit housing choice	15.79% 3	5.26% 1	42.11% 8	31.58% 6	5.26% 1	19
Lack of fair housing organizations in the city	21.05% 4	21.05% 4	31.58% 6	21.05% 4	5.26% 1	19
Lack of knowledge among bankers/lenders regarding fair housing	15.79% 3	26.32% 5	36.84% 7	21.05% 4	0.00%	19
Lack of knowledge among landlords and property managers regarding fair housing	10.53%	47.37% 9	36.84% 7	5.26% 1	0.00%	19
lack of knowledge among real estate agents regarding fair housing	15.79% 3	15.79% 3	57.89% 11	10.53%	0.00%	19
Lack of knowledge among residents regarding fair housing	21.05% 4	47.37% 9	31.58% 6	0.00%	0.00%	19
lack of accessible housing for persons with disabilities	27.78% 5	22.22%	44.44% 8	0.00%	5.56% 1	18
Lack of accessibility in neighborhoods (i.e. curb cuts)	21.05%	36.84%	36.84% 7	5.26%	0.00%	19
Lack of fair housing education	31.58%	26.32% 5	36.84% 7	5.26% 1	0.00%	19
Lack of affordable housing in certain areas	42.11%	31.58%	10.53%	10.53%	5.26% 1	19
Concentration of subsidized housing in certain neighborhoods	57.89% 11	15.79% 3	15.79% 3	5.26%	5.26%	19
Other barriers	13.33%	6.67%	73.33% 11	0.00%	6.67%	15

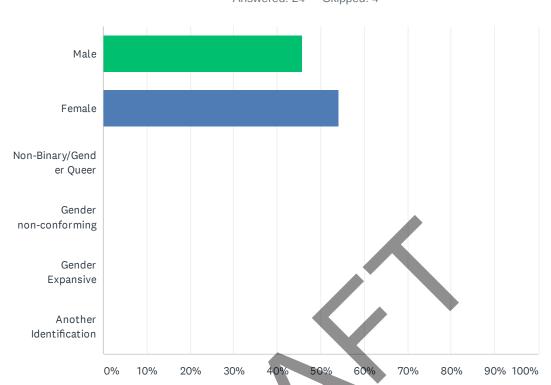
Q15 Are there any additional comments or concerns that you wish to share?

Answered: 1 Skipped: 27



Q16 Gender

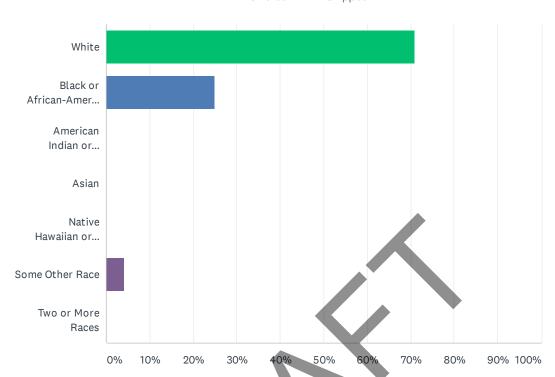




ANSWER CHOICES	RESPONSES	
Male	45.83%	11
Female	54.17%	13
Non-Binary/Gender Queer	0.00%	0
Gender non-conforming	0.00%	0
Gender Expansive	0.00%	0
Another Identification	0.00%	0
TOTAL		24

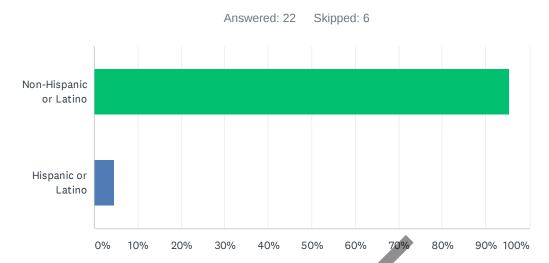
Q17 Race

Answered: 24 Skipped: 4



ANSWER CHOICES	RESPONSES	
White	70.83%	17
Black or African-American	25.00%	6
American Indian or Alaskan Native	0.00%	0
Asian	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Some Other Race	4.17%	1
Two or More Races	0.00%	0
Total Respondents: 24		

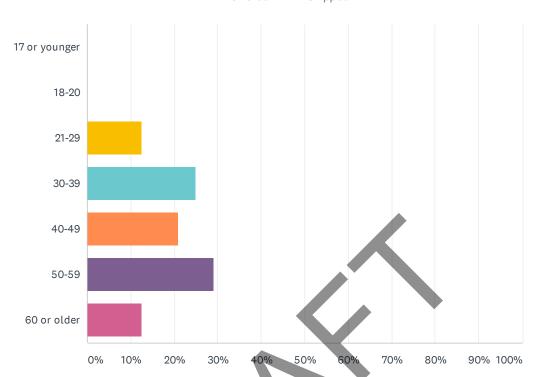
Q18 Ethnicity:



ANSWER CHOICES	RESPONSES	
Non-Hispanic or Latino	95.45%	21
Hispanic or Latino	4.55%	1
Total Respondents: 22		

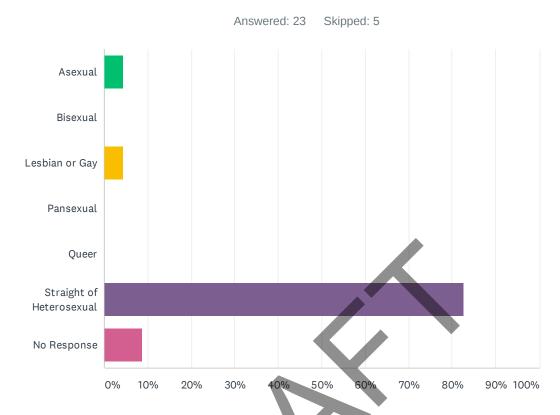
Q19 Age





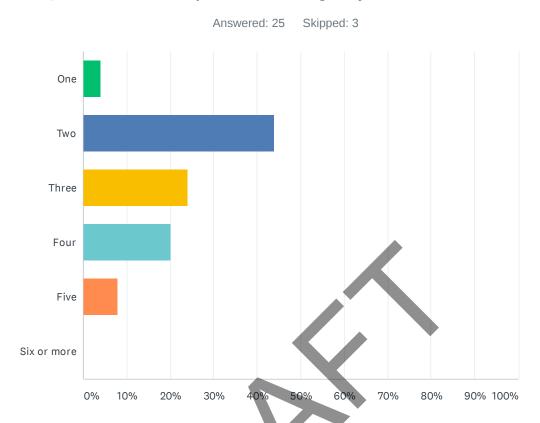
ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.00%	0
21-29	12.50%	3
30-39	25.00%	6
40-49	20.83%	5
50-59	29.17%	7
60 or older	12.50%	3
TOTAL		24

Q20 What is your sexual orientation?



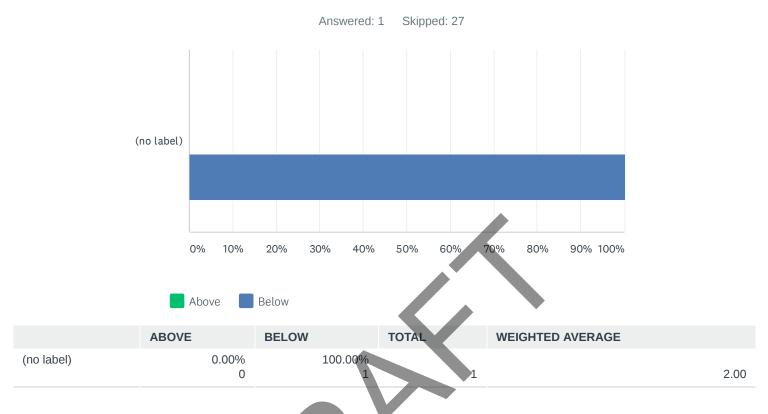
ANSWER CHOICES	RESPONSES	
Asexual	4.35%	1
Bisexual	0.00%	0
Lesbian or Gay	4.35%	1
Pansexual	0.00%	0
Queer	0.00%	0
Straight of Heterosexual	82.61%	19
No Response	8.70%	2
TOTAL		23

Q21 Number of persons living in your household?

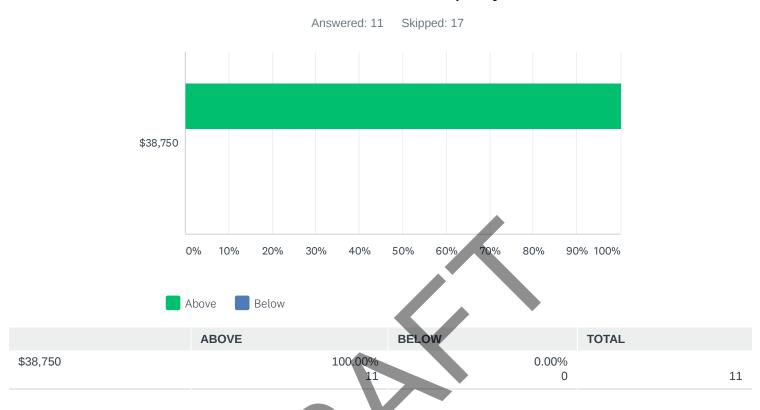


ANSWER CHOICES	RESPONSES	
One	4.00%	1
Two	44.00%	11
Three	24.00%	6
Four	20.00%	5
Five	8.00%	2
Six or more	0.00%	0
TOTAL		25

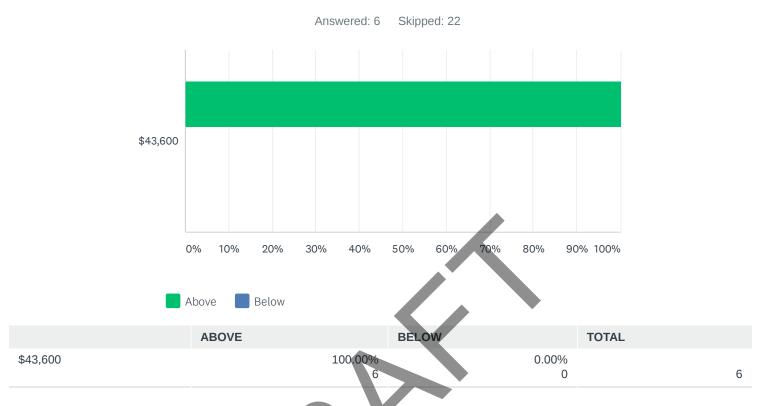
Q22 If you are a one (1) person household, is your total household income above or below \$33,900 per year?



