

**City of High Point  
Community Development & Housing  
2017-2018 Draft Annual Action Plan**



*"Creating the Single Most Livable, Safe and Prosperous Community in America"*



**Public Review and Comment Period  
March 20, 2017-April 19, 2017**

**Program Year  
July 1, 2017 –June 30, 2018**

**William “Bill” Bencini, Mayor  
Greg Demko, City Manager**

***City Council Members:***

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Christopher Williams, Ward 2  
Alyce Hill, Ward 3  
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## Executive Summary

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

#### 1. Introduction

The City of High Point's 2017-2018 Annual Action Plan, the third year of a 5-year Consolidated Plan spanning from 2015 - 2019, describes activities proposed for funding and implementation during FY 2017-2018. The Action Plan sets forth a description of proposed activities, establishing goals and objectives for each of them. The Plan is based on the housing and community priority needs as defined in the Consolidated Plan along with the anticipated financial resources available to address those needs. The Plan also contains goals and measurable objectives for projects and activities which implement strategies established in the Consolidated Plan.

#### 2. Summarize the objectives and outcomes identified in the Plan

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

See Appendix A.

#### 3. Evaluation of past performance

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

During the 2015 Program Year, the following activities were undertaken to address identified priority needs and execute our strategic plan:

- Six (6) new single-family housing units were completed, with three (3) more under construction
- Three (3) properties were acquired for future demolition/new construction and five (5) properties demolished in the Core City
- 64 homeowners received emergency repair/rehab assistance
- Eight (8) homebuyers received down payment assistance through the City-wide and Core City down payment initiatives; one (1) family received IDA assistance
- 150 individuals attended homebuyer education classes
- 18 trainees graduated from our Construction Training Program
- 13 community agencies were assisted with funds through the Public Services Program
- 13 individuals experiencing homelessness were assisted through the Permanent Supportive Housing Program
- 26 families were assisted through a supervised visitation program for victims of domestic violence in partnership with a local agency

Given the range of competing needs, scarce public resources must be invested wisely. Therefore, as a general principle, the City attempts to and has expended public funds in a way that leverages the commitment of private sector support and community partnerships whenever possible.

#### **4. Summary of Citizen Participation Process and consultation process**

*(Summary from citizen participation section of plan.)*

Participation of the public and of public organizations is extremely important to the development of the Annual Action Plan. To maximize citizen participation, CD&H staff conducted two (2) community meetings to discuss the planning process and solicit input. During these meetings, staff reviewed HUD national objectives as well as ongoing department activities, and facilitated a discussion of community needs along with suggestions for improving programs. Meeting with the community gives the department the best opportunities to interact with residents and receive feedback. Additionally, staff regularly attends neighborhood group and association meetings in the Core City throughout the year which builds partnerships, maintains meaningful and productive relationships in the community, and enhances the Department's ability to develop responsive, relevant programs.

Two public hearings will be conducted on the proposed Action Plan. The Citizens Advisory Council will hold the first public hearing and the second public hearing will be conducted by City Council.

#### **5. Summary of public comments**

*(This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.)*

The draft Annual Action Plan is available for a 30-day public review and comment March 20-April 19, 2017. Any public comments received will be reviewed and addressed by the CD&H Director within 15 days after the public comment period closes. As part of the citizen participation process, two(2) community meetings were held and the following issues and concerns were discussed: parking on lawns/junk cars, neighborhood lighting/safety issues, the baseball stadium, use of the term "Core City" and should this be revamped to improve the negative connotations, ordinances to deal with code enforcement of commercial properties, abandoned properties/churches, traffic calming/speed humps, installation of sidewalks, how are CD&H programs advertised, how does CD&H monitor client compliance, and land acquisition strategies.

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

The 30-day public review and comment period is currently underway for this draft Plan, March 20-April 19, 2017. Any comments received will be reviewed and addressed by the CD&H Director.

## **7. Summary**

This Action Plan outlines a comprehensive and coordinated strategy for implementation of programs that will address the community's affordable housing, homeless, community development, and economic development needs as identified in the 2015-2019 Consolidated Plan. The City will utilize CDBG and HOME funds to leverage other public and private investment to address the City's goals and priorities.

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

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	City of High Point	Community Development & Housing
HOME Administrator	City of High Point	Community Development & Housing

**Table 1 – Responsible Agencies**

### **Narrative (optional)**

The City of High Point Community Development & Housing Department administers CDBG and HOME funds for the City of High Point.

### **Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Specific outreach activities undertaken in the development of the 2017-2018 Annual Action Plan can be found in the Citizen Participation section of this plan. The City of High Point conducted significant public outreach to garner input from citizens, municipal staff, non-profit agencies, private developers, local service providers, government agencies, HPHA, and others in preparing the Consolidated 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 2017-2018 Annual Action Plan continues to address identified coordination of effort through affordable housing initiatives and public services activities. In preparing the Consolidated Plan, the City made every effort to include all housing providers and health, mental health, and social service agencies, including governmental agencies/departments and the HPHA. Focus groups allowed social service and housing agency representatives to collaboratively discuss community needs related to housing, economic development, and special needs populations. Agencies also provided input on their programs, client needs, recent accomplishments, and future plans. This action plan is designed to promote enhanced coordination amongst these organizations during the Consolidated Plan 5-year period.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of High Point is formerly a grant receipt of a Continuum of Care (CoC) Permanent Supportive Housing grant with Open Door Ministries serving as the service provider. The program was transferred to Open Door Ministries in a prior year. The City will continue its involvement with the CoC and conduct monthly training and workshops for Open Door Ministry clients. In addition, the City will provide grant-related technical assistance to Open Door Ministry case managers and offer building space for case managers at 201 Fourth St on an as-needed basis.

The City will also provide move-in and yearly inspections at each residence to ensure compliance with HUD quality standards to Open Door Ministry clients.

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

The City of High Point does not receive ESG funds.



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

In addition to obtaining input from Community Development and Housing Department staff, the City of High Point invited more than 30 local agencies to provide input for the Consolidated Plan via focus groups, public meetings, in-person or telephone interviews, and/or participation in a survey regarding housing and community development needs. The City also advertised the planning process and ways to get involved through ads in the High Point Enterprise, on the Community Development and Housing Department's website, and through flyers placed around the city. Twenty-one groups participated, and are listed in Table 2, along with the areas of the Plan for which they provided input. Organizations consulted include those focused on housing, homelessness, social services, transportation, persons with limited English proficiency, and youth and senior services.

During the 2017-2018 program year, the City will continue to implement and build upon activities that address the needs identified through the Consolidated Plan consultation process.

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	ACTS Ministries
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public meeting and focus group participant; anticipated outcomes are to better help the City in planning allocations and investments for housing and services to address homelessness.
2	<b>Agency/Group/Organization</b>	City of High Point Communications Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Citizen Participation and Outreach
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public meeting participant
3	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF HIGH POINT, ARCHDALE AND TRINITY, INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public meeting and focus group participant

4	<b>Agency/Group/Organization</b>	MACEDONIA NEIGHBORHOOD ASSOCIATION
	<b>Agency/Group/Organization Type</b>	Neighborhood Organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Community Development Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public meeting participant
5	<b>Agency/Group/Organization</b>	YWCA OF HIGH POINT
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public meeting participant
6	<b>Agency/Group/Organization</b>	BURNS HILL NEIGHBORHOOD ASSOCIATION
	<b>Agency/Group/Organization Type</b>	Neighborhood Organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
7	<b>Agency/Group/Organization</b>	HOUSING CONSULTANTS GROUP
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
8	<b>Agency/Group/Organization</b>	LESLIE'S HOUSE
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
9	<b>Agency/Group/Organization</b>	NAAMAN'S RECOVERY
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
10	<b>Agency/Group/Organization</b>	PARTNERS ENDING HOMELESSNESS
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
11	<b>Agency/Group/Organization</b>	SENIOR RESOURCES OF GUILFORD
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
12	<b>Agency/Group/Organization</b>	SMALL BUSINESS AND TECHNOLOGY DEVELOPMENT CENTER
	<b>Agency/Group/Organization Type</b>	Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
13	<b>Agency/Group/Organization</b>	WARD STREET MISSION UMC
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
14	<b>Agency/Group/Organization</b>	WEST END MINISTRIES
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
15	<b>Agency/Group/Organization</b>	WORLD RELIEF
	<b>Agency/Group/Organization Type</b>	Services - Refugees
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group participant
16	<b>Agency/Group/Organization</b>	CITY OF HIGH POINT HUMAN RELATIONS DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interview participant
17	<b>Agency/Group/Organization</b>	CITY OF HIGH POINT TRANSPORTATION DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interview participant

18	<b>Agency/Group/Organization</b>	HIGH POINT HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interview participant; provided written comments
19	<b>Agency/Group/Organization</b>	OPEN DOOR MINISTRIES OF HIGH POINT
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interview participant
20	<b>Agency/Group/Organization</b>	CITY OF HIGH POINT PLANNING DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interview participant
21	<b>Agency/Group/Organization</b>	HIGH POINT COMMUNITY AGAINST VIOLENCE
	<b>Agency/Group/Organization Type</b>	Services - Violence Prevention
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided written comments

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

Efforts were made to consult as broad a group of community stakeholders as possible. Invitations to participate in the planning process were extended to housing developers/providers, homeless and other service providers, community organizations, neighborhood associations, real estate agencies, and other City of High Point departments. Organizations choosing not to attend focus groups or interviews had the option of completing an anonymous survey of local community development and housing needs. No agency types were excluded from participation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Partners Ending Homelessness	Two of Partners Ending Homelessness' objectives that are reflected in Consolidated Plan goals are: (1) to provide a variety of supportive housing that serves chronically homeless clients, including permanent supportive housing; and (2) to provide prevention and supportive services to prevent chronic homelessness and enable the chronically homeless to move to and remain in stable housing.
High Point Core City Plan: Master Plan	City of High Point	The Core City Master Plan called for eight priority actions, of which the following overlap with Consolidated Plan goals: investment in mixed use centers; revitalization of residential neighborhoods; street improvements along key corridors; and commercial/economic development incentives. Portions of the Core City including Macedonia and Southside are designated as Neighborhood Revitalization Strategy Areas (NRSAs), where CDBG funds may be spent with greater flexibility to stimulate improvement.
AI & Assessment of Fair Housing Summary	City of High Point	The AI/AFH identifies four fair housing goals, which were designed for inclusion in the Consolidated Planning process: (1) Increase access to higher opportunity areas for lower income households, especially members of protected classes; (2) Expand affordable housing opportunities in high opportunity areas; (3) Increase awareness of fair housing education and outreach; and (4) Improve the physical environment of racially concentrated areas of poverty. Each of these is reflected in Strategic Plan goals for the next five years.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Center for Community Progress: Technical Assistance Scholarship Program	City of High Point	<p>In the Spring of 2016, the City of High Point, North Carolina, (City) was selected to be a recipient of the Technical Assistance Scholarship Program (TASP), a competitive merit-based scholarship designed to support communities that are ready and willing to explore more innovative approaches to vacancy and abandonment.</p> <p>The following goals/priorities were addressed and their implementation help to inform investment decisions of our Department:</p> <ol style="list-style-type: none"> <li>1. <b>Data Management Systems and Practices:</b> Assist with the creation and preliminary work of the High Point Data Team to better understand the scope, scale and nature of vacancy and abandonment.</li> <li>2. <b>Code Enforcement Systems:</b> Assist with building consensus on the most effective and strategic approach to code enforcement in the face of restrictive state laws.</li> <li>3. <b>Property Tax Enforcement Systems:</b> Facilitate discussion between Guilford County and City of High Point officials to assess current tax enforcement practices, better understand the legal framework for what's possible, and explore potential reforms to minimize the costs and harms presented by vacant, abandoned, and tax delinquent properties.</li> <li>4. <b>Community Partnerships and Programs:</b> Facilitate roundtable discussions with community stakeholders and help identify new opportunities for coordination and collaboration, including the provision of social services to the occupants of problem properties.</li> </ol>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Market Segmentation Study	City of High Point	This project was developed by the Center for Housing and Community Studies (UNC-Greensboro) to conduct a “housing market segmentation” study for the City to provide data for prioritizing redevelopment and revitalization of the Core City. The focus of this project is on three important and interrelated facets of housing in the Core City: the physical state of housing; the socio-demographic condition of neighborhoods; and the overall opportunity presented by careful market analysis.

**Table 3 – Other local / regional / federal planning efforts**

### **Narrative (optional)**

The City of High Point has been selected by the Center for Community Progress for additional Technical Assistance Scholarship Program (TASP) support. This additional support will be focused on helping to implement the original TASP recommendations related to the creation of proactive housing and building code enforcement in targeted areas that support the needs of vulnerable residents.

## AP-12 Participation – 91.105, 91.200(c)

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

### 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
1	Public Meetings	Residents, housing & service providers, other interested stakeholders		Parking on lawns/junk cars, neighborhood lighting/safety issues, the baseball stadium, use of the term “Core City” and should this be revamped to improve the negative connotations, ordinances to deal with code enforcement of commercial properties, abandoned properties/churches, traffic calming/speed humps, installation of sidewalks, how are CD&H programs advertised, how does CD&H monitor client compliance, and land acquisition strategies	None

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
2	*Public Hearings	Residents, housing & service providers, other interested stakeholders	*Scheduled for March 23 & April 3, 2017.		

