



NORTH CAROLINA
2016 - 2020 CONSOLIDATED PLAN
AND
2016 ANNUAL ACTION PLAN

Developed by:
North Carolina Department of Commerce
North Carolina Housing Finance Agency
North Carolina Department of Health and Human Services, Division of
Aging and Adult Services
North Carolina Department of Health and Human Services, AIDS Care
Program

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The North Carolina Consolidated Plan 2016-2020 was developed in accordance with the Consolidated Plan regulations set forth in 24 CFR Part 91 and with the requirements set forth by the Department of Housing and Urban Development. The Consolidated Plan serves two purposes. First, it is the planning document that guides the North Carolina Consolidated Plan partners in addressing housing and community development needs across the state of for the next five years, using the allocated funds received from the U.S Department of Housing and Urban Development. Secondly, this plan serves as a tool to inform a variety of stakeholders — including the United States Department of Housing and Urban Development (HUD), state and local officials, non-profit and advocacy organizations, and the residents of North Carolina — of the need for improving the living conditions for our state’s very low, low, and moderate income populations.

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

The state realizes it cannot meet all of the housing need, but it can strategically invest its limited resources to alleviate important housing problems for North Carolina’s households.

The state has three (3) basic goals:

- 1.To provide decent and affordable housing
- 2.To provide a suitable living environment
- 3.To expand economic opportunity

The primary means to achieve these goals is the provision of affordable housing. Each agency operates programs that help to fulfill these goals, while meeting housing and service-related needs statewide.

3. Evaluation of past performance

Through its four core programs, the state demonstrated continued success to assist low-to-moderate income persons and households. The NC Department of Commerce provided direct housing assistance to households. Taking into account all of NC Commerce’s programs, including infrastructure, urgent needs, and other community development activities, households were provided assistance ranging from clean drinking water, improved public services, and financial literacy training to help lift them out of poverty, to employment possibilities that were non-existent prior to the business moving to where they

lived, and access to medical and dental care that was previously unobtainable. HOME funding continued to provide housing opportunities through down payment assistance, housing rehabilitation, and other housing programs to enrich and improve the quality of life of low to moderate income persons across the state. ESG and HOPWA continued to address the needs of the most critically distressed citizens of North Carolina by providing shelter to the state's homeless population and individuals with special needs including those with HIV/AIDS and other related needs. The programs designed by each agency to address needs ranging from the most critical to moderate had a major impact on the citizens of this state as has been outlined each year in the Consolidated Annual Performance Evaluation Report.

4. Summary of citizen participation process and consultation process

As required the Consolidated Plan partners [mam1] consistently involve the public through the public participation process as outlined in the approved Citizen Participation Plan. Comments received as a result of the Consolidated Plan and the Analysis to Impediments to Fair Housing Choice will be maintained as required with N.C Public Records Law as outlined in North Carolina General Statutes. When comments are made about specific agency programs, that agency provides a written response.

As a continued effort to gain public input on the development of the Analysis to Impediments to Fair Housing Choice, a statewide survey was distributed July 17, 2015. A total of 512 responses were received. All information pertaining to public notice for the Analysis to Impediments to Fair Housing Choice was distributed in both English and Spanish languages to ensure access to persons with limited English proficiency. No additional requests were made for information to be provided in other languages.

5. Summary of public comments

Please see attached comments noted in the Citizen Participation Plan section of the Con Plan. The Consolidated Plan is posted on various Websites and notification is sent out for solicitation of comments.

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

The Consolidated Planning Partners have not received any comments or views that have not been accepted.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NORTH CAROLINA	N C Department of Commerce
HOPWA Administrator		N C Department of Health and Human Services
HOME Administrator	NORTH CAROLINA	North Carolina Housing Finance Agency
HTF Administrator	NORTH CAROLINA	North Carolina Housing Finance Agency
ESG Administrator	NORTH CAROLINA	N C Department of Health and Human Services

Table 1 – Responsible Agencies

Narrative

The Consolidated Plan partners are responsible for preparing the narrative and submitting the Consolidated Plan. The partnership consists of the following agencies that receive HUD funding: The NC Department of Commerce, Rural Economic Development Division which manages the Community Development Block Grants (CDBG); NC Housing Finance Agency which manages the HOME program and the national Housing Trust Fund (HTF) program; NC Department of Health and Human Services, Division of Public Health which manages Housing Opportunities for Person with Aids; and the NC Department of Health and Human Services, Division of Aging and Adult Services which manages the Emergency Solutions Grants.

Consolidated Plan Public Contact Information

Inquiries regarding the Consolidated Plan may be directed to:

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

Consultation and coordination among other state agencies and nonprofits have become increasingly important as budgets have tightened over recent years. To increase coordination, the state has several housing and community development policy bodies including the Interagency Council for Coordinating Homeless Programs (ICCHP), the North Carolina Housing Partnership, the Community Development Council, and the Economic Development Board.

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

The state encourages participation among housing professionals, non-profit agencies, local government entities, and service agencies. The state has a coordinated planning process with its other HUD formula recipients in developing all HUD required plans. The planning partners have consistently reached out to other organizations such as the North Carolina Coalition to End Homelessness, NC Justice Center, and Legal Aid of North Carolina. The state solicits feedback during the comment phase of each plan by posting information on multiple websites. Information is also shared through listservs and contact data bases. The state conducted regional meetings seeking feedback of its Analysis of Impediments to Fair Housing Choice Plan and will hold one final public meeting prior to submission of the Consolidated Plan, Annual Action Plan, and Analysis of Impediments.

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 Department of Health and Human Services coordinates with the NC Coalition to End Homelessness to provide fiscal and programmatic assistance to local Continua of Care (CoC). The Coalition also serves as an advocate on behalf of CoCs regarding policy and funding. Frequent dialogue is maintained with members of the CoC and the Coalition to End Homelessness. Specifically, within the RFA, each CoC makes recommendations to the state in determining local priority needs, funding, performance standards and outcomes for chronically homeless individuals and families, families with children, as well as veterans. Each CoC membership is composed of representatives that serve and advocate for the provision of services to homeless persons. Membership includes homeless providers, local departments of social services and mental health, city and county agencies, housing and community developers, and staff representing corrections, domestic violence, public housing authorities, hospitals and veterans.

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

See previous question.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

Narrative (optional):

PR-15 Citizen Participation - 91.115, 91.300(c)

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

The State of North Carolina encourages citizens to participate in the planning, implementation, and assessment of the Consolidated Plan for HUD Community Planning and Development programs. This plan describes how this participation will be encouraged.

During the development of the plan, the development of any substantial amendments, and prior to submission of the annual performance report to HUD, the state solicits the views and proposals of citizens and interested groups and agencies at meetings and public hearings.

Notices for meetings and public hearing shall include:

- 1) The subject of the meeting;
- 2) Amount of funds anticipated to be available and range of eligible activities;
- 3) Estimated benefit to low and moderate income persons;
- 4) Information needed by citizens to make informed comments, or in cases where extensive information will be the subject of comment, where the information is available for inspection;
- 5) Time and location of the meeting;
- 6) The address and telephone number where special populations (persons with disabilities or non-English speaking persons) may request auxiliary aids or assistance;
- 7) The address where written comments may be submitted, and the time frame of the comment period for the subject of the meeting;

- 8) The telephone number where persons may request additional information.
- 9) A telephone number for constituents to call in to the public meeting if they are unable to travel.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	The Consolidated Plan, Annual Action Plan, and Analysis of Impediment to Fair Housing Choice public hearing was conducted on November 3, 2015. There were six 10 people in attendance six in person and four call-ins. During the public comment phase of the hearing, there was only one comment made. There was one additional comment sent via email.	The comments concerning the Consolidated Plan were primarily about providing additional resources in rural communities to address homelessness. Additional comments asked that the state be more specific on how it will develop strategies on ending homelessness and allowing the funding of certain activities with ESG funding.		

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Overall Housing Needs

The most dominant housing problem experienced by households in North Carolina is cost burdening. Of households that earn less than the median, 88% pay more than 30% of their income for housing (meaning they are cost-burdened) and 44% pay more than half of their income for housing (meaning they are extremely cost-burdened). Because inflation has recently been growing faster than incomes, in real terms households are less able to afford housing than they were a few years ago.

Data reveals that the lower the income category of the household, the greater the incidence of housing problems. Households earning less than 30% of the median experience more housing problems per household, and more severe housing problems, than households who are in the 50%-80% AMI income category.

While cost-burdening is the dominant problem, other problems exist:

- North Carolina has approximately 16,000 renter households and 7,000 owner households with inadequate plumbing or kitchen facilities.
- North Carolina has approximately 9,900 renter households and 3,200 owner households that are not merely crowded, but severely crowded (with more than 1.5 people per room). For both owners and renters, most of this crowding is experienced by single-family households and (not predominantly by households which that are temporarily “doubled-up” with more than one household sharing a home or apartment).

Needs of Specific Populations

Homeless Populations.

There were 10,683 homeless individuals in North Carolina identified during the Point-in-Time Count conducted in late January, 2015. Of these, 8,258, or 77 %, were staying in emergency shelters or transitional housing, and 2,425, or 23% were sleeping in unsheltered locations. Of the total, 66% were adults with no dependent children; 34% were people in families with children. All homeless people need access to affordable housing, income, and services. With the high number of single homeless people, there is a great need for increased availability of efficiency and one- bedroom apartments. Homeless people need assistance to increase their income via disability, short- and long-term rental supports, and increased wages. North Carolina endorses and has moved increasingly to a “housing first” model which

that seeks to remove many of the barriers to housing by housing homeless people as quickly as possible and then providing needed access to income and the needed services to sustain their housing.

Elderly Populations.

Households that contain with individuals who are very aged (75+ years old) tend to have lower-incomes than other types of households, with 36% of these households earning less than half the median income. Nearly 40% of senior households are one-person households. The primary problem experienced by elderly people, as with all populations, is cost-burdening.

Households with Children.

Households that contain at least one child aged six or younger also tend to be lower -income than most other types of households, with 16% of these households earning less than 30% AMI. Among households with children, low-income households are more likely to live in crowded conditions than non-low-income households. There are approximately 17,300 low-income households with children that are crowded.

Single-Person Households.

There are 1.05 million single-person households in North Carolina, and they occupy 28.1% of the housing units. These single-person households have a median income of approximately \$25,500 (per the 2013 1-yrone-year ACS). Nearly 50% of one-person households have no workers in the household, which leads to affordability problems.

Minority households

Nearly every minority group experiences housing problems (cost burdening, crowding, or inadequate plumbing or kitchen facilities) in greater percentages than does the overall population. Among all low-income households, 60.5% experience housing problems, while 69.2% of low-income Black households do, 71.2% of low-income Asian households do, 85.6% of low-income Pacific Islander households do, and 67.4% of low-income Hispanic households do.

Survivors of Domestic Violence

Approximately one in four women experiences violence by a current or former spouse or boyfriend at some point in her life. Over the period of April 2013 to March 2014, domestic service providers in North Carolina received 116,000 calls about domestic violence, and served more than 55,200 separate survivors. Over the course of a recent 12-month period in North Carolina, 4,500 homemakers were displaced as a result of domestic violence. Research shows domestic violence disproportionately impacts lower-income households, and is a common danger experienced by homeless individuals. In North Carolina, 13% of homeless adults in the state have experienced domestic violence.

Households that Include People with Disabilities

North Carolina has more than 1.33 million persons with disabilities. This is 13.8% of the population. For households that have disabilities and have worst-case housing needs (meaning they pay more than 50% of their income for housing, or they live in severely over-crowded conditions, or their housing lacks complete plumbing and/or kitchen facilities), the primary impairments are ambulatory, cognitive, and independent living limitations. Persons with disabilities have much lower employment rates, education levels, incomes, and a higher percentage areas living in poverty. There is little scarce availability of housing in \$200 - \$300 monthly rental range, the price that is affordable to people living on disability income.

Large Households

North Carolina has more than 63,000 large households that are both low-income and cost-burdened, and 47% of those households are extremely cost burdened (paying more than 50% of their income for housing).

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

North Carolina's population is more elderly, poorer, and is less educated than the population of the nation as a whole. As of 2013, according to American Community Survey data, 14.3% of the State's population was aged 65 or older (compared to 14.1% in the nation). The State's median income was \$46,334, compared to \$53,046 in the nation, and 17.5% (instead of 15.4%) of the population was in poverty. In North Carolina, only 84.9% of adults had graduated high school and 27.3% had a bachelor's degree or higher, (compared to 86.0% and 28.8%, respectively, in the nation).

Per the Bureau of Labor Statistic's Consumer Price Index (CPI) inflation calculator, inflation from 2000 to 2007 was 20.4%, and from 2000 to 2011, was 30.6%. So, although according to the table "Housing Needs Assessment Demographics" indicated that median income increased 18% from the 2000 Census to the 2007-2011 ACS, the income growth did not keep up with inflation.

Different segments of the population have differing incomes. The pie charts below show the percentage of the households in each category of the housed population which that fall into each income bracket. The categories of households that include the very aged (75+ years old) or the very young (6 years or younger) have the largest shares of their households that are extremely low-income, and the smallest shares that are in the highest income category.

Cost-burdening is the primary housing problem in North Carolina. The tables provided by the IDIS system for this report show the numbers of various types of households that which have the various housing needs. Those tables show that, among households with any type of housing problem, the most common problem is cost-burdening (paying more than 30% of the household's income for housing).

The map below shows where the population in North Carolina is located, as of the 2010 Decennial Census. The map shows that North Carolina is a predominantly rural state, with population clustered in certain metropolitan areas.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	8,049,313	9,418,736	17%
Households	3,133,282	3,664,119	17%
Median Income	\$39,184.00	\$46,291.00	18%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	430,045	425,010	605,385	366,410	1,837,270
Small Family Households *	143,820	141,650	233,135	153,225	1,030,025
Large Family Households *	28,090	29,685	46,100	28,860	123,925
Household contains at least one person 62-74 years of age	64,105	87,790	119,415	70,300	332,965
Household contains at least one person age 75 or older	54,805	78,780	80,925	35,710	118,375
Households with one or more children 6 years old or younger *	89,875	77,005	106,120	58,690	232,680
* the highest income category for these family types is >80% HAMFI					

Table 5 - Total Households Table

Data 2007-2011 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	6,630	3,275	4,195	2,010	16,110	2,215	1,770	1,945	1,015	6,945
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	3,255	2,950	2,245	1,420	9,870	460	820	1,340	615	3,235
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10,235	8,710	8,430	4,150	31,525	2,995	3,955	6,400	3,095	16,445
Housing cost burden greater than 50% of income (and none of the above problems)	163,970	66,670	14,205	1,245	246,090	84,395	63,785	54,270	16,195	218,645

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	23,730	86,220	93,790	18,250	221,990	25,560	50,385	99,045	62,495	237,485
Zero/negative Income (and none of the above problems)	27,305	0	0	0	27,305	18,670	0	0	0	18,670

Table 6 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	184,090	81,605	29,075	8,830	303,600	90,065	70,330	63,955	20,925	245,275
Having none of four housing problems	63,885	133,655	223,555	115,935	537,030	46,035	139,420	288,800	220,715	694,970

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	27,305	0	0	0	27,305	18,670	0	0	0	18,670

Table 7 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	80,455	68,175	46,635	195,265	32,130	36,605	67,975	136,710
Large Related	16,165	11,625	5,830	33,620	6,850	8,815	14,410	30,075
Elderly	28,765	24,940	14,175	67,880	47,900	52,095	43,435	143,430
Other	78,330	57,285	45,470	181,085	26,995	19,655	30,835	77,485
Total need by income	203,715	162,025	112,110	477,850	113,875	117,170	156,655	387,700

Table 8 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	70,825	26,790	4,685	102,300	27,120	22,660	22,870	72,650
Large Related	13,205	3,765	350	17,320	5,380	3,995	2,955	12,330

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	21,095	12,110	3,980	37,185	31,710	25,070	16,550	73,330
Other	71,365	26,445	6,165	103,975	22,975	13,215	12,450	48,640
Total need by income	176,490	69,110	15,180	260,780	87,185	64,940	54,825	206,950

Table 9 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

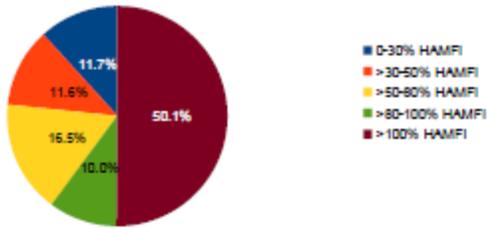
5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	11,535	9,625	8,640	4,105	33,905	2,705	3,705	5,650	2,700	14,760
Multiple, unrelated family households	1,750	1,865	1,925	1,100	6,640	685	1,080	2,080	895	4,740
Other, non-family households	525	415	500	440	1,880	90	4	55	115	264
Total need by income	13,810	11,905	11,065	5,645	42,425	3,480	4,789	7,785	3,710	19,764

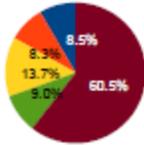
Table 10 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

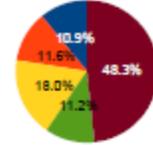
All Households, by income category



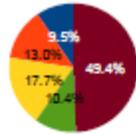
Small Family Households



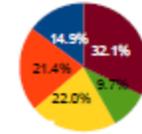
Large Family Households



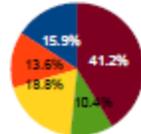
Households with at least one person aged 62-74