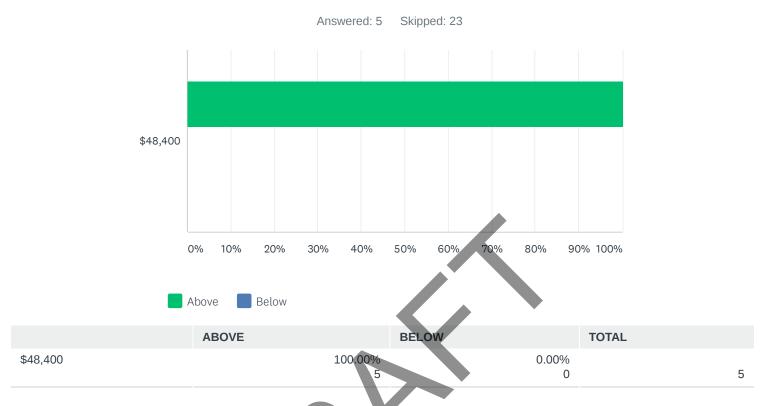
Q23 If you are a two (2) person household, is your total household income above or below \$38,750 per year?



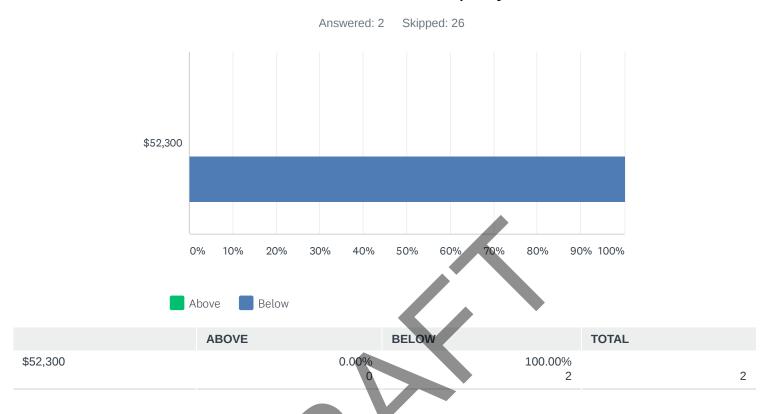
Q24 If you are a three (3) person household, is your total household income above or below \$43,600 per year?



Q25 If you are a four (4) person household, is your total household income above or below \$48,400 per year?



Q26 If you are a five (5) person household, is your total household income above or below \$52,300 per year?



Q27 If you are a six (6) person household, is your total household income above or below \$56,150 per year?

Answered: 0 Skipped: 28

▲ No matching responses.

\$56,150 0.0	% 0.00	% 0



Q28 Choose your housing status:

Answered: 0 Skipped: 28

▲ No matching responses.

ANSWER CHOICES	RESPONSES	
Homeowner	0.00%	0
Renter	0.00%	0
Homeless	0.00%	0
Living with friends/relatives	0.00%	0
Temporary Shelter	0,00%	0
Hotel/Motel	0.00%	0
Mobile Home	0.00%	0
Vehicle	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 0	V	

APPENDIX A-4



MEETING SUMMARIES



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and City Manager Meeting - City Hall, 3rd Floor Fishbowl Conference Room FY 2020 Analysis of Impediments to Fair Housing Choice Monday, December 9, 2019 - 1:00 PM City of High Point, North Carolina -

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Email Address	ELLC. OLMEDO @ HISTOR. AMG.	michael mentametristo L	greg. Ferguson & hishpointnergon	336 883-3291 randy. mccaslin@highpintucs	Dosy Unh (4rd 401-2916 Walto color day und	1 Man Deryn Ventures 412-461-6916 brandon Quibandengon ventures, com	(336)883-3685 michelle, menair a highpoint Menga	thanena wilson. Bhighpo more. god
Phone Number	336 883 3018	738-535-956	336.883-8515	336 883-329/	(412) ACT-2916	9169-194-214	(32)883-3685	530-883-3351
Organization	City of H		CHR	CHP	Urben Design Unh	Urban Desyn Vontures	CHP	City & High Point 320-883-3351
Name	Enc Olmero	Michael & Man La	Greg Ferguson	Papely 1115 Cashin	Wolfer S. Bry hil	Brandon Wilson	Wichelle Wan air	Nema Wilson

City Management Monday, December 9, 2019 at 1:00pm

- City priorities include economic development the City's tax base is growing but not as rapidly as the management team would like.
- Housing is a City priority. Most of the new housing development takes place in greenfields on the northern end of the City.
- The tax base that greenfield development generates pays for itself, but this is upper end.
- Redevelopment of the older housing stock is not paid for through new housing.
- It costs more to provide housing services on the part of the City than property tax revenue generated. Replacing the existing housing stock in the core city and upgrading it is a priority.
- Much of the housing stock was built in the 30s and 40s and there is a lot of demolition of housing that does not meet minimum standards.
- The Core City downpayment assistance program comes out of the general fund to provide \$500,000 regardless of income limits.
- They are going to do a study in the near future that determines why housing prices have increased.
- Water lines and sewer lines are aging and the City is working on replacing them.
- Whenever the City does a construction project they update water and sewer.
- The public works building is also an older building in a mill complex.
- Roads and other infrastructure are a need. They need to budget approximately \$5 million per year for street resurfacing.
- Their older downtown was taken up by the furniture market which provides a tax base and a large event twice per year, but a new downtown must be constructed on the north side of the furniture market.
- There is additional development coming in to the new down town near the baseball stadium.
- The furniture industry is strong but not as strong as it once was. Some manufacturing is coming back but with far less jobs. The furniture makers are struggling to find trained manpower.
- The furniture market does not provide many big cultural events outside the big events.
- Public safety is going to be a local priority with the new council.
- Historically, the City has low crime rate, but recently there has been gang violence getting media attention.
- The police department is now at full capacity. They have a paid fire department. The High Point Model for policing is a national model for some of its programs including deterrence.
- Neighborhood stabilization is a need. This ties in to a need for good jobs.
- The homeless population is more visible than it has been in the past. There are aggressive panhandlers, squatters, and tent camps on vacant properties.

- The homeless population has been growing slightly. Overall there are more homeless women than ever. There is one women's shelter and one men's shelter and they are both full, especially when the weather is cold.
- The women's shelter is looking to expand during weather advisory.
- A church, Mt. Zion, is starting to take charge on opening their doors to homeless people.
- Most of the efforts in ending homelessness are nonprofit-driven. Greensboro receives ESG funds.
- There is not a great deal of nightlife in the City. There are no good walkable areas with multiple options in one place. There is a goal and action plan underway to create a new hotel and food hall near the baseball stadium.
- The Palladium, in the northern end of the City with more affluent ZIP codes, is an active nightlife spot.
- Public transportation is funded by the City. The system is good during the day but it shuts down at 6pm at night. It has limited hours on the weekends. They would like to see more coverage.
- The buses will not take people to newer jobs that are further out into the County, or in larger job centers like Greensboro and Winston-Salem.
- The regional system goes to outlying areas and brings them to Greensboro, Winston-Salem, and High Point. It connects their three systems.
- Many people complain about public transportation because it cannot get them to 2nd shift and 3rd shift jobs.
- Recruiting bus drivers is a challenge. They have approved an expansion of routes but they have not been able to find the bus drivers to implement it.
- The local community college is beginning to provide CDL certification.
- There is an initiative to encourage small-scale manufacturing in the southwest corner of the City that has many vacant buildings. Furniture and textiles had formerly been manufactured there.
- Three buildings were purchased to be marketed to various groups and marketed as a greenway to provide amenities to potential light industrial.
- The City is very diverse. There have been increases in Hispanic/Latino, Middle Eastern, and Pakistani communities.
- There are food deserts within the City. There are long-term efforts to encourage the entry of grocery stores.
- The City is averaging new construction of 50-60 units per year through LIHTC developments. As substandard rentals have been torn down, LIHTCs have helped replace them. They have gotten 5 LIHTC developments.
- The Housing Authority is putting out a 4% bond to redo a housing development.
- They have an NRSA. There are two opportunity zones in the City and a third nearby in Forsythe County. One of their Opportunity Zones comes very close to Main Street and encompasses commercial area.
- The City and the County do not collaborate well. The relationship between City and County
 elected officials is strained and the County does not offer traditional County services so the City
 must pick up these services.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and Public Safety Meeting - City Hall, 3rd Floor Fishbowl Conference Room FY 2020 Analysis of Impediments to Fair Housing Choice Monday, December 9, 2019 - 2:00 PM City of High Point, North Carolina -

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Phone Number	536 887 7971	336883-335F	336-883-3376	9169-194-6416	(fin) 461-6916	1555-588-965	336/883-3685	729-523-954
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Public Safety
Monday, December 9, 2019 at 2:00pm

- The fire department's main involvement with the Planning department has been proving that they can be involved for safety factors.
- The fire department participates in Operation Inasmuch. They have 14 fire stations and 235 personnel. They are a Class 1 Accredited Agency.
- They have not experienced arsonists outside of expected juvenile arson.
- They have a robust program to deal with juvenile fire starters and work with the court system and police department. This program has run for 12-15 years and have only had 3 re-offenders.
- Kitchen fires are the biggest fire cause throughout the nation. This is due to latchkey kids cooking, or based on people returning home and cooking while intoxicated.
- They will also do inspections for commercial and multi-family housing.
- The fire department does first response but not EMS transport. They have a dive team and a rescue team. They also have rescue teams and structural collapse teams.
- There has been deferred maintenance on stations built in the early 60s. It is in the fire department's CIP plan to replace these. 5 of 14 need to be replaced.
- The fire department is having trouble recruiting minorities. This is a nationwide problem.
- The police department is 300 people strong, 255 sworn officers and 35 civilians. There is a need for six more police officers.
- There are a number of police officers in training, so this means there is a 18-20% gap in the number of people filling the job.
- The police have had challenges recruiting. They have had even bigger challenges recruiting diverse populations. They are impacted by politics.
- 2018 was one of the safest years for violent crime but the media did not frame it as this. They
 are a data driven department and have seen increases in crime, but not to the point of
 significance.
- There has been a decrease in property crimes but an increase in car thefts.
- The opioid problem continues to impact the region. They saw it begin to affect the region in 2014 and kept it as data earlier than other departments which made the opioid issue look worse in the area than in others, though this was skewed.
- Narcan and Naloxone are out in multiple locations. They have seen 22 overdose deaths this
 year.
- There are harm reduction coalitions and prevention efforts but the deaths continue to grow.
- The police use the HIPE acronym/method.
- There is a strategic focus on prevention and deterrence.