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

The following table outlines High Point’s anticipated resources including CDBG, HOME, and other funding sources that the City anticipates having available during the 2017-2018 program year.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	748,850	87,000	130,000	965,850	2,269,474	The CDBG allocation estimate assumes a 10% decrease. Federal awards have not been announced.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	325,642	316,110	520,000	1,161,752	1,152,356	The HOME allocation estimate assumes a 10% decrease. Federal awards have not been announced.
General Fund	public - local	Acquisition Admin and Planning Homebuyer assistance Housing	847,211	0	66,000	913,211	At City Council's discretion	Core City development; departmental admin and support

**Table 5 - Expected Resources – Priority Table**

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

The federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, particularly in the current budget environment, the City has historically received these funds and expects to continue to receive CDBG funds for the period covered by this Plan. The City leverages funds through its General Fund to assist in infill and affordable housing development projects.



Additional sources of funding to address housing and community development needs in the City of High Point during the 2017-2018 program year include:

- General Fund funds for match and support of the Urgent Repair Program and Construction Training Partnership Program (\$75,000)
- North Carolina Housing Finance Agency funding for construction training and urgent repairs (\$165,000)
- Internal Revenue Service grant for income tax preparation assistance (\$2,877)
- Neighborhood Stabilization Program (NSP) program income for housing and neighborhood improvements (\$447,802)

Grant matching requirements are met through in-kind sources.

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

The City of High Point owns several residential lots in Core City neighborhoods that may be used to address the needs identified in this Plan, more specifically, increased access to affordable housing. In addition, the City will acquire additional parcels of strategic interest to increase affordable housing choice. Plans are underway for the City to partner with Bank of North Carolina (BNC) to develop affordable housing units on thirteen adjacent vacant lots that are close to employment generators. BNC announced last year it would invest \$5 million in affordable housing in the core city and sell them at cost to qualifying buyers.

**Discussion**

In addition to the federal, state and local funds identified in the plan, the City will continue to seek other funding opportunities and partnerships that can help to expand our programs to provide increased housing options and level of service.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Capacity Building	2015	2019	Non-Housing Community Development	CITYWIDE NEIGHBORHOODS	Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs Public Services	CDBG: \$191,825 General Fund: \$96,818	Other: 3 Other (FTE)
2	Provision of Public Services	2015	2019	Non-Housing Community Development	CITYWIDE NEIGHBORHOODS	Public Services	CDBG: \$55,000	Other: 14 nonprofit agencies/organizations
3	Core City Improvements	2015	2019	Affordable Housing Non-Housing Community Development	CITYWIDE NEIGHBORHOODS	Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs	General Fund: \$310,000	Housing Code Enforcement/Foreclosed Property Care: 17 Household Housing Unit Other: 10 Other
4	Emergency Home Repair	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Expand Homeownership Opportunities  Job Training Opportunities	NCHFA: \$165,000 General Fund: \$260,000	Homeowner Housing Repairs: 60 (includes OIAM) Household Housing Unit  Construction Training: 20 students trained

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support Affordable Rental Housing Development	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Affordable Rental Housing Construction Decrease Homelessness	Section 108: \$694,000 HOME: \$300,000	Rental units constructed: 180 Household Housing Unit
6	CHDO Project Reserves	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Expand Homeownership Opportunities	HOME: \$715,000	Homeowner Housing Added: 9 Household Housing Unit
7	CHDO Operating Support	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Expand Homeownership Opportunities	HOME: \$30,000	Number of CHDOs supported: 2
8	Homeownership Education & Assistance	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Expand Homeownership Opportunities	HOME: \$30,067 General Fund: \$251,000	Direct Financial Assistance to Homebuyers: 70 Households Assisted
9	Affordable Housing Development & Program Delivery	2015	2019	Affordable Housing	CITYWIDE NEIGHBORHOODS	Affordable Rental Housing Construction Expand Homeownership Opportunities	CDBG: \$486,671	Other: 6 Other (FTE)

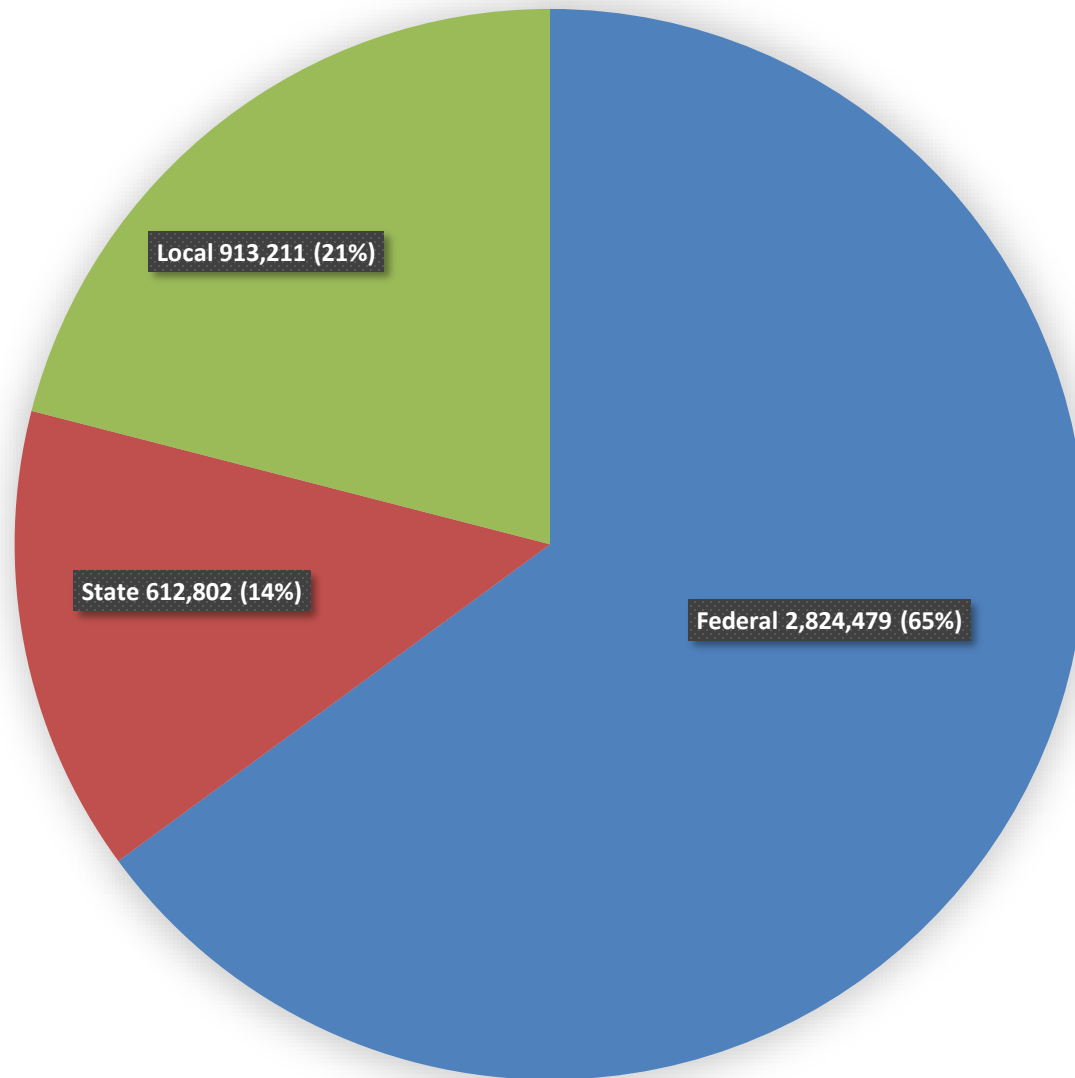
10	Program Administration	2015	2019	Administration	CITYWIDE NEIGHBORHOODS	Affordable Rental Housing Construction Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs Decrease Homelessness Expand Homeownership Opportunities Fair Housing Education and Awareness Job Training and Employment Assistance Public Services	CDBG: \$102,354 HOME: \$86,685 General Fund: \$130,393	Other: 3 Other
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**Table 6 – Goals Summary**

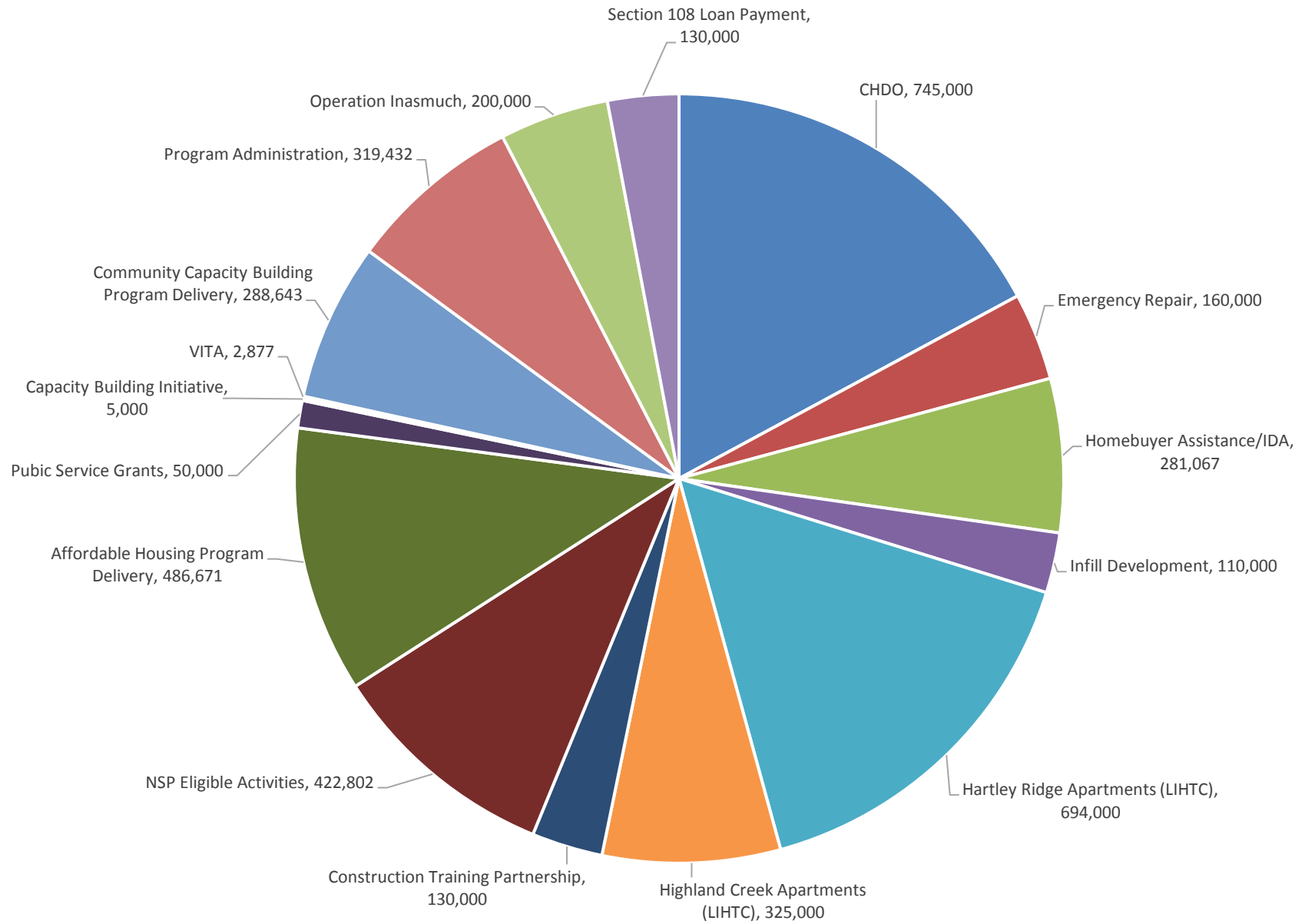
Proposed Sources		Proposed Uses	
*CDBG & CDBG Program Income (Includes Prior Year Funds)	965,850	Emergency/Urgent Repair/Housing Rehab	160,000
*HOME & HOME Program Income (Includes Prior Year Funds)	1,161,752	Operation Inasmuch	200,000
HUD Section 108 (Prior Year Funds)	694,000	CHDO Activities	745,000
NSP Program Income	447,802	Homebuyer Assistance/IDA	281,067
City Infill Development (GF)	120,000	Infill Housing	110,000
City General Fund (EAC)	227,211	Hartley Ridge Apartments	694,000
North Carolina Housing Finance Agency	165,000	Highland Creek Apartments	325,000
Volunteer Income Tax Assistance	2,877	Construction Training Partnership	130,000
Core City Redevelopment (Includes Prior Year Funds)	566,000	NSP Eligible Activities	447,802
		Public Service Grants	50,000
		Capacity Building Initiative (CBI)	5,000
		Volunteer Income Tax Assistance	2,877
		HUD Section 108 Loan Repayment	130,000
		Affordable Housing Program Delivery	486,671
		Community Capacity Building Program Delivery	288,643
		Program Administration	319,432
<b>TOTALS</b>	<b>4,350,492</b>		<b>4,350,492</b>

*\*Funding allocations are estimates.*

## Proposed Sources



## Proposed Uses



Annual Action Plan

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## Goal Descriptions

1	Goal Name	Community Capacity Building
	Goal Description	Implementation of neighborhood capacity building activities
2	Goal Name	Provision of Public Services
	Goal Description	Public service grants to community-based organizations and other non-profits
3	Goal Name	Core City Improvements
	Goal Description	Affect physical conditions that improve the quality of life of residents in the Core City
4	Goal Name	Emergency Home Repair
	Goal Description	Address the emergency repair needs of income-eligible residents
5	Goal Name	Support Affordable Rental Housing Development
	Goal Description	LIHTC affordable housing development using Section 108 Guaranteed Loan funds
6	Goal Name	CHDO Project Reserves
	Goal Description	Allocate HOME funds to support new housing construction
7	Goal Name	CHDO Operating Support
	Goal Description	Provide operational support for our two CHDOs
8	Goal Name	Homeownership Education & Assistance
	Goal Description	Improve access to safe, decent and affordable housing for income-eligible residents
9	Goal Name	Affordable Housing Development & Program Delivery
	Goal Description	Staff and other operational support for the delivery of and access to affordable housing
10	Goal Name	Program Administration
	Goal Description	Administration and planning activities