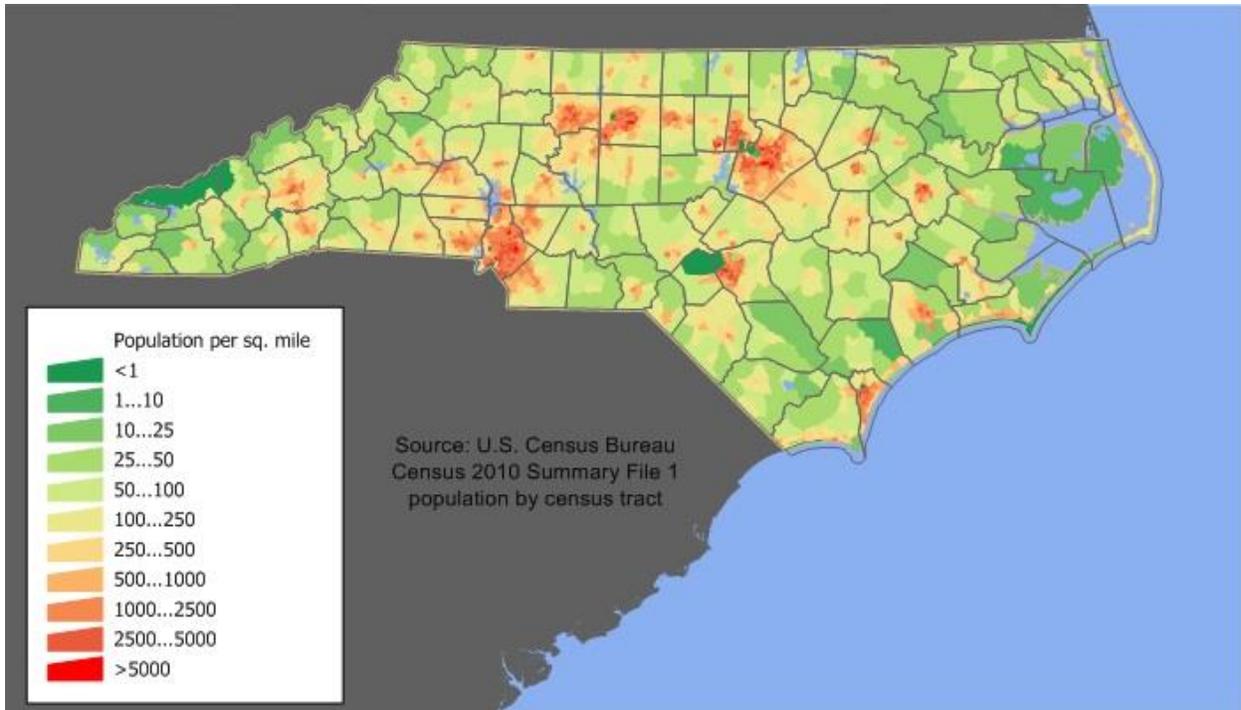
Households with at least one person aged 75+



Households with one or more children 6 years old or younger



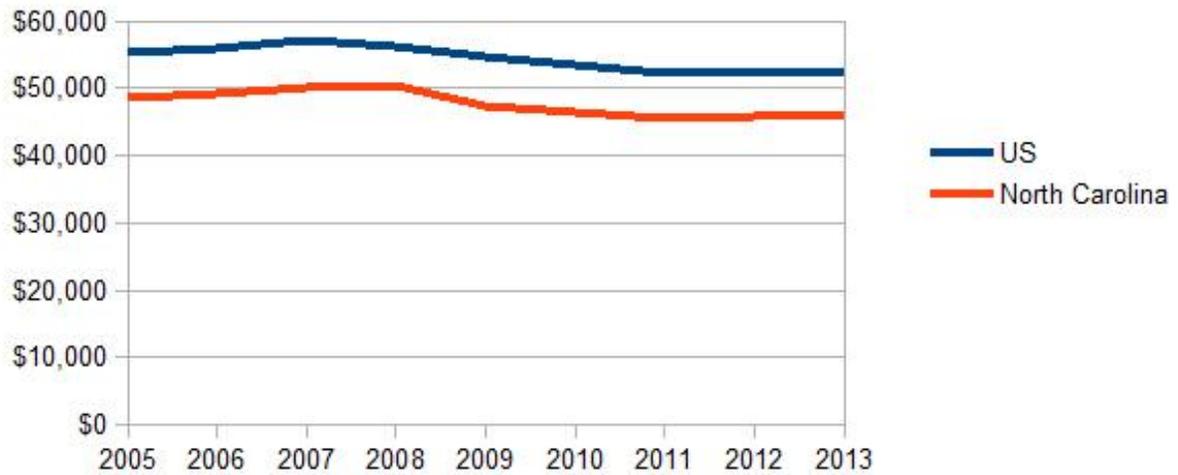
N.C. all households, by income category



N.C Population Density

Historic Real Median Household Income for North Carolina

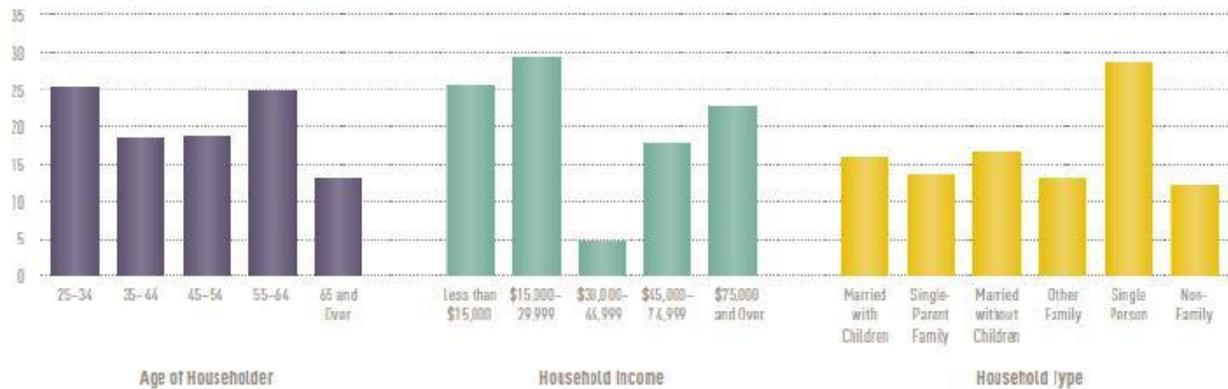
(data from www.departmentofnumbers.com)



Historic Real Median Household Income

Households Across the Spectrum Have Fueled the Growth in Renters

Share of Renter Household Growth, 2005-13 (Percent)

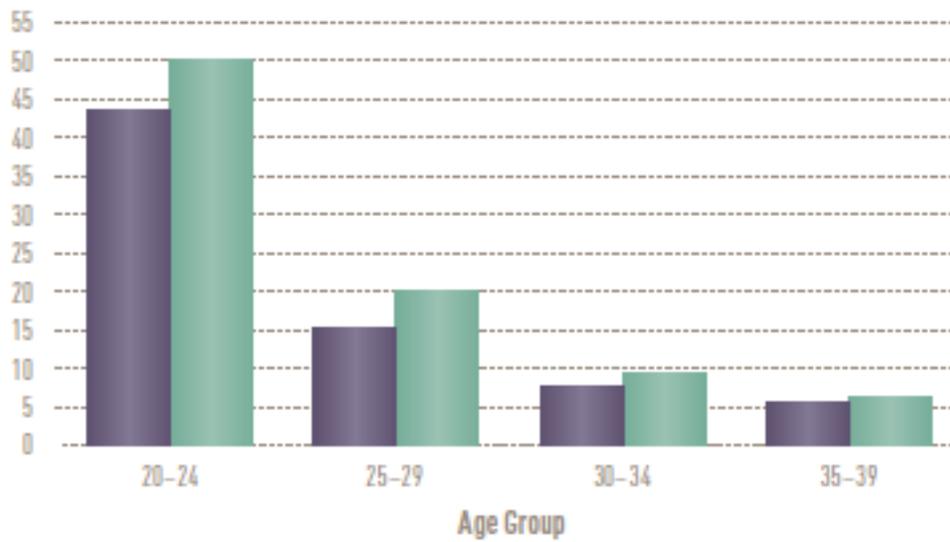


Source: JCHS tabulations of US Census Bureau, Current Population Surveys.

Households Across the Spectrum Have Fueled the Growth in Renters

Despite Recent Increases, the Shares of Younger Adults Living with Parents Are Still Likely to Drop Sharply with Age

Share of Population Living with Parents (Percent)



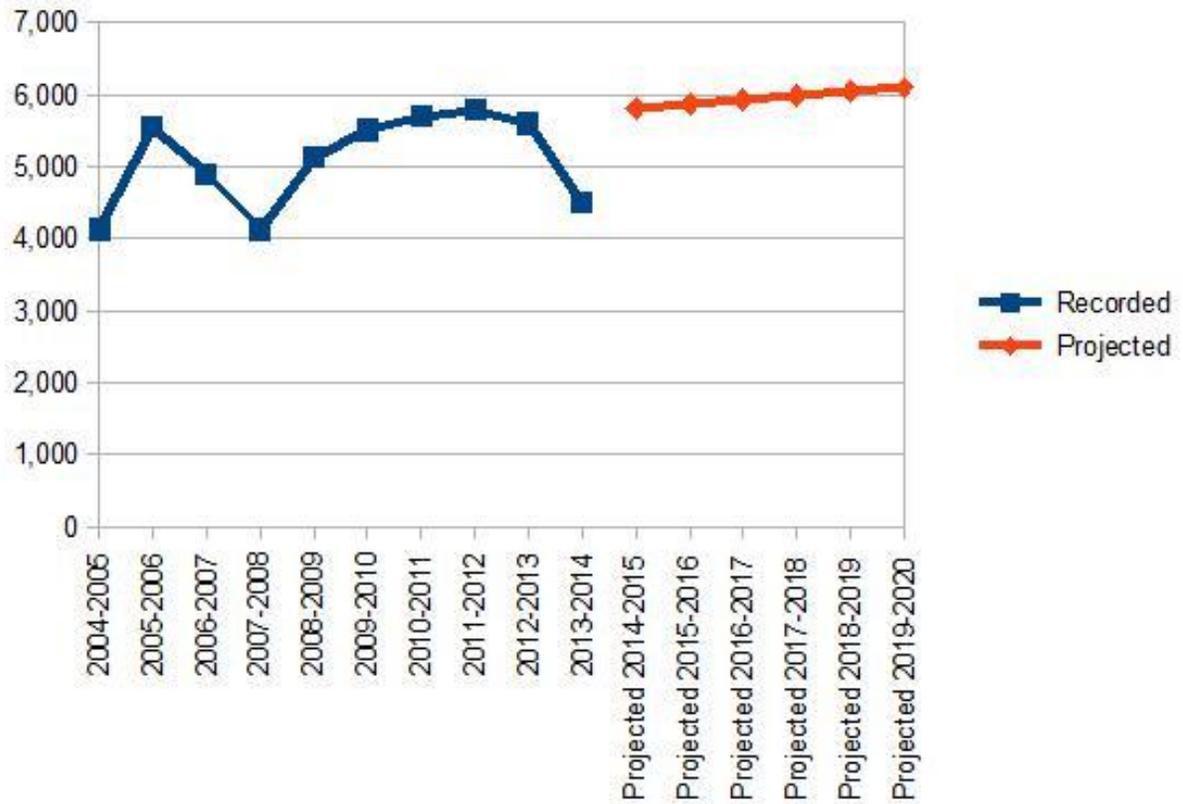
● 2003 ● 2013

Source: JCHS tabulations of US Census Bureau, Current Population Surveys.

Share of Population Living with Parents

Homemakers Displaced as a Result of Domestic Violence in NC

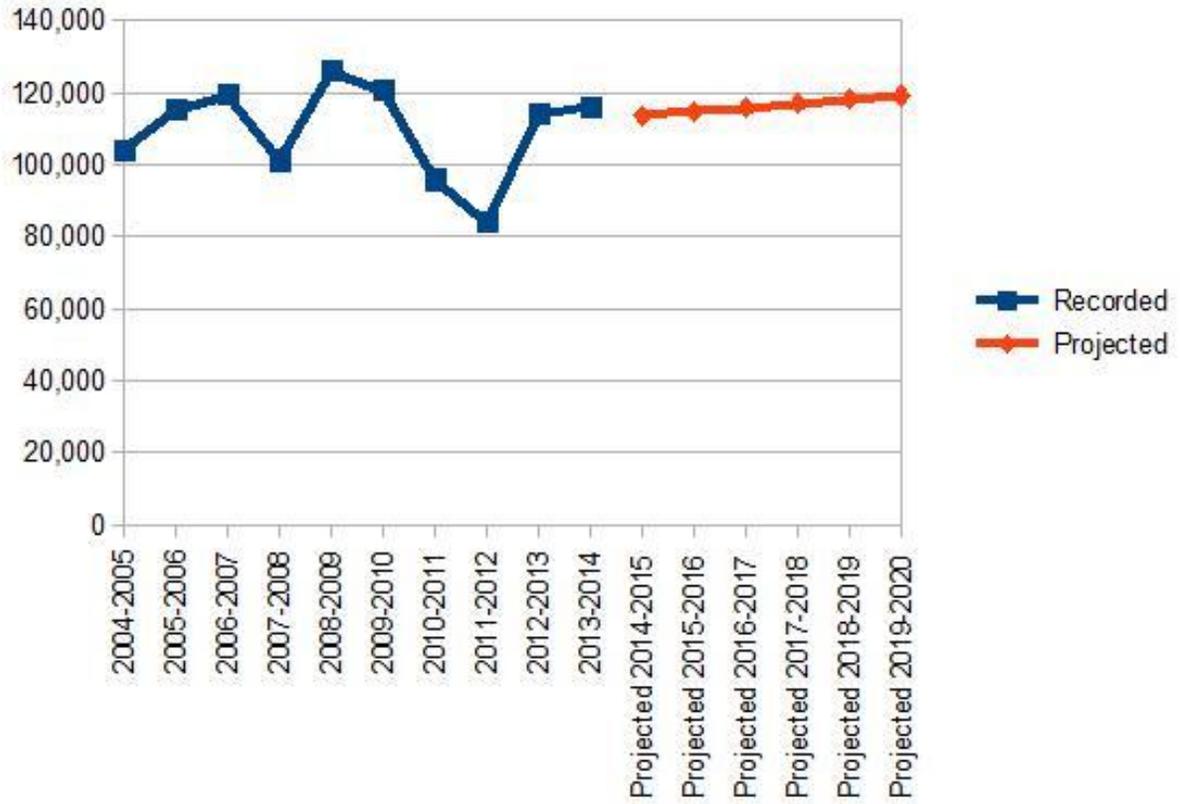
data from the NC DoA, projections by NCHFA



Homemakers Displaced as a Result of Domestic Violence

Domestic Violence Clients in NC

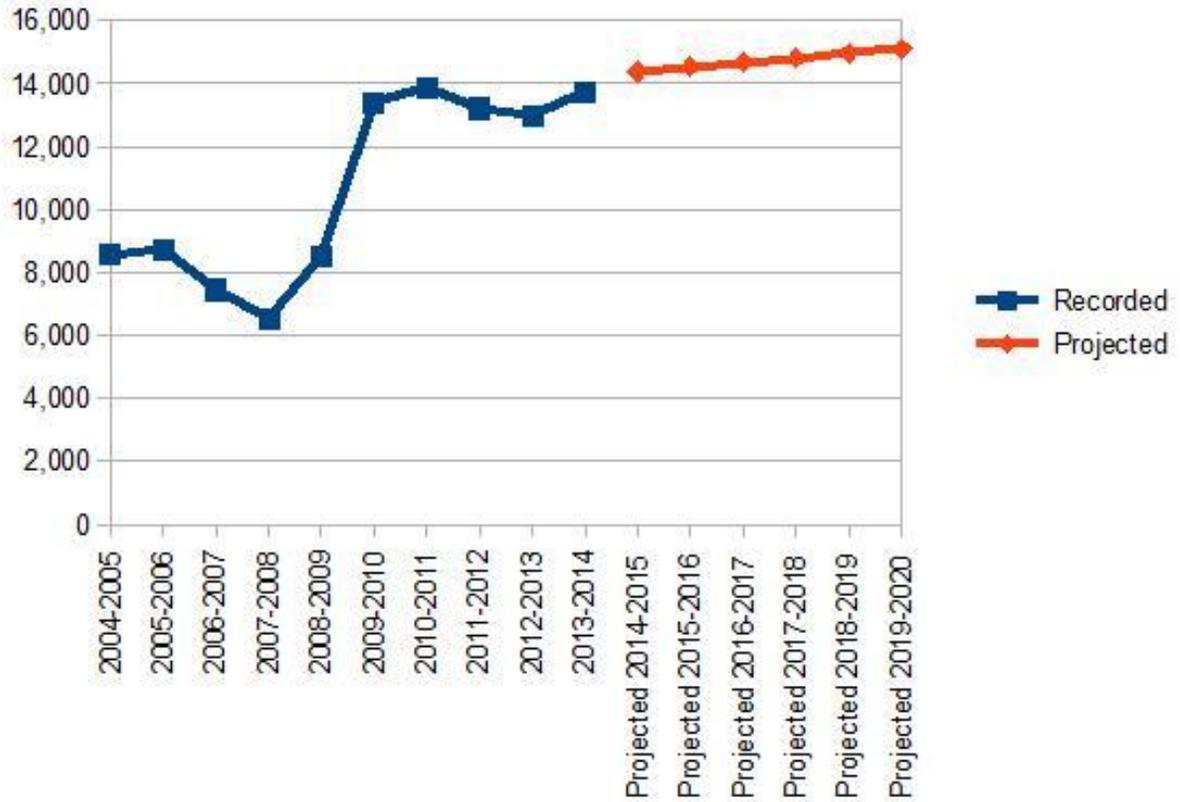
data from the NC DoA, projections by NCHFA