- The City has been recognized on its efforts for deterrence. They had open air drug markets in the core City and the High Point Model was used for deterrence. Mobile phones have changed the use of this model.
- Domestic violence numbers in the City have gone down. They have the Family Justice Center in Downtown High Point. It complements the domestic violence and family violence. Detectives work there and also works in the Special Victims Unit and works for advocacy organizations.
 Offender-Focused Domestic Violence Initiative has been around for about 6 years.
- The Fire Department has been gathering information on homeless camps. The assistance to the homeless camps end up making the fire department's job harder. There have been instances of people setting each other's tents on fire.
- There are frequent drug overdoses in the homeless camps.
- There will be a mapping project of the homeless camps on the part of the fire department.
- The blight efforts on the part of the City are tied together with the data driven methods of the Police Department. They work closely to map the hot spots and determine the areas to do blight removal work.
- There are beat patrolmen deployed in a data-driven way.
- Downtown has a few extra beat patrolmen to continue to encourage growth near the baseball stadium. This has driven the homeless population uptown.
- The Emergency Manager is in the fire department. The County has an emergency management office and the City has a coordination center.
- They are on the state-based EOC network. They participate in emergency response for gas pipelines, railroads, and highways that run through the City and have emergency management plans for all of these.
- With the two lakes in the City, the dams are inspected regularly and the emergency management office.
- In the River Meade area, there are flood hazards.
- The City has been working for several years to clean creeks and piping to alleviate flooding.
- The police are focused on the national emergency management model and focus on the County's emergency management plan as well. The County is the overall driver for the police department.
- The police department strives to train people to the Emergency Management codes and levels to manage the emergency. Higher ranked police have higher ranked Emergency Management Training.
- The Emergency Management Team in the police department has a team that serves in various finance, administrative, and liaison roles to work with the public following the disaster and emergency.
- The Fire Department has received grants to purchase two generators to turn recreation centers into shelters. This is driven from hurricanes that do not make it to this area. They will receive FEMA money and displaced people through Guilford County.
- The Police Department has worked with COPS and JAG grants.
- Public Safety will deploy rescue teams to the coast and both provide and receive mutual aid.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and City Departments Meeting - City Hall, 3rd Floor Fishbowl Conference Room FY 2020 Analysis of Impediments to Fair Housing Choice Monday, December 9, 2019 - 3:00 PM City of High Point, North Carolina -

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City Departments
Monday, December 9, 2019 at 3:00pm

- There was a need for the downtown area to have a place to congregate.
- Economic Development has recently released their annual report. They will co-market with Greensboro.
- There was discussion of having one Countywide group for marketing of the region. It is not a County organization but an alliance between the two communities.
- There are more manufacturing workers in Guilford County than in any other County in North Carolina, and they are top 5 in this worker class in the Southeast.
- High Point owns the airport in the region.
- There is a Megasite in Randolph County that is marketed for aviation or automotive manufacturing.
- The recently constructed stadium is intended to be used for multiple sources of entertainment like concerts and soccer.
- High Point University is a job and investment driver in the region. This has led to the recruitment of a laser cutting company.
- The Northern End of High Point is composed of larger business parks.
- The focus is to have high-paying manufacturing companies located in the City.
- The areas outside of downtown have higher poverty and require improvements.
- The previous council has worked to recruit millennials, create a catalyst project, and remove blight.
- The Economic Development Department was awarded a Small Manufacturing Technical Assistance Grant from Smart Growth America. They are working to encourage small scale manufacturing in older buildings with lower foot traffic.
- EDC is in the process of acquiring two small parcels for small-scale industries.
- There are two Opportunity Zones in the City, and the initial target area for the small scale manufacturing is in the Opportunity Zone. There is an additional zone in Forsythe County on the edge of the City.
- There is a high public demand for grocery stores. Three stores have been added as a result, but two stores were lost in the time that those were added.
- They had an Action Plan for the GCEDA, and this is the joint plan for the City of High Point and City of Greensboro.
- Unincorporated areas of the County are addressed by either High Point or Greensboro.
- There was a recent study to show the impact of the furniture industry in the area.
- There had been previous attempts to use CDBG funds to do economic development in the City, but these were largely unspent and diverted to housing.
- Crime in the Southern part of the City is an issue. The Sheetz on South Main will close as a result.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and City Departments Meeting – City Hall, 3rd Floor Fishbowl Conference Room FY 2020 Analysis of Impediments to Fair Housing Choice Monday, December 9, 2019 - 4:00 PM City of High Point, North Carolina -

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Michelle V M-Main	C HP	336 883-3685	336 883-3685 Michelle-Mondic Shighpointug

City Departments
Monday, December 9, 2019 at 4:00pm

- Parks and Rec just received grant money to fund their parks with Greenways and Whitewater Conservation. They also receive Federal money funneled through the State.
- Most of the Parks grants are based on the Parks Master Plan.
- The Department has parks that were built with WPA funds and an old department and a staff of 119 full time employees.
- The Parks Department has about a \$12 million budget and brings in about \$3 million in revenue.
- They manage two golf courses, an environmental center, two marinas with water recreation.
 They have five sworn officers as park rangers, 9 miles of greenway throughout the City, 8 miles of natural trails.
- They are taking on the construction of a new senior center and renovating City Lake Park through a bond measure that was just passed.
- The department has programs for all ages and try to make a diverse offering of programs.
- There are year-round programs that the parks department runs. There are three swimming pools.
- The Parks Department does not have a 504 Plan.
- The Parks Department has a lot of deferred maintenance and ADA accessibility issues, and they will address accessibility issues any time they make improvements.
- Any time the engineer does a road or sidewalk, they update everything to current ADA standards.
- There is a separate department for buildings and grounds.
- The ADA compliance official is not based out of Community Planning anymore.
- Engineering is doing a general stormwater project for public services. They are also doing a subdivision of 21 lots for Community Development Affordable Housing.
- Engineering will also do the roadway construction and fine grading for the affordable housing subdivision.
- The City's current sewer/water maintenance job is ongoing and there are emergency contracts that engineering will cover when water lines break.
- The City is finishing a Safe Routes to School sidewalks project.
- There is a separate greenways project that engineering is completing.
- Near the stadium area, there are additional sewer upgrades to prepare for the upstream development that is anticipated.
- Engineering will also do minor surveying for other departments.
- Washington Street will be widened and moved.
- The public services department does street resurfacing jobs and contracts out for them.
- Engineering has done a portion of the design for the Southwest Greenway.

- High Point was a Northstate Gigabit City. They have Gigabit Fiber to most housing areas. Free Wifi is provided downtown and in all public facilities.
- The free Wifi was originally done for the furniture market but is now done year-round.
- The City is installing automatic meters for utilities. Most of them use a mesh network, and these could potentially put on community broadband.
- They would like to upgrade parking meters to the Passport system similar to Asheville.
- The City has its own water utility, but buys electricity from Duke and sells it back to the Public through electrocities.
- There are two water reservoirs in the City. The first is City Lake and the second is Ocala.
- IT provides planning with analytical capacity for GIS and data.
- There is a plan to create an open data portal.
- IT is going to go through its Enterprise Resource and Planning, and Community Development will be a large part of this project.
- The department has been using the Neighborly Program and the Tolemi Building Blocks layer.
- They have a website for The Point and they have 87 different end points for GIS data.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and Economic Development - High Point Parks and Recreation FY 2020 Analysis of Impediments to Fair Housing Choice Tuesday, December 10, 2019 - 9:00 AM City of High Point, North Carolina -

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Jessica Wynn	HPMA	336-369-3261	Jessica @ highpoint Market.org
FAY GIBBS	foexisco Nira Font	2386-888-985	RAY. GIBBS @ FORWARD WAY FOWT
LOJOSHO, LOVETTE CSBG DIRECTOR	MELP, The	328-169-228	334 691-578 latoshal Ewurlp.ner
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Economic Development
Tuesday, December 10, 2019 at 9:00am

- Forward High Point is the Downtown Revitalization nonprofit for non-furniture based industries.
 This includes business recruitment, residential development, and the catalyst project that took place with the baseball stadium.
- Downtown is defined as Commerce to East Chester based on Forward.
- The office market in the City is weak. There is a food hall and office space going up.
- There is not much of a daytime or nighttime population downtown except during the market.
- On Northern Main Street, there has been commercial and residential growth, though largely franchise growth.
- Land in Downtown High Point is extremely expensive. Construction is also extremely expensive. Rents need to be \$24/sq. ft. for a developer to develop in Downtown, but they are getting \$16.
- Downtown housing stock is older. Redevelopment of these buildings is expensive and any rehabs are done on a community benefit basis rather than financial.
- There is no lifestyle support for downtown residential development downtown. There is a need for small business startups.
- The coming food hall is expected to overcome some restaurant startup costs.
- Condo development will lead to smaller units due to the high construction costs.
- There is a need for 3-4 new parking decks in the next ten years and financing for it.
- There is a need for workforce housing options. Even 120% AMI housing in downtown is lacking.
- The furniture market is a driver of the high downtown development cost. This is not a return on investment for them—it is a marketing strategy.
- There is a need for pop-up retail to test the market. The stadium has jump-started big retail but there needs to be a different strategy for smaller retail.
- Zoning changes have affected the downtown development by preventing showrooms in certain areas. Building codes cannot be changed because they are controlled by the state.
- After the success of the Daniel Brooks bond sale, there is the potential to do more bond sales for housing.
- The furniture market has shifted to a design-based market. It has shifted to a vertical-based market which makes it more profitable than Las Vegas and Atlanta, two large competitors.
- The current model of renting for twelve months and using for two in the furniture market is unsustainable.
- The food hall is likely to face challenges due to high rents. It is the most sustainable but not quite there yet.
- The Market Authority will hold a concert at the baseball stadium in 2020, which will be the first multi-purpose use of the stadium.
- There is a need to fund the economic zone, possibly with matching grants.