Table 7 – Goal Descriptions



**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 91.215(b):**

Through the emergency/urgent repair program, down payment assistance/IDA, multi-family LIHTC, and CHDO projects, we anticipate serving extremely low-income, low-income, and moderate-income families as follows:

- Extremely low-income: 88
- Low-income: 74
- Moderate-income: 158

As the CDBG & HOME programs have eligibility income requirements, HUD is required by law to set income limits in determining eligibility of applicants for assisted housing programs which use HUD funds. The income guidelines provided to High Point reflect incomes for the Greensboro-High Point Metropolitan Statistical Area (MSA). The table below contains FY2016 income limits, effective March 28, 2016, with breakdowns by family size and income categories for High Point. *(\*Note: 2017 income limits have not been released.)*

<b>2016 Income Levels (Source: HUD)</b>				
	<b>Extremely Low Income</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Area Median Income</b>
<b>Persons in Household</b>	30% Median	50% Median	80% Median	100% Median
<b>1</b>	\$11,900	\$19,850	\$31,750	\$40,050
<b>2</b>	\$16,020	\$22,700	\$36,300	\$45,750
<b>3</b>	\$20,160	\$25,550	\$40,850	\$51,500
<b>4</b>	\$24,300	\$28,350	\$45,350	\$57,200
<b>5</b>	\$28,440	\$30,650	\$49,000	\$61,800
<b>6</b>	\$32,580	\$32,900	\$52,650	\$66,350
<b>7</b>	\$35,200	\$35,200	\$56,250	\$70,950
<b>8</b>	\$37,450	\$37,450	\$59,900	\$75,500

## AP-35 Projects – 91.220(d)

### Introduction

The 2017-2018 projects summarized below include those to be funded using CDBG and HOME monies. Summaries of additional housing and community development projects funded through other sources are provided in the appendix.

#	Project Name
1	Community Capacity Building
2	Community Based Initiatives
3	Public Services
4	Emergency Repair Program
5	Core City Activities
6	Section 108 - Hartley Ridge
7	CHDO - Habitat for Humanity
8	CHDO - Community Housing Solutions
9	CHDO Operating Costs
10	Homebuyer Assistance Program
11	Homebuyer Education Class
12	Individual Development Accounts
13	Affordable Housing Delivery Cost
14	Program Administration
15	HOME Program Administration
16	Section 108 Loan Repayment
17	Highland Creek Apartments (LIHTC)

**Table 8 – Project Information**

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

Allocation priorities and program activities are based on identified needs in the 2015-2019 Consolidated Plan. Obstacles in addressing underserved needs include: lack of funding, constrained availability of affordable, decent, safe, and sanitary rental and homeowner housing units, and the need to strengthen the system of care through homeless housing and service providers. See [AP-85 Other Actions](#) for actions planned to address obstacles to meeting underserved needs.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	Community Capacity Building
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Community Capacity Building
	<b>Needs Addressed</b>	Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs
	<b>Funding</b>	CDBG: \$191,825 General Fund: \$96,818
	<b>Description</b>	TO PROVIDE PROGRAMS ASSOCIATED WITH IMPLEMENTING COMMUNITY AND NEIGHBORHOOD DEVELOPMENT ACTIVITIES CONSISTENT WITH PRIORITIES IDENTIFIED IN THE 2015-2019 CONSOLIDATED PLAN AND STRATEGIES TO BE IMPLEMENTED DURING THE 2017-2018 PROGRAM YEAR.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimate that the Community and Neighborhood Division with served over 1,000 families with the capacity building activities
	<b>Location Description</b>	City wide with special emphasis on the Core City

	<b>Planned Activities</b>	Implementation of non-housing strategies to promote community capacity development activities that create stronger neighborhoods. Capacity-building and technical support for neighborhood associations remains one of the most important services provided. Technical and analytical support will also be provided to the Citizen's Advisory Council, Neighborhood Associations/Watch groups and Public Service grantees.
<b>2</b>	<b>Project Name</b>	Community Based Initiatives
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Community Capacity Building Provision of Public Services
	<b>Needs Addressed</b>	Core City Revitalization/NRSAs
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	MINI GRANTS TO LOCAL NEIGHBORHOOD GROUPS AND ORGANIZATIONS FOR PUBLIC SERVICE-TYPE PROJECT ACTIVITIES
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimate that the Community and Neighborhood Division with served over 300-500 families with the Community Based Initiatives grants.
	<b>Location Description</b>	City wide with special emphasis on the Core City
	<b>Planned Activities</b>	Public service activities provided by neighborhoods and/or local community based organizations for the benefit of low to moderate-income residents.
<b>3</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS

	<b>Goals Supported</b>	Provision of Public Services
	<b>Needs Addressed</b>	Expand Homeownership Opportunities Decrease Homelessness Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs Job Training and Employment Assistance Public Services Fair Housing Education and Awareness
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	TO FUND PUBLIC SERVICES 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.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the Community and Neighborhood Division will serve over 950 families with the Public Services grants.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents.
<b>4</b>	<b>Project Name</b>	Emergency Repair Program
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Emergency Home Repair

	<b>Needs Addressed</b>	Expand Homeownership Opportunities Code Enforcement and Neighborhood Clean-Up
	<b>Funding</b>	NCHFA: \$100,000 General Fund: \$260,000 (includes Operation Inasmuch)
	<b>Description</b>	PROVIDE EMERGENCY REPAIRS FOR INCOME ELIGIBLE HOMEOWNERS
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homes rehabilitated: 60 (50 via OIAM) Family types: Households with incomes of 80% AMI and below
	<b>Location Description</b>	Citywide (with a focus on Core City)
	<b>Planned Activities</b>	Emergency repairs that threaten the continued livability and viability of homeowner housing units.
5	<b>Project Name</b>	Core City Activities
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Core City Improvements
	<b>Needs Addressed</b>	Expand Homeownership Opportunities Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs
	<b>Funding</b>	General Fund: \$110,000
	<b>Description</b>	Activities that: (1) increases homeownership in the Core City overall, especially by young professionals and middle-income households, and (2) remove/mitigate blight influences.
	<b>Target Date</b>	6/30/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homebuyers assisted: 40 Number of blighted homes demolished: 3 Number of homes rehabilitated: 10
	<b>Location Description</b>	Core City
	<b>Planned Activities</b>	Activities include down payment incentives, acquisition, rehabilitation, demolition, and infill development.
6	<b>Project Name</b>	Section 108 - Hartley Ridge Apartments
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Support Affordable Rental Housing Development
	<b>Needs Addressed</b>	Affordable Rental Housing Construction
	<b>Funding</b>	CDBG (Section 108): \$694,000
	<b>Description</b>	MULTI-FAMILY AFFORDABLE HOUSING DEVELOPMENT THROUGH LIHTC
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of units: 84 Household income (# of families): 40% AMI and under – 17; 41% - 50% - 17; 51% - 60% - 50
	<b>Location Description</b>	Hartley Drive, High Point, NC
	<b>Planned Activities</b>	Construction of an 84-unit multi-family housing complex.
7	<b>Project Name</b>	CHDO - Habitat for Humanity
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	CHDO Project Reserves

	<b>Needs Addressed</b>	Expand Homeownership Opportunities Job Training and Employment Assistance
	<b>Funding</b>	HOME: \$75,000
	<b>Description</b>	AFFORDABLE HOUSING DEVELOPMENT FOR HOMEOWNERSHIP
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homes constructed: 3 Number of CTP apprentices: 2
	<b>Location Description</b>	Washington Terrace neighborhood
	<b>Planned Activities</b>	Construction of affordable housing for homeownership that includes a construction training component.
8	<b>Project Name</b>	CHDO - Community Housing Solutions
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	CHDO Project Reserves
	<b>Needs Addressed</b>	Expand Homeownership Opportunities
	<b>Funding</b>	HOME: \$640,000
	<b>Description</b>	AFFORDABLE HOUSING CONSTRUCTION FOR HOMEOWNERSHIP
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homes constructed: 5
	<b>Location Description</b>	Southside neighborhood



	<b>Planned Activities</b>	Construction of affordable housing for homeownership
<b>9</b>	<b>Project Name</b>	CHDO Operating Costs
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	CHDO Operating Support
	<b>Needs Addressed</b>	Expand Homeownership Opportunities
	<b>Funding</b>	HOME: \$30,000
	<b>Description</b>	CHDO operating support
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	CHDO operating support
<b>10</b>	<b>Project Name</b>	Homebuyer Assistance Program
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Homeownership Education & Assistance
	<b>Needs Addressed</b>	Expand Homeownership Opportunities
	<b>Funding</b>	HOME: \$30,067 General Fund: \$200,000
	<b>Description</b>	DOWN PAYMENT AND CLOSING COST ASSISTANCE TO INCOME ELIGIBLE FIRST TIME HOMEBUYERS; ACTIVITY ALSO INCLUDES CORE CITY HOMEBUYER INCENTIVE PROGRAM
	<b>Target Date</b>	6/30/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homebuyers assisted: 50
	<b>Location Description</b>	Citywide (includes Core City Initiative)
	<b>Planned Activities</b>	Provide direct homebuyer assistance through the Homebuyer Assistance Program, to include the IDA program.
<b>11</b>	<b>Project Name</b>	Homebuyer Education Class
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Homeownership Education & Assistance
	<b>Needs Addressed</b>	Expand Homeownership Opportunities
	<b>Funding</b>	General Fund: \$21,000
	<b>Description</b>	HOMEBUYER EDUCATION AND COUNSELING
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of homebuyer education participants: 300
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide homebuyer education and counseling to potential first time homebuyers.
<b>12</b>	<b>Project Name</b>	Individual Development Accounts
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Homeownership Education & Assistance

	<b>Needs Addressed</b>	Expand Homeownership Opportunities
	<b>Funding</b>	General Fund: \$30,000
	<b>Description</b>	PROVIDE MATCH TO SAVINGS AS WELL AS FINANCIAL LITERACY CLASSES AS PART OF AN ASSET-BUILDING STRATEGY THAT CONCENTRATES ON BUILDING FAMILY SECURITY AND IMPROVING ECONOMIC WELL-BEING.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of families: 50 (2 classes of 25 families each)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Conduct 2 cohorts of IDA classes to position families to become mortgage-ready.
13	<b>Project Name</b>	Affordable Housing Delivery Cost
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Affordable Housing Development & Program Delivery
	<b>Needs Addressed</b>	Affordable Rental Housing Construction Expand Homeownership Opportunities Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs
	<b>Funding</b>	CDBG: \$486,671
	<b>Description</b>	PLANNING AND MANAGEMENT OF AFFORDABLE HOUSING PROJECTS. INCLUDES STAFF SALARIES, BENEFITS, AND OPERATIONAL COSTS.
	<b>Target Date</b>	6/30/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Project management and oversight for the affordable housing programs.
14	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Affordable Rental Housing Construction Expand Homeownership Opportunities Decrease Homelessness Code Enforcement and Neighborhood Clean-Up Core City Revitalization/NRSAs Job Training and Employment Assistance Public Services Fair Housing Education and Awareness
	<b>Funding</b>	CDBG: \$102,354 General Fund: \$130,393
	<b>Description</b>	General program planning, management and operational costs.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Program administration and management activities.
15	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Support Affordable Rental Housing Development CHDO Project Reserves CHDO Operating Support Homeownership Education & Assistance
	<b>Needs Addressed</b>	Affordable Rental Housing Construction Expand Homeownership Opportunities
	<b>Funding</b>	HOME: \$86,685
	<b>Description</b>	HOME PROGRAM MANAGEMENT AND OVERSIGHT. INCLUDES SALARIES, BENEFITS, AND OPERATIONAL COSTS.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	HOME Program management and oversight activities
16	<b>Project Name</b>	Section 108 Loan Repayment
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Support Affordable Rental Housing Development
	<b>Needs Addressed</b>	Affordable Rental Housing Construction

	<b>Funding</b>	CDBG: \$130,000
	<b>Description</b>	DEBT SERVICE PAYMENT FOR SECTION 108 FUNDS USED IN AFFORDABLE HOUSING DEVELOPMENT.
	<b>Target Date</b>	6/30/ 2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Debt service payment
17	<b>Project Name</b>	Highland Creek Apartments (LIHTC)
	<b>Target Area</b>	CITYWIDE NEIGHBORHOODS
	<b>Goals Supported</b>	Support Affordable Rental Housing Development
	<b>Needs Addressed</b>	Affordable Rental Housing Construction
	<b>Funding</b>	HOME and NSP: \$325,000
	<b>Description</b>	MULTI-FAMILY AFFORDABLE HOUSING DEVELOPMENT THROUGH LIHTC
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number of units: 96
	<b>Location Description</b>	Baker Road, High Point, NC
	<b>Planned Activities</b>	Construction of a 96-unit multi-family housing complex.