Domestic Violence Clients

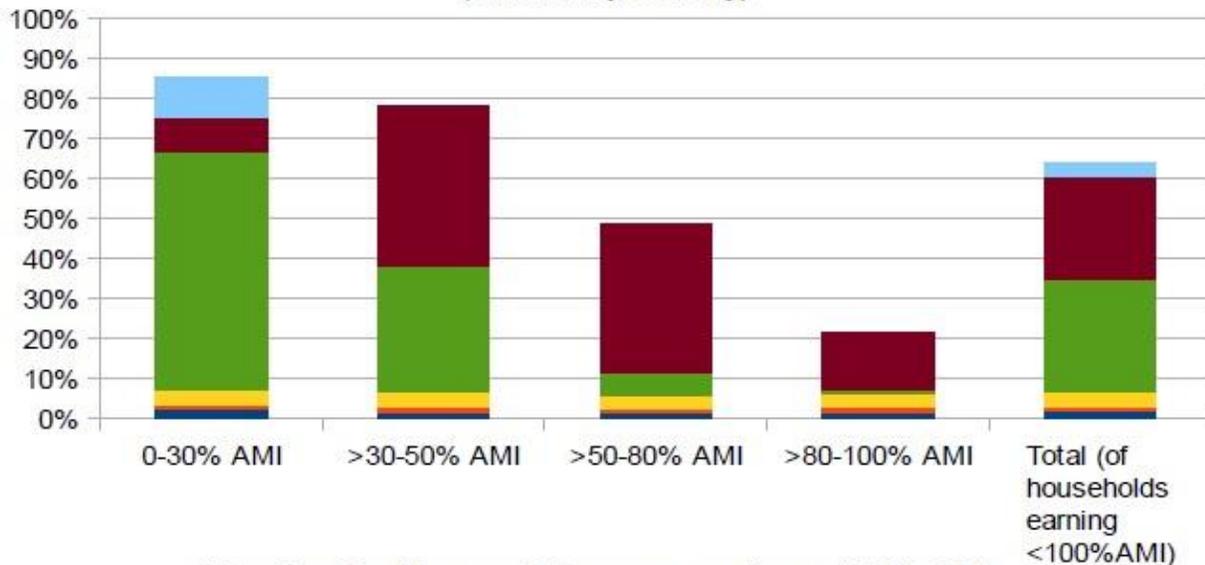
Sexual Assault Clients in NC

data from the NC DoA, projections by NCHFA

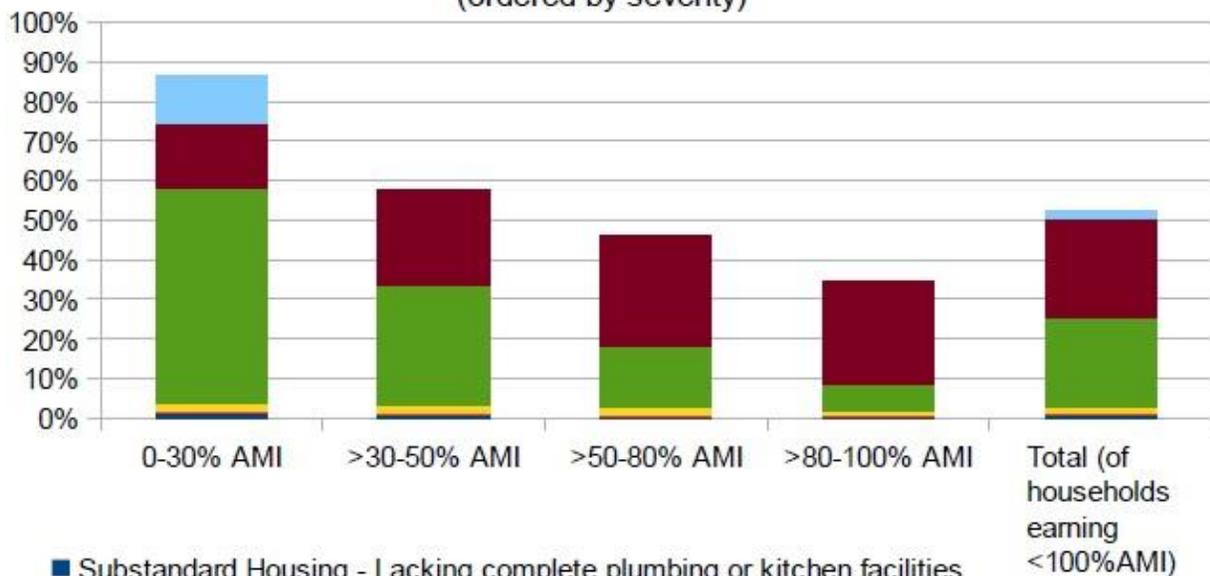


Sexual Assault Clients in NC

Housing Problems of Renters earning <100% AMI (ordered by severity)



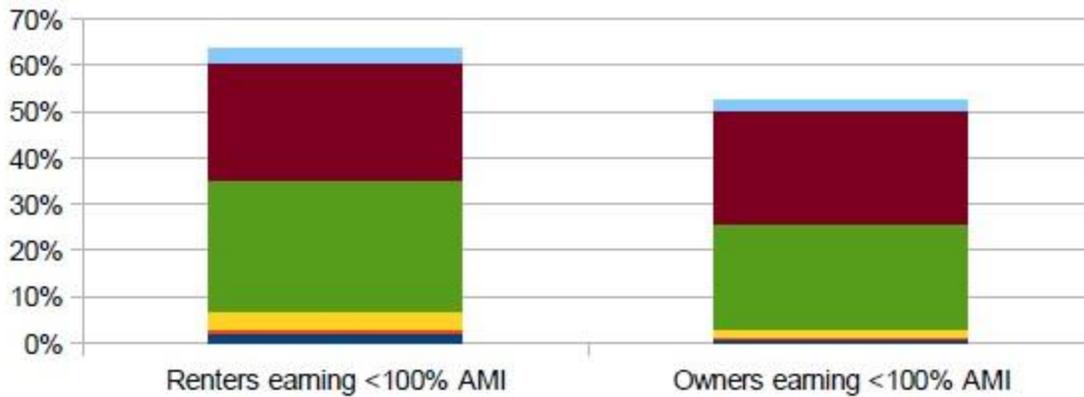
Housing Problems of Owners earning <100% AMI (ordered by severity)



- Substandard Housing - Lacking complete plumbing or kitchen facilities
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

Housing Problems

Percentage of Renters & Owners Earning <100% AMI Experiencing Housing Problems (ordered by severity)



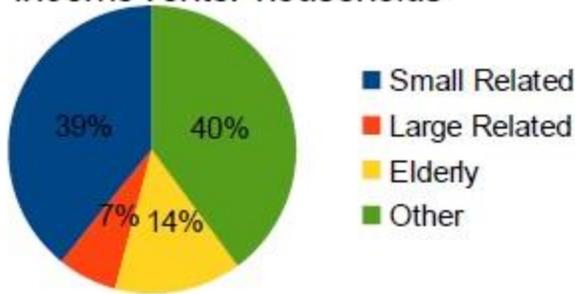
- Substandard Housing - Lacking complete plumbing or kitchen facilities
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

Housing Problems Experienced (ordered by severity)

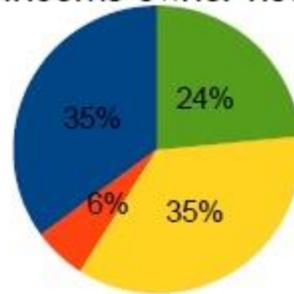
	Renters earning <100% AMI	Owners earning <100% AMI
Substandard Housing - Lacking complete plumbing or kitchen facilities	1.9%	0.7%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1.1%	0.3%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3.6%	1.7%
Housing cost burden greater than 50% of income (and none of the above problems)	28.4%	22.8%
Housing cost burden greater than 30% of income (and none of the above problems)	25.6%	24.8%
Zero/negative Income (and none of the above problems)	3.1%	1.9%
No housing problems	36.3%	47.7%

Overall Housing Problems

Severely cost-burdened low-income renter households

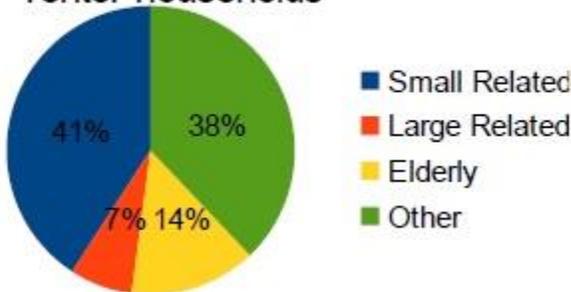


Severely cost-burdened low-income owner households

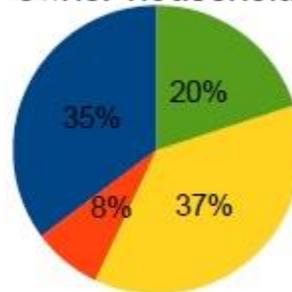


Severe Cost Burdening

Cost-burdened low-income renter households

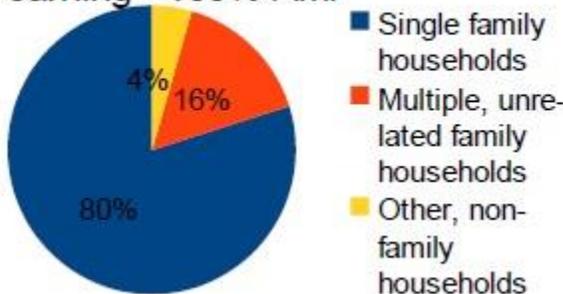


Cost-burdened low-income owner households

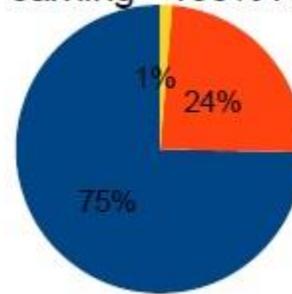


Cost Burdened

Crowded renter households earning <100% AMI

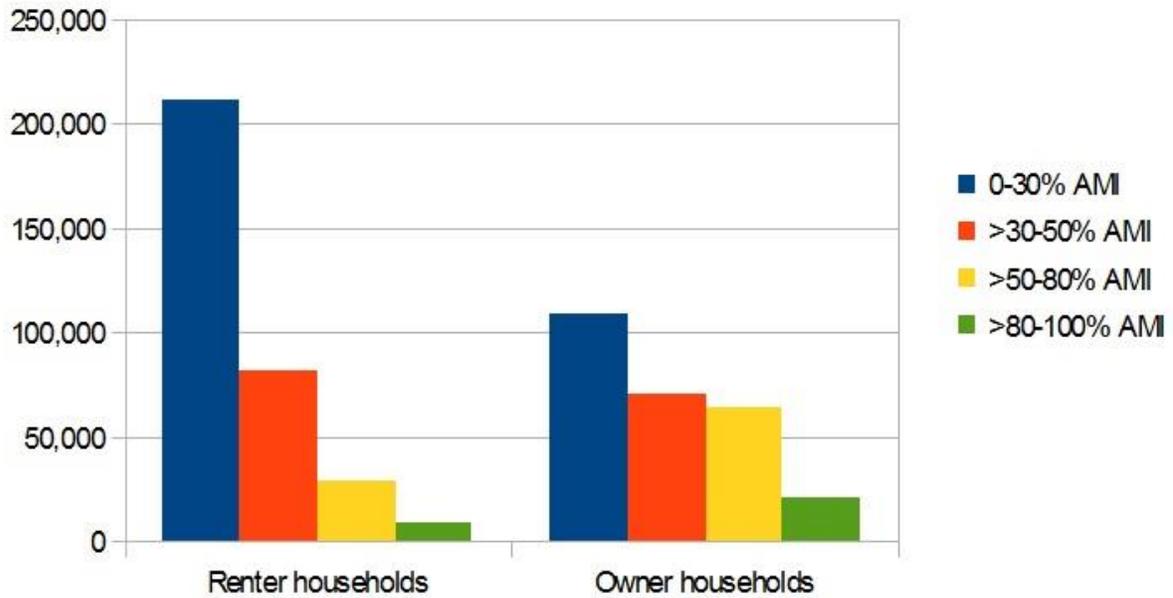


Crowded owner households earning <100% AMI

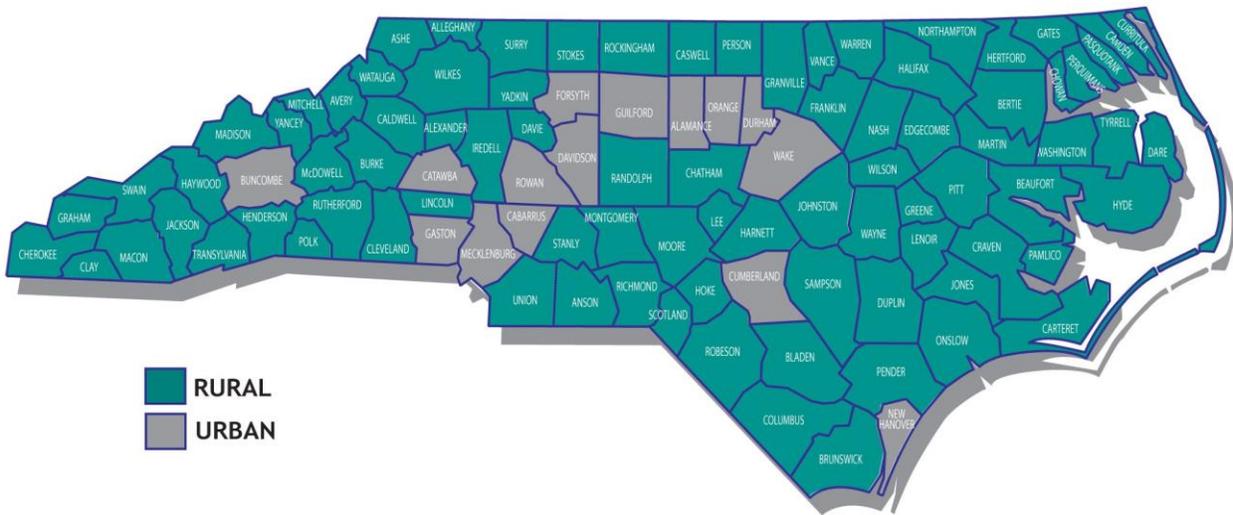


Crowding

Households with at least one severe housing need, by income category



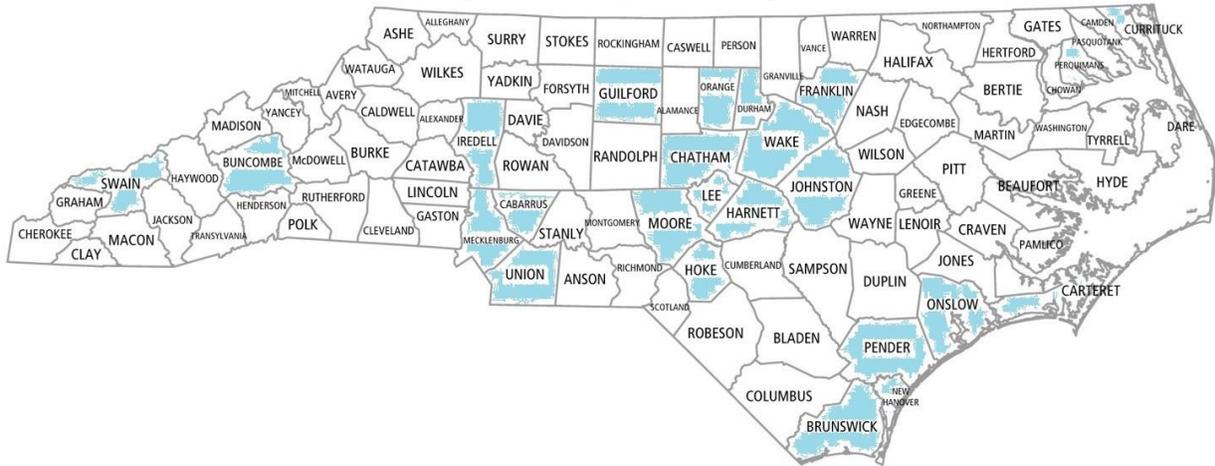
Severe Needs



Urban and Rural Counties

Counties Expecting >10% Population Growth over period 2010-2020

According to OSBM Population Projections



© Rand McNally & Co.

Counties with More Than 10% Growth

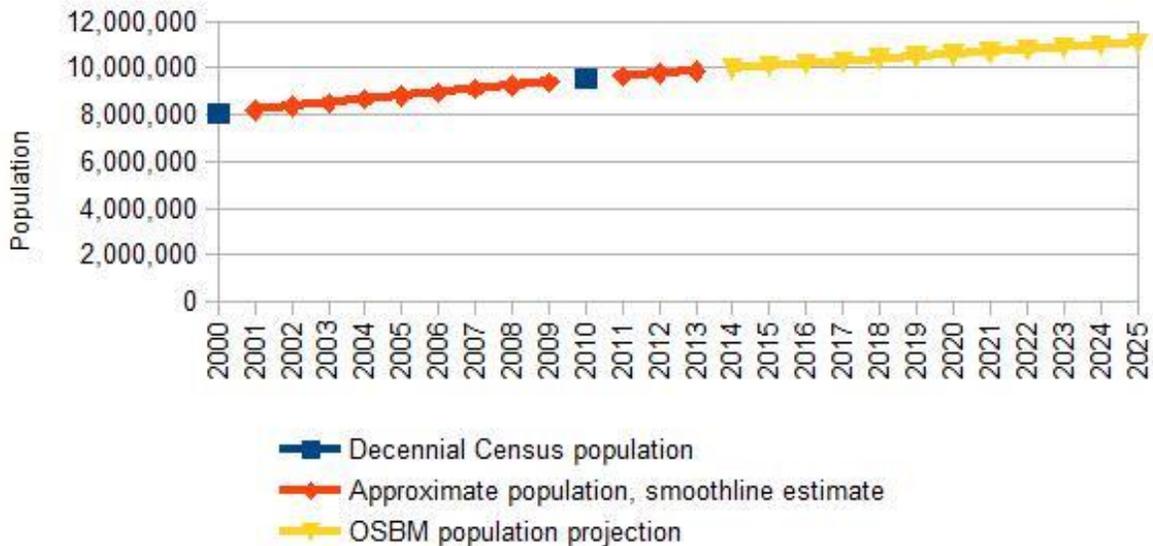
Expected 2020 Population, and Growth From 2010 Population

(Based on forecasts from North Carolina's Office of State Budget and Management)

County	Expected population in 2020	Growth from 2010	County	Expected population in 2020	Growth from 2010	County	Expected population in 2020	Growth from 2010
Alamance	157,574	4.3%	Franklin	67,734	11.7%	Pamlico	13,066	-0.6%
Alexander	37,292	0.3%	Gaston	219,445	6.5%	Pasquotank	38,576	-5.1%
Alleghany	11,351	1.8%	Gates	11,286	-7.5%	Pender	63,054	20.8%
Anson	26,427	-1.9%	Graham	9,382	5.9%	Perquimans	14,922	10.9%
Ashe	27,477	0.7%	Granville	58,511	-2.3%	Person	39,410	-0.1%
Avery	17,879	0.5%	Greene	21,046	-1.5%	Pitt	183,715	9.3%
Beaufort	47,784	0.1%	Guilford	544,860	11.6%	Polk	21,136	3.1%
Bertie	20,198	-5.1%	Halifax	51,504	-5.8%	Randolph	142,672	0.6%
Bladen	35,351	0.5%	Harnett	138,799	21.0%	Richmond	45,850	-1.7%
Brunswick	137,258	27.8%	Haywood	61,593	4.3%	Robeson	131,535	-2.0%
Buncombe	270,335	13.4%	Henderson	115,490	8.2%	Rockingham	90,030	-3.9%
Burke	87,543	-3.7%	Hertford	24,428	-1.0%	Rowan	141,467	2.2%
Cabarrus	207,359	16.5%	Hoke	58,366	24.3%	Rutherford	66,632	-1.7%
Caldwell	81,823	-1.5%	Hyde	6,112	5.2%	Sampson	65,712	3.6%
Camden	10,910	9.3%	Iredell	179,076	12.3%	Scotland	35,246	-2.5%
Carteret	75,069	12.9%	Jackson	41,738	3.6%	Stanly	62,054	2.4%
Caswell	23,739	0.1%	Johnston	195,746	15.9%	Stokes	44,801	-5.5%
Catawba	155,634	0.8%	Jones	10,723	5.6%	Surry	73,341	-0.5%
Chatham	75,450	18.8%	Lee	65,372	13.0%	Swain	15,671	12.1%
Cherokee	27,882	1.6%	Lenoir	58,705	-1.3%	Transylvania	34,590	4.5%
Chowan	15,060	1.8%	Lincoln	83,487	6.7%	Tyrrell	3,947	-10.4%
Clay	11,422	7.9%	Macon	34,313	1.2%	Union	239,137	18.8%
Cleveland	96,470	-1.6%	Madison	21,864	5.3%	Vance	44,558	-1.9%
Columbus	57,732	-0.6%	Martin	22,687	-7.4%	Wake	1,103,895	22.5%
Craven	112,343	8.5%	McDowell	45,470	1.1%	Warren	19,944	-4.9%
Cumberland	345,664	8.2%	Mecklenburg	1,141,488	24.1%	Washington	12,365	-6.5%
Currituck	26,434	12.3%	Mitchell	15,250	-2.1%	Watauga	54,539	6.8%
Dare	37,548	10.7%	Montgomery	27,556	-0.9%	Wayne	128,950	5.2%
Davidson	165,877	1.8%	Moore	99,561	12.8%	Wilkes	69,869	0.8%
Davie	42,284	2.5%	Nash	92,336	-3.7%	Wilson	87,887	8.2%
Duplin	62,318	6.5%	New Hanover	241,063	18.9%	Yadkin	37,442	-2.5%
Durham	322,471	20.5%	Northampton	19,442	-12.0%	Yancey	18,061	1.4%
Edgecombe	54,832	-3.0%	Onslow	217,875	22.6%			
Forsyth	376,102	7.3%	Orange	151,475	13.2%			

Population Projection

North Carolina population & population projection



Population Projection (State)

Rapid Rehousing Assistance

[Continued from Question 7 below. IDIS character limits prevented answering of question in the same text box.]