- There is a need to take some risks to boost the downtown development.
- There is a need to look at housing that surrounds the downtown.
- There is a need to make amenities available for people of all incomes. Greensboro tends to have better amenities for all income brackets.
- Transportation and walkability are lacking.
- There is a need for government to create an environment that will invite the private sector.
- Guilford Technical Community College has been looking at small-scale manufacturing, upholstery, and carpentry sectors and guiding adults into apprenticeships for these programs. Their youth programs are successful.
- There is a need to close a wealth gap due to cyclical poverty.
- There is a need to close some of the initial costs toward job training, both on the end of the employer and the employee.
- There is a need to increase diversity at some of the skills training programs.
- Training that is available is not always accessible, possibly because of transportation or simply because of knowledge.
- Diesel mechanics are a current high demand industry in the area.
- There is a community makerspace in Greensboro that is open to residents of High Point to give experience to underemployed, unemployed, and re-entry populations. However, High Point residents do not go and they are looking at ways to expand this model.
- There is a need for wraparound services and supports in relation to any job training program.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Education - High Point Parks and Recreation Tuesday, December 10, 2019 - 10:00 AM City of High Point, North Carolina -

Name	Organization	Phone Number	Email Address
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Education

Tuesday, December 10, 2019 at 10:00am

- GTCC's High Point campus serves about 6,000 students per year. They are the only campus on a main urban street for GTCC. They are surrounded by poverty.
- There are about 1,000 students served per week in adult education and basic skills.
- There is a population in ESL that is a refugee population.
- Another population in poverty is made up of adults trying to finish high school.
- Most of GTCC's students need to live with other people to have affordable housing. GTCC will assist with housing through emergency loans, bus transportation, and food.
- There is a lack of affordable housing in the City. There is a large waiting list for the Housing Authority.
- GTCC works with a Veterans' Group to convert an old Civilian Conservation Corps. camp into free housing for Veterans.
- Most of GTCC's funding is through fundraising. They have received numerous grants through the
 High Point Community Foundation in excess of \$60,000 and they receive funding from Home
 Depot and Veterans' Organizations.
- Most of the students are day students. The average student's age is 28. There are few
 extracurriculars. There are a few feeder programs to HPU but most are cost prohibitive for
 undergrad.
- GTCC does a lot of quick careers and covering skills gaps. There are many underemployed people.
- GTCC receives County funds for maintenance, upkeep, and salaries. The system has been
 expanding and serves over 35,000 students, mostly with workforce training as opposed to
 college transfer.
- Apprenticeship programs have been on the rise. There are small business centers in the Chamber of Commerce and High Point. They give free classes on business plans.
- The Small Business Center also provides training, and GTCC has started a furniture academy for the first time in ten years.
- GTCC has started recruiting for apprenticeships in the 11th grade. It had 100% placement and the average starting salary was \$40,000.
- GTCC runs a carpentry course before each market to bring people straight to work.
- Guilford County Schools has 125 schools with 75,000 students. Mr. Simpson has been working as an administrator in this system for 12 years.
- The school is a magnet hybrid school and unique. They serve students in the Penn-Griffin neighborhood. Their attendance zone is a rectangle that covers students in the region, but they also draw students interested in arts education. This draws from all over Guilford County.

- This leads to a mix of underprivileged and privileged families. This is also the only 6-12 school in the district.
- Within the City limits, Ferndale, Wellborn, and Southwest experience similar issues.
- Housing is an issue for many of their families. They have lots of families that move a lot. There is
 a family that was recently evicted and their school social worker will assist with finding and
 looking for housing.
- Generational poverty will make an impact on the school system.
- Finding affordable housing is a challenge in the City, and it also has an impact on where children go to school. Schools are inherently considered as "good" or "bad" schools and people struggling with housing will want to send their children to a specific school.
- There are multiple generations living within the same households. Housing is overcrowded based on home visits. Multiple families may be living together.
- High Point University's expansion is pushing out students in Penn-Griffin.
- High Point University has not offered any relocation benefits following its displacements. People
 who live in the homes that are displaced are renting and the properties are investment
 properties. They are often evicted.
- The School district has just put forth a comprehensive plan for facilities throughout the County.
- There is not enough emergency housing.
- The demolitions of public or affordable housing will disrupt transit to walkable jobs at High Point University.
- The Arts Magnet school is for Visual and Performing Arts. Middle school has 300 lottery seats and high school admission is by audition, with training programs in the middle school portion. They have had 100% graduation rate and 100% acceptance to 4-year college rate.
- The School District Plan is available on the Guilford County Schools website.
- Real estate appraisals are an impediment to fair housing choice. These appraisals have the
 impact of redlining, preventing people from investing in housing in the core. The only way to
 encourage people to purchase in these areas is to provide large subsidies.
- The workforce in the furniture and textile industries are graying and a younger population is needed.
- On average, about 14% of college students are homeless. Based on FAFSA data, above 20% of students had housing insecurity. 9% of Veterans at GTCC were in housing transition.
- There are a number of kids in transitional housing and food insecurity at the middle school. However, there are a number of kids that are "under the radar" and may be living with a relative in the area after previously being evicted.
- Penn-Griffin will bus people to keep them in school because moving schools hurts achievement.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Fair Housing - High Point Parks and Recreation Tuesday, December 10, 2019 - 11:00 AM City of High Point, North Carolina -

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Fair Housing

Tuesday, December 10, 2019 at 11:00am

- Many people with intellectual disabilities live off SSI benefits once they turn 18.
- The Justice Department has sued the State of North Carolina over group homes.
- Group homes are now mandated. Any new group home can have no more than three people. The ARC is being pushed toward independent living.
- The ARC owns more than 350 homes across the state of North Carolina with a focus on independent living and condos with some support.
- The numbers of people diagnosed with Autism exiting the school system is increasing dramatically. There is a great need for housing for people with Autism.
- People with non-developmental disabilities do not have available housing and are forced to get on the waiting list for the Housing Authority.
- Every year, Guilford County graduates between 200-250 individuals with a learning disability.
- The Realtors Association has brought in 40 new members and exposes them on Fair Housing requirements.
- There is a need for a series of training programs for Realtors.
- The State Board of Realtors does not require continuing education on fair housing training for members.
- Though there are Fair Housing electives for license maintenance, they are not required courses.
- Code of Ethics Training for the maintenance of memberships does include Fair Housing, but it is not periodic and it's a hourly requirement.
- Selling prices are often much higher than asking prices for market ready houses due to bidding wars.
- Housing inventory is extremely low. Population growth is natural and not due to annexation.
- Most of the new housing construction is at the upper price point.
- The City's Human Relations Department communicates and serves resources based on fair
 housing issues to act as a starting point for understanding the fair housing law and fair housing
 complaints.
- Human Relations is trying to do a better job of tracking the number of complaints. They serve as one of the options to file a State complaint, but a resident could contact the State correctly.
- Communications and Public Relations has tracked the number of Fair Housing complaints, and the number of complaints is in the single digits per year.
- There has been a perception that the number of reported fair housing cases is low, and many people mistakenly think that there is no issue.
- One of the goals of Human Relations is to educate and provide outreach.

- The Human Relations Department does not do investigations. HUD does a calculation for expected minimum case load, and the number of complaints can be much higher than the expected case load by magnitudes of 100,000.
- Because Fair Housing investigations can be very detailed and take up to 300 days, the number of people who go through the Human Relations Department cannot necessarily reflect the total fair housing complaints. Complainants can go through other avenues like a private attorney.
- There is a need to educate landlords, tenants, and elected officials.
- Human Relations has a staff that Council leans on to use as gatekeepers to investigate complaints.
- The Human Relations Commission offers a yearly training, often in conjunction with Community Development. The ARC will also bring the department in for training.
- Council does a Fair Housing Proclamation. Michael McNair is the Fair Housing Officer.
- There is an Annual Housing Symposium that Community Development holds.
- There is an uptick in fair housing complaints on the part of people with Mental Health issues.
- There can be instances of discrimination tied in with these issues and there are no safe places to immediately and directly support these people when they do have a complaint. As a result, the needs of these people can be left unaddressed.
- There are fair housing issues that come disguised as code enforcement issues.
- At times, there have been clear violations on the parts of City Planning and Zoning Boards, but there were no complaints against this violation.
- In Greensboro and Guilford County, group homes must be a minimum of 1 mile away from each other. This is a State Law and it must be adjudicated at the Court.
- Quid Pro Quo and Hostile Environment cases on the basis of sexual abuse are difficult to successfully prove and the courts have laid out a high standard, so victims do not frequently report them.
- Under Sex for the Fair Housing Act, there are also Domestic Violence provisions. People cannot be evicted for the three strike rule from police calls.
- It is especially difficult for people who do not drive to find a place to live on the bus line.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Health Care - High Point Parks and Recreation Tuesday, December 10, 2019 – 1:30 PM City of High Point, North Carolina -

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Organization	Thad Health Tay	Foll for M. Lower	fiedmont Health Services + Sc Agency	The Foundation	CHP	Urban Design Voitures	CHO
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Healthcare

Tuesday, December 10, 2019 at 1:30pm

- The Healthy High Point Foundation (?) makes grants to nonprofits that do the work.
- Triad Health Project is the HIV/AIDS organization for the County, with offices in Greensboro and High Point. They provide case management, assistance, food, etc. There are 108 clients with active monthly contacts.
- The Triad Health Project Assistance program also assists about 30 people with food assistance.
- There are several hundred people in Guilford County living with HIV/AIDS. In Greensboro, there
 is more specific funding guided to the Cohon Health Foundation. Greensboro gets HOPWA
 funding and has additional case managers.
- The number of clients served in High Point in Greensboro are about equivalent and they receive vouchers.
- The number of people living with HIV/AIDS in NC, 1 in 7 haven't been diagnosed and part of Triad's goal is to find these people and get them into care.
- Triad does prevention work as well.
- HIV/AIDS also matters with housing, addiction, and homelessness issues, so there is a need for a triage approach to stabilize people and ensure that they are cared for.
- There is a communal space for people with HIV/AIDS in Greensboro and there is a great need for one in High Point.
- Triad has confidential testing at all of its sites and brings them to any site where it is invited.
- Wherever there is poverty, HIV/AIDS is increasing.
- The stigma that surrounds HIV/AIDS is also a barrier, where people will not share their status.
- There is a need to raise awareness and encourage training in the City. This is foundation funded.
- Over the last few years, undetectable HIV has become untransmittable HIV which makes it impossible to transfer sexually.
- Faith Health works out of the High Point Medical Center. They gather volunteers to support people and keep them as healthy as possible while they deal with other health issues.
- Faith Health has two "connectors" who receive a stipend for 8 hours/week for work, and then 9 volunteers. They get referrals from hospitals but will also work with the community.
- Faith Health is relatively new to High Point and has only been there since February. They have gotten 20 referrals and have 4-5 active referrals.
- The Greater High Point Food Alliance has 3 neighborhood organizations that are connected and Faith Health wants to partner with them for this work.
- Faith Health started in Winston-Salem at North Carolina Baptist Hospital. The High Point Hospital is now under Wake Forest Medical.
- Piedmont Health Services is a sickle cell agency and 49-year old community based organization that provides wraparound services for sickle cell disease. They also have a prevention counseling

and outreach program for HIV. They provide care for women pre-conception to when the infant is 18 years old and fathers which includes counseling.