## AP-50 Geographic Distribution – 91.220(f)

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

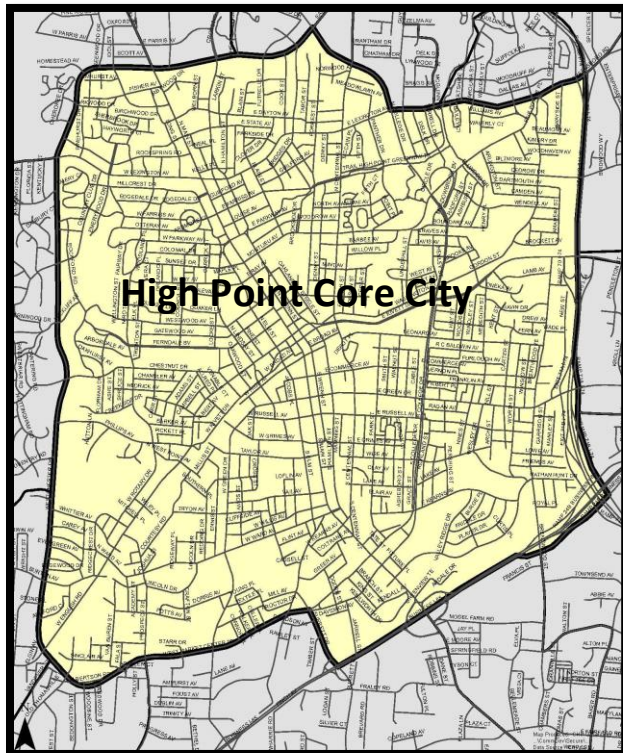
In 2017-2018, resources will be directed to High Point's Core City, specifically, census tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, and 145.03. Additionally, the City of High Point designated the Core City neighborhoods of Macedonia and Southside as NRSAs, meaning that the City can use funds more flexibly in these areas to address critical needs.

### Geographic Distribution

Target Area	Percentage of Funds
CITYWIDE NEIGHBORHOODS	31

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically



Both the City's AI and its Core City Master Plan identified this area as needing revitalization, and the City has been committed to redeveloping housing within these areas. In addition, the City has engaged the University of North Carolina at Greensboro's Center for Housing and Community Studies to complete a Market Segmentation Study for High Point. Factors considered in this study include income, housing conditions, employment rates, home values, crime, educational attainment, etc. in identifying extremely weak to stable neighborhoods (by block group). While this study is being finalized, early information has helped the City identify areas of most need to determine where resources should be allocated. Proposed funding decisions to serve the specific geographic area identified are in the range of 31% of program funding.

### Discussion

None

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

According to the City's 2015-2019 Consolidated Plan, 74% of extremely low-income, and again nearly three-quarters (74%) of very low-income households in High Point experience one or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than 1.5 persons per room, or that pay more than 30-50 percent of their income to cover housing expenses. More than one-quarter of all households in our community (at any income level) experience a housing problem, and nearly one-third (31%) experience a cost burden of 30-50 percent. Many very low-income and extremely low-income individuals experience severe cost burdens. Sixteen percent (16%) of all households in High Point experience a cost burden of 50 percent or more. The availability of affordable housing is a local, as well as national issue. The National Low Income Housing Coalition's 2016 State of Housing Profile for North Carolina cites a shortage of 213,782 units of affordable and available housing for extremely low income renters.

Many low-income families in High Point are faced with multiple undesirable choices when seeking housing. They must choose between paying more than they can afford, living in substandard housing, or living in overcrowded housing. These choices have corresponding negative impact in their quality of life. The scarcity of affordable housing in our community is reflected in the extreme concentration of low-income families in older areas of the Core City and in the substantial waiting list maintained by the High Point Housing Authority.

While no estimate of lead-based paint risk by income level is available, households with incomes below 50% of the AMI are least able to afford new, well-maintained housing and are therefore at a greater risk of lead poisoning. Lead-based paint risk is highest in units built prior to 1980 with children present. One-tenth of both owner- and renter-occupied housing falls within this category, for a total of 3,917 units at risk for exposure to lead in High Point.

In response to housing needs identified in the Consolidated Plan, Community Development & Housing's affordable housing strategies are focused in three areas (programs in response to these areas are given below each area):

Increasing the supply of safe, sanitary and decent affordable housing (single family and multifamily housing development)

- Infill development through partnership with non-profit developers (CHDOs)
- Partnership with multifamily housing developers in support of LIHTC projects (e.g., Kirkwood Crossing)
- Neighborhood Stabilization Program (NSP) to acquire and repair vacant foreclosed properties and sell to income-eligible persons



Improving the condition of the existing low income housing stock (housing rehabilitation)

- Construction Training Program
- Emergency/Urgent Repair Program
- Operation Inasmuch

Improving the accessibility to affordable housing (homebuyer education and down payment assistance)

- Homebuyer Education
- Down Payment Assistance
- Individual Development Accounts

One Year Goals for the Number of Households to be Supported	
Homeless	13
Non-Homeless	171
Special-Needs	0
Total	184

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	104
Rehab of Existing Units	51
Acquisition of Existing Units	3
Total	159

**Table 12 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The City of High Point has several programs designed to assist affordable housing needs including, but not limited to:

### Core City Homebuyer Incentive Program

A down payment and closing cost incentive program designed to encourage middle income homebuyers to buy homes in the Core City. Assistance is in the form of a loan up to \$7,500 that is deferred and forgiven at a rate of 20% per year over five years. The program includes homebuyer education classes and post-purchase counseling for first-time buyers. The program is also meant to address income diversification in the Core City in addition to access to affordable housing.

### Homebuyer Assistance Program

Homebuyer assistance is vital to the Department's goal of providing access to decent, safe, sanitary and affordable housing. The Citywide homebuyer assistance program provides down payment and closing cost assistance to homebuyers to reduce out of pocket costs in the form of a deferred low-interest rate loan. Homebuyer assistance is offered to buyers who purchase homes in the city limits of High Point. Homebuyer assistance is up to \$5,000.

### Community Housing Development Organizations (CHDOs)

Currently, the City has two active certified CHDOs: Habitat for Humanity of High Point (Habitat) and Community Housing Solutions (CHS).

Since 2008, the City has contracted with Habitat to build 30 single family homes in the neighborhood adjacent to Washington Terrace Park, as well as the West End neighborhood. Habitat has constructed and sold 1 home in West End and 26 homes in the Graves Avenue area, with an additional 3 currently underway.

In the Southside neighborhood, the City previously contracted with Unity Builders, Inc. to construct and sell 7 single-family homes, as well as construct 4 homes for lease-purchase. In 2015, a new contract was executed with CHS to construct 2 single family homes in the Southside community. In 2016, the City contracted with CHS to build 2 additional homes (construction completed) and in this upcoming fiscal year, proposes to contract with CHS to build 5 additional homes for sale or lease-purchase, which would complete Phase 1 of the Southside Revitalization Plan.

### N.C. Housing Finance Agency and the N.C. Homebuilders Association

The City of High Point has entered a tri-party agreement with the N.C. Housing Finance Agency (NCHFA) and the N.C. Homebuilders Association (NCHBA) to provide occupational training to low- and moderate-income City residents, teaching them how to build and/or renovate affordable housing. Under the terms of the agreement, NCHBA will conduct a range of training services consisting of construction classes, classroom and hands-on residential new construction and/or rehabilitation field training, and job placement activities. Program participants will be paid a stipend during training. The City has procured a general contractor partnership with High Point Community Against Violence ("HPCAV"). HPCAV will be responsible for the satisfactory completion of all work performed by participants on program-related projects.

Additionally, the City of High Point will seek infill development through partnerships with non-profit developers and use of CHDOs; pursue the development of single family and multifamily housing; seek partnerships with multifamily housing developers in support of LIHTC projects; use the Neighborhood Stabilization Program to (1) construct a pedestrian bridge over Richland Creek, (2) plant an orchard in conjunction with the bridge construction to help address food insecurities, and (3) acquire and repair vacant foreclosed properties and sell these properties to income-eligible persons; and utilize NRSA

designation to complete revitalization projects in Macedonia and Southside.

### Operation Inasmuch

Operation Inasmuch (OAIM), developed in 1995 in Fayetteville, NC, is based on the principle found at Matthew 25:40 where Jesus said “Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.” One of the unique benefits of OAIM was that it provided a platform for churches, non-profits, local government and individual citizens to develop a community oriented partnership that was fueled by the desire to help others. Since then, OAIM has grown into a national nonprofit that employs proven models to motivate, train, and equip churches. In 2016 there were over 2,000 churches in 24 states and reported collectively more than 27,000 volunteers, representing \$4.2M in labor hours and material costs.

Similar to OAIM in Fayetteville, the City has partnered with non-profit organizations, churches general contractors and other volunteers to conduct a Blitz Day of services such as repairs and yard clean ups for income eligible homeowners in targeted communities. The City would support the efforts of the volunteers by financing for the cost of materials and sub-contractors needed for specialized projects, thus greatly reducing out-of-pocket costs. The following chart highlights the OIAM events to date:

<b>OIAM (Neighborhood)</b>	<b>Date Held</b>	<b># of homes served</b>	<b># of volunteers</b>
OIAM – Southside	May 14, 2016	11	150
OIAM – East Central	Nov. 5, 2016	12	115
OIAM – Highland Mills	May 6, 2017	25 (goal)	300 (goal)

Many churches have expressed an interest in participating in OIAM-type activities outside of the scheduled Blitz Days. For example, one church has completed a substantial rehabilitation of a home that cost the City less than \$20,000, whereas the cost would have increased significantly utilizing more traditional methods of procurement of these services.

**OIAM Volunteer Meeting**



**OIAM Event**



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. HPHA manages approximately 1,484 public housing units and 1,130 housing choice vouchers throughout the City. During the planning process, identified needs of residents were job training skills, aid in seeking employment, affordable child care, and public transit. Affordable housing is the greatest need throughout the City with extensive waiting lists for public housing and the housing choice voucher program. The section 8 waiting list closed April 7, 2015. The waiting list has more applicants than they can assist within a 5-year period. The public housing waiting list is open for all bedroom sizes.

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

For the 2017-2018 program year, the City of High Point will continue to collaborate with HPHA to increase the supply of safe, sanitary, and decent affordable housing through the development of new affordable housing units, seek partnerships with multifamily housing developers in support of LIHTC projects, improve the condition of the existing low income housing stock through use of housing rehabilitation, revitalization initiatives, use the emergency and urgent repair programs, evaluate the extent to which programs and services meet the needs of populations with limited English proficiency and special needs populations, and partner with organizations to increase social and supportive services to low-income and moderate-income residents, homeless residents.

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

The City will continue to collaborate with the HPHA through its various programs, such as, FSS, CHSP, youth programming, etc. to engage HPHA and Section 8 program participants. The City will continue to collaborate with and encourage the work of the varying neighborhood associations described in the 2015-2019 Consolidated Plan; and, the City will continue the Core City Home Buyer Assistance Program.

As a HUD approved housing counseling agency, HPHA provides services in credit counseling, pre-purchase counseling, post-purchase counseling, and foreclosure prevention and mitigation. The HPHA offers families the tools needed to become successful homeowners through its 5-week Financial Fitness program.

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

The City's PHA is not designated as troubled.

### **Discussion**

None

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

### **Introduction**

The City of High Point is a participant in Partners Ending Homelessness (PEH), which is the result of the consolidation of the Guilford County Continuum of Care and the 10 Year Plan to End Chronic Homelessness in Guilford County. With “Partnering to End Chronic Homelessness in Guilford County, High Point, and Greensboro,” the partnership promotes a Housing First model to address homelessness in the area. This model focuses on placing homeless persons in safe, permanent housing and then helping them access necessary services, rather than first moving them through emergency and transitional housing.

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

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

The City will continue to participate in the Community Coalition, which is a working group of homeless services providers. Also, a Community Development staff person has been assigned to serve on the board for Partners Ending Homelessness. The City will continue its involvement with the CoC and conduct monthly training and workshops for Open Door Ministries clients, provide grant-related technical assistance to Open Door Ministries case managers, and offer building space for case managers at our Community & Neighborhood Development Center.

Homeless service providers in the City of High Point will continue to reach out to homeless persons through food pantries, soup kitchens, shelters/emergency housing, and transitional housing.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency and transitional housing providers will continue to operate within the City of High Point. These include: Open Door Ministries, which operates a homeless shelter for men with 88 beds and transitional housing for veterans with 13 beds; West End Ministries, which operates Leslie’s House, a 22-bed emergency shelter for women; Mary’s House, which operates transitional and permanent housing for women and children; the Salvation Army; and Family Service of the Piedmont, which provides shelter and assistance for victims of domestic violence.

**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 Permanent Supportive Housing Program administered by Open Door Ministries, funded through a Continuum of Care grant, will help 13 homeless individuals with disabilities obtain stable housing and supportive services. As clients graduate from this program Open Door Ministries will continue to provide supportive services to prevent them from becoming homeless again.

Additionally, the City will continue to support the construction of affordable rental housing that may serve as permanent housing for formerly homeless individuals. Specifically, the City will use a Section 108 loan to support development of Low Income Housing Tax Credit properties.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City of High Point and nonprofit organizations working within the City will work to prevent extremely low income individuals and families from becoming homeless by providing emergency financial assistance, developing new affordable rental housing, assisting with home repairs, and expanding homeownership opportunities and financial literacy for low income households.

Specific actions that the City will undertake include supporting Low Income Housing Tax Credit units using a Section 108 loan, construction of three Habitat for Humanity homes, rehabilitation of affordable housing through the Construction Training Partnership Program, homebuyer assistance, property acquisition through the Neighborhood Stabilization Program, and assistance to low income homeowners with urgent home repairs.

Several service providers, including the Salvation Army and Open Door Ministries, will continue to provide emergency financial assistance to households at risk of homelessness, such as help with utilities, rent, and medical costs.