Also discuss the needs of formerly homeless families and individuals who are receiving rapid rehousing assistance and are nearing the termination of that assistance.

The Emergency Shelter Grant (ESG) Program in North Carolina currently provides rapid rehousing assistance. The program consists both of (a) financial assistance for various housing expenses and (b) case management and other supportive services. Program managers report that as the beneficiaries reach the end of their periods of financial assistance they still typically have the following needs:

- The need for continued case management and coaching.
- The need for continued health care services, both medical services and mental health services.
- The need for continued help with budgeting.
- The need for continued counseling through challenges.
- The need for employment or the maintenance of their current employment.
- The need for access to additional financial support to ensure stability, and in the event that they fall behind in housing expenses or face a catastrophic situation.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source
Comments:

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

The two primary populations likely to comprise the set of one-person households in need of housing assistance are (1) low-income young adults, and (2) low-income seniors.

There are approximately 1.05 million single-person households in North Carolina and the median household income for 1-person households is \$25,539, according to the 2013 one-year ACS. Nearly 50% of one-person households have no income. Approximately 35% of all one-person households are elderly households (>65 years of age).

One-person households occupy 28.1% of all housing units, 23.6% of renter-occupied units, and 36.1% of owner-occupied units. Non-seniors (specifically, individuals age 54 and younger, the age range for which data was available) occupy 58.4% of renter-occupied units and 31.3% of owner-occupied units.

Over the next decade the aging of the population will drive an increase in the rental market, nationally. Households headed by seniors (both one-person and multiple-person households) will comprise half of that growth, while single people and married couples without children will each account for approximately 30% of the growth).

Young Adults

According to the 2014 JCHS report, one of the consequences of the troubled economy is a delay in new household formation. There is a trend that young adults remain in their parents' households longer, before leaving to establish new households. Those young adults are not forming single-person households in need of assistance, since they are not forming new households. According to the 2014 JCHS report, today's 20 to 30 year-olds are likely to follow historic patterns of household formation in

their 30s, so the number of households headed by people in their 30s should increase in the next 10 years. (Image copied from the 2014 JHCS report).

According to the 2013 JHCS report, while singles are the most common type of renter, there are nearly as many families with children who rent as singles who rent.

Seniors

A shift from owning to renting is common among seniors, a population where (according to 2013 1-yr ACS data) 40% of senior households are 1-person households. According to the 2013 JHCS report, 24% of households over the age of 70 made the transition from owning to renting between 2001 and 2011. The yellow bars in the chart below (which was copied from the 2013 JHCS report) shows that the impact of single-person households on the growth of renter households is stronger than any other household type.

Needs of One-Person Households

A dearth of data is publicly available about the housing needs of these single-person households. But one can easily surmise that, since 50% of single-person households have no incomes, those households have some type of housing-related need. North Carolina can expect an increase in demand for housing affordable to 1-person households and designed appropriately for senior households.

North Carolina can expect to see every type of housing need among single-person households that we see among all households: homelessness, housing condition problems, households at risk of foreclosure, inability to find affordable rental housing and affordable homes to purchase, the need for rental assistance, etc.

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

Families which Include Persons with Disabilities

An estimate of the number and type of families in need of housing assistance who are disabled appears in Section 45 of this Needs Assessment in detail, so only a few highlights are discussed below.

There are approximately 1.33 million persons with disabilities in North Carolina, of which 521,500 are seniors.

The predominant housing need of persons with disabilities, as with all populations, is cost-burdening. According to a 2010 report by the National Council on Disabilities, nationally 41% of all households that include a person with one or more disabilities cannot afford their housing.

Limited information is available about the specific types of disabilities experienced by North Carolina residents. Approximately 252,000 adults age 18-65 and 225,000 adults age 65 and older have trouble living independently.

The population of persons with disabilities has lower educational levels, lower employment rates, lower incomes of workers, and higher percentages living in poverty, than the population overall.

Persons with disabilities comprise a disproportionately large share of the renter population, although in raw numbers there are more owner households with disabilities than renter households with disabilities.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

The North Carolina Coalition Against Domestic Violence (NCCADV) reports that nationally nearly one in four women experiences violence by a current or former spouse or boyfriend at some point in her life. And in 2008 North Carolina ranked fourth in the country in the number of per capita homicides committed by men against women.

In North Carolina, 13% of the adult women experiencing homelessness on the date of the Point-in-time count in January 2014 are survivors of domestic violence. According to the United States Justice Department's Bureau of Justice Statistics, approximately 3.4 million people (nationally) reported being a victim of stalking - over a 12-month period in 2005 and 2006.

The North Carolina Department of Administration (NCDoA) tracks incidences of domestic violence, sexual assault, and homemakers displaced because of domestic violence. In the period April 2013 – March 2014, there were 116,000 calls made to domestic service providers, and those service providers served more than 55,200 separate survivors. There were more than 13,700 survivors of sexual assault, and an additional 8,300 calls about incidences of sexual assault.

There were 4,500 homemakers displaced because of violence in the home over the 2013-14 period. Of those displaced homemakers over the past five years, 92% were women and the 8% were men. More than 7% had some type of disability. When these 4,500 homemakers become displaced there is a sudden creation of 4,500 new households in need of housing. And frequently these households have incomes lower than the income of the household they are leaving (since there is typically only one potential wage-earner in these newly formed households), so these households need affordable housing units immediately.

These charts show number of domestic violence survivors and sexual assault survivors served by domestic violence and sexual assault service agencies in North Carolina, along with a projection for the upcoming several years.

Domestic violence is extremely common at all points along the economic spectrum, but there is research that indicates it disproportionately impact lower-income households. According to NCCADV, which cites research by Lindhorst, Oxford, & Gillmore, the lifetime prevalence of domestic violence among welfare recipients is almost triple the rate found among women in the U.S. population. [1]

What are the most common housing problems?

The chart and table below show the overall needs of renter households and owner households with incomes below the median. Clearly, the most common housing need in North Carolina for both owners and renters is cost-burdening.

The percentages (of the households with incomes below the median) that pay more than they can afford for housing are much higher than the percentages that have one of the other housing needs (crowding, zero income, or inadequate plumbing or kitchen facilities.) Twenty-three of every 100 owner households and twenty-eight of every 100 renter households pay more than half their income for housing. And an additional 25 owners and 26 renters pay between 30% and 50% of their income for housing, more than is considered affordable.

Overall, owners have fewer housing problems than renters (of the population earning less than the median). Nearly 48% of owner households have no housing problems, while only 36% of renter households have no housing problems.

The chart below shows the share of the renter households (and the chart below shows the share of owner households) in each income category experiencing each kind of housing needs. As one can see from the charts, both populations experience fewer problems as their incomes increase.

Cost-burdening remains the dominant housing problem across all income categories, for both owners and renters. The share of households that are extremely cost burdened (paying more than 50% of their income for housing) is highest for the households earning least. Of owners and renters in the lowest income category, similar percentages are cost burdened (71% of owners and 68% of renters), and similar shares percentages are extremely cost burdened (55% of owners and 60% of renters).

Crowding.

There are 19,800 owner households and 42,400 renter households living in crowded conditions.

Severe housing needs.

CHAS data categorizes the following needs as “severe”: paying more than half the household's income for housing, having overcrowding at the level of >1.51 people per room, and having inadequate plumbing or kitchen facilities.

There are approximately 16,000 renter households and 7,000 owner households with inadequate plumbing or inadequate kitchen facilities. It is likely that those households in North Carolina also have cost burdening, although they are not represented in the cost-burden figures discussed above.

There are 260,000 low-income renter households and 207,000 low-income owner households that are severely cost burdened, paying more than half of their income for housing.

And there are 9,900 renter households and 3,200 owner households that are not merely crowded, but severely crowded (with more than 1.5 people per room). It is possible, although the tables don't contain the granularity of data necessary to substantiate this, that there are additional severely-crowded households among the households with inadequate plumbing or kitchen facilities.

Condition of housing.

HUD's Consolidated Planning regulation at Section 91.305 (b) (1) requires the state to define the terms “standard condition” and “substandard condition but suitable for rehabilitation”. For the purposes of this Consolidated Plan, North Carolina defines these terms as follows:

“Standard Condition”: a unit that meets or exceeds HUD's Section 8 quality standards.

“Substandard Condition but Suitable for Rehabilitation”: a unit that does not meet Section 8 quality standards but could be brought up to those standards for less than the unit's appraised value.

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

Severe Housing Problems.

The chart below shows the number of owner and renter households in each income category that experience severe housing needs. Clearly extremely low-income renter households experience severe housing problems more than the other populations.

Cost Burdening.

It is interesting to note the differing compositions of the population of low-income cost-burdened renters and low-income cost-burdened owners (in the pie charts below). Elderly households are a much larger share of cost-burdened owner households than of cost-burdened renter households.

There are 332,000 small families with housing cost burdens, 63,700 large families with housing cost burdens, and 211,000 elderly households with housing cost burdens.

Severe Cost Burdening.

The same population composition is clear among households that are severely cost burdened: elderly households are a much larger share of the low-income owner households than renter households.

There are 175,000 small households, 30,000 large households, and 111,000 elderly households that are severely cost burdened.

Crowding.

The pie charts below show the composition of the crowded renter and owner households earning less than the median, according to the types of households. The owner population and renter population look similar: in both, tenures single-family households are the type of household that which most experience crowding. This is contrary to the common belief that the primary reason housing units are crowded is due to households experiencing temporary financial hardship and consequently moving in temporarily with other families temporarily. The fact that most crowded households are single-family households is an indication that for these families, crowding is permanent, and not merely a temporary situation for families in transition.

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

Characteristics & needs of households at risk of homelessness

Of critical policy concern is identifying characteristics and needs of low-income individuals and families who are at imminent risk of either residing in shelters or becoming unsheltered. Much research has gone into identifying characteristics common to those who experience homelessness. Caton, Wilkins, and Anderson have done a literature review of the completed research, for the National Symposium of Homelessness Research, a symposium conducted by Abt Associates and Policy Research Associates, Inc. The symposium was produced under a contract with the U.S. Department of Housing and Urban Development and the U.S. Department of Health and Human Services.

This literature review shows the following characteristics:

- Chronic homelessness is most often experienced by people with psychological, physical, and social vulnerabilities.
- Psychiatric disability, substance abuse, and medical co-morbidities are very common among people experiencing chronic homelessness. Approximately 60% of chronically homeless people

have experienced longstanding mental health problems, and 80% have had longstanding alcohol and/or drug problems.

- Chronically homeless individuals experience disability resulting from psychiatric problems or substance use more often than people who experience homelessness non-chronically.
- The chronic status of homelessness is a strong predictor of mortality among men, even after adjustments for age and disability have been taken into account.
- HIV/AIDS is a contributing factor to mortality among homeless populations. The death rate from HIV/AIDS is approximately nine times higher among sheltered single women than among the general population.
- Persistent unemployment is also a major contributor to chronic homelessness.
- Few people experiencing chronic homelessness can rely on support from family and friends.
- Men outnumber women, among the population of single homeless individuals, by approximately 4:1.
- Single homeless women have experienced a greater number of stressful life events than homeless men or women with children, including foster care, domestic violence, psychiatric hospitalization, and sexual violence in greater numbers.
- Most women who experience homelessness are mothers, but are considered “single” because they are not with their children. After one year of homelessness typically the state removes children from the household; this impacts the family's cohesion as well as limits the ability of the woman to access supports that are designed for families.
- Homeless individuals in shelters are disproportionately racial and ethnic minorities.

These characteristics are technically descriptions of attributes common among homeless populations, and not proven to be the causes of homelessness. Nevertheless, the commonness of these attributes among homeless populations leads one to believe that the preponderance of these attributes in an individual's life would increase the likelihood of that particular individual experiencing housing instability and possibly homelessness.

According to this literature review from Caton, Wilkins, and Anderson:

“Few long-term studies of the course of homelessness following initial housing loss have been carried out. However, available information on the characteristics of those who end up homeless for long periods of time indicates that older age, persistent unemployment, poor family support, arrest history, poor functioning and coping skills, a history of placement in the child welfare system, and recent victimization are important factors in determining the risk for chronic homelessness.”

[See additional Text #19 above for discussion on Rapid Rehousing Assistance]

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

No estimates are provided in this Needs Assessment, so no operational definition or methodology are given.

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

In addition to personal criteria such as having an extremely low income and having insufficient resources and support networks to prevent moving to a shelter, the following are housing characteristics that are indicators of high risk of homelessness:

- The family or individual has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance.
- They are living in the home of another because of economic hardship.
- They have been notified that their right to occupy their current housing or living situation will be terminated within 21 days.
- They live in a hotel or motel and the cost is not paid by charitable organizations or by federal, state, or local government programs for low-income individuals.
- They live in an SRO or efficiency apartment unit in over-crowded conditions (more than 1.5 persons per room).
- They are exiting a publicly funded institution or system of care.
- The household includes a child that does not qualify as homeless under a particular program's definition of homeless, but does qualify as homeless under another Federal statute.

These bulleted items are based on Wake County's "At Risk of Homelessness" publication. This precise list is not used by all municipalities nor by the state itself, but is representative of the types of housing characteristics programs throughout the state and State-level programs use when they are identifying whether a particular individual or household is at imminent risk of homelessness.

Discussion

Rural areas

North Carolina is a predominantly rural state. According to the Housing Assistance Corporation, a national organization, there are several attributes which are common to residents of rural areas that, while positive attributes, make it difficult to gauge the need for affordable housing in those areas: a tendency to residents of rural areas tend to value independence, individualism, and self-reliance. Consequently, when they have housing needs, they are less likely than residents of urban areas to seek out assistance.

In addition to cultural attributes that make it difficult to estimate the amount of need, the Housing Assistance Corporation has identified other characteristics of rural areas which that make it difficult to increase affordable housing options there. One is the limited municipal budgets communities in rural areas tend to have. This makes it difficult to develop roadways and water-sewer infrastructure necessary for new development. Another difficulty is that some rural communities have zoning and land-use restrictions on the books that which make it difficult to build housing affordably or find sites to develop.

The map below shows the counties designated as urban and rural by the North Carolina Rural and Economic Development Center (also called the NC Rural Center).

Population Changes

The chart below shows the overall growth expected in North Carolina, for the state overall. The state expects to have approximately 10,054,000 people in 2010, which is a growth of 5.44% from 2000. By 2020, the state expects to have a population of approximately 10,559,000, which is a growth of 10.73% over the prior decade. By 2025, the state expects to have a population of approximately 11,058,000, which would be a growth of 16.0% since 2010.

The state does not expect the population to grow evenly throughout the state. The table below shows the expected population changes for each county, from 2010 to 2020. While there is certainly a correlation between the urban/rural nature of the counties and whether or not they grow, growth will not be limited to urban counties.

This map shows the counties where growth of more than 10% of the 2010 population is expected by 2020. (The base map was developed by Rand McNally, but that company is not responsible for the shading.)

It can be expected that a population growth of 10% or more will result in at least 10% more people with housing needs, 10% more low-income people, and 10% more people needing housing-related services.

Large households

One of the specific populations mentioned in the regulations for the development of a Needs Assessment is "large families". The 2013 1-year American Community Survey lets us know the following about large households:

- Nearly half (48.3%) of all large family households earn more than 100% of the median income. And 10.9% of large family households are extremely low income (earning <30% of the median). In fact, the spread of large families across the income categories almost precisely mimics the spread of all families across the income categories; there is no difference between the incomes of large families and all families.

- Of cost-burdened low-income households, large families comprise a small portion: they comprise 7% of the renter households and 8% of the owner households. More than half of those renter households are extremely cost burdened, and more than one-third of those owner households are extremely cost burdened.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

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

Introduction

The chart below displays the data provided in the subsequent tables. It shows variation between the race and ethnicity categories, for all low-income households (i.e., those earning less than 80% of the AMI). The race/ethnicity categories of Asian and Pacific Islander both have percentages more than 10% higher than the percentage of the population overall with housing problems.