- There are about 98 persons with sickle cell and 1,800 with sickle cell traits.
- Piedmont Health provides transportation for all clients regardless of program. Their main office is in Greensboro, but their High Point office is in the South Recreation Center.
- In North Carolina since 1984, they provide sickle cell screenings for newborns. Piedmont receives the results of this screening and can contact parents.
- Public transit between Greensboro and High Point does not connect, unless somebody wants to get to GTCC in Jamestown. People will struggle to get to health clinics through public transit.
- People are unable to use public transit to access healthcare if they lack the income to do so.
- The communal house in Greensboro will have off-hours for people that can come in.
- Rural people are also able to come to the communal house for HIV/AIDS education.
- There have been instances of employment discrimination based on HIV/AIDS but they are difficult to prove. Duke Legal Clinic has assisted with this.
- High Point has a 25-unit apartment complex designated for people with HIV/AIDS. It is almost always at capacity, though it has been opened up to all disabilities and prioritizes HIV/AIDS positive people now.
- People with sickle cell will be discharged based on not feeling pain, so this dictates whether they will stay regardless of whether they have somewhere to go. Also these people are frequently accused of being drug seekers and released.
- Things have improved for people with HIV/AIDS since Wake Forest took over.
- Many people go to the Emergency Room because the shelters are full and they nowhere to go.
- People are presenting at the HIV/AIDS providers because they do not want to be at a shelter but may have other issues such as bedbugs or mental health issues.
- There was previously a chaplain assigned to homeless people going through the system in other places and there is a need to implement this practice in High Point.
- There are patient assistance programs for large copays and the HMAP program for people making less than \$36,000 per year to get affordable medications to people who are HIV/AIDS positive.
- PREP is a preventative measure that makes it so people cannot get HIV/AIDS if exposed. Guilford County is now number 2 in North Carolina HIV/AIDS positive percent.
- The demographics of who is contracting HIV may change. It's currently people aged 16-29. People of color are also disproportionately more affected with behavior held constant.
- Partner Notification for HIV is the same as for syphilis, gonorrhea, and other STIs.
- Piedmont Health is also in the Guilford County jails treating people identified as positive.
- People will also stop at the Communal House out of prison. It is not a 24 hour facility. Higher Ground is the name of the facility.
- There is a Community Health Needs Assessment put together by the health systems in the County. There is also the High Point Resiliency Plan.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Homeless Services - High Point Parks and Recreation Tuesday, December 10, 2019 – 2:30 PM City of High Point, North Carolina -

Name	Organization	Phone Number	Email Address
Sien Haut	Fratidas (Eusand) 1 Hous GESSUCESS	336-408-0874	Sum
DAVID S. MILLEP	W.A. Commers?	336889-6111	336889-6101 SSMillering Hantlstate
CHRUNDA CHAMPORIO	HIGHLAND & RANKINA WARD ST WITED OVETHOUST SWINCHES	765-421-2832	CRAWFORD SHINGUMS.NET
Alisha Doulen	CH	346-888-3042	alisha, dem len Ghys hourthe gar
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Wall Holl	When Desy Hasher	9139-19hBrt)	(413461-6916 Willsorbudesy 1/2 hus. am
Brandon Wilson	Urbun Pesign Ventures	9169-191-1217	Irbun Pesign Ventures 412-461-6916 brandon Burbundergnventurer.com

Homeless Service Providers
Tuesday, December 10, 2019 at 2:30pm

- Partners Ending Homelessness is the Collaborative Applicant for NC-504 which is Guilford County's CoC. They also manage HMIS for the County.
- PEH is preparing to launch Coordinated Entry. This is to get people to enter service programs and avoid entering mainstream services that do not assist them.
- There are multiple shelters in the area. There is a men's shelter and Veteran's transitional shelter run by Open Door Ministries.
- There are expanded beds for cold weather. This will be the first year of specific weather amnesty programs, where Mt. Zion will open its doors to men and West End Ministries will shelter women.
- Leslie's House currently has 22 beds and the Reform Church is also looking to expand this program for the winter.
- There is no drop-in or day shelter. Every time there are attempts to bring a drop-in shelter to the City, something happens to prevent it.
- Carrie Services has 6 beds in partnership with the VA. Salvation Army will be re-adding 10 beds.
- The Domestic Violence Shelter is Family Services of the Piedmont.
- David Miller is a downtown business owner and has previously chaired homeless services programs. He has previously chaired for services for boys aging out of foster care too.
- There is a transitional home for foster youth to finish high school and have types of support while they are vulnerable.
- At the boys shelter, boys are out during the day and then come back at night. They will spend time at the library during the day.
- There are a lot of mental health issues contributing to the homeless issues in the area. It is a big issue in public schools. There are not a lot of mental health services in the area.
- Violence at home and in the neighborhoods and substance abuse problems create issues for youth that may put them into homelessness.
- There is no shelter for girls aging out of foster care like there is for boys.
- There are 400-500 kids in foster care at any given time, and only about 50 are fostered in High Point at any given time compared with the 150 that are actually from High Point.
- Guilford County Schools considers about 1,400 kids homeless. Their definition of homelessness is broader than the HUD definition.
- The primary shelter of Open Doors is between two growing parts of the City and may be displaced. The issue with moving it will be NIMBYism but it must be close to downtown.
- Open Door does not focus on counseling or education and opportunities.

- Clarinda Crawford has experience with working with homeless populations but not in the area.
 Her experience in ministry has been working with the disadvantaged and will let people stay in her churches if it's cold.
- Her three churches are going to include a new community center with possible sheltering in the future.
- All three churches have significant ministries and are working with food insecurity.
- The three churches are in a formerly valuable area that was abandoned by businesses.
- Rapid Rehousing and Permanent Supportive Housing are both also conducted on the part of Open Door Ministries.
- There is a need to link housing and services so people can be stable and secure.
- There is a need for affordable housing.
- There is a need to share resources and ideas to begin providing wraparound care in the City.
- There are some groups that come together to discuss food issues and there is the Continuum of
 Care as well as the Resilience Group that began planning in April and continues to discuss social
 services in the City. There is also a Housing Coalition that meets regularly.
- There is a need for Rapid Rehousing coming out of hospitals.
- There is a disconnect between the City and the creation of new beds, as new beds require operating costs.
- It is unlikely that there are discharge plans. Unless there is somebody to pick up anyone discharged from hospitals or jails.
- The VA has been proactive about finding somebody a place to go, but no other entity has.
- There is a need for a day center, but the operating expenses cause it to be difficult to create it.
- The CoC does not have a good count on the number of rural homeless.
- There is some geographic diversity to the homeless population. The number of homeless people has stayed constant since about 1991 in spite of the growth of the City. Greensboro has not increased in capacity either.
- The County is focusing largely on chronic homeless and homeless Veterans, and they have been successful with reducing these numbers.
- Single women without children have no shelter targeted to them in the area.
- The day shelter in Greensboro has had challenges because the population there is not necessarily representative of the whole homeless population.
- The number of homeless women aged 35-55 has been increasing. This may be caused in part by drug abuse or prostitution.
- Dan Hodgson does outreach into the tent communities.
- There are many women in domestic violence situations that stay in this situation rather than becoming homeless.
- There is a need for a safe place for people to park with services near them. Both Wal-Mart and Sheetz are magnets for people living in their cars.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Housing Providers – High Point Parks and Recreation Wednesday, December 11, 2019 – 9:00 AM City of High Point, North Carolina -

Name	Organization	Phone Number	Email Address
Scott A. Jones	Tiny bouse Comm. Dev.	336-834-7418	tiny houses green shoro Egmail.com
Sofia S Crisp	HCG	336 553-0946	Sofia, crisp Bhousing consultants grayo, WG
Michelle / M. Mai.	CHP	336/3-3685	Michelle, menains Mighpointhergun
CHERYL BRANDBERG	CHS	836) 419-6079	chandberg e chishousing. big
Caroline McKinley	Iriga Librosy	33,8631970	33,8631970 CGrolbune Halle Abr. Com
Im Jackson	CHP	356-888-3847	386-883-3347 toni.jacksonehishpaniturgou
Nona Wilson	the of Hish Purk	321,584-33()	therene witer @ hickointer any
Brandon Wilson	Urban Vesign Yentwe	J178-184-6416	Drandon Qur handessa martino 5, com
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Housing Providers
Wednesday, December 11, 2019 at 9:00am

- Community Housing Solutions does home repairs for low-income persons. They focus on the core city.
- There were 38 repairs in 2018, 45 repairs in 2019, and they plan to do 55 in 2020. Most of their clients are elderly and disabled.
- CHS builds about 2 infill type single family houses in the South Side of the City.
- CHS is a CHDO. New construction is funded with HOME but repairs are not.
- Many of the repairs done are aging in place modifications such as ramps and grab bars. Also repairs due to water damage.
- About 75% of CHS' clients are elderly or disabled.
- CHS' staff is trained in lead-based paint and are all lead-certified. They do not have trouble finding lead-based paint certified contractors, but most work is done through their own staff assisted by volunteers. Certain situations will require contractors.
- CHS' funding sources are foundations. The High Point Community Foundation assisted them previously. Area employers also partner with them.
- CHS services the entire County and get resources from the County and State as well.
- CHS has a waiting list. The number of people on the waiting list is over 100 for the County.
- Many of the repairs that they do in the core city of High Point are major repairs. Many of the houses in the City are in poor condition.
- CHS partners with different groups such as Senior Resources and Meals on Wheels to get referred. They will also get word-of-mouth referrals from neighbors talking.
- CHS will do up to \$20,000 worth of repairs, and partner with other companies if the repair end up costing more than anticipated.
- The program is free or very low cost. Their delinquency rate is low. They do not use liens and instead use promissory notes.
- Operation Inasmuch does no liens and it is a completely free program.
- Housing Consultants Group provides homebuyer education. They work with the City and Community to engage with volunteers for Operation Inasmuch.
- There are two tiers of homebuyer ed. There is an 8 hour class for downpayment assistance.
- There is also the IDA or Individual Account Development Program that is 16 hours long and teaches people good spending behaviors. This class historically looked at credit, but now looks at income and people are not making enough.
- The City has done a good job diversifying the income levels of neighborhoods, but there is a lack of supply of housing stock.
- There is a need for more housing developers and more new construction homes. There are vacant lots but there are no people to build on them.

- Housing Consultants Group is looking to become a CHDO.
- After the housing crisis, many of the affordable housing builders left.
- HCG does financial literacy and basic credit and spending behavior programs. This is targeted toward people who are not ready for the IDA program yet. This puts people on the path to homeownership and has been successful in Greensboro with plans to bring it to High Point.
- There is a lack of realtors who understand affordable housing.
- There is a lack of lenders who understand affordable housing and financial layering.
- The South Side of the City has challenges that the City has been trying to overcome, but they need assistance from appraisers.
- HCG talks about fire extinguishers and toolboxes.
- HCG encourages homebuyers to be there for the inspections, especially first gen homebuyers.
- HCG also does post-purchase classes, and they hold these off until people have purchased their home. They require homebuyers to come to this course at least 12 months after purchase.
- They serve many single female head of households for homebuying.
- There have not been many disreputable contractors taking advantage of people.
- Elderly people typically have a family member that will assist them with home repairs.
- There is a need to create better connections with local community colleges to help people elevate their incomes.
- Living wage in the City is \$18/hour. This is true for the County overall as well.
- There is a need for additional estate planning for new homeowners and this is being incorporated into classes as well.
- Many people with low homeownership experience see the advantage of homeowner warranties.
- Many first time homeowners are paying about 75% less for their mortgage than they are for their rent.
- Tiny House Community Development is a newer nonprofit (6 years old) and they are 98% volunteer-based.
- High Point has been a trendsetter in North Carolina for affordable housing and they adopted the first official tiny house community.
- Tiny house communities utilize gardens, playgrounds, and other ways to build communities.
- Tiny House Community Development depends on fundraising. They strive to create developments without debt financing so they can charge below HUD FMR for rents.
- THCD rents to chronic homeless or formerly homeless. They collaborate with multiple agencies through the CoC.
- There is a need for community collaboration and engagement. There is also the need to incentivize affordable housing development. These people do not receive the same incentives as businesses that anticipate hiring in the area.
- Waiving connection fees or downpayments can be useful to incentivize affordable housing construction for people at the 0-30% AMI bracket. There is a high need for housing for them.
- There is a need to engage community partners, including corporate partners, to create volunteer opportunities.
- Unless there is the construction of an entire subdivision, developers will not come back because the profit is not necessarily there.