To help at-risk populations, the City of High Point will provide funding for the Housing Authority's Family Self-Sufficiency Occupational Training Project, which will assist public housing residents obtain marketable skills to become workforce ready. The City will also fund Caring Services, which provides care to individuals recovering from substance abuse by helping to reestablish family relationships and a return to self-sufficiency.

## **Discussion**

None

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

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

### **Introduction**

The City of High Point partners with local non-profit housing developers, HPHA, and community organizations to aid in the creation of affordable housing. The City implements several programs and initiatives to address the following barriers to affordable housing:

- Lack of adequate public transportation;
- Financial barriers related to accessing credit, high unemployment rate, low wages, high concentration of poverty in the Core City, and high utility and rental deposits; and
- Process which inhibits timely removal of blighted and abandoned properties, addressing boarded up housing, and zoning ordinances that inhibit the development of a mixture of housing types and the development of multi-family, group homes, and housing for elderly and disabled residents.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of High Point has several programs designed to address policy based barriers to affordable housing, such as:

- The Urgent Repair Program – This program is for the rehabilitation of High Point’s older housing stock and structural repairs.
- Community Housing Development Organization (CHDO) Activities – CHDO activities include helping to provide affordable housing through rehabilitation and new construction.
- Individual Development Accounts – This program helps provide financial assistance for area low- to moderate-income homebuyers.
- Infill Housing Program – This program helps acquire and prepare properties for redevelopment for affordable housing units.
- Homebuyer Assistance Program – This program provides deferred low interest rate loans toward buying a home for low to moderate-income families.

### **Housing/Code Enforcement Studies and Implementation**

1. Combined the UNCG Market Segmentation Study with additional data from the High Point Fire Department. Identified houses that needed immediate attention due to visible deterioration, houses that had been demolished or repaired since the report was originally completed. If there was no existing minimum housing case on the units that were visibly deteriorating, local code enforcement officers began conducting inspections and the minimum housing process.
2. Working with the Center for Community Progress under the TASP Scholarship to implement new strategies in eliminating blighted properties
  - a. Developing and testing software with Opportunity Space to have data centrally located to be able to identify areas of need



- b. Established and deployed a Data Team with representatives from various departments who work with Opportunity Space software developers
  - c. Worked with the Guilford County Tax Department to implement the ability to include public nuisance assessments on tax bills
- 3. Increased Local Codes Enforcement staff from two (2) officers to (6) to address the City's increased focus on blight
- 4. City Council set a short-term goal of a 1:1 ratio of residential complaints to proactive staff action
- 5. Working with Legal Department on updating the Minimum Housing code
- 6. Working with Legal Department to update and implement the process for enforcing the junked and abandoned vehicle ordinance
- 7. Reduced a backlog of minimum housing cases from 270 to 97 by identifying those that could be moved forward to City Council to request demolition, those that had been repaired or demolished by the owner, and others that we needed to conduct an updated inspection and start the minimum housing process over.

## Discussion

The City is using increased housing code enforcement to remove and rehabilitate abandoned and blighted properties. The Departments of Planning and Development and Community Development & Housing co-sponsored a text amendment to the City of High Point's development ordinance which establishes a new zoning category (RS-5), or Residential Single Family District. This zoning category is intended to accommodate high-density single family detached dwellings in the Core City.

**Before**



**After**



**URGENT  
REPAIR**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

Listed below are the actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

- The City of High Point will evaluate the extent to which housing counseling is available to provide credit repair advice to members of the protected classes, to ensure to the extent possible that they have access to means of improving their ability to obtain and maintain decent, affordable housing. In case that counseling is unavailable, inadequate or not well advertised, the City will work with its community partners to increase availability and use.
- The City of High Point's Continuum of Care, Partnering to End Homelessness, will engage partners, advocate for policies that address root causes of homelessness and initiatives that strengthen current system of care, and provide technical assistance and training to homeless service delivery agencies.

### **Actions planned to foster and maintain affordable housing**

- The City of High Point will increase the supply of safe, sanitary, and decent affordable housing through the development of single family and multifamily housing.
- The City of High Point will seek infill development through partnerships with non-profit developers, HPHA, and use of CHDOS.
- The City of High Point will seek partnerships with multifamily housing developers and HPHA in support of LIHTC projects.
- The City of High Point will utilize the Neighborhood Stabilization Program (NSP) to acquire and repair vacant foreclosed properties and sell these properties to income-eligible persons.
- The City of High Point will seek and utilize NRSA designation to complete revitalization projects in Macedonia and Southside.
- The City of High Point will improve the condition of the existing low income housing stock through use of housing rehabilitation, revitalization initiatives in the Macedonia and Southside regions of the Core City, and use of lead hazard control and emergency repair programs.
- The City of High Point will use housing code enforcement to demolish substandard housing.
- The City of High Point will improve the accessibility to affordable housing using homebuyer education and down payment assistance programs.

### **Actions planned to reduce lead-based paint hazards**

- The City of High Point will use funding from the emergency repair program to help with lead remediation.

### **Actions planned to reduce the number of poverty-level families**

- The City of High Point will continue to combat the number of poverty-level families by supporting incentives to attract, retain, and expand businesses, advocate for improved employment-affordable housing options and support organizations and programs that provide job training, education, and placement services.
- The City of High Point will encourage and facilitate use of the Individual Development Account (IDA) program.

### **Actions planned to develop institutional structure**

- The City of High Point will set aside a portion of its CDBG entitlement annually to fund public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents. Eligible activities will include, crime prevention, child-care; health; drug abuse; education; fair housing counseling; and energy conservation services.

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

- The City of High Point will partner with organizations to increase social and supportive services to low-income and moderate-income residents, homeless residents, and help facilitate community programs through the Community & Neighborhood Development Division.

### **Discussion**

None

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(I)(2)**

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

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 C.

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 the Appendix C.

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**

None

## **APPENDIX A**

### ***Program Objectives and Outcomes***

<b>1</b>	<b>Priority Need Name</b>	<b>Affordable Rental Housing Construction</b>
	<b>Population</b>	Extremely Low, Low, Disabled
	<b>Description/ Activities</b>	Expand the supply of affordable housing Promote the development of affordable rental units in high opportunity areas Develop public-private partnerships to support construction of rental units
	<b>Basis for Priority</b>	Rates of renter cost burdens Analysis of Impediments Stakeholder and community input
<b>2</b>	<b>Priority Need Name</b>	<b>Expand Homeownership Opportunities</b>
	<b>Population</b>	Moderate, Low, Disabled
	<b>Description/ Activities</b>	Partner with CHDO for development of affordable owned housing Continue Homeowner Assistance program Promote infill housing development opportunities in Core City
	<b>Basis for Priority</b>	Stakeholder and community input Rates of cost burdens
<b>3</b>	<b>Priority Need Name</b>	<b>Decrease homelessness</b>
	<b>Population</b>	Extremely Low, Low
	<b>Description/ Activities</b>	Support development of permanent supportive housing Support continued coordination with regional service providers
	<b>Basis for Priority</b>	Stakeholder and community input Partners Ending Homelessness Strategic Plan
<b>4</b>	<b>Priority Need Name</b>	<b>Code Enforcement and Neighborhood Clean-Up</b>
	<b>Population</b>	All
	<b>Description/ Activities</b>	Rehabilitation of existing units Neighborhood enhancement and revitalization Address abandoned properties
	<b>Basis for Priority</b>	Stakeholder and community input Age of housing Core City Master Plan Analysis of Impediments
<b>5</b>	<b>Priority Need Name</b>	<b>Core City Revitalization / Neighborhood Revitalization Strategy Area (NRSA)</b>
	<b>Population</b>	Extremely Low, Low, Moderate
	<b>Description/ Activities</b>	Continue Community Based Initiatives Program Assess feasibility of a land bank Leverage city-owned properties
	<b>Basis for Priority</b>	Core City Master Plan Analysis of Impediments Housing conditions Stakeholder and community input
<b>6</b>	<b>Priority Need Name</b>	<b>Job Training &amp; Employment Assistance</b>
	<b>Population</b>	Extremely Low, Low
	<b>Description/ Activities</b>	Continue and expand support of job training programs
	<b>Basis for Priority</b>	Stakeholder and community input Needs and market analysis assessment

## **APPENDIX B**

### ***2017-2018 Project/Program Descriptions***



## Affordable Housing Division

### **PROJECT/PROGRAM: Construction Training Partnership (CTP) Program**

The City entered a tri-party agreement with the N. C. Housing Finance Agency (NCHFA) and the N. C. Homebuilders Association (NCHBA) to provide occupational training to City residents and to build/renovate affordable housing. The City will pay the soft costs associated with training at an amount not to exceed \$65,000. NCHBA will conduct a range of training services that shall consist of no less than two, eight-week construction classes, consisting of classroom and hands-on residential new construction and/or rehabilitation field training followed by job placement activities. NCHFA will pay the hard costs of eligible program-related new construction or rehabilitation activities at an amount not to exceed \$65,000. The City will identify and select eligible residential construction projects to serve as class related field laboratories and instructional models. The City will choose new and/or rehabilitation projects with a sufficiently broad scope of work to allow students the widest possible variety of construction training exposures and experiences.

The City has procured a general contractor partner (High Point Committee Against Violence (“HPCAV”)) who will be responsible for the satisfactory completion of all rehabilitation work performed by participants on program-related projects. The City will work with HPCAV to schedule work commensurate with the training needs of each class. The City will administer disbursement of NCHFA-provided funds, maintain accurate and detailed records of all eligible program-related transactions, and report to the Agency as required by this agreement.

The City has contracted with two of its partners to provide CTP graduates with additional hands-on experience in rehabilitation as well as new construction techniques. HPCAV will continue its work with CTP graduates to gain valuable experience in rehabilitation techniques that will benefit low- and moderate-income households. In addition, the City has entered a contract with Habitat to provide new construction experience in the form of an eight-week apprenticeship. Apprentices will assist in bringing homes being built by Habitat to completion faster.

**Agency funded, if applicable:** HPCAV

**Estimated funding amount:** \$130,000.00 (\$65,000 from NCHFA; \$65,000 from General Fund)

**Target area:** Citywide

**Needs addressed (access to affordable housing, homelessness, public services, etc.):** Accessibility to affordable housing

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of CTP participants: 20 (2 classes @ 10 students/class)

# of CTP graduates: 18

# of rehabilitated homes: 15

# of new homes assisted: 4

### **PROJECT/PROGRAM: Core City Homebuyer Assistance Program**

In November 2014, City Council approved a pilot program to provide down payment and closing cost assistance to encourage middle income homebuyers to buy homes in the Core City. In November 2015, to better position our program with the N. C. Housing Finance Agency's (NCHFA's) Hardest Hit Down Payment Assistance Program, City Council modified its program to include a zero percent interest, deferred and forgivable loan with 5-year terms. The \$7,500 loan will be forgiven at a rate of 20% each year the buyer remains in the home as their primary residence.

Basic program requirements include:

- Completion of an 8-hour Homebuyer Education class (for first-time homebuyers);
- Obtaining a loan to purchase the house from a [participating lender](#);
- Purchasing a home within the Core City of High Point;
- Sales price not to exceed \$200,000;
- Post-purchase counseling consisting of two, 2-hour individual counseling sessions within the first 12 months of ownership (for first-time homebuyers); and
- A minimum cash investment of \$500 toward the home purchase.

**Agency funded, if applicable:** N/A

**Estimated funding amount:** \$200,000

**Target area:** Core City

**Needs addressed (access to affordable housing, homelessness, public services, etc.):** Income diversification and increased homeownership in the Core City

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of homebuyers assisted: 40

# of homebuyer education class attendees: 20

### **PROJECT/PROGRAM: Emergency Repair (General Fund)**

Rehabilitation of the City's aging housing stock is geared towards ensuring the continued livability and viability of High Point's limited affordable housing units. The City will continue to allot and administer CDBG funds through the City's Emergency Repair Program to serve households at 80% AMI or below.

This program is intended to provide quick action to eligible homeowners in response to a housing failure that may endanger their safety or health or meet other imminent repair needs.

Eligible repairs include the following:

- Combustion appliance and chimney hazards
- Electrical/plumbing system hazards
- Imminent structural system failures (e.g. failing porches and steps, and roofing)

- Mitigation of environmental hazardous substances such as lead-based paint, asbestos contamination or soil gas intrusion
- Repairs necessary to prevent the imminent displacement of eligible households
- Repair designed to increase the accessibility of the unit to frail or disabled residents including ramps, hand rails, grab bars, kitchen and bathroom adaptations and door alterations, etc.
- Imminent threats to life or safety

The City will continue to act on the owner's behalf to ensure repairs are performed properly and that customer expectations are met. Administrative and professional services afforded to the property owner will include:

- Intake and qualification of applicants
- Inspection and assessment of required repairs
- Preparation of the work write-up
- Managing the bid-letting process
- Compliance with HUD and local regulation
- Supervision of work and payment of contractors

**Agency funded, if applicable:** N/A

**Estimated funding amount:** \$50,000 (Local)

**Target area:** Citywide (with a focus on Core City)

**Needs addressed (access to affordable housing, homelessness, public services, etc.):** Improved sustainability of affordable housing

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of homes rehabilitated: 10

**PROJECT/PROGRAM: Emergency Repair (URP)**

Rehabilitation of the City's aging housing stock is geared towards ensuring the continued livability and viability of High Point's limited affordable housing units. The City applied for and received an Urgent Repair Program (URP) grant administered by the North Carolina Housing Finance Agency. The Urgent Repair Program funds are intended to provide quick action to households at 50% AMI or below (at least half of the projects must assist households at 30% AMI or below) with urgent housing repairs or to meet an imminent housing need as defined in the program guidelines. Repairs can be performed in conjunction with other non-Federally financed programs such as the City's Construction Training Partnership program.