The chart below shows the variety of percentages among race/ethnicity categories in finer-grains of income categories. As one would expect, the data show that, overall, as the incomes increase the share of the overall population that has a housing problem decreases.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	338,817	78,216	38,637
White	178,812	49,073	21,498
Black / African American	123,150	24,785	13,114
Asian	4,618	409	675
American Indian, Alaska Native	4,344	1,322	786
Pacific Islander	64	10	10
Hispanic	23,043	1,693	2,052

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275,111	157,072	0
White	149,807	111,357	0
Black / African American	89,294	31,756	0
Asian	3,919	824	0
American Indian, Alaska Native	3,296	2,964	0
Pacific Islander	259	0	0
Hispanic	24,696	9,279	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	261,835	362,063	0
White	160,512	252,260	0
Black / African American	72,505	76,045	0
Asian	4,508	4,325	0
American Indian, Alaska Native	2,174	4,183	0
Pacific Islander	230	85	0
Hispanic	18,211	21,868	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	92,520	279,463	0
White	63,363	198,800	0
Black / African American	20,776	57,919	0
Asian	1,921	3,603	0
American Indian, Alaska Native	614	2,734	0
Pacific Islander	10	107	0
Hispanic	4,643	13,147	0

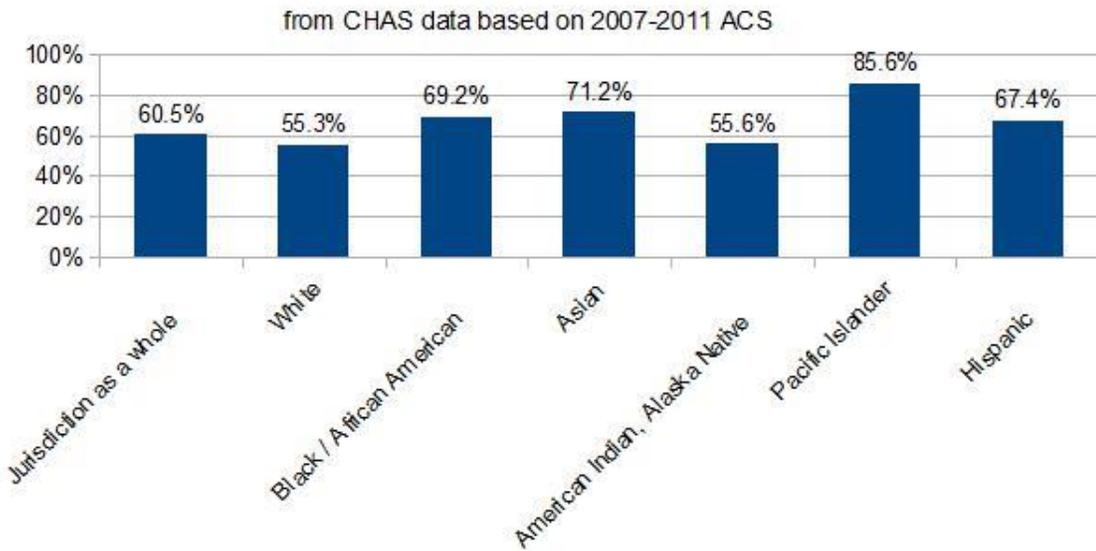
Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

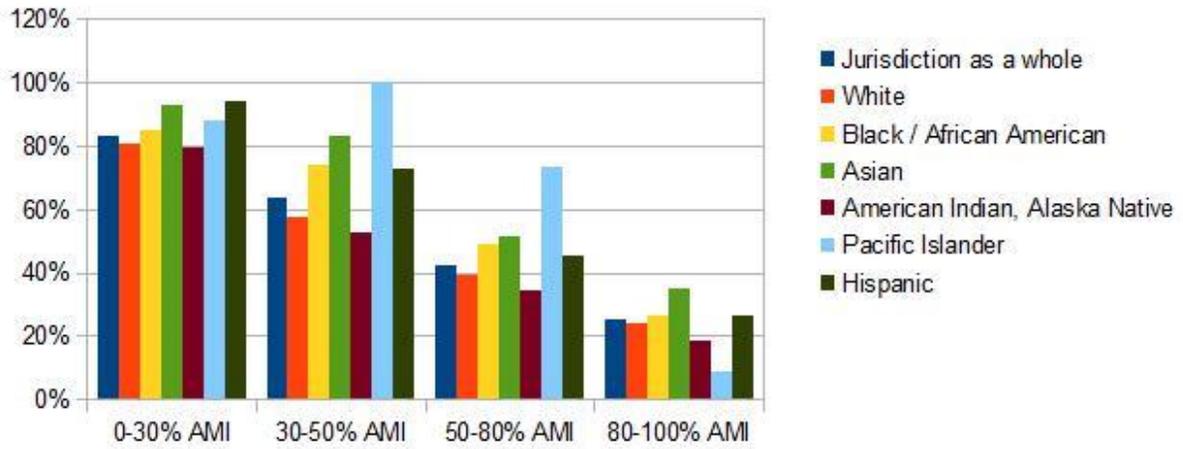
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Percent of Low-income Households (households earning <80% AMI) with housing problems



Low Income Households with Housing Problems

Percent of each income category with a housing problem or zero income, by race/ethnicity



Housing Problems by Race

Discussion

The CHAS data based on the 2007-2011 ACS show that 60.5% of the low-income households (households earning <80% AMI) have a housing problem. The race/ethnicity categories of Asian (with 71.2%) and Pacific Islander (with 81.6%) both have disproportionate needs; they have percentages that are more than 10% higher than the percentage of the overall population.

Because the data is available, it is possible to look for disproportionate needs among smaller income breakdowns:

Among households in the 0-30% AMI category, of the population overall 82.8% have housing problems. Of the various race and ethnicity categories, the following two have disproportionate needs:

- Black/African American – 92.8%
- Hispanic – 93.7%

Among households in the 30-50% AMI category, of the population overall 63.7% have housing problems. The following race/ethnicity categories have disproportionate needs:

- Black/African American – 73.8%
- Asian – 82.6%
- Pacific Islander – 100%
- Hispanic – 72.7% (not quite 10% above the overall population, but close)

Among households in the 50-80% AMI category, of the population overall 42.0% have housing problems. Pacific Islanders have disproportionate needs, with 73.0% having housing problems.

Among households in the 80-100% income category, of the population overall 24.9% have housing problems. The only race/ethnicity category with a percentage close to 10% larger is Asian, with 34.8% of the households having housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

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

Introduction

The chart below (Percent of Low-Income Households with Severe Housing Problems) displays the data provided in the subsequent tables, of households with severe housing problems. It shows variation between the race and ethnicity categories, for all low-income households (i.e., those earning less than 80% of the AMI). The race/ethnicity categories of Asian and Pacific Islander both have percentages more than 10% higher than the percentage of the population overall with housing problems.

The chart below (Percent of each Income Category with Severe Housing Problems) shows the variety of percentages among race/ethnicity categories in finer-grains of income categories. As one would expect, the data show that, overall, as the incomes increase the share of the overall population that has severe housing problems decreases.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275,346	141,537	38,637
White	142,084	85,807	21,498
Black / African American	101,726	46,175	13,114
Asian	4,091	936	675
American Indian, Alaska Native	3,639	2,030	786
Pacific Islander	64	10	10
Hispanic	19,648	5,089	2,052

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	131,672	300,521	0
White	71,575	189,591	0
Black / African American	42,165	78,894	0
Asian	2,276	2,455	0
American Indian, Alaska Native	1,456	4,795	0
Pacific Islander	205	54	0
Hispanic	12,203	21,736	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	76,383	547,513	0
White	46,438	366,334	0
Black / African American	18,049	130,501	0
Asian	1,818	6,993	0
American Indian, Alaska Native	658	5,663	0
Pacific Islander	25	290	0
Hispanic	8,270	31,832	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,621	349,119	0
White	14,013	248,001	0
Black / African American	4,791	73,946	0
Asian	789	4,743	0
American Indian, Alaska Native	197	3,161	0
Pacific Islander	0	117	0
Hispanic	2,501	15,297	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Per the CHAS data based on the 2007-2011 ACS, we see that 34.5% of the low-income households (households earning <80% AMI) have a severe housing problem. The race/ethnicity categories of Asian (with 46.0%) and Pacific Islander (with 46.2%) both have disproportionate needs; they have percentages that are more than 10% higher than the percentage of the overall population.

Among households in the 0-30% AMI category, of the population overall 68.9% have severe housing problems. Of the various race and ethnicity categories, the following three have disproportionate needs:

- Asian – 83.6%
- Pacific Islander – 88.1%
- Hispanic – 81.0%

Among households in the 30-50% AMI category, of the population overall 30.5% have severe housing problems. The following race/ethnicity categories have disproportionate needs:

- Asian – 48.1%
- Pacific Islander – 79.2%

Among households in the 50-80% AMI category, of the population overall 12.2% have severe housing problems. No race/ethnicity in that income category has a percentage higher than 10% above 12.2%

Among households in the 80-100% income category, of the population overall 6.1% have severe housing problems. No race/ethnicity in that income category has a percentage higher than 10% above 6.1%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

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

Introduction

The chart below displays the data provided in the subsequent table, about the percent of households in each race/ethnicity category that are cost burdened. It shows variation between the race and ethnicity categories.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,451,889	589,580	460,657	40,138
White	1,876,239	371,498	264,597	22,257
Black / African American	398,848	160,629	152,549	13,621
Asian	35,904	8,414	7,385	730
American Indian, Alaska Native	23,519	5,141	4,983	786
Pacific Islander	777	303	154	10
Hispanic	95,488	35,962	24,628	2,197

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2007-2011 CHAS
Source:

Discussion

Of the jurisdiction as a whole, 30.8% of the population is cost-burdened (i.e., pays more than 30% of their income for housing), and 14.1% is severely cost burdened (i.e., pays more than 50% of their income for housing).

Of the race/ethnicity categories, Black/African American (with 45.0% being cost burdened) is the only race/ethnicity categories which disproportionately experiences cost burdening. All other race/ethnicity categories do not have percentages more than 10% higher than the overall population. And no race/ethnicity category has severe cost burdening percentages more than 10% above the percentage of the overall population.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

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

Sections 15 and 20 include bar charts displaying the percent of each race/ethnic category within each income category that have housing problems (Section 15) and severe housing problems (Section 20). The two sets of tables below show the same information as contained in those bar charts.

In this needs assessment “having disproportionate needs” means the percent of the population with the particular need is more than 10 percentage points above the percent of the population overall with that need. The race/ethnic categories within each income category that have disproportionate need have been marked in red, in the tables below.

Of households with at least one housing problem, in the 0-30% AMI category the following race/ethnicity categories have disproportionate need: Asian and Hispanic. In the 30-50% AMI category Black/African American, Asian, and Pacific Islander populations have disproportionate need. In the 50-80% AMI category the Pacific Islander population has disproportionate needs. In the 80-100% AMI category no race/ethnicity category has disproportionate needs.

Of households with severe housing problems in the 0-30% AMI category, Asian, Pacific Islander, and Hispanic populations have disproportionate needs. In the 30-50% AMI category, Asian and Pacific Islander populations have disproportionate needs. In the 50-80% and 80-100% AMI categories no race/ethnicity category has disproportionate needs.

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

The CHAS tabulations based on the American Community Survey contain no other information about the types of housing needs experienced by various race/ethnicity categories.

There is a relationship between disabilities and housing problems, so race or ethnic categories with high rates of disabilities have greater likelihood of housing problems. The prevalence of disabilities among various race/ethnicity categories is discussed in Section 45 of this Needs Assessment (the section on persons with special needs).

Of the population as a whole in North Carolina, 13.8% have a disability. All the race/ethnicity categories are within 1.5% percentage points of the overall population, with the following exceptions: American Indian and Alaskan Natives have a higher prevalence of disabilities (with a rate of 18.6%). Asian (with a rate of 4.9%), Hispanics (with a rate of 5.2%) and “Some other race” (meaning not White, Black, Asian,

American Indian or Alaskan Native, Native Hawaiian or Pacific Islander, nor multiple races – with a rate of 4.0%) all have significantly lower percentages of the population with disabilities.

With the goal of greater equality of homeownership rates among ethnic categories, it is useful to know the current homeownership rates of each race/ethnicity category. They are displayed in the table below. All race/ethnicity categories except for White and American Indian and Alaskan Native have homeownership rates below the rate of the state overall, which is 64% according to the 2013 1-year American Community Survey.

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

Because this Needs Assessment is being completed by state-level agencies, it is not feasible to interact with information at the level of specific neighborhoods. However, it is possible to utilize information at the county level. The three-part table below shows the information available about concentration of various races in each county, according to 2014 data estimates prepared by North Carolina's Office of Budget and Management:

The table has been formatted to show which counties have particular concentration of individual race categories: red bold font indicates a county where the share of the county's population which is comprised of a certain race category is more than twice that race category's representation in the state's overall population.

Hispanic population

The three-part table above contains OSBM's data about race categories, but does not contain information about ethnicity categories (Hispanic, Non-Hispanic). The table below does show the counties where North Carolina's Hispanic population is concentrated. It shows the percent of each county's population that is Hispanic; darker-shaded counties have larger shares of the population which are Hispanic.

Black/African American population

Black/African American individuals comprise more than 1/5 of the state's population. Only in Anson, Bertie, Halifax, Hertford, Northampton, Vance, Warren, and Washington are they represented at more than double their representation in the state overall. It shows the percent of each county's population that is Black/African American; darker-shaded counties have larger shares of the population which are Black/African American.

White population

The White population comprises 71.5% of the overall population in North Carolina, according to OSBM's 2014 estimates. Because it is numerically impossible for any county to have a White population comprise twice that figure, no counties have been marked in the above 3-part table with red bold text. The map below shows the percent of each county's population that is White; in darker-shaded counties larger percentages of the population are White.

Asian/Pacific Islander population

Overall (per the data set from the Office of State Budget and Management) Asian and Pacific Islanders comprise 2.66% of the state's population overall. They appear at more than twice the state rate in the following counties: Orange and Wake. The map below shows the percent of each county's population that is Asian; darker-shaded counties have larger shares of the population which are Asian.

NA-35 Public Housing – (Optional)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	19	171	33,774	53,942	1,436	50,714	484	229	708

Table 21 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	7	0	104	107	1	60	45	1	
# of Elderly Program Participants (>62)	0	37	6,722	9,353	563	8,603	37	8	
# of Disabled Families	0	20	7,065	15,002	268	13,785	216	29	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	19	171	33,774	53,942	1,436	50,714	484	229
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	9	62	5,864	14,198	500	13,235	137	76	158
Black/African American	5	108	27,051	39,022	927	36,781	342	151	544
Asian	0	0	254	99	0	93	1	1	3
American Indian/Alaska Native	5	1	548	562	8	547	4	1	2
Pacific Islander	0	0	57	61	1	58	0	0	1
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	1	27	894	1,167	33	1,065	20	16	27
Not Hispanic	18	144	32,880	52,775	1,403	49,649	464	213	681

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

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

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

There were 10,683 homeless individuals in North Carolina identified during the Point-in-Time (PIT) Count conducted in late January, 2015. Of these 8,258, or 77 % were staying in emergency shelters or transitional housing, and 2,425, or 23% were sleeping in unsheltered locations. 66% were adults with no dependent children, and 34% were people in families with children. Seventeen percent of the homeless population were reported as having severe mental illness; 22% a substance abuse disorder; 11% were victims of domestic violence, and 10% were veterans. 622 unaccompanied youth were also counted.

The PIT count showed a number of decreases that reflect ongoing downward trends among the general homeless population as well as the subpopulations. Overall, there was 7% decrease from the 2014 Point in Time count; a 4% decrease in adults without children and 11% decrease in people in families with children. The number of those reported with mental illness and substance abuse disorders both decreased by 15% and 14%, respectively, and homeless veterans dropped by 7%. The number of victims of domestic violence experiencing homelessness only decreased by 1%, and chronic homelessness increased 2%. This may be due in part to increased efforts around the state to identify correctly the chronically homeless.

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

There is no HMIS data available for these categories. North Carolina derives all of its data on homelessness from its statewide HMIS system, and mainly from the annual Point-in-Time count. The HMIS system will soon be able to track the measures mentioned.

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

There were 1,092 homeless veterans counted during the 2015 PIT. 1,067 were adults without children, and 25 were people in families with children.

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

According to the 2014 statewide Point-in-Time count, there were 3,614 white persons experiencing homelessness who were sheltered and 5,885 black or African American persons experiencing homelessness who were sheltered. Of the persons who were sheltered, 40 were Asian, 45 were American Indian or Alaska Native, and 25 were Pacific Islander; 306 were Hispanic and 9,542 were Non-Hispanic. In the unsheltered category, on the night of the count, 1,625 persons experiencing homelessness were white, 989 were black or African American, 4 were Asian, and 49 were American Indian or Alaska Native.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 10,683 homeless individuals in North Carolina identified during the Point-in-Time (PIT) Count conducted in late January, 2015. Of these 8,258, or 77 % were staying in emergency shelters or transitional housing, and 2,425, or 23% were sleeping in unsheltered locations. 66% were adults with no dependent children, and 34% were people in families with children.

Discussion:

Many communities are shifting resources toward utilizing a housing first and rapid rehousing strategies, and the approach is yielding results.

Additional decreases this year and in 2016 are anticipated among homelessness veterans. The downward trend is assisted by added resources provided by the HUD and the VA, communities developing collaborative models, and added support from the North Carolina Department of Military and Veteran Affairs and their recently initiated Operation HOME to end veteran homelessness.

Continuums of Care and Regional Committees across the state are implementing new systems of coordinated assessment that will help communities respond to homelessness more effectively and efficiently.

Continuums of Care and Regional Committees across the state are implementing new systems of coordinated assessment that will help communities respond to homeless more effectively and efficiently.

Increasing attention will need to be paid to homeless youth and the targeted assistance they will need.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

North Carolina has 1.33 million persons with disabilities. T; they comprise 13.8% of the state's population. Among those are 521,500 seniors. There are 28,000 North Carolina residents living with HIV/AIDS, with an additional 1,500 being added to that number each year.

Persons with disabilities, particularly low-income persons with disabilities, face housing problems similar to the rest of the low-income population. The dominant housing need for persons with disabilities is affordability. According to a 2010 report by the National Council on Disabilities, nationally 41% of all households nationally that include a person with one or more disabilities cannot afford their housing.

The median earnings per North Carolina worker with a disability is nearly \$8,000 less per year than the median earnings per worker in the general population (of both workers with and without disabilities). Moreover, persons with disabilities who depend solely on Social Security Income (SSI) payments, receive \$733 per month (the federal maximum SSI, which is also \$8,796 per year). This is a difficult level of income on which to pay for housing and other necessities.