- In their Tiny Homes Community, they serve 2 Veterans and 4 other people that had experienced chronic homelessness at some points in their lives. This project is in Greensboro.
- There is a need to provide additional gap financing (often an additional 20%) that will encourage the development of affordable housing.
- The first Tiny House project did not coordinate with City Council, but Tiny Homes Community is encouraged to contact council before the ordinance is approved.
- High Point's zoning codes provide opportunities for accessory dwelling units.
- There is a need for first time homebuyers to utilize accessory dwelling units.
- For first time homeowners, there is also a need for educating people who may rent out these accessory dwelling units.
- Appraisals come in low in Burns Hill and the South Side because there is not a track record of successful new construction in those areas.
- There is a need to develop 3-4 houses to use as comps to raise the appraisals.
- Triad Lifestyle Realty works with first time homebuyers. Most realtors do not work with these people because of the lower commissions.
- Fair Housing Training for realtors is a part of the ethics training. To get licensed, fair housing training is required and it is required for leadership every 2 years.
- Fair housing is a big part of the realtors' code of ethics.
- Redlining has been on the rise with code words and realtors are using them.
- Testers are active in all communities in the state of North Carolina.
- There have been instances of racial steering on the part of realtors in the area, including with relocations based on the expansion of High Point University.
- There is a need for mixed-income developments in neighborhoods in High Point.
- There is still NIMBYism in the area and residents will fight affordable housing.
- It is often more difficult to get new affordable housing sold rather than built due to neighborhood stigma.
- City Council and the City Management Team will do volunteer work on Operation Inasmuch.
- High Point's tax rate is higher than neighboring areas because of previous disinvestment. They try to generate revenue through base growth.
- The walls are going up around High Point University. The University is trying to keep students in and keep every amenity on campus. This is to market to parents as students have more mixed opinions according to focus groups.
- Habitat has another dedication coming this Saturday and they are running out of land. Habitat has not done construction in mixed areas of the City yet.
- Habitat builds about 16 houses per year. They also have assistance from NCHFA.
- Residents of the housing authority did not know they had the opportunity to engage in the selfsufficiency program.
- It is important to focus on the number of aging adults in low-income areas. There is a need to assist aging populations with aging in place.
- There is a need to encourage the purchase of homeowner's insurance even after the home is paid for.
- There are a large number of homes without handrails.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Housing Authority - High Point Parks and Recreation Wednesday, December 11, 2019 – 11:00 AM City of High Point, North Carolina -

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536-883-3351 KR-481-6916 412 461-6816

Housing Authority
Wednesday, December 11, 2019 at 11:00am

- The Housing Authority has increased their voucher allocation with the relocation of Daniel Brooks. They received 75 more mainstream vouchers. They have 218 tenant protection vouchers. They anticipate 28 additional vouchers at a later date.
- There are a total of 321 new vouchers, but the challenge is finding housing that passes the HQS.
- The majority of people relocated are picking public housing. Anything not used in the relocation is issued to the voucher waiting list.
- They anticipate that at least half of the vouchers are not going to be issued to the waiting list.
- There is a need for more affordable housing that can accept vouchers.
- There is a need for project-based vouchers. They can set aside up to 20% of their vouchers for project-based housing.
- One-bedrooms and three-bedrooms are the greatest needs. They also have large families on the waiting list.
- They need to make sure that if landlords would like to rent to Section 8, they need to put themselves on social service lists.
- The biggest challenge is finding decent, affordable housing within payment standards.
- There is a need for higher paying jobs so that tenants can afford the rents.
- Fair Market Rents in the City are high.
- They have 1,146 public housing units.
- They have 1,519 plus 321 vouchers, meaning 1,840.
- Daniel Brooks is going to be demolished. There are three different AMP units. Daniel Brooks is 216 units and it's the core. They will tear down two adjacent units that are Scattered Sites that are duplexes. Also 28 units from the Daniel Brooks Annex across the street which totals 246 units.
- They will end up with 264 units back on the market in a three-phase development. Phase I is 4% non-compete with 100 units through the City bond. The project is adjacent to High Point University and has generated excitement.
- A police substation was built for HPU but it was put in the middle of the Habitat community.
- Phase II and Phase III will be a remaining 80 units apiece. No site has been identified yet. They will be LIHTC projects and 9% tax credits.
- There is a return policy for people relocated for the new replacement development. It will be a working community and people living there must be working 30+ hours per week. They must sign up for the FSS program, but elderly and disabled are exempt from this. This location will be managed third party through a developer. The vouchers for this development are not project-based. All of this development will take place on the former Daniel Brooks site.

- Clara Cox was replaced with Park Terrace. There are 250 units there that are LIHTC and it was three phase development. There were two 9% tax credits and one 4%.
- There are baseline requirements for FSS including financial literacy and having families provide five goals. They provide case management to get through the project. They get to use escrow accounts and that's an incentive.
- They are a HUD-certified housing counseling agency so they provide both to residents and the City, pre- and post-homeownership and have a first time homebuyer program.
- They started a youth financial literacy program that is also open to the community. They've had 100 kids go through the program aged 15-18.
- They try to have kids encourage parents and parents encourage kids to take part in financial literacy programs.
- They are at the baseline 5% for disabled units. They will do reasonable accommodations and they have a request form process for tenants. They typically do not turn people down for paperwork.
- They have a Section 8 new construction for elderly high rise.
- They have community resident councils. Because of low attendance, they do this through an executive round table where they meet with Angela personally. Community meetings also happen but these have lower attendance. They are done every quarter and as-needed.
- They have a potential RAD conversion for the redevelopment project of 28 units for the Daniel Brooks Annex. They have received CHAP and are working on approval and the financing plan.
- They are a standard performer rating. They are typically high performer but were downgraded this year for a reason that is unknown. They have responded by doing a comprehensive inspection and doing floor-to-ceiling repairs.
- The Section 8 Waiting List has been closed for the last few years with a 30 day opening period and they receive 800-1,000 applicants during that period.
- They do not have a high turnover rate on their public housing or vouchers so they must provide people with other resources. The waitlist can be months to years long.
- They refer them to Social Serve where all of the properties are listed.
- They have PHA Pay in most apartments for utilities. They also have a program where people can
 choose between flat rent or 30% adjusted. In this Upward Mobility Program, people pay their
 own utilities. People are afraid to move out because if they lose their job they know they will be
 secure.
- There are excess utility charges that go back to tenants if they go over allowed consumption.
- They do not have many evictions for drugs or crime anymore. The Housing Authority pays for police officers in the Housing Developments. The officers hired there are involved in programs and services for the residents.
- The waiting list for public housing works the same as the Section 8, and with the relocations, units are leased within 5 days.
- There is a need to put pressure on out-of-state landlords so they can sell the property and fix them up.
- There is not a large number of port-ins and port-outs, but there are more port-ins.
- Public transit is one of the biggest hindrances for public housing families. People with children have to balance paying childcare and transportation and their rent also goes up.

- Any family that applies simply needs to stop in when the waiting list opens and provide required documentation. There is no drug testing and the criminal background checks are not done until the person comes up on the waiting list.
- In Housing Authority policies, based on the type of criminal activity that comes up are between 3-7 years. The only crimes that are not allowed are sex offenders methamphetamine production.
- HUD mandated that all public housing authorities are smoke free. By policy, they are a 100% smoke free campus though this cannot be proven within people's houses.
- They have not received any formal fair housing complaints.
- The Mayor appoints board members of the Housing Authority with the consent of council.





FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and Community-Based Organizations - High Point Parks and Recreation FY 2020 Analysis of Impediments to Fair Housing Choice Wednesday, December 11, 2019 -1:30 PM City of High Point, North Carolina -

Name	Organization	Phone Number	Email Address
Teresa Loftin	HPM, Saum	336-683-308	336-883-302 Heresa, 10Pline
DERRY MINGO	BUZINS HALL	336 989-0308	XFRY 47 HI 5 BY 4 HOS. CON
Jokki Davis	WSWA 336-387-6048	336-383-6048	jdavisoitstime2dup.cor
Johnnie TLatton Sa.	MECEOLOWIA	336 405-80.40	336 405-80.40 hoften 36 Bg maila com
Mredish Gre	(HD	336-W5-26PA	336-885-2019 Mercel. Pursace BANSH POSHING
Alisha Bula	(Hb	336888-6014	336 8 88 - Lola Alisha do vussining in
Dallan Lucas	West End/HPU	End/4PU 540-206-7330	Divens 200 Hishlaintedu
Michell Wylai	CHP.	(336) 883-3685	(336) 883-3685 Michelle, Mcnay 6 high point are
Nena Wilson Brandon Wilson 11/21/4 Hestond	City of High Point Urban Design Ventures	336-883-3351 412-461-6916	Travera. Wilson Chighporth Soi 300. Drandon Ourbandosign ventures. com

Community-Based Organizations
Wednesday, December 11, 2019 at 1:30pm

- Washington Street Neighborhood Association would like to see the speeding the neighborhood to be addressed. There is a need for speed bumps. There are many kids in the neighborhood that are in danger.
- There is a need for more businesses on Washington Street.
- There is a need for more activities for children, and mentorship opportunities.
- There is a need to house the veterans and the homeless and to find jobs for them.
- There is a need for higher wages. The minimum wage is too low.
- The business district in Washington Street should provide jobs that provide wages that are higher than the minimum wage.
- All of these needs are compounded for people with children.
- There is a need for affordable health care in the City, especially for families with children.
- In the Macedonia Neighborhood, there is a need for public transit. Many people with minimum wage jobs are forced to walk. This can also lead to workers calling off sick which is detrimental to wage workers.
- People in the Macedonia Neighborhood that do not speak English need assistance. There are policemen that do not speak these languages.
- There is a need for interpreters and English as a Second Language education.
- There is a need for the police to be present when crime is not going on. There is a need for improved relationships between the police and residents. Police largely just drive through the neighborhood and do not interact.
- There is a need for opportunities for mentorships and learning between generations.
- There is high crime in Washington Street's zip code but also poverty which leads to the crime.
- Education in the ZIP code is lacking and people will not be able to get livable wage jobs.
- There are people who are afraid to leave their house in the neighborhood because of crime.
- There is a need for churches to educate the children in their congregations.
- There is a need to give children more opportunities, not just team sports. There is the potential to teach children about gardening or trades where they work with their hands.
- There is a need to change policies to allow for less food waste.
- There is a need for job training for people that will not go to college.
- The High Point Museum has been working on a historical district for the Haley Historical District.
- There is no grocery store in the immediate area of the Haley District. A dollar store is the only place to get food in the immediate area.
- The Greenway backs up behind the museum and along the middle school and high school. Students will be on the greenway when they are in school and there is a need for some policing in that area.