Eligible repairs include the following:

- Combustion appliance and chimney hazards
- Electrical/plumbing system hazards
- Imminent structural system failures (e.g. failing porches and steps, roofing, etc.)

- Mitigation of environmental hazardous substances such as lead-based paint, asbestos contamination or soil gas intrusion
- Repairs necessary to prevent the imminent displacement of eligible households
- Repair designed to increase the accessibility of the unit to frail or disabled residents including ramps, hand rails, grab bars, kitchen and bathroom adaptations and door alterations, etc.
- Imminent threats to life or safety

Accordingly, the Department closely monitors clients' income and asset eligibility criteria to focus resources on the lowest income groups. The City will continue to act on the owner's behalf to ensure repairs are performed properly and that customer expectations are met. Administrative and professional services afforded to the property owner will include:

- Intake and qualification of applicants
- Inspection and assessment of required repairs
- Preparation of the work write-up
- Managing the bid-letting process
- Compliance with HUD and local regulation
- Supervision of work and payment of contractors

**Agency funded, if applicable:** N/A

**Eligibility Citation:** N/A

**Estimated funding amount:** \$110,000 [\$100,000 (NCHFA); \$10,000 (Local)]

**Target area:** Citywide (includes Core City Initiative)

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of units rehabilitated: 20

**PROJECT/PROGRAM: Homebuyer Assistance/Individual Development Accounts**

Homebuyer Assistance

Homebuyer assistance is vital to the Department's goal of providing access to decent, safe, sanitary and affordable housing. The Citywide homebuyer assistance program provides down payment and closing cost assistance to homebuyers to reduce out of pocket costs in the form of a deferred low-interest rate loan. Homebuyer assistance is offered to buyers who purchase homes in the city limits of High Point. Homebuyer assistance is up to \$5,000 that can be used for closing costs and/or down payment assistance. The department offers additional incentives to homebuyers who purchase in targeted neighborhoods throughout the city. These assistance packages are designed to attract homebuyers to these neighborhoods.

Basic program requirements include:

- Completion of an 8-hour Homebuyer Education class offered by a HUD-approved Housing Counseling Agency sponsored by CD&H;
- Obtaining a loan to purchase the house from a [participating lender](#);

- Meeting income eligibility requirements established for the program;
- Purchasing a home within the city limits of High Point;
- Post-purchase counseling consisting of two, 2-hour individual counseling sessions within the first 12 months of ownership, and;
- A minimum cash investment of \$500 toward the home purchase.

Homebuyers meeting these basic program requirements are assisted during the homebuyer process by various professionals who demonstrate an interest in ensuring homebuyers obtain decent, safe, sanitary and affordable housing.

HUD defines “affordable” as housing that costs no more than 30 percent of a household’s monthly income. Since 2009, the federal minimum wage has been \$7.25 per hour. Thus, a worker who earns the current minimum wage of \$7.25 per hour should pay no more than \$377.00 per month for rent and basic utilities, an amount that does not cover the rent on a sanitary and decent one-bedroom apartment in any county in America<sup>1</sup>. Per the North Carolina Housing Coalition, to afford rent and utilities, without paying more than 30% of income on housing, a worker needs a wage of \$15.32 per hour or \$2,655.00 a month to afford a two-bedroom apartment in High Point, North Carolina<sup>2</sup>. Increased home prices and rents have pushed the dream of home ownership out of reach for many of the City’s working poor. Our programs are designed for those who can afford the monthly payment, but who do not have access to funds for the down payment or closing costs required. This barrier to entry is where the City’s programs aid in increasing access to affordable housing. As the economy improves, we anticipate increased demand for homebuyer assistance.

Section 92.254(a)(2)(iii) of the Final Rule published on July 24, 2013, HUD established new homeownership value limits for the HOME Participating Jurisdictions (PJs). This new Rule was effective August 23, 2013.

- **Newly Constructed Housing.** The new HOME homeownership value limits for newly constructed HOME units is the greater of (a) 95% of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing or (b) the minimum limit or floor established by HUD based on 95% of the U.S. median purchase price for new construction for nonmetropolitan areas. For the Greensboro-High Point Metro Area, the maximum homeownership value for newly constructed housing is \$224,000 effective March 1, 2017.
- **Existing Housing.** The new HOME homeownership value limits for existing HOME units is the greater of (a) 95% of the median purchase price for the area based on Federal FHA single family mortgage program data for existing housing and other appropriate data that are available nationwide for sale of existing housing in standard condition or (b) the minimum limit or floor established by HUD based on 95% of the statewide nonmetropolitan area median purchase

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<sup>1</sup> Out of Reach 2016, National Low Income Housing Coalition (2016). Fair Market Rent (FMR) for a two-bedroom apartment in Guilford County is \$741.

<sup>2</sup> SOURCE: Out of Reach 2016, National Low Income Housing Coalition (2016)

price using this data. For the Greensboro-High Point Metro Area, the maximum homeownership value for existing housing is \$144,000 effective March 1, 2017.

### Homebuyer Education Eligibility

Homebuyer education workshops use a HUD-approved curriculum, *Neighborworks' Realizing the American Dream of Homeownership*<sup>3</sup>. Workshops are offered monthly at rotating locations throughout High Point to assist future first-time homebuyers with the home purchasing process.

A HUD-approved housing counseling agency will partner with the City of High Point to offer this valuable training. The classes are eight hours in length, free to the public and all participants receive a certificate when completed. The classes comprehensively cover the home purchasing process. Topics covered include a homeownership overview, financing a home, budgeting, saving and credit counseling, working with a real estate professional, predatory lending, fair housing, home maintenance and foreclosure prevention.

### Lender/Realtor Participation

To extend partnerships and enhance homeownership, the City has partnered with local realtors and lenders to help homebuyers obtain an affordable first mortgage. The Department conducts free certification workshops for realtors and mortgage providers to become Participating Lenders/Realtors for the Homebuyer Assistance Programs. These certification workshops provide a common groundwork to help streamline the application process<sup>4</sup> and facilitate the access of low- to moderate-income families to affordable mortgage products. Participating lenders agree to provide non-predatory mortgage practices to households receiving down payment assistance from the City in accordance with guidelines established by the Community Reinvestment Association of North Carolina (CRA-NC)<sup>5</sup>. The Community Development & Housing (CD&H) website maintains a list of [local Real Estate agents](#) who receive training and commit to dedicate their time and effort to assisting low- to moderate-income homebuyers obtain fair, decent and affordable housing.

### Individual Development Accounts

Individual Development Accounts (IDAs) are part of an asset-building strategy that concentrates on building family security by improving long-term economic well-being and emphasizing beneficial behaviors rather than merely offering temporary assistance.<sup>6</sup> The homebuyer makes regular, monthly contributions to their IDA account that is then matched by the City up to \$2,000 with private and/or public resources. IDAs can be used to reward the monthly savings of working-poor families who are

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<sup>3</sup> The HUD-approved curriculum, *Realizing the American Dream Trainer's Manual, 4<sup>th</sup> Edition* and its complementing *Homebuyer's Manual* are the definitive resources for homebuyer training and education.

<sup>4</sup> Since the participating lenders agree to submit down payment and closing costs assistance packages to the Department, prospective homebuyers will only have to fill out one application for approval.

<sup>5</sup> The Community Reinvestment Association of North Carolina's mission is to promote and protect community wealth. They advocate for change in the lending practices of financial institutions to promote wealth building for underserved communities and to end predatory lending practices that strip wealth.

<sup>6</sup> According to the NC Housing Coalition, the idea for Individual Development Accounts (IDA) was created by author Michael Sherraden in his 1992 book, *Assets and the Poor*. It was further advanced by the Corporation for Enterprise Development in the mid 1990's. One half of all Americans own less than \$1,000 in net financial assets, and one third of American children grow up in households with zero or negative financial assets.

building towards purchasing an asset (most commonly buying their first home), paying for post-secondary education, or starting a small business. The City's focus with the IDA program is on home ownership. IDAs are savings accounts established in the homebuyer's name, held at local financial institutions, and usually managed by a community organization.

To improve opportunities for homeownership, the City will partner with Housing Consultants Group (HCG) to continue an IDA program specifically for High Point. Monthly classes complement required one-on-one counseling sessions to effectively assist participants in reaching their homeownership goals. Two classes will be staggered six (6) months apart during the fiscal year. Financial literacy classes will be held at the High Point Library, targeting potential homebuyers who have attended the homebuyer education classes, but who also realize that they need additional training and assistance in financial management.

In response to the higher lending standards as a result of the 2008 economic downturn, the Department determined the IDA Program needed to increase its focus on spending patterns, the ability to maintain a monthly budget, the ability to save money monthly, and the establishment of an emergency fund to enhance the homebuyer's ability to secure a mortgage. The habit of saving and planning for unexpected events is imperative to the future success of the IDA graduates. In an effort to allow for other innovative housing opportunities, HCG along with CD&H will continue to market homes acquired through the Neighborhood Stabilization Program and HOME funds to potential homeowners who receive education through IDA. Families participating in City-sponsored Lease Purchase and Habitat for Humanity's new construction programs have also been identified as IDA participants. The IDA program provides these families with the tools necessary to become mortgage ready by lease end.

**Agency funded, if applicable:** Housing Consultants Group (HCG) – for IDA Program; homebuyer education/counseling agency to be determined through RFP process

**Estimated funding amount:** \$151,000.00 (\$100,000 for Down Payment Assistance; \$21,000 for Homebuyer Training; \$30,000 for Individual Development Account)

**Target area:** Citywide

**Needs addressed (access to affordable housing, homelessness, public services, etc.):**

Accessibility to affordable housing

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

Each monthly homebuyer education class has the potential to educate up to 25 families (300 per year). Each of the two IDA classes has the potential to position up to 25 families to become mortgage-ready (50 per year).

#### **PROJECT/PROGRAM: Infill Housing Development**

The City facilitates development of affordable housing by identifying project sites, procuring property, conveying lots and providing gap financing to non-profit builders to leverage and attract market rate construction financing from local banks. For example, BNC Bank has committed \$5 million toward the

development of affordable housing in the Core City. The City is partnering with BNC by making lots available for new housing construction.

CD&H receives an annual allocation from the General Fund (\$120,000) to support affordable housing activities. In addition, City Council has allocated \$500,000 from the General Fund each year for the past two years to be used toward revitalization efforts in the Core City (Core City Redevelopment Fund or CCR). CD&H has received authorization to utilize a portion of CCR funds in support of housing-related Core City revitalization efforts (see below for more details).

CD&H proposes to use available funding to support the following:

- Construction Training Partnership (CTP) Program (\$65,000) – see CTP section for more details
- Core City Homebuyer Assistance Program (\$300,000) – see Core City Homebuyer Assistance Program section for more details
- Urgent Repair Program (\$10,000) – Match for \$100,000 NCHFA funding (see Emergency Repair section for more details).
- Other Housing Activities (\$50,000) – Urgent repairs, strategic acquisitions, demolition, etc. Properties that are acquired/demolished will be made available to Community Housing Development Organizations (CHDOs) for future new construction of affordable housing (see CHDO section for more details).
- Cedrow Drive (\$300,000) – Site development costs in partnership with BNC Bank to build 13 new housing units on 3.2 acres on Cedrow Drive
- Rehabilitations in Targeted Investment Areas (\$50,000) – Income-eligible homeowners located in census tracts designated “extremely weak” would be eligible to apply for rehabilitation assistance.

**Agency funded, if applicable:** N/A

**Eligibility citation:** N/A

**Estimated funding amount:** \$110,000 (Infill)

**Target areas:** Neighborhoods where our housing development efforts are targeted within the Core City, the City’s Neighborhood Revitalization Strategy Area (NRSA) designated boundaries, and census tracts deemed “extremely weak” according to the High Point Market Segmentation Study by UNC-Greensboro.

**Needs addressed (access to affordable housing, homelessness, public services, etc.):**

To provide decent, safe and affordable housing opportunities and to improve neighborhood conditions

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

See sections referenced above for goal outcomes



## **PROJECT/PROGRAM: Neighborhood Stabilization Program**

In 2009, the City received a sub-allocation of Neighborhood Stabilization Program (NSP) funds through the State's NSP allocation from HUD (authorized under the Housing and Economic Recovery Act of 2008).

The City used NSP funds to purchase nine (9) homes with the intent to sell to very low-income first-time homebuyers, but had difficulty selling the homes due to insecurity in the job market coupled with potential buyers who were unable to qualify for a mortgage based on underwriting criteria used by lenders at the time. Consequently, the City offered these unsold properties to income-eligible buyers on a lease-purchase basis.

After expending the initial NSP grant funds, the City has earned program income from net lease proceeds and the sale of homes (approximately \$380,000 presently on-hand and an estimated \$150,000 to be earned from future sales). The City has applied to the State on behalf of projects that will include, but are not limited to, the following:

- Bridge over Richland Creek connecting a proposed walking trail between Southside Elementary school and City-owned land that will be developed into an "urban orchard" (see below) - *NOTE: This project has received approval from the State to proceed. The installation of the bridge will occur in the fall of 2017, with the planting of "urban orchard" to occur soon thereafter.*
- Installation of "traffic calming devices" in the Graves Avenue area on N. Hoskins Street - *Approval by the State is pending.*
- Acquisition of NSP-eligible properties in the Core City for purchase, rehabilitation, and sale – *As properties are identified, the City will seek the appropriate approvals from the State (e.g., environmental review).*

Proposed landscaping for the Richland Creek Pedestrian Bridge project includes additional "mulch pathways" and the development of various vegetable gardens including an orchard (comprised of berry shrubs, fruit and nut trees).