According to the 2011 report “2009 Worst Case Housing Needs Of People With Disabilities: Supplemental Findings”: “Renter households that include nonelderly people with disabilities are more likely than those that do not include people with disabilities to have very low incomes, experience worst case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing.” (page vii)

The population of persons with disabilities in North Carolina has lower educational attainment than the population overall. And a much smaller percent of the working-age people with disabilities are employed than in the population overall.

While the remainder of this section of the Needs Assessment discusses people with disabilities regardless of their homelessness status or housed status (leaving discussion of homelessness for Section 40 of this Needs Assessment), it is worth noting here that the overlap between people with disabilities and people experiencing homelessness is very high. According to the National Council on Disabilities, nationally approximately 43% of adults who stayed in a homeless shelter have a self-reported disability.

Furthermore, “special needs” as pertain to housing may include non-disability special needs, such as involuntary displacement from housing due to government action, loss of housing assistance, or natural disaster.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0

Current HOPWA formula use:	
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	28,101
Area Prevalence (PLWH per population)	15
Number of new HIV cases reported last year	1,525

Table 25 – HOPWA Data

Data Source Comments: NC 2013 HIV/STD Surveillance Report <http://epi.publichealth.nc.gov/cd/stds/figures/std13rpt.pdf>

North Carolina residents with a disability

Of the civilian noninstitutionalized population, per 2013 1-year ACS

	Persons	Percent of that age group
Population under 5 years	4,400	0.7%
Population 5 to 17 years	102,300	6.1%
Population 18 to 64 years	702,700	11.7%
Population 65 years and over	521,500	38.2%

Disabilities by Age

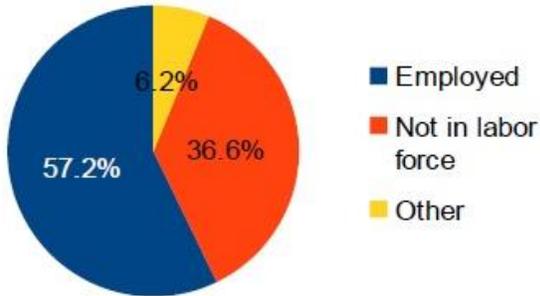
Educational Attainment

per the 2013 1-year American Community Survey

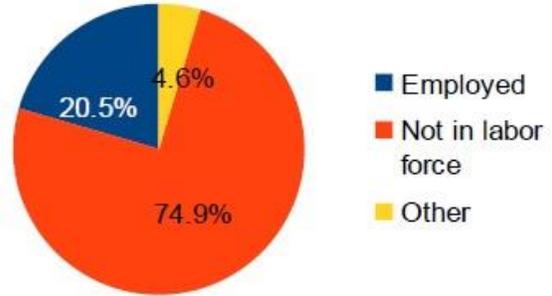
	Overall population	Population with disabilities
Less than high school graduate	14.1%	26.3%
High school graduate (includes equivalency)	26.5%	32.8%
Some college or associate's degree	30.7%	27.4%
Bachelor's degree or higher	28.7%	13.5%

Disabilities by Education

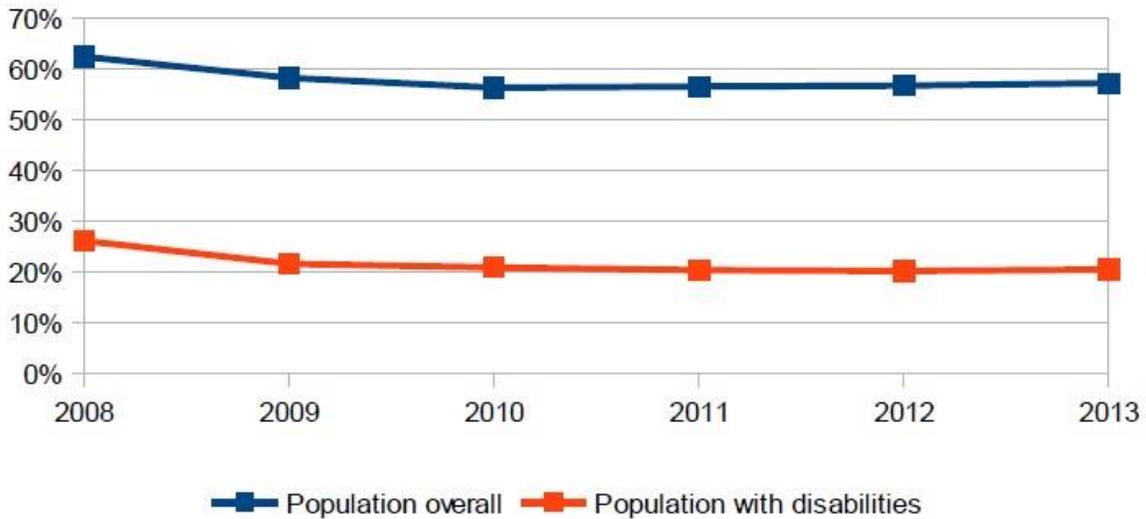
Employment Status for the Population Overall
2013 1-yr ACS



Employment Status for the Population With Disabilities
2013 1-yr ACS



Percent of the Population which is Employed
2013 1-yr ACS



Disabilities - Employment

Type of Employment

"Class of Worker" per 2013 1-year American Community Survey

	Overall employed population	Employed population with disabilities
Private for-profit	72.5%	70.3%
Private not-for-profit	6.9%	7.4%
Government (local, state, or federal)	14.7%	14.0%
Self-employed	9.0%	11.9%

Note: columns do not total to 100% because of multiple employments, missing categories, and overlapping categories

Disabilities - Employment Sector

Percent of each Race/Ethnicity category that has disabilities

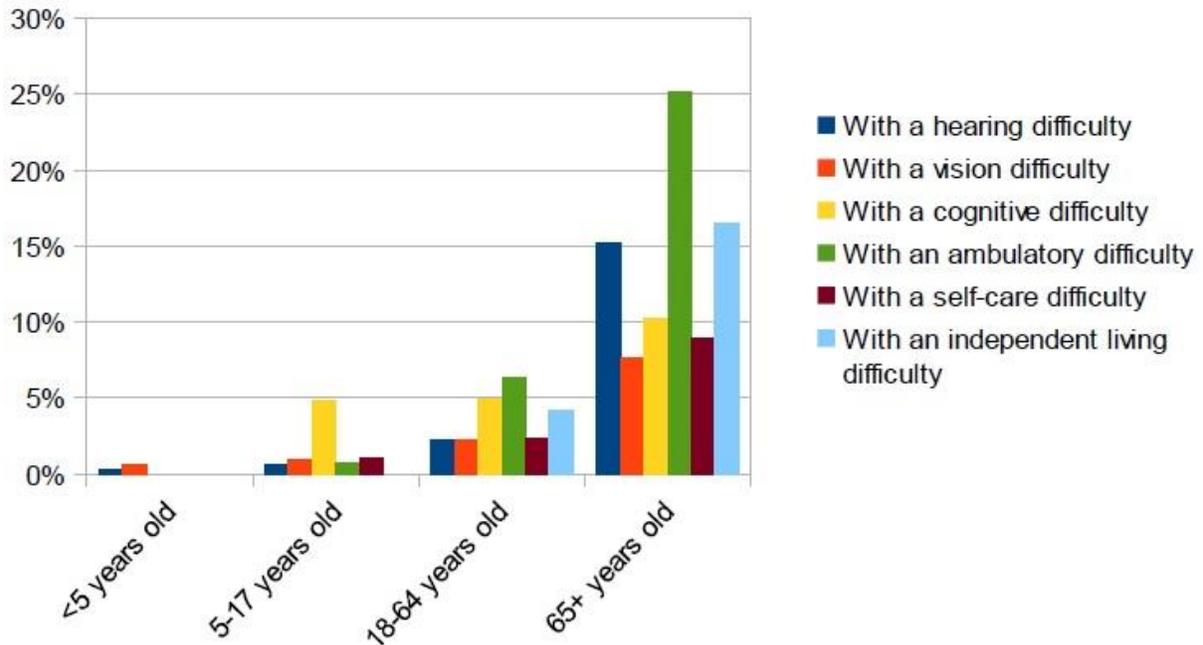
per the 2013 1-year American Community Survey

Race/Ethnicity Category	Percent of race/ethnicity category that has disabilities
Two or more races	13.5%
White alone	14.1%
Black or African American alone	15.1%
American Indian and Alaska Native alone	18.6%
Asian alone	4.9%
Native Hawaiian and Other Pacific Islander alone	13.8%
Some other race alone	4.0%
Hispanic or Latino (of any race)	5.2%

Disabilities - Race

Types of disabilities of North Carolina residents, by age

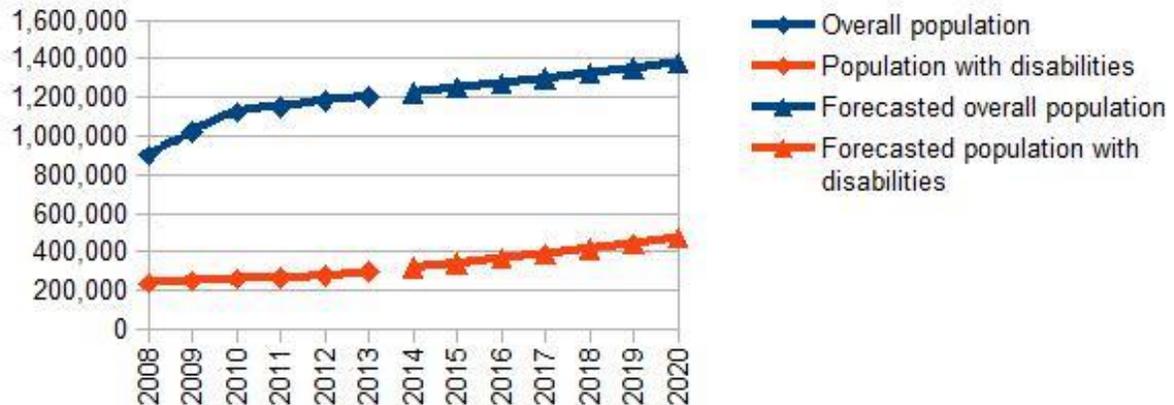
2013 1-yr ACS



Disabilities - Age

Number of Persons in Poverty With and Without Disabilities

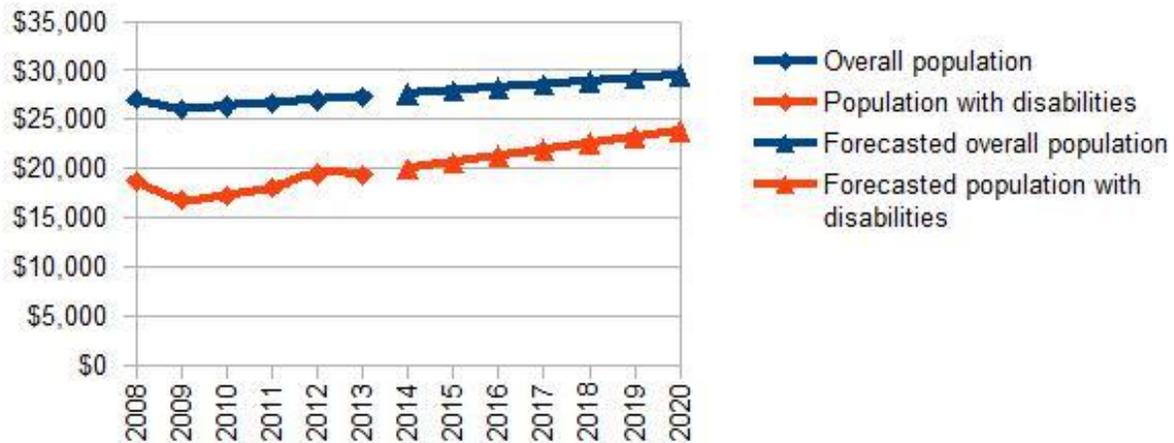
From 2013 1-yr ACS,
with forecasts based on average percent growth
in population in poverty over period 2009-2013



Disabilities - Poverty

Median Earnings of Employed Workers With and Without Disabilities

From 2013 1-yr ACS,
with forecasts based on average growth in dollars over period 2009-2013



Disabilities - Median Income

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	167
Short-term Rent, Mortgage, and Utility	54
Facility Based Housing (Permanent, short-term or transitional)	0

Table 26 – HIV Housing Need

Alternate Data Source Name:

HOPWA 2014 CAPER and HOPWA Beneficiary Verification

Data Source Comments:

Housing and Supportive Service Needs - HOPWA (Part 1)

Housing needs.

For the 2014 HOPWA CAPER reporting year North Carolina identified 221 HOPWA-Eligible households with unmet need for TBRA, STRMU and Operating Cost for Licensed Facilities. The greatest unmet need was for TBRA. In 2013, unmet needs for HOPWA-Eligible households were reported as 499 HOPWA-Eligible households for TBRA, STRMU and Operating Cost for Licensed Facilities, with the largest need being for STRMU assistance. Unmet need for TBRA in 2014 was 167, which is a slight increase the 2013 figure of 125 (42 households). The HOPWA program administrators attribute this slight increase to

HOPWA Project Sponsors adding more households to the TBRA waiting lists maintained and a small increase in the need for housing assistance across the state.

There was a significant decrease in the need for STRMU in 2014 (54 households) from 2013 (321 households). The program administrators attribute this significant decrease to an increase in the utilization of Supportive Services (SS). The number of households served with HOPWA SS increased by 165 HOPWA eligible individuals from 2013 to 2014. As stated previously, the administrators attribute this increase to more of the funded HOPWA Project Sponsors adding HOPWA SS to the HOPWA services that they provide.

With more of the NC HOPWA Project Sponsors providing SS there has been an obvious increase in staff time in FTE and/or hiring staff to provide housing stability specific case management, meals/nutritional services (Food Pantry) and transportation (bus passes and sub-contracted providers of transportation). The NC HOPWA Project Sponsors, through the use of SS, are increasingly identifying other sources for rent, mortgage and utility assistance, and providing more case management through improved housing care plans budget analysis and linking clients to other resources to obtain income, employment and increased housing stability.

The housing and supportive services needs were determined based upon: HOPWA Project Sponsors improved tracking of unmet need for HOPWA–Eligible households, the annually updated Regional Networks of Care Needs Assessments, Regional Networks of Care Service Delivery Plans, Regional Networks of Care Client Satisfaction Surveys and data reported in our updated 2012 Statewide Coordinated Statement of Need/Comprehensive Plan and the North Carolina Consolidated Plan.

Supportive Services Needs.

In 2014, the North Carolina State HOPWA program accomplished the following: 542 HOPWA eligible individuals were served with HOPWA Supportive Services (SS). The number of households served with HOPWA SS increased by 165 HOPWA eligible individuals from 2013 to 2014. Project Sponsors provide SS in their respective regions which currently includes the following: meals (food pantry), case management, adult day care, personal care services and transportation. Program administrators attribute this increase to more of the funded HOPWA Project Sponsors adding HOPWA SS to the HOPWA services that they provide.

With more of the NC HOPWA Project Sponsors providing SS there has been an increase in staff time in FTE and/or hiring staff to provide housing stability specific case management, meals/nutritional services (Food Pantry) and transportation (bus passes and sub-contracted providers of transportation).

The program administrators forecast that in 2015 the number of HOPWA eligible individuals accessing SS will continue to grow as the HOPWA Project Sponsors continue to expand HOPWA SS to include life skills and other activities under the umbrella of HOPWA SS. The increased access to SS by the HOPWA

Project Sponsors appeared to have positively resulted in a decrease in the need for STRMU by our HOPWA eligible individuals and their families.

Housing and Supportive Service Needs - HOPWA (Part 2)

Permanent Housing Placement (PHP).

In recent years the North Carolina State HOPWA program received requests from the HOPWA Project Sponsors to offer Permanent Housing Placement (PHP) to the NC HOPWA Eligible Activities provided. PHP assists individuals and their families with establishing permanent residence, with the goal of continued occupancy.

The activities associated with PHP are: costs associated with locating housing such as housing referrals, tenant counseling (e.g., understanding a residential lease and its obligations and mediation disputes), costs associated with placement in housing application fees and credit check expenses, first month's rent and security deposit (not to exceed two months' rent), and one-time utility connection fees and processing costs. PHP can pay for representative payee services for persons who use such services to better manage their own finances. PHP cannot be used for moving costs, standard furnishings, or housekeeping/household supplies.

The NC State HOPWA Program Consultant sent a survey to the 11 HOPWA Project Sponsors and received a response rate of 64% (7 out of the 11 HOPWA Project Sponsors) requesting the state to add PHP to the NC HOPWA eligible activities that may be provided based on needs identified in their respective regions. Offering PHP as one of the NC State HOPWA Program's eligible HOPWA services would further assist clients with attaining permanent housing. The current HOPWA Eligible Activities approved by the NC State HOPWA program do not allow for the assistance with the allowable services offered under PHP.

As a result of the HOPWA Project Sponsors' response to the survey, the NC State HOPWA program is adding PHP to the NC 2016-2020 Five Year Consolidated Plan.

Other Needs Assessed.

From the NC State HOPWA and Ryan White Part B programs' perspective the need to ensure an integrated approach to housing, health and support services resulted in the program administrators streamlining the accessibility and availability of a myriad of medical care, support, housing and prevention services. In addition, some of the HOPWA Project Sponsors are also funded to provide Ryan White services. The HOPWA Project Sponsors and Ryan White Part B funded providers share in the development of the Regional Network Needs Assessment, Network Service Delivery Plan, Network Resource Directory, Network Client Satisfaction Survey, Network Quality Management Plan, Network Evaluation Plan and Network Client Grievance Policy and Procedures. Their shared commitment to a

blended plan for assessing client needs, satisfaction, and service delivery demonstrate the importance of these programs to work jointly under the umbrella of the AIDS Care Program.

The AIDS Care Program is developing a HOPWA Cascade. The HOPWA Cascade is a HIV Care Continuum Model for housing and care that analyzes HIV viral suppression in HIV+ individuals receiving HOPWA housing assistance. These activities help to ensure stable housing for HIV+ individuals and their families. Stable housing has been shown to promote retention in care which thus results in better health outcomes and HIV Viral Suppression.

Describe the characteristics of special needs populations in your community:

The primary way the state estimates the housing and supportive needs of populations is by gauging the demand for programs which that serve the populations. The demand for these types of programs outstrips the resources available. These are the measures the state has about the populations in need of supportive housing:

- North Carolina has more than 1.33 million persons with disabilities, according to the 2013 one-year American Community Survey. This is 13.8% of the population. A larger share of the older populations are disabled than younger populations.
- According to the 2013 one-year ACS, American Indian and Alaskan Native is the race category in North Carolina in which the largest percent of the people have a disability.
- Limited information is available about the specific types of disabilities experienced by North Carolina residents. Approximately 252,000 adults aged 18-65 and 225,000 adults 65 and older have difficulty living independently.