- There are areas where the bushes are into the street, and the City needs to take care of some of this blight along with the other blight they are working on.
- There is a need for access to quality food, such as fresh fruits and fresh vegetables. Food insecurity shows itself most when public transit shuts down at 6pm.
- There is a need for improved education systems to address school disparities.
- The County School System is beginning some tutoring programs.
- The Burns Hill Neighborhood needs more economic development. The Green Street corridor has lost most of its core businesses.
- There is a need for more police engagement in Burns Hill as well as along Washington Street.
- There is a need for more speed bumps in the Burns Hill neighborhood.
- There is a need to distinguish the types of crimes in certain places, because high crime areas are not equivalent and they create a stigma.
- People conflate affordable housing and Section 8 housing. There is a need to educate people on the benefits of affordable housing.
- Oftentimes, landlords are not fixing up housing for people in neighborhoods like Washington Street.
- When the affordable housing development on Skee Club was coming up, there were people that explicitly and in coded language expressed that they did not want the development because it would change the racial makeup of the neighborhood.
- There is a need to address homelessness in the area, either with another shelter, a day shelter, or job and self-sufficiency training.



FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and FY 2020 Analysis of Impediments to Fair Housing Choice Social Services - High Point Parks and Recreation Wednesday, December 11, 2019 -2:30 PM City of High Point, North Carolina -

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Social Services
Wednesday, December 11, 2019 at 2:30pm

- High Point's Senior Center will be developing a new site between 3-5 years from now. They do not know the location of the senior center yet but it must be on a bus line.
- The senior center provides programming and services, including daily activities, educational programs, meal vouchers which is associated at Senior Resources of Guilford County (housed in the center), Medicare and insurance, and legal aid assistance. All are free of costs.
- Children's Initiatives of United Way of Greater High Point and the High Point Opportunity Center. Both are part of Guilford Child Development which runs all of the early childhood and head start programs.
- Children's Initiatives works with the Resiliency Committee.
- Guilford County Family Justice Center is a collaborative of 12 organizations to work with victims of domestic violence, human trafficking, elder abuse, etc. This is a variety of services in one location and the High Point office has been open for one year.
- There is a need for more permanent services including housing for victims.
- Services provided include safety planning, civil and legal services, social services, etc.
- There is an increase in the number of people evicted for domestic violence in High Point.
- They have seen about 3,500 people in the High Point office over the course of their first year.
- Caring Services works to treat people with substance abuse disorders and also provides transitional housing. One of their main goals is to bring people to self-sufficiency. They have 108 transitional beds.
- Triad Adult Daycare Center is contracted with Sandhills to use Medicaid State Funds to allow people to attend their program. They provide services and experiences to maximize remaining skills and independence for people with development disabilities and their families.
- The Adult Daycare has two apartment sites for people once they leave the daycare program. They provide a variety of activities.
- Triad Adult Daycare provides complete social services, including any physical assistance.
- In addition the services for the developmentally disabled, there are classes for students that were no longer in school.
- The Greater High Point Food Alliance works on the issue of food insecurity. They work with food access in Burns Hill, Highland Mills, West End, and Washington Street. They have worked to change policies in the City to make it more urban garden friendly than the past.
- Mental Health Services of the Triad provides mental health services to adults in the area. They run several programs including a day program and psych-social rehab for adults with severe mental illness. They require a primary diagnosis and an MD order.

- Mental Health Services' fastest growing program is their court services program, which sends a
 licensed therapist into the jail to treat them. They served over 1,000 people in those three
 services last year and have added a certified addiction counselor.
- The number of people Mental Health Services' works with increases every year and problems become more complicated.
- Sandhills Center is a behavioral health provider agency that serves 9 counties. They work to transition people to community living and are responsible for providing transitional housing for Severe Persistent Mental Illness population. Their population with no income has increased.
- Sandhills is frequently seeking landlords for affordable housing.
- Sandhills is a member of several CoCs. There is a need for SOAR (?) workers to fill out applications to help people get incomes.
- There is a need for improved public transit for people with mental illnesses.
- Sandhills Center has offered opportunities to train providers working with their clients on fair housing so they understand the fair housing law as it relates to this tenant population.
- Sandhills Center serves approximately 100 in Guilford County.
- Southwest Renewal is a nonprofit Community Development organization. They work on the Southwest quadrant of the core City. 80% of the core City is in poverty and the southwest quadrant is in the 4th poorest ZIP code in the state. It is also a certified Opportunity Zone.
- The group is working on a trees for trash program and environmental conservation projects.
- The Southwest Quadrant was historically the industrial area of the City. They have 11 historic factories and mills which have attracted the small-scale manufacturing plan.
- There is a need for a multimodal interconnector in the Southwest Section that is also connected to the Northwest section of the City.
- Operation Xcel is also involved in the Resilience work group. High Point has the most food insecurity of all of their sites and the parents have the most transitional housing.
- Public transportation is a major need for students. Xcel provides transportation, as the students will frequently need to use Uber.
- Operation Xcel serves 60 students but there are requests for two more sites in High Point. There is currently a ratio of 1 adult to every 11 students.
- Senior Resources of Guilford provides a continuum of services for independent living for older adults. Their Senior Line program allows seniors to ask for assistance and information on nutritional programs. They run Meals on Wheels for the County and deliver to over 700 people in the County.
- There are 7 community nutrition sites in the County. Seniors that would like to get out have
 activities and socialization. They offer an "Adopt a Grandparent" program and the Senior Health
 Insurance Plan program. They also provide medical transportation and serve between 12,00013,000 seniors every year.
- Senior Resources contracts with Sandhills.
- Senior Resources works with older refugees to learn English and gain citizenship.
- Exceptional children frequently get HS certificates instead of HS diplomas once they complete 12th grade. There is a need for a training facility for these types of students.
- There is a need for skills trainings for exceptional children. Many of these students may have incarcerated parents.

- Job training programs through the ARC is limited in funding.
- Public transportation is a major need.
- There is a need for affordable housing that is on the bus lines.
- There is a need for employment on the bus lines during shifts that are available.
- Much of the transitional housing is transitional and people move between transitional housing locations. This makes it difficult to do long-term case management.
- The Southwest Quadrant is create a multimodal transit system to feed into the major transit systems like the local bus terminal, the passenger train, and the passenger bus terminal.
- There are many chronic diseases in the Southwest Quadrant like diabetes.
- There is a need for more public recreation in public parks that provide the options for exercise.
- Urban greenways can act as both economic development tools and health tools.
- There is an opportunity to turn railway beds into greenways.
- High Point has a series of health issues. Transportation is one of its biggest barriers to healthcare. Many of the major health services are in Greensboro.
- There are seven food deserts within High Point. They are also healthcare deserts.
- There is a need for a day center for the homeless in the City.
- The Women's Shelter is at capacity. So is the Salvation Army's.
- Many of the homeless population in the City of High Point have additional issues with mental health and drugs.
- The best location for a day center is in a space where nobody wants it.
- A new healthcare provider in Greensboro and High Point called City Block allows people to sleep in the lobby if it is needed.
- High Point only has one library. There is the potential to investigate satellite libraries.
- The rules for the local paratransit have changed. The cost for paratransit has gone up and there is now a waiting list.
- There are 111 languages spoken in the Guilford County School System. There is a large immigrant population.
- World Relief brings a refugee resettlement population. The immigrant and resettled population has moved in as well for cost of living.
- There are many people without permanent addresses that miss mail notifying them about something important.
- Paratransit is no longer age-eligible and transportation for the elderly has become a greater challenge. This also applies to the mentally ill.
- There is a need for affordable housing, particularly in the core city.
- There is a need for a living wage. Many of the people who come to the food pantries are employed.
- The demand for services has increased while the resources provided have remained the same.
- There is a need for multimodal transit downtown and in the entire core city.
- Many people in transitional housing will frequently say they need to choose between their medication and another major payment, or rent and another major payment. There is a large need for affordable housing to help people feel secure.
- The North Carolina Poverty Research Fund is coming out with a paper on food security in High Point that will feature many statistics on poverty.

- There is no drop-in site that is a 24/7 service for people with mental health issues without traveling to Greensboro.
- A large number of hospital beds are occupied by people with mental health issues in the City of High Point because it is where people with issues are defaulted. This is the most expensive level of care. Jail is the second most expensive level of care and the most ineffective.



APPENDIX B



GRANTEE UNIQUE APPENDICES

APPENDIX B-1 RESOLUTION

APPENDIX B-2



DETAILS REGARDING CHAS AND ACS DATA

American Community Survey:

The American Community Survey is an ongoing survey that provides vital information on a yearly basis. In this survey, a series of monthly samples produce annual estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample.

HUD CHAS:

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. 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.

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. For instance, the CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The City could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

For this reason, the CHAS data can be expected to deviate from the ACS data. The ACS data can be expected to be accurate within a certain margin of error, which can be found on the ACS website in relation to each data point, and the CHAS data extrapolates from those data points, while rounding its estimates.

APPENDIX B-3



RESALE/RECAPTURE POLICY

City of High Point Recapture and Resale Policy

Purpose

The purpose of this document is to outline the requirements for recapture and resale provisions in HOME Investment Partnerships (HOME) program homebuyer projects for the City of High Point (City). HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act (HOME statute), as amended. HOME provides an annual formula grant to the City in order to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must (1) have an initial purchase price that does not exceed the greater of (a) the Section 203(b) mortgage limits for the area that was established as of February, 2008 or (b) 95 percent of the median purchase price for the area, (2) be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and (3) be subject to either recapture or resale provisions. The HOME statute specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The HOME statute also states that resale provisions must limit subsequent purchase of the property to incomeeligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The City is required to establish its recapture and/or resale provisions in writing and submit the provisions to HUD for approval.