CD&H will remain in contact with the North Carolina Department of Commerce and will apply to utilize additional NSP program income funds as they become available.

**Agency funded, if applicable:** N/A

**Eligibility citation:** 24 CFR 570 (NSP is governed by CDBG regulations except where specifically waived.)

**Estimated funding amount:** \$422,802 (NSP program income)

**Target area:** High Point city limits

**Needs addressed:** Access to neighborhood services/amenities (bridge), availability of affordable housing (purchase/rehab/sale), and safety (traffic calming).

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of public improvements: 3 (bridge, orchard, and traffic calming)

# of homes purchased/rehabilitated and made available for purchase or lease/purchase: 2

**PROJECT/PROGRAM: Highland Creek Apartments (LIHTC – Low Income Housing Tax Credit)**

The City proposes to allocate \$325,000 for an affordable housing project named Highland Creek Apartment, a 96-unit multi-family development for low income beneficiaries. The developer, Wynnefield Properties, submitted a LIHTC pre-application to the N. C. Housing Finance Agency (NCHFA) and received a maximum assessment score of 60. Wynnefield intends to submit a full application to NCHFA by the May 2017 deadline.

**Agency funded, if applicable:** Wynnefield Properties

**Eligibility citation:** 24 CFR 92.205 (HOME) and 24 CFR 570 (NSP)

**Estimated funding amount:** \$325,000 (\$300,000 (HOME); \$25,000 (NSP))

**Target area:** Citywide (emphasis in geographic areas outside traditional racial, ethnic and LMI concentration areas)

**Needs addressed:** Improved access to affordable rental housing

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):**

# of units developed: 96

**Affordable Housing Bus Tour**



**Kirkwood Crossing Apartments**



**Realtor Expo**



**HBE Class Graduates**



**George Place**



## **Community and Neighborhood Development Division (CNDD)**

### **PROJECT/PROGRAM: Program Delivery**

The Community and Neighborhood Development Center (CNDD) is currently located at 201 Fourth Street. The facility contains a 12-station computer center; two conference rooms; staff offices; a greeting area; and kitchen facilities

The CNDD is charged with developing and implementing the Department's non-housing strategies to implement community capacity development activities that promote stronger neighborhoods. Capacity-building and technical support for neighborhood associations remains one of the most important services provided by CNDD. Technical and analytical support will also be provided to the Citizen's Advisory Council, Neighborhood Associations/Watch groups and Public Service grantees.

The Division will continue to manage funds for CDBG and CBI (public service grants) and Volunteer Income Tax Assistance. The division will continue to partner with Open Door Ministries to provide Continuum of Care training and workshops for chronic homeless individuals. The division budget includes program delivery costs necessary to implement community and neighborhood development activities.

The computer lab will continue to provide computer service for public use. The computer lab is also used for the Volunteer Income Tax Assistance (VITA) program and computer classes. CNDD will continue to partner with Guilford Technical Community College to provide GED classes to individuals who have not completed their high school degree. CNDD supports the Neighborhood Leaders Council which consists of ten neighborhoods will continue to allow them to discuss issues of concern related to each neighborhood and the city as a whole. Members learn about local government, address crime issues in their areas, create strategies for youth development, organize around citywide issues and develop a plan of action as a group.

CNDD will focus on community-building initiatives such as engaging leaders to serve on community boards, leadership development and youth development. The division will continue to provide support to the community through GED classes, computer classes, Volunteer Income Assistance Services (VITA), various trainings/workshop and homelessness prevention. The Division will partner with various organizations to enhance services to low-moderate neighborhoods, homeless individuals and coordinating community programs.

### **PROJECT/PROGRAM: Community Capacity Building**

The program is designed to develop, implement and coordinate community capacity-building services designed to help increase neighborhood stability and viability. Staff will provide technical assistance to neighborhood associations/watch groups, helping them to become catalysts for neighborhood revitalization. Community and Neighborhood Development Division will continue the focus on strengthen neighborhoods through a variety of educational programs, short term and long term training, workshops, individualized instruction and technical assistance as needed. This year the Division will continue the effort to partner with other organizations on youth development within the neighborhoods and assistance with community building activities.

**Agency funded, if applicable:** N/A

**Estimated funding amount:** \$191,825 (CDBG); \$96,818 (General Fund)

**Target area:** Census Tracts to be served: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146 and low- to moderate individuals/families.

**Needs addressed: (access to affordable housing, homelessness, public services, etc.)**



Access to leadership/youth development and capacity building training for neighborhood-based organizations (i.e.: neighborhood associations, neighborhood watch groups).

**Goal outcome indicator: (# of facilities improved, households served, low/moderate income persons benefitted)**

Facilitate 10 capacity building activities.

## **NEIGHBORHOOD ORGANIZATION GOALS**

### **Burns Hill Neighborhood Association**

The mission of the Burns Hill Neighborhood Association is to create a “new thinking” by which its residents will achieve greater self-sufficiency, enhancing the livability of the neighborhood by incorporating, creating and expanding our focus on educational, spiritual and economic development. Establishing and maintaining an open line of communication and liaison among our neighborhood, government agencies and other neighborhoods is critical, providing a process by which all members of the neighborhood may involve themselves in neighborhood affairs.

Their plan for the year includes:

- Solidifying the roles and responsibilities of its Executive Team
- Revising Bylaws to govern its Association
- Increasing membership by increasing door to door visitation
- Improving the Association’s financial status through fundraising and quarterly financial reviews;
- Improving relationships with landlords to enhance the occupancy, function and appearance of the neighborhood;
- Continuing to increase volunteers and community members utilizing the Burns Hill Food Pantry;
- Increase financial and in-kind support of Burns Hill Food Pantry
- Creating and supporting initiatives to involve Burns Hill youth;
- Partnering with the High Point Police Department to address crime and safety issues which threaten the neighborhood

### **Five Points Neighborhood Association**

The Five Points Community Pride Association focuses on building a strong community with vibrant neighborhoods and businesses. The Five Points Community Pride Association garners the assistance of area businesses to offer both financial and in-kind support of Association activities, as well as listen to the voice of residents concerning products and services they’d like to locally access. The motto of the Five Points Community Pride Association is “Neighbors Helping Neighbors.” The Association collaborates with private sector, government and human service organizations to build a resource base which provides support for individuals and families in need.

Their plan for the year includes:

- Recruiting residents and businesses to join the Association
- Forging partnerships between businesses and the neighborhood to expand accessible resources
- Conducting neighborhood beautification events
- Engaging youth in neighborhood activities

### **Highland Mills Neighborhood Association**

The Highland Mills Neighborhood Association meets monthly at the Highland Mills United Methodist Church to share a meal, discuss the concerns of residents related to crime and safety, public resources

and improving their neighborhood. The Association seeks to rebuild its once the close-knit community to make the neighborhood safe and happy once again. Their plan for the year includes:

- Conducting a membership drive to engage more residents in the association
- Developing a quarterly newsletter to regularly communicate with the neighborhood
- Establishing the Highland History Center which will house an audio-visual archive of the history of the community
- Preparing an inventory of dilapidated and/or abandoned properties in the neighborhood
- Beautifying and cleaning up the neighborhood to increase curb appeal
- Continuing to partner with the High Point Police Department to address crime

#### **Macedonia Neighborhood Association**

The Macedonia Neighborhood Association will focus on increasing membership and getting current members to become actively involved. They will continue to partner with Macedonia Family Resource Center and assist with programs to address needs of residents living in the neighborhood. Their plan for this year includes:

- Organize and hold 2 fundraisers each year;
- Increasing and better engaging membership;
- Further development of association committees;
- Increase awareness concerning the association, resource center and neighborhood;
- Increase youth participation and programming for youth;
- Encourage residents to improve the appearance of the neighborhood;
- Continue to organize and operate the Toy and Clothing Exchange for community members;
- Continue partnership with Wesleyan Christian Academy.

#### **Oakview Citizens' Council**

The overall goal of the Oakview Citizen's Council is to continue engaging neighborhood residents in issues concerning the neighborhood. Their plan for the year includes:

- Continue to attract new members and send information out to the community via social media networks;
- Continue crime watch efforts in partnership with the High Point Police Department;
- Provide a forum for discussion of key issues affecting the entire city of High Point;
- Continue to bring awareness to and address issues surrounding code violations and code enforcement

#### **Pershing Street Neighborhood Watch**

The Pershing Street Neighborhood Watch continues to focus on crime and safety issues. The residents are actively involved in improving the quality of life in the neighborhood. Their plan for this year includes:

- Increase membership and garner better participation from the community;
- Continue to improve upon the bylaws of the watch group;
- Complete the 3<sup>rd</sup> Community-Based Initiative grant and install a sign recognizing the watch groups efforts in the community;
- Maintain and expand upon partnership with the City of High Point Parks and Recreation Department to improve and keep safe the community park;
- Fill all officer positions.

### **Southside Neighborhood Association**

The Southside Neighborhood Association is excited about trying to recruit new members to their association. They will continue to partner with Family Service of the Piedmont, Fairview Street School, Boys & Girls Club and High Point Parks & Recreation to celebrate National Family Night. Their plan for this year includes:

- Hold elections to fill vacant positions and replace officers rotating off;
- Continue work in the community garden and increase community participation;
- Door Knocking in the Neighborhood to increase membership;
- Neighborhood Spring Clean-Up;
- Youth participation;
- National Night Out Activities;
- Partner with Family Service of the Piedmont with 'National Family Night';
- Holiday Celebration with Neighborhood Residents.

### **Washington Terrace Neighborhood Watch**

The Washington Terrace Neighborhood Watch endeavors to create a peaceful, safe and clean neighborhood where families can live, thrive and recreate. Their plan for the year includes:

- Increasing awareness of the Neighborhood Watch to engage residents
- Electing officers
- Continuing crime watch efforts in partnership with the High Point Police Department
- Beautifying and cleaning up the neighborhood
- Reducing the speeding on various streets throughout the neighborhood

### **Washington Street Neighborhood Association**

The Washington Street Neighborhood Association will work diligently with local businesses, the City of High Point Police Department, Community & Neighborhood Development Division, and area churches to assist in eliminating crime, drugs and theft with the area. Their plan for this year includes:

- Increase community participation and awareness;
  - Hold elections for new officers;
  - Participate in various community events including the annual National Night Out celebration and Unity Festival;
  - Increase collaborations and partnerships including exploring the possibility of joining forces with the Washington St Business Association;
  - Activate the areas within the Washington St Neighborhood Association (WSNA) boundaries;
  - Search out connections to bring about sustainability;
  - Capitalize on strengths;
  - Increase effectiveness and visibility of WSNA events;
  - Better outreach and marketing;
- Host a health and wellness event in partnership with New Beginnings Full Gospel Ministries

### **West End Neighborhood Association**

It is the mission of the to restore the West End to restore itself as a viable community which is clean, safe and thriving. The West End Neighborhood Association works closely with the City of High Point Police Department, the City of High Point Fire Department and High Point Community Against Violence to raise community awareness of drug and crime interventions which will keep households and the

neighborhood safer for individuals and families. The Association partners also with West End Ministries to offer programs and services which address the needs of residents. Activities planned for the year include:

- Conducting a membership drive to increase resident participation in the Association
- Electing Officers
- Electing Street Captains to develop a Neighborhood Crime Watch Corps
- Partnering with the High Point Police Department to address issues of crime affecting the safety of the neighborhood
- Developing strategic partnerships to build the capacity of the West End to attract and retain viable businesses and working families
- Continuing work on the Bountiful Harvest Community Garden and Park
- Petitioning to reduce speed limits through the neighborhood
- Preparing an inventory of abandoned homes and businesses in the neighborhood
- Collaborating with partners to offer activities for neighborhood youth

#### **PROJECT/PROGRAM: Continuum of Care Supportive Services**

The City of High Point is formerly a grant receipt of a Continuum of Care (CoC) Permanent Supportive Housing grant with Open Door Ministries serving as the service provider. The program was transferred to Open Door Ministries in a prior year. The City will continue its involvement with the CoC and conduct monthly training and workshops for Open Door Ministry clients. In addition, the City will provide grant-related technical assistance to Open Door Ministry case managers and offer building space for case managers at 201 Fourth St. on an as-needed basis.

The City will also provide move-in and yearly inspections for Open Door Ministry clients at each residence to ensure compliance with HUD housing quality standards.

**Estimated funding amount:** \$0 (Value of in-kind services to be provided approximately \$10,142.55)

**Needs addressed:** Permanent Supportive Housing for Chronically Homeless Individuals

**Goal outcome indicator:** Projected number of persons to be served - 30

#### **PROJECT/PROGRAM: Guilford County Continuum of Care Community Coalition Member and Partners Ending Homelessness Board Member**

The Guilford County Continuum of Care (Guilford CoC) is the planning body in Guilford County, North Carolina that coordinates the community's policies, strategies and activities toward ending homelessness. Its work includes gathering and analyzing information to determine the local needs of people experiencing homelessness, implementing strategic responses, educating the community on homeless issues, providing advice and input on the operations of homeless services, and measuring CoC performance to ensure the orderly, transparent operations of the CoC governance structure.

The purpose of the Guilford CoC is to:

- promote community-wide commitment to the goal of ending homelessness;
- provide funding efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness;
- promote access to and effective utilization of mainstream programs by homeless individuals and families; and
- optimize self-sufficiency among individuals and families experiencing homelessness.