Income

The median earnings per worker in the overall population is \$27,322 (per the 2013 one-year ACS) but \$19,377 for persons with disabilities. In the overall population 16% of people are below the poverty line and an additional 10.1% are between 100 and 150% of poverty. In contrast, of the population with disabilities 23.9% are below the poverty line and an additional 15.2% are between 100 and 150% of poverty. This indicates a need for housing affordable to people at extremely low incomes, at the levels of disability income streams.

The monthly Supplemental Security Income (SSI) payment in 2012 was \$698 in North Carolina. According to the Priced Out report by the Technical Assistance Collaborative, this was 20.7% of the state's median income. In order to afford a one-bedroom apartment, the person whose income was only SSI would have to pay 86% of their income for rent. An efficiency apartment (when available in the community) would be more affordable, but would still require 78% of the SSI payment to be spent on rent. This leaves extremely little for life's other necessities.

The high cost of housing in some areas of the state means the SSI payments will purchase less housing there than elsewhere. In the northeastern corner of the state (the Virginia Beach/Norfolk/Newport News MSA) it would take 135% of North Carolina's SSI payment to afford a one-bedroom apartment. In Raleigh/Cary it would take 106%, and in Durham/Chapel Hill it would take 101%. Even in the most affordable areas it takes at least 65% of the SSI payment to afford a one-bedroom apartment (according to the 2012 Priced Out report).

Of the population which depends on SSI in North Carolina, 92% are in the category "blind and disabled", while the remaining 8% are in the category "aged". Seniors aged 65 and older comprise 19% of the recipients, youth younger than age 18 comprise 19%, and the remaining 63% (rounded) are adults between the ages of 18 and 64.

Education

In N.C., the population with disabilities has lower educational attainment than the overall population. Per the 2013 ACS, about a quarter of people with disabilities in the state fail to complete high school (compared to a 14% drop-out rate across the entire population). Higher education also shows a similar completion gap.

Employment

A much smaller share of the population with disabilities is employed of the overall population. The line chart below shows that, although there have been decreases in employment for both the overall population and the population with disabilities, the percent of the populations that is employed has been leveling out in recent years. There are no dramatic trends toward increased or decreased employment, for either the overall population or the population with disabilities.

[IDIS limits prevents us from giving a complete answer here. Additional data above]

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

Special Needs Population

Generally speaking, in the state-level programs, needs are still assessed individually at the local level rather than at the state level. This way those who know the individual can see first-hand how to make sure their requirements are met. While it's difficult to categorize individual needs at the state level, one characteristic cross-cuts all types of disabilities: cost-burdening. Most North Carolinians with disabilities are cost burdened as well.

There are 42 housing programs administered by state agencies. These programs are designed to offer a wide variety of services, to help eliminate cost-burdening, and to meet other needs of persons with

disabilities. Strategies to ensure individuals have access to services should be included in any comprehensive housing and services strategies.

Persons Living with HIV/AIDS

[IDIS Prevented us from uploading a complete answer to this question. The remaining text for this section is uploaded separately above]

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

The size and characteristics of the population of persons living with HIV/AIDS

- As of December 31, 2013, the estimated number of living HIV infection cases diagnosed and reported in North Carolina was 28,101.
- In 2013, 1,525 new diagnoses of HIV infection were reported.
- The three-year (2011-2013) average rate of diagnosed HIV infection in North Carolina was 15.0 per 100,000 population.
- The top five counties with highest rates of HIV were Mecklenburg (31.0 per 100,000), Edgecombe (31.0 per 100,000), Cumberland (26.0 per 100,000), Durham (25.7 per 100,000), and Guilford County (23.5 per 100,000).
- Among the HIV infection cases diagnosed in 2013, African Americans represented 64% of all cases with a rate of 55.8 per 100,000 adult/adolescent population. The highest rate (92.3 per 100,000) was among adult/adolescent African American males.
- For the newly diagnosed adult/adolescent HIV infection cases in 2013, men who have sex with men (MSM) was the principal risk factor indicated in 61% of total cases, heterosexual transmission risk was indicated in 33%, injection drug use (IDU) was indicated in 4%, and MSM/IDU was indicated in 2% of total cases.
- In the 2014 HOPWA CAPER reporting year (January 1, 2014 – December 31, 2014) 62% of the HOPWA households served had 0-30% of area median income (extremely low), 31% had 31-50% of area median income (very low), and 7% had 51-80% of area median income (low).
- Fifty-three percent of the HOPWA individuals and beneficiaries served reported in the 2014 HOPWA CAPER were males, 46% were females and 1% were transgender (male to female).
- Of the HOPWA eligible individuals and beneficiaries served in the 2014 HOPWA CAPER reporting year.

1% were American Indian/Alaskan Native, 70% were Black/African American, 22% were White, 5% Black/African American & White, 1% American Indian/Alaskan Native & Black/African American, and 1% was Other/Multi-racial.

Of the total number of HOPWA eligible Individuals and Beneficiaries reported in the race breakdown above, 6% also identified as Hispanic or Latino.

The relevant geography (Metropolitan Statistical Areas)

The state's HOPWA program currently (as of February 2015) serves people living with HIV/AIDS and their families in 86 of the 100 counties in North Carolina.

The HOPWA formula grant was first funded for the State of North Carolina in 1992 and served the entire state until 1998. In that year, the Charlotte and Raleigh Metropolitan Service Areas (MSAs) became eligible for HOPWA formula allocations and the State's service area was reduced. In 2011, the City of Greensboro also became eligible for HOPWA Formula allocation and the State funding and service area was again reduced. In addition, clients living in Currituck County are being served by the Virginia Beach, Virginia MSA. As of July 1, 2014, the Charlotte MSA was revised to include Iredell, Lincoln and Rowan counties originally served with the State of North Carolina's HOPWA funding. As a result of this revision to the Charlotte MSA, the NC State HOPWA program gained Anson County.

The State HOPWA program was recently notified by HUD that the Durham-Chapel Hill MSA became eligible for HOPWA Formula allocation and the state funding and service area will be further reduced in 2015. The transition to move Durham, Orange, Chatham and Person counties into the Durham-Chapel Hill MSA is underway (as of February 2015).

Discussion:

Special Needs

Rural areas

Because North Carolina is a predominantly rural state, local jurisdictions face challenges in meeting the housing needs of persons with disabilities. Historically, most programs for people with disabilities have focused on urban cities, so the infrastructure in rural areas tends to be less accessible. Additionally, rural areas tend to have budgets that make it difficult to build infrastructure necessary for new development that could accommodate the aging and increasingly-disabled populations which tend to remain in rural areas.

Trends

The percent of people with disabilities who are employed, although a much lower percent than for the overall population, seems to be remaining level; people with disabilities are not gaining or losing jobs differently than the overall population. While the percentages of employed people with disabilities and overall are stable, the median incomes of the two populations have not been. Over the last several years there has been more volatility within the incomes of the population with disabilities than the overall population. Also, if they keep growing at the average rate they've been growing (in raw dollars, not as a

percentage of prior years' income). Although the incomes of the population with disabilities has had more “ups & downs”, on average it has grown a little over \$600/year since 2009, compared to just over \$300/year for the overall population.

Approximately 21.8% of people with disabilities have incomes below the poverty line, compared to approximately 13.0% of the overall population. But the growth of the percent of each population in poverty is quite consistent: the number of people with disabilities grew an average of 4.23% per year over the period 2009-2013, while the number of people in the overall population grew an average of 4.26% per year. The chart below shows a projection of what the growth would look like over the upcoming several years if the growth continues to be 4.23% and 4.26% per year. By 2020 there would be nearly 1.38 million North Carolinians in poverty, of which 471,000 would have a disability.

All of these employment, income, and population growth trends indicate that in upcoming years there will be increased need for housing assistance or other affordable housing strategies for people with disabilities.

HIV/AIDS

In order to receive HOPWA services individuals must meet the eligibility requirements as follows:

- Must be an HIV+ individual
- A resident of North Carolina in the Regional Networks for Care and Prevention
- Must meet the income eligibility of 80% below the Area Median Income

North Carolina is divided into 10 Regional Networks for Care and Prevention that include HOPWA, Ryan White Core Medical and Support services and Prevention services. These providers work together collaboratively to streamline the accessibility and availability of a myriad of medical care, support, housing and prevention services. Operating as an HIV Care/Housing program, the state has always embraced the integration of housing and healthcare and is further integrating with prevention. The HOPWA and Ryan White programs share the same target population, and it has been proven that stable housing is an effective intervention strategy in HIV+ individuals having improved and sustained better health outcomes.

The primary goal of the HOPWA Program is to improve and ensure the provision of housing and housing-related services to persons and their families living with HIV infection in North Carolina. The long-term program outcome is that eligible HIV infected persons, residing within the 10 Regional Networks for Care and Prevention, shall have a decent, safe, and affordable place to live through ensuring that persons living with HIV and their families access to case management and housing care plans.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The Division of Community Assistance consistently receives requests for funds to build and rehabilitate public facilities for the aging, homeless and LMI communities. InWith the 2012 program year, we received approximately \$47,000,000 in grant fund requests. The majority of those requests were for public facilities.

How were these needs determined?

Generally, the needs are determined by the level of interest and requests for those types of funds.

Describe the jurisdiction's need for Public Improvements:

The State of North Carolina has millions of dollars of need in both water and sewer. The issues range from failing systems to contaminated water. These issues pose a tremendous environmental hazard to their communities.

How were these needs determined?

The State of North Carolina conducted a study in 2008 to determine the need of water and sewer improvements for the state. It was determined with the study that the state was significantly lacking in resources to put a dent in addressing those needs. Because of that study, the state redeployed the majority of CDBG funds to water and sewer grants.

Describe the jurisdiction's need for Public Services:

Commerce receives limited request for Public Service funds therefore few of our resources from CDBG are focused in that area.

How were these needs determined?

The public service needs are better determined based on the requests received by the other CONPLAN partners. ESG and HOPWA funds are probably utilized for and can track the needs of their clients. With CDBG funds, we generally can allow up to 15% of our allocation for Public Services but historically have used far less.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Department of Housing and Urban Development has a prescribed method by which the Consolidated Plan must be developed. The Housing Market Analysis and the Housing Needs Assessment detail the housing and community development needs of the low to moderate income residents statewide. Based upon the findings of the Housing Market Analysis and the Housing Needs Assessment, the Strategic Plan is developed. The Strategic Plan outlines the general goals, objectives, and activities that the Consolidated Plan partners will undertake and strive for over the next five years to meet the needs of North Carolina's very low, low, and moderate income citizens. The Strategic Plan is designed to be general. Each agency's funding sources cannot fund all activities because of the different funding requirements for each source. However, collectively, the Consolidated Plan partners work together to address the priorities, goals and objectives outlined in the Strategic Plan.

The Housing Market Analysis is divided into four sections which that closely adhere to the Consolidated Plan Regulation found in 24 CFR 91.310 Housing Market Analysis. The state has endeavored to provide accurate and sufficient data to respond to each subsection. Below are some of the findings from the Housing Market Analysis.

MA-10 Number of Housing Units – 91.310(a)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,797,820	65%
1-unit, attached structure	156,205	4%
2-4 units	214,957	5%
5-19 units	359,771	8%
20 or more units	152,441	4%
Mobile Home, boat, RV, van, etc.	605,669	14%
Total	4,286,863	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4,362	0%	24,549	2%
1 bedroom	27,256	1%	201,161	17%
2 bedrooms	419,737	17%	517,577	44%
3 or more bedrooms	2,032,388	82%	437,089	37%
Total	2,483,743	100%	1,180,376	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Federally Funded Units

The Center for Budget and Policy reported in 2014 that more than 138,000 low-income households in North Carolina use federal rental assistance to rent modest housing at an affordable cost. This number includes Housing Choice Vouchers, public housing, Section 8, USDA, and elderly and disabled housing vouchers. At least 65 percent of people living in federally assisted units have extremely low incomes (30 percent of area median income or less) and 19% are adults who are disabled. Additionally, 37 percent of households are family households (adults with children), 30 percent are elderly, and 9 percent are childless adults.

North Carolina Programs

- NCHFA is a self-supporting public agency that provides financing through the sale of tax-exempt bonds and mortgage-backed securities, and the management of the federal tax credit, the federal HOME Program, the North Carolina Housing Trust Fund, and other programs. Using these resources and its own earnings, the Agency offers low-cost mortgages and down-payment assistance for first-time home buyers and moderate income move-up buyers; finances affordable homes and apartments developed by local governments, nonprofit organizations, and private owners; finances the development of housing for people with disabilities and in need of supportive housing; finances the rehabilitation of substandard owner-occupied homes; and administers HUD Section 8 rent assistance contracts for more than 24,000 privately owned apartments statewide.
- NC DHHS administers several programs that provide housing assistance and housing stabilization supports targeting low income households, to include state and federally funded initiatives. The program list below is not exhaustive.
- The North Carolina Department of Commerce administers the federal Community Development Block Grant (CDBG) program. The primary statutory objective of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities.

Federally Supported Initiatives

The Emergency Solutions Grants Program (ESG) provides funding to: improve the number and quality of emergency shelters; provide essential services to shelter residents; re-house homeless individuals and families; and prevent families and individuals from becoming homeless.

The Housing Opportunities for Person with AIDS (HOPWA) Program provides housing and housing-related services to persons/families living with HIV infection in the 86 North Carolina counties covered by the State HOPWA Program. The State HOPWA grant is administered by NC DHHS AIDS Care Program.

State Funded Initiatives

NC DHHS partners with NCHFA to administer the Key program. The Key Program provides operating assistance for persons with disabilities, making the rents affordable to individuals on Supplemental Security Incomes (SSI). NC DHHS also partners with NCHFA to administer the NCHousingSearch.org site. This website is a free service that provides information to consumers on affordable housing and other community resources throughout the state. NCHFA and NC DHHS also partner to administer the Transitions to Community Living Initiative (TCLI). TCLI is described in MA-35.

All three reporting agencies included in this Consolidated Plan partner with local organizations and units of local government to provide local programs serving low income households in North Carolina. There are several locally funded housing programs across the state. The state does not track locally funded initiatives and information was therefore not available for this publication.

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

According to the Joint Center for Housing Studies, significant portions of the rental supply are permanently lost each year. It is estimated that the U.S. housing market experienced an average annual loss of 240,000 units over the last decade. One of the major contributing factors is rapidly aging rental stock. As of 2013, 58% of the housing stock in North Carolina was 30 years old or older.

Low-cost units are most at risk of permanent loss due to the low rent rates earned by the properties. These low returns are unable to support building maintenance costs. Additionally, low-rent units are also more likely to be in older properties.

NCHFA manages a portfolio of approximately 25,000 project-based Section 8 units across the state. NCHFA has lost project based Section-8 units during the last five years, but has gained units at a faster pace. From January 2010 through August 2015, NCHFA lost 261 units of project-based Section 8, but also gained 443 units in that span, resulting in a net gain of 182 project-based Section 8 units. However, NCHFA recognizes that in many of the state's tighter metropolitan housing markets, loss of project-based Section 8 and other assisted affordable housing units is likely to increase in the coming years. As such, owners/managers of HOME-assisted rental properties may instate a tenant selection preference for individuals and households with special needs, which may include those that have been involuntarily displaced or face imminent involuntary displacement from housing due to government action, loss of housing assistance, or natural disaster.

Anecdotally speaking, in North Carolina's more rural communities NCHFA has seen properties remain at an affordable level even when an owner decides to opt-out of the Section 8 renewal, or the extended use period expires. This is also the case with NCHFA's rural tax credit properties. We estimate a greater risk of loss in the metro areas, however most of NCHFA's Section 8 portfolio is in the more rural communities of the state. NCHFA and Con Plan partners will remain aware of the risk of loss of affordable housing inventory and work to continue gaining more units than are potentially lost.

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

A 2014 report from the National Conference of Mayors found that, "Forty-eight percent of the cities [surveyed] experienced an increase in homelessness...due to a lack of affordable housing. This gap is noted as the leading cause of homelessness among families with children, followed by unemployment, poverty, and low-wage jobs." As reported in the Needs Assessment section, the most dominant housing problem experienced by households in North Carolina is cost burdening: 88% of North Carolinians pay more than 30 percent of their income for housing (meaning they are cost-burdened) and 44% pay more than half of their income for housing (meaning they are extremely cost-burdened). Because inflation has recently been growing faster than incomes, households are less able to afford housing than they were a few years ago.

North Carolina has experienced population growth since 2010. North Carolina's total population increased by 4.3% to 3.5 million in 2014. From 2000-2010 (when the count was last available), the number of households increased by 1.5 million. The number of owner households increased by 100,000 to 2.5 million from 2007 to 2013, and the number of renter households increased by 150,000 to 1.25 million. Additionally, North Carolina experienced significant growth in its population aged sixty-five years and older who account for 14.3% of the total population. North Carolina is also facing a growing poverty rate. Approximately 17.5% of the population was living below the poverty level in 2013; whereas in 2007, 14.3% of the population was living below the poverty level.

The demand for affordable units, historically and in the present, outreaches the supply. The number of total housing units in North Carolina is 4,349,023 as of 2013 with only 36,494 of those units being built in the last 5 years (to include non-affordable and affordable).

Describe the need for specific types of housing:

Per the Needs Assessment, while cost-burdening is the dominant problem in North Carolina, other problems exist as well. For example, North Carolina has approximately 16,000 renter households and 7,000 owner households with inadequate plumbing or kitchen facilities. Also, North Carolina has approximately 9,900 renter households and 3,200 owner households that are not merely crowded, but severely crowded (with more than 1.5 people per room). Adding to these issues, there are approximately 1.33 million persons with disabilities in North Carolina, of which 521,500 are seniors. This suggests that in addition to quality, affordable housing, North Carolinians are in need of supportive housing for people with disabilities and seniors.

In North Carolina approximately 252,000 adults aged 18-65 and 225,000 adults aged 65 and older have trouble living independently and people with disabilities comprise a disproportionately large share of the renter population. This population in particular needs affordable housing that also connects the household to quality, community support services.

Discussion

MA-15 Cost of Housing – 91.310(a)

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	95,800	152,700	59%
Median Contract Rent	431	573	33%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	509,671	43.2%
\$500-999	566,630	48.0%
\$1,000-1,499	79,756	6.8%
\$1,500-1,999	14,568	1.2%
\$2,000 or more	9,751	0.8%
Total	1,180,376	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	87,250	No Data
50% HAMFI	313,625	183,635
80% HAMFI	769,865	538,355
100% HAMFI	No Data	808,980
Total	1,170,740	1,530,970

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	528	566	707	945	1,112
High HOME Rent	526	565	705	911	1,012

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	488	524	636	737	823

Table 32 – Monthly Rent

Data Source Comments: HUD 2015 FMR (Average across all 100 counties)HOME 2015 Rent Limits (Average across all 100 counties)

Is there sufficient housing for households at all income levels?

As shown prior, there is a lack of housing units in general to keep up with population and household growth in North Carolina. Also shown is that a majority of North Carolinians are cost-burdened. Combine this information with the number of people experiencing homelessness in North Carolina, and the picture is one that shows a lack of housing for people at the lower income strata.

The annual Point-in-Time count in North Carolina reported that on one night during the last week in January 2014 there were 11,440 persons experiencing homelessness in North Carolina. Of the total, 22 percent were sleeping in unsheltered places not fit for human habitation.

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

Affordability in both the rental and homeownership markets is expected to decrease in coming years. Zillow reports that the median home value in North Carolina is \$147,100. This is a 1.1 percent increase over the prior year (2014) and the report forecasts home values will rise another 2.5 percent by 2017.

Rental affordability is predicted to decrease in coming years. Rent prices have outpaced income in recent years (as shown in the rent burdened data) and the average rent payment is expected to increase steadily. In 2014, rents increased faster than home values in 20 of the 35 largest markets and despite rising rents, demand continues to increase. In the largest rental market in North Carolina, Charlotte, rent prices grew by 6.6 percent from January 2014 through April 2015. In North Carolina the number of owner-occupied units has decreased from 2008 – 2013, and has gone from 67.6 percent (2008-2010) to 65.4 percent (2011-2013). At the same time, the number of renter-occupied households has increased from 32 percent from 2008-2010 to 35 percent in 2011-2013.

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

A majority of North Carolina counties have a higher Area Median Rent than Fair Market Rent rate (60 out of 100). This number illustrates the need for developing more units of affordable housing across the state. Per the strategic plan section, NCHFA will continue to invest in the development of affordable housing in North Carolina.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

Definitions

“Standard Condition”—a unit that meets or exceeds HUD’s Section 8 quality standards.

“Substandard Condition but Suitable for Rehabilitation” – a unit that does not meet Section 8 quality standards but could be brought up to those standards for less than the unit’s appraised value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	632,874	25%	512,930	43%
With two selected Conditions	13,752	1%	31,126	3%
With three selected Conditions	1,757	0%	3,285	0%
With four selected Conditions	9	0%	218	0%
No selected Conditions	1,835,351	74%	632,817	54%
Total	2,483,743	100%	1,180,376	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	532,490	21%	199,626	17%
1980-1999	949,528	38%	441,468	37%
1950-1979	783,712	32%	410,471	35%
Before 1950	218,013	9%	128,811	11%
Total	2,483,743	100%	1,180,376	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,001,725	40%	539,282	46%
Housing Units build before 1980 with children present	265,770	11%	140,840	12%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

	UNITS
For Rent	108208
Rented, not occupied	20139
For sale only	56251
Sold, not occupied	19041
For seasonal, rec, or occasional use	218830
For migrant workers	1323
Other vacant	238052
TOTAL	661844

Table 37 - Vacancy Status in NC - 2014 ACS 1-Year Survey

Need for Owner and Rental Rehabilitation

Owner and rental rehabilitation is necessary to improve accessibility, prevent housing loss, and remove lead hazards. According to the 2014 American Community Survey, over half of the homeowners in North Carolina are aged 55 or older. Nearly a third are over 65. As homeowners age, accessibility issues become increasingly important. In terms of housing loss, as of 2013, 58% of the housing stock in North Carolina was 30 years old or older. Low-cost units are most at risk of permanent loss due to the low rent rates earned by the properties. Rehab necessity due to lead-based paint hazards is discussed in the following section.

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

HUD’s American Healthy Homes Survey estimated that 3.6 million homes with children less than six years of age have one or more lead-based paint (LBP) hazards. Of that total, 1.1 million households are low income households (earning < \$30,000 per year). The report also finds that low income households had a higher rate of lead based paint risks (29%) than higher income households (18%); government

assisted households had a lower occurrence of LBP hazards (12%) compared to those not receiving subsidies (22%); and African-American households are more likely than white households to have lead based paint hazards.

Discussion:

The U.S. Centers for Disease Control and Prevention calls childhood lead poisoning the most common environmental disease of young children. Lead-based paint (LBP) is the main source of lead in the home. Lead poisoning occurs when persons breathe contaminated paint dust or ingest lead contaminated paint chips. Among young children of low income families the risks are even higher; those families are more likely to live in older housing with peeling and chipping LBP. Lead poisoning is the leading environmentally caused pediatric health problem in the U.S., even though it is entirely preventable. Lead is particularly harmful to the developing brain and nervous system of fetuses and young children. Children have a greater risk of exposure because of normal hand-to-mouth activity and enhanced absorption of lead. LBP was used in over 38 million housing units until 1978, when it was banned for residential use. Sixty percent of the nation's housing stock contains LBP, but housing built prior to 1960 is at the greatest risk for having high levels of lead in its interior and exterior paint.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	61	173	35,800	57,906	1,399	28,929	3,615	4,514	9,019
# of accessible units			116						

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 35,818 units of public housing across the state that are managed by their local or regional public housing authority (PHA). The State of North Carolina does not operate, own, or manage any public housing units. In North Carolina, PHAs in the larger suburban and metropolitan areas traditionally own and manage public housing developments. North Carolina currently has 99 public housing authorities located in the state. The PHAs are components in the statewide system for the delivery of affordable housing. Local housing authorities are established through the auspices of local government, subject to state enabling legislation. The state specifically has direct oversight over local PHAs, however we may partner with these entities through a grantee or project sponsor relationship to complete local projects or activities. PHAs in North Carolina report directly to the United States Department of Housing and Urban Development.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

As noted above, the state does not oversee or track public housing units. There are 35,818 units of public housing across the state that are managed by their local or regional public housing authority. The

physical conditions of units are inspected by public housing authorities and by the Department of Housing and Urban Development.

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

As stated prior, the state specifically does not have direct oversight over local PHAs; however, the Consolidated Planning partners may partner with these entities through a grantee or project sponsor relationship to complete local projects or activities. Many PHAs may receive various funding from the Consolidated Plan partners through affiliated non-profits established by the authorities.

Certain funding sources require that PHAs seek a certificate of consistency with the state's Consolidated Plan when there is no local consolidated plan available in which the public housing authority and or non-profit agency is located. The Consolidated Plan partners have developed a policy for review to ensure that agencies' activities are consistent with the Consolidated Plan. The consolidated plan partners review the entity's request to ensure that the agency is not located on the state's North Carolina Do Not Fund list and also ensure that the agency is in compliance with all requirements for programs by which they are funded by state agencies. The Consolidated Plan partners certify the local plan's or project's consistency with the state program's Consolidated Plan for PHAs with a troubled or standard performing assessment issued by HUD.

Discussion:

Many public housing authorities receive local community development block grant funds, Emergency Shelter Grant funds, and Housing Opportunities for Persons with AIDS funding if eligible in entitlement communities. In addition, many non-profit organizations affiliated with public housing authorities across the state have received funding to develop low- income housing tax credit projects through NCHFA. The Consolidated Plan partners work with PHAs to provide technical assistance, as well as include PHAs and affiliates in funding strategies to develop more affordable housing options for public housing residents, from homeownership to supportive housing. The state also recognizes that there is a continuing need for voucher assisted programs through public housing authorities. The Conventional Public Housing Program and the Section 8 Housing Choice Voucher Program currently assist more than 100,000 North Carolina families who are otherwise priced out of the housing market.

State agencies and the Consolidated Plan partners recognize that long a long wait list for voucher assisted programs is an on-going issue. To address this issue, the Consolidated Plan partners will continue to work with PHAs to develop more affordable housing options for persons eligible for public housing to help alleviate the long waiting list. In addition to the Section 8 waiting list, in the State of North Carolina there are also Indian Housing Authorities that manage Section 8 programs. Many of the Indian Housing Authorities struggle to operate with limited funding and regulatory requirements that prevent residents from porting out of Section 8 to other programs without severe programmatic impacts. For public housing authorities that are listed as troubled by HUD under part 902 of this title, the

state will prescribe that the troubled agency continues to work the with HUD to have this status removed and also work with local entitlements to gain any technical assistance where applicable. The Consolidated Plan partners will continue to offer training to troubled housing authorities when available. Since the State of North Carolina does not have any state- managed housing authorities, the removal of the troubled status is issued by HUD, and the state does not have any authority to remove that status. When needed, housing authorities listed as troubled are encouraged to work with Consolidated Plan partners, as well as other state agencies, to gain the necessary training to work to remove that status.

The State of North Carolina has no jurisdiction over public housing authorities. However, the Consolidated Plan partners will continue to advocate to the United States Department of Housing and Urban Development to address the funding restrictions and regulatory barriers that impact public housing authorities throughout North Carolina. Over the next five years, the Consolidated Plan partners will continue to work with PHAs to provide technical assistance on developing more comprehensive affordable housing options, and also to help build capacity to ensure that public housing residents are given opportunities for homeownership.

MA-30 Homeless Facilities – 91.310(b)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	2,184	1,081	1,591	2,397	0
Households with Only Adults	3,767	0	2,120	3,198	0
Chronically Homeless Households	0	0	0	1,594	0
Veterans	20	0	451	1,336	0
Unaccompanied Youth	55	0	26	8	0

Table 39 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:

2014 Housing Inventory Count Report

Data Source Comments:

IDIS erroneously turns "n/a" and footnote marks to 0's in the data above. *1081 is the number is the total number of seasonal plus overflow beds. The rest of the 0's should be marked "n/a." Seasonal and overflow beds are not counted by whom they serve, i.e. adult only households, chronically homeless households. Data for the Under Development column should be marked as "not available," not zero. Data for Chronically Homeless Year-Round beds and Current and New should also be marked as "n/a," not zero.

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

The State partners with Continuums of Care (CoC) (and regions within the rural Balance of State Continuum of Care) to facilitate coordination between all homelessness stakeholders, including homeless service providers, mainstream services, and housing providers. Regional/CoC plans are submitted to the State by ESG applicants and grantees that include information about any partnerships between housing stability services and other housing providers, including public housing, Section 8, HUD-VASH, Shelter+Care, SHP Permanent Housing, and Low Income Housing Tax Credit (Targeting and Key) units, as well as privately owned housing listed on nchousingsearch.com.

The CoCs/regions are made up of coalitions of supportive housing and homelessness stakeholders to include providers of housing as well as providers of services for individuals and families experiencing homelessness. More specifically, the regional groups are made up of public and private housing providers, state supported Managed Care Organization/Local Management Entities (MCO/LMEs) representatives providing mental and behavioral health services, vocational rehabilitation staff providing employment services, Social Security offices engaged in SAMHSA's SSI/SSDI Outreach, Access, and Recovery (SOAR) program, local Department of Social Services staff, as well as organizations providing health care and coordination of care services to people experiencing homelessness. The local and regional partnerships are maintained by the CoC and regional groups that document linkages to mainstream services such as SSI/SSDI, TANF, food stamps, mental health services, medical care services, prescriptions, child care, employment programs, and education programs. These partnerships and coalitions include participation by Consolidated Planning Partners.

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

The state addresses the needs of people experiencing homelessness through administration and funding of SEVERAL programs. The state addresses the immediate and long-term housing needs of people experiencing homelessness through the Emergency Solutions Grants Program (ESG), the Supportive Housing Development Program (funded in part with HOME), and the Key Program (funded in part with HOME Match). ESG helps to combat chronic homelessness, family homelessness, and veteran homelessness through the provision of housing stabilization and emergency shelter activities. The Supportive Housing Development Program helps through the provision of funding for permanent supportive housing.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	232
PH in facilities	23
STRMU	785
ST or TH facilities	0
PH placement	0

Table 40 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

North Carolina has a significant population in need of access to supports and services to live independently in the community. North Carolina has a growing elderly population and a significant population with disabilities. As of 2014, 15 percent% of the adult population was 65 years or older, and of that number, 38 percent% reported having a disability. These rates suggest a need for supportive housing for persons with disabilities and older adults.

Through 2014 in North Carolina, approximately 23,000 AIDS cases and 26,400 HIV infections had been reported cumulatively. This includes over 958 new cases of AIDS reported in 2014 alone. North Carolina continues to have a need for health services related to HIV and AIDS.

The state addresses the needs of those who are not homeless, but who require supportive housing, through the Supportive Housing Development Program (SHDP), Key Program, and Housing Opportunity for Persons with AIDS Programs (HOPWA). SHDP helps partners develop permanent housing for persons with disabilities, Key provides rental subsidies to persons with disabilities, and HOPWA provides tenant-based rental assistance, short-term mortgage assistance and utility assistance, housing information, supportive services and resource identification to persons with HIV/AIDS.

Elderly

The Division of Aging and Adult Services (DAAS) works to promote the independence and enhance the dignity of North Carolina's older adults, persons with disabilities, and their families through a community-based system of opportunities, services, benefits, and protections.

DAAS provides funding for home improvements, including security enhancements, minor home repairs, and mobility and accessibility improvements affecting the home or areas adjacent to the home. DAAS administers programs that serve the elderly and helps connect them to needed services like Adult Day Care and Ombudsman programs, and many programs that are administered through Area Agencies on Aging (AAA). AAA offices were established through the Older Americans Act and serve to facilitate and support the development of programs to address the needs of older adults in a defined geographic region. In North Carolina, AAAs are located within regional Councils of Government. These AAAs have functions in five basic areas: (1) advocacy; (2) planning; (3) program and resource development; (4) information brokerage; and (5) funds administration and quality assurance. The three Area AAAs have Department of Housing and Urban Development certified counselors on staff and provide HECM counseling.

Persons with Mental Illness, Developmental Disabilities, and Substance Use Issues

The North Carolina Division of Mental Health, Development Disabilities, and Substance Abuse Services (DMH/DD/SAS) provides a large number of health services to consumers in need. For persons with mental illness, treatment, recovery, and support options are available at the community level, as well as through state facilities. Persons with mental illness are linked with services in their community through their Local Management Entities/Managed Care Organizations (LME/MCOs), which serve the entire state. LME/MCOs are agencies of local government-area authorities or county programs that are responsible for managing, coordinating, facilitating and monitoring the provision of mental health, developmental disabilities and substance abuse services in the catchment area served. LME/MCO's responsibilities include offering consumers daily access to services, developing and overseeing providers, and handling consumer complaints and grievances. The Division provides technical assistance to state-funded LME/MCOs Housing Specialists and coordinates statewide meetings of the Housing Specialists. DMH/DD/SAS maintains collaborative relationships for the purpose of developing housing resources and residential options with linkage to community based supportive services.

Persons with mental illness may also be eligible for Medicaid, which provides financial support for mental health care services. For persons with substance use issues, the Division offers services and supports to prevent, treat, reduce, or eliminate substance abuse issues.

For persons with intellectual and other developmental disabilities, crisis services, day treatment, employment services, and personal assistance services may be available. North Carolina has two Home and Community Based Medicaid waivers - the Community Alternatives Program (CAP) for individuals with intellectual/developmental disabilities that provides consumers with even more options and enhances their ability to live in the community of their choice, and the Community Alternatives Program

for Disabled Adults and Children (CAP DA/C) that serves individuals with disabilities and older adults who require long term supports.

Persons with Physical Disabilities

The North Carolina Division of Vocational Rehabilitation Services (DVRS) offers counseling, training, education, transportation, job placement, assistive technology and other support services to people with disabilities. DVRS mostly provides employment services and/or Independent Living Services that provide consumers with an alternative to institutionalization, as well as greater support services. There are 15 offices statewide.

In addition, DVRS manages the Displacement Prevention Program (DPP) in partnership with the North Carolina Housing Finance Agency (NCHFA) to assist low- and very low-income homeowners by performing accessibility modifications to prevent the imminent displacement of a household member with mobility limitations. Since 2002, over 3,500 households have been served.

Persons with HIV/AIDS

The HOPWA program is administered by the AIDS Care Program in the Division of Public Health, North Carolina Department of Health and Human Services (NC DHHS). HOPWA funds housing and housing-related supportive services for low-income persons with HIV/AIDS and their families. During our state fiscal year (July 1, 2014 through June 30, 2015), our HOPWA program assisted 1,010 households and served a total of 1,716 persons with HIV/AIDS and their families.

As mandated by HUD, the percentage of HOPWA clients in permanent housing who maintain housing stability will be 90% by 2012, and will increase by 1% each subsequent year. Improved drug therapies have reduced the number of AIDS deaths, so persons living with HIV/AIDS are living longer, resulting in the need for more stable and affordable housing in North Carolina. During the calendar year (Consolidated Annual Performance and Evaluation Report year) January 1, 2014 through December 31, 2015, HOPWA had an increase of 60 permanent housing units.

North Carolina Housing Finance Agency

NCHFA has a Supportive Housing Development Program that helps fund the development of emergency, transitional, and permanent housing for persons who are homeless and/or with special needs, including disabilities. Nonprofit organizations, local governments, and lead regional organizations are eligible to apply for these funds. Projects must include or make supportive services available. Eligible populations are homeless or non-homeless households that require supportive services, including persons with mental, physical, or developmental disabilities; persons with substance use disorders; persons diagnosed with AIDS and related diseases; and special populations on a case-by-case basis.

NCHFA and NC DHHS have partnered to provide operating assistance and to coordinate services to very low-income persons with disabilities, including people experiencing homelessness, living in targeted rental units. NCHFA and NC DHHS created a program to set aside 10% of the total number of Housing Credit apartments to serve the above groups, which are called targeted units. The 10% targeted units qualify for operating assistance (Key), which is provided by NCHFA under agreement with NC DHHS. Residents pay 30% of their gross income for rent and utilities. The supportive services are coordinated through NC DHHS and provided locally.

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

North Carolina has two state supported programs that ensure that people returning from mental and physical health institutions receive appropriate supportive housing.

Transitions to Community Living initiative

The State of North Carolina entered into a settlement agreement with the United States Department of Justice in 2012. The purpose of this agreement was to make sure that