Definitions

Amortizing loan – A loan with a repayment method where the amount borrowed is repaid gradually though regular monthly payments of principal and interest over the term of the loan. In down-payment assistance loans, the initial payment maybe deferred for up to three years and would then be repaid based on an amortization schedule.

Forgivable loans - A forgivable loan is designed to enhance affordability and is forgiven when a specific series of requirements are met. These requirements are based on HOME program affordability period; the loan is forgiven at the end of the period of affordability. The period of affordability is based on the amount of HOME assistance provided pursuant to CFR 24 Part 92.254.

Net sale proceeds - The amount of money a homeowner takes away from selling their home is called the seller's net sale proceeds. Net sale proceeds are calculated by taking the gross sale price of a home and subtracting the following costs: (1) balance of all outstanding mortgages and additional liens on the property, (2) commission to the seller's & buyer's agent, (3) any transfer fees, and (4) any additional closing costs owed by the seller (buyers and sellers can sometimes negotiate over who pays which fees)

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Recapture Policy [24 CFR 92.254(a)(5)(ii)]

The City's Homebuyer Assistance Program assists homebuyers through direct down payment, closing costs, principal buy down assistance and/or a reduction of the sales price below the market value (as verified with appraisal) to make the unit affordable. In accordance with the applicable homebuyer recapture/resale provision as outlined in 24 CFR Part 92.254(a)(5), the City will apply the following recapture provisions for HOME-assistance used to provide direct subsidies to income eligible homebuyers. Homebuyers will satisfy the affordability period if they remain in their home for the full required period of affordability as determined by the amount of assistance received (five to fifteen years). The actual required period of affordability will be based on the total amount of the direct HOME assistance provided, as noted below. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2, Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file.

HOME Program Assistance Amount	Minimum Required Affordability Period
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

Table 13 - Minimum Required HOME Affordability Periods

Source: 24 CFR 92.254

The City's recapture provisions are summarized below:

- 1. A HOME Recapture Agreement between the original homebuyer and the City must be signed prior to purchase to document the amount of HOME subsidy, the period of affordability restrictions and homebuyer responsibilities.
- 2. The new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.
- A Deed of Trust and Promissory Note will be executed and recorded by the City. It must include
 the number of years for Period of Affordability, the amount of HOME subsidy it used for the
 Homebuyer, and the terms of occupancy required as their principal residence.
- 4. Recapture is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Non-compliance with the residency requirement will require the immediate payback of outstanding HOME funds not repaid or forgiven.
- Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The owner will be required to complete the Period of Affordability as their principal residence. The exception to this is the sale of the residence or foreclosure.
- 6. For a paying loan, the recapture amount shall be the balance of funds owed on the loan. For a deferred/forgivable loan, the recapture amount will be determined on a pro-rated basis based on Annual Action Plan

the period of affordability, times the number of each remaining (partial and full) years left in that period.

Under Recapture, the homebuyer(s) may sell to any willing buyer at any price during the affordability period; however, a portion of the net sales proceeds from the sale, if any, will be returned to the City as program income to be used for other eligible HOME activities. If the home is SOLD prior to the end of the affordability period, the portion of net sales proceeds returned to the City is equal to the amount of HOME funds invested in the property less the amount paid back or forgiven to that point. The amount of a paying loan satisfied will be based on the loan's remaining balance. If the loan is forgivable, the amount forgiven will be based on the period that the residence was occupied by the homebuyer(s) as the principal residence according to the following chart:

Affordability Period	% Forgiven Per Month
5 years	1.67%
10 years	0.83%
15 years	0.56%

Table 14 - Percentage of Loan Forgiven

In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.

Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City, will be returned to the homebuyer(s). In the event of a sale, short sale, or foreclosure, the amount recaptured will be limited to the amount of "net sales proceeds" available at the time of such occurrence.

If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City shall maintain documentation in each individual file that provides the amount of the sale and the distribution of the funds. This documentation will verify that:

- a. There were no net sales proceeds; or,
- b. The amount of the net sales proceeds was insufficient to cover the full amount due; and that
- No proceeds were distributed to the homebuyer.

HOME funds recaptured by Community Housing Development Organizations (CHDOs) on behalf of the City will not be considered as CHDO proceeds but shall be used by the CHDOs to provide affordable housing for the City of High Point. Not more than 10 percent of recaptured funds may be used for CHDO administration. Recaptured HOME funds provided by an agency other than a CHDO will be recaptured by the City of High Point to be used for eligible HOME activities in accordance with requirements of HOME statute and regulations in the same manner as program income. Not more than 10 percent of the recaptured funds may be used by the City for administrative or planning costs.

During the period of affordability, a homebuyer will not be permitted to refinance the property without the approval of the City. Generally, subordination will not be allowed unless the primary purpose of the loan is for housing repairs, bill consolidation or for a lower interest rate.

Resale Policy [24 CFR 92.254(a)(5)(i)]

The Resale deed restriction will be utilized only for HOME-assisted units which:

- do not receive, either from the PJ or other entity with HOME funds, direct down payment, closing cost, principal buy-down assistance, or a reduction of the sales price to make the unit(s) affordable, or
- b. the City has elected to apply the "Resale Provisions" instead of the "Recapture Provisions" to maintain affordable units in the community.

The Resale Provision ensures that a HOME-assisted property remains affordable during the entire affordability period. The affordability period is based on the amount of HOME funds invested in the unit to include the total development subsidy that is either left in the project at closing OR repaid to the City by the first mortgage lender at closing to assure the unit is affordable to a household at or below 80% of AMI for High Point as determined by HUD. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2, Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each homebuyer's file.

In the case of HOME-assisted units in multi-family projects, a deed restriction shall be executed to ensure that HOME regulations are followed during the affordability period (e.g., the minimum number of HOME-assisted units remain the same, number of units leased to 50% AMI beneficiaries, etc.).

For single-family dwellings, the Resale Provision goes into effect when the home is sold during the affordability period. At the time of sale, the following provisions will be in effect:

- A. In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.
- B. If the property does not meet the affordability requirements for the compliance period, the entire amount of the HOME Investment must be repaid to the City's HOME Treasury Account. (See: 24 CFR 92,504(b)(1); and HOMEfires Vol. 5 No.2, June 2003).

Resale Provisions require the initial homebuyer(s) (and/or subsequent homebuyers of the home if it was previously sold during the required period of affordability) to sell the home to a low-income family and at an affordable price as defined below:

A. A low-income family is defined as a family whose total household income from all sources at the time of purchase from the initial (or subsequent) homebuyer(s) does not exceed 80% of area median income, adjusted for household size as defined by HUD under Part 5 income definition that is applicable at the time of closing.

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The contract for sale of the home shall include a provision requiring the family acquiring the home to be income-eligible as qualified by the City prior to acquiring the property.

B. The initial homebuyer(s) (seller – or if applicable a subsequent homebuyer(s)) shall list the property at or below the City's determined affordable sales price.

The affordable sales price of the HOME-assisted property shall be determined by the City as follows:

- The City shall determine 80% of area median income (AMI) based on the current HUD guidelines for each family size.
- 2. The applicable AMI shall be multiplied by thirty percent (30%) to determine the annual housing expense (HE) and divided by twelve (12) to determine the monthly HE.
- The mortgage interest rate shall be the average fixed-rate for a thirty (30) year mortgage
 as published by the Federal Housing Administration (FHA) at the time the above
 determination is being made.
- 4. The term used for the above calculation shall be thirty (30) years.
- 5. The present value of an affordable mortgage shall be calculated utilizing the monthly HE, the determined interest rate, and the term.
- 6. The affordable sales price shall be determined by the greater of:
 - a. The Section 203(b) mortgage limits for the area that was established as of February 2008 [See NUD's January, 2009 HOMEfires Vol. 10 No. 1]; or
 - b. As estimated by HUD.

The City is the sole determiner of the final offering price for the unit.

- C. The initial homebuyer(s) and, if applicable, any subsequent homebuyer(s) [sellers], must list the property at or below the PJ's determined affordable sales price.
- D. Fair Return and Appreciated Value [24 CFR 92.254(a)(5)(i)]:
 - 1. The determination of "Fair Return" shall be the sum of:
 - Down payment and closing costs paid from the initial homebuyer's cash at purchase
 - b. Initial homebuyer's (seller's) closing costs at sale
 - c. Principal payments only made by the initial homebuyer(s) in excess of the amount required by the mortgage
 - d. Documented capital improvements in excess of \$5,000 within three (3) years of the date of determination of "Fair Return."
 - 2. Fair Return is paid to the initial homebuyer(s) at sale once the first mortgage debt is paid and all other conditions to the initial written agreement are met.
 - 3. In the event there are no funds for Fair Return, then Fair Return does not exist.

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4. In the event there are partial funds for Fair Return, then Fair Return shall remain in force.

E. Appreciated Value is:

- 1. The Affordable Sales Price Less the First Mortgage Debt Less Fair Return...
- 2. Equals Appreciated Value
 - a. If Appreciated Value is zero or less than zero, then no Appreciated Value exists
 - b. Appreciated Value is shared with the initial homebuyer(s) based on the City's initial investment of HOME funds as follows:
 - i. The initial homebuyer's out of pocket investment of down payment and closing costs divided by the City's HOME investment equals the percentage of Appreciated Value that shall be paid to the initial homebuyer(s)
 - The balance of Appreciated Value remaining shall be paid to the City.
- F. All of the above requirements will be included and described in the subordinate Deed of Trust that will be filed in the land records of the Guilford County Register of Deed's Office by the CHDO or the City, as applicable.
- G. The City reserves the right to end the affordability period upon the occurrence of, but not limited to, any of the following events: foreclosure; deed or transfer in lieu of foreclosure; or assignment of an FHA-insured mortgage to the U. S. Department of Housing and Urban Development (HUD).
- H. The CHDO or the City may use purchase options, rights of first refusal or other pre-emptive rights to purchase the housing before foreclosure to preserve affordability. If any of the aforementioned actions are taken, subsequent sale to a HOME income-qualified low-income homebuyer is required. All of the City's original HOME terms and conditions must be reinstated, in writing, and the remaining term of the required period of affordability remains in effect. A new Written Agreement, Promissory Note, and Deed of Trust shall be executed by all applicable parties and recorded in the land records of Guilford County. A copy of all documents, which includes evidence that they have been properly recorded, shall be maintained in the file.
- I. If the City provides additional HOME assistance to the new homebuyer(s), (e.g., a direct subsidy (as defined above)), the City shall reinstate the remaining term of the initial required period of affordability AND add to that term, the new required period of affordability based on the amount of the direct subsidy provided to the new homebuyer(s). The additional HOME investment must be treated as an amendment to the original project. Consequently, the additional HOME investment may result in an extension of the original period of affordability. (See: Notice CPD 12-003, January 2012, page 17, f. Investment of Additional HOME Funds)