The governance structure consists of two main bodies, the full CoC membership (comprised of service providers and associated organizations from throughout Guilford County) and the CoC Board. The new CoC Governance Charter is scheduled for approval in March 2017.

Partners Ending Homelessness (PEH) works to encourage public understanding of the causes and conditions of homelessness and lead a strong and stable system of care for individuals and families to reduce homelessness in Guilford County. As the Collaborative Applicant for Guilford County, PEH

- provides direction and support for the system of care, leading the implementation of homelessness best practices
- supports a Housing First approach to ending homelessness
- collects and reports homeless data statistics
- works with the community to advocate, raise awareness, and dispel homelessness misconceptions

The Guilford CoC is currently implementing its Coordinated Assessment System pilot project via our ESG program's CoC-Wide Rapid Rehousing Team. The CoC has developed a common assessment tool and a coordinated "map" of which providers will focus on which sub-populations. Additionally, PEH has contracted with a consultant to expand and assist in the holistic development of the Coordinated Assessment Program and data usage for the entire CoC.

**Agency funded, if applicable:** N/A

**Estimated funding amount:** \$2,942,014 provided to Partners Ending Homeless from HUD and other organizations.

**Target area:** Guilford County

**Needs addressed: (access to affordable housing, homelessness, public services, etc.)**

Homeless services (housing, prevention, wrap around supportive services, coordination, collaboration and accessible services)

**Goal outcome indicator:** Attend all quarterly Community Coalition meetings. Participate in the Guilford CoC meetings, training, and events.

## **PROJECT/PROGRAM: Public Services Grants**

**Title and brief description:** The City of High Point annually sets aside a portion of its CDBG entitlement to fund public service activities provided 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 prevention, education, fair housing counseling, and energy conservation. The funds are allocated through a competitive process and the Citizens' Advisory Council (CAC) reviews all applications and makes recommendations to the City Council. A total of 16 applications were submitted for funding. The CAC reviewed applications on February 23<sup>rd</sup> and recommendations will go to City Council in April.

**Agency funded, if applicable:** 14 non-profit agencies may be funded, pending review and approval of applications submitted

**Eligibility citation:** 24 CFR 570.201(e)

**Estimated funding amount:** \$50,000 (CDBG)

**Target area:** Census Tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, and 146

**Need addressed (access to affordable housing, homelessness, public services, etc.):** Creating a suitable living environment, increasing availability and accessibility of services, creating community sustainability

**Goal outcome indicator (# of facilities improved, households served, low/moderate income persons benefitted):** To assist 14 non-profit agencies in establishing sustainable programming which will empower low and moderate-income residents of the City of High Point to achieve skills to stabilize and sustain their capacity to become self-sufficient.

### **2017-2018 Public Services Grant Applicants**



**Agency/Project:** The M.I.N.D. Group (Moving in New Direction) – Let's EAT Project

The M.I.N.D. Group specializes in community outreach and youth development. Its mission is to develop and implement programs that promote academic, athletic, social and moral excellence through community outreach, youth development and performing arts. The Let's Eat Project is a comprehensive education and athletics training program designed to offer 35 youth (ages 8-14) residing in High Point Core City neighborhoods, a series of summer camp sessions focused on increasing their literacy, conceptual learning, strategic thinking and problem – solving skills, while enhancing their athletic abilities, overall health and nutrition.

**Estimated funding amount:** \$5,000

**Goal outcome indicator:** 35 low to moderate-income youth will improve their academic proficiencies, athletic prowess, nutrition and general health.



**Agency/Project:** Open Door Ministries of High Point, Inc. – Shelter to Housing Program

The mission of Open Door Ministries is to serve, empower, and minister to clients to prevent and end hunger and homelessness through advocacy, education, housing and coordination of services. Open Door Ministries provides programs and supportive services for the homeless and low-income individuals and families in the greater High Point community. Programs include a homeless shelter, transitional housing for homeless veterans, a soup kitchen, financial assistance, permanent supportive housing, Rapid Re-Housing as well as job search/coaching. The Shelter to Housing Project is designed to assist homeless men to move into their own apartment or house from the shelter.

**Estimated funding amount:** \$7,500

**Goal outcome indicator:** To provide 25 homeless men with rental and utility deposits, supportive services and intensive case management to help them successfully transition from emergency shelter to permanent housing.



**Agency/Project:** Housing Authority of the City of High Point – Family Self-Sufficiency Occupational Training Program

The Housing Authority of the City of High Point addresses the housing needs of low-to moderate-income persons by providing public housing units, Section 8 Housing Choice Vouchers and Section 8 new construction units subsidized by the United States Department of Housing and Urban Development. The mission of the organization is to provide eligible families and individuals with adequate and affordable housing, economic advancement and homeownership opportunities in a safe, drug-free and suitable living environment without discrimination. The Family Self-Sufficiency Occupational Training Project will provide access to career and occupational training and case management to position program graduates to take advantage of skilled employment opportunities.

**Estimated funding amount:** \$3,000

**Goal outcome indicator:** To provide access to occupational and career training to assist 4 low and very-low income adults to obtain critical skills to increase their earning potential and transition their families to self-sufficiency.

**Agency/Project:** Housing Authority of the City of High Point – Seeds to Success Reading Enrichment Program

The Housing Authority of the City of High Point addresses the housing needs of low-to moderate-income persons by providing public housing units, Section 8 Housing Choice Vouchers and Section 8 new

construction units subsidized by the United States Department of Housing and Urban Development. The mission of the organization is to provide eligible families and individuals with adequate and affordable housing, economic advancement and homeownership opportunities in a safe, drug-free and suitable living environment without discrimination. The Seeds to Success Reading Enrichment Program is designed to reduce barriers to reading and improve the overall reading proficiency of at-risk students.

**Estimated funding amount:** \$4,500

**Goal outcome indicator:** To increase the reading proficiency and End-of-Grade reading scores of 60 at-risk, low and very-low income elementary students.

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**Agency/Project:** ARC of High Point - Access Dental Care Dental Clinic

The Arc of High Point is committed to securing for all people with intellectual and developmental disabilities the opportunity to choose and realize their goals of where and how they learn, live, work and play. The Access Dental Care Dental Clinic Project provides comprehensive dental care to individuals with intellectual and developmental disabilities.

**Estimated funding amount:** \$5,000

**Goal outcome indicator:** To Increase access to dental care for 60 individuals with intellectual and developmental disabilities.

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**Agency/Project:** GO FAR (Go Out for A Run) - Scholarships for GO FAR Participants in High Point Title I Schools Project

GO FAR is a comprehensive wellness program that promotes physical activity, healthy eating, and good character to elementary and middle-school students, along with their teachers and parents, to reduce the incidence of obesity and inactivity and the related health complications. The GO FAR Project will engage youth in a nutrition education and fitness program to empower them to make better eating and activity choices at an early age.

**Estimated funding amount:** \$2,500

**Goal outcome indicator:** To teach 100 low and moderate-income children how to make better nutritional choices which will result in greater physical activity and healthy eating habits that positively affect their health and well-being.

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***West End Ministries, Inc.***

***Making a difference***

***where you live, work and worship!***

**Agency/Project:** West End Ministries, Inc. – Computer Lab Upgrade

The mission of West End Ministries is to serve all those who live, learn, work or worship in the West End and greater High Point community. Comprehensive programming offered by the agency include academic and enrichment programs for youth, a homeless shelter for women, senior adult programs, food services and community meals, free income tax preparation, a thrift shop and community garden. The Computer Lab Upgrade project will replace outdated computer systems and enhance the capacity of the agency to offer computer technology services accessible to all low and moderate-income individuals residing in the West End community.

**Estimated funding amount:** \$4,000

**Goal outcome indicator:** To enhance the capacity of the agency to offer a state of the art computer lab to assist 370 low and moderate-income individuals with academic enrichment and accessing economic opportunities.

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**Agency/Project:** Caring Services, Inc. - Healing Trauma Project

Caring Services, Inc. is a program of hope for individuals and families whose lives have become unmanageable because of chemical dependence. The agency is a therapeutic community offering a holistic continuum of care to individuals who are ready to make a commitment to their recovery from mood altering substances. The Healing Trauma Project will provide group counseling, intervention and supportive services to trauma victims and individual recovering from illegal substance abuse and addictions.

**Estimated funding amount:** \$7,600

**Goal outcome indicator:** To offer support groups and interventions for the treatment of trauma and substance abuse disorders with 40 low and moderate-income individuals.

## **Hayden-Harman Foundation**

Supporting arts, education, and human rights

**Agency/Project:** Hayden Harmon Foundation - Urban Farm Microenterprise Development

The Hayden-Harman Foundation's mission is to support good works, good ideas, and good ideas that work. The Foundation promotes community redevelopment efforts in High Point, focusing on several low and moderate-income neighborhoods in the Core City. The Urban Farm Microenterprise Development Project is designed to establish and cultivate a community garden in the Burns Hill Neighborhood where residents will be taught to become urban farmers and entrepreneurs who will grow and sell their produce at local farmer's markets.

**Estimated funding amount:** \$2,500

**Goal outcome indicator:** To teach 5 low and moderate-income individuals farming and entrepreneurship skills which will empower them to establish a farming microenterprise, increase their employability skills and supplement their income.



**Agency/Project:** Helping Hands Ministry, Inc. - Fuel Purchases and Vehicle Repairs

The mission of Helping Hands is to serve those in crisis by meeting their most physical needs; to support and encourage them through the hardest times; and to ultimately strengthen families by providing resources and training that will empower them towards self-sufficiency. Helping Hands is a well-established Community Emergency Assistance Program that has served the High Point area since 1996. The program provides food assistance, emergency rent/ utilities and job readiness activities and is a partner agency with the Second Harvest Food Bank of Northwest NC as well as the Community Resource Network (CRN) of High Point. The agency also collaborates with other major emergency assistance programs in High Point. The Fuel Purchases and Vehicle Repairs Project will increase the capacity of the agency to conduct preventative maintenance on vehicles it utilizes to pick-up and deliver food provided to low and very-low income families through its food pantry.

**Estimated funding amount:** \$8,460

**Goal outcome indicator:** To increase the capacity of the agency to transport food provided to 1,500 individuals per month.

## PROJECT/PROGRAM: Community Based Initiatives (CBI) Grant Program

The City assigns a portion of its CDBG entitlement to fund the Community Based Initiative (CBI) for public service activities provided by neighborhoods and/or local community based organizations for the benefit of low to moderate-income residents. Organizations are not required to have a 501 3(c) status. Eligible projects can use CBI funds as seed money for the purchase of supplies, materials, goods and services directly related to the implementation of the project. The project must provide matching resources in dollars, in-kind contributions, or volunteerism that equals or exceeds 25% of the grant amount requested. All activities must be implemented within the city limits of High Point, involve neighborhood people in the identification, planning or execution of the proposed activity.

The application process will begin in March/April timeframe. The Citizen Advisory Council (CAC) will review the applications in May/June and recommendations will be sent to the City Council in July for approval. The CAC will select at least ten (10) neighborhoods and/or local community based organization improvement projects to be completed by June 30, 2018.

**Agency funded, if applicable:** Grassroots community organizations may be funded, pending review and approval of applications submitted.

**Eligibility citation:** 24 CFR 570.201(e)

**Estimated funding amount:** \$5,000 (CDBG)

**Target area:** Census Tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, and 146

**Needs addressed: (access to affordable housing, homelessness, public services, etc.):** Creating a Suitable Living Environment, increasing availability and accessibility, creating sustainability

**Goal outcome indicator:** Assist community-based organizations and neighborhood associations to create initiatives within their communities will empower low and moderate-income residents within the Core City of High Point to create a sense of pride and ownership of neighborhoods which are safe, clean and crime-free.

### Highland Mills Village & Pershing Street CBI Projects





**PROJECT/PROGRAM: Volunteer Income Tax Assistance Program (VITA)**

The Community & Neighborhood Development Division will continue to offer free tax preparation for low-to moderate income individuals during the tax season with a household income of \$55,000 or less. The program, sponsored by the Internal Revenue Service, offers services six days a week free of charge to residents of High Point and surrounding areas and expects to file more than 575 total federal tax returns this year, working with area partners to expand services to taxpayers beyond just tax preparation. Partners will be providing other resources and services to taxpayers as needed. Partnerships this year include: the NC VITA Coalition, the United Way of High Point, High Point University, Guilford Technical Community College, West End Ministries, Macedonia Family Resource Center, YWCA High Point, and the Salvation Army Boys and Girls Club. Through the collaboration with the YWCA's Latino Family Center, VITA will offer Spanish translation services at least once a month at the YWCA VITA site. The program also provides college students with hands-on experience in tax preparation and volunteer service. The program will increase awareness of the Earned Income Tax Credit and Child Tax Credit.

**Estimated funding amount:** \$2,877

**Target population:** Low-to-moderate income households; elderly; and households with disabled individuals

**Needs addressed:** Prepare tax returns for low-to-moderate income households free of charge. Increase awareness of federal state and education credits for low to moderate citizens. Provide citizens with volunteer and training opportunities.

**Goal outcome indicator:** The VITA program will prepare at least 575 federal tax returns this year. The program will also recruit and train 25 volunteer tax preparers.





## **APPENDIX C**

### ***RESALE/RECAPTURE PROVISIONS***

## 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 income-eligible 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 through 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)

## 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.
3. 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.
5. 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

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
- c. 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:

- a. 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.

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:

1. 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.
3. 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 HUD'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:
  - a. 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.

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)
      - ii. 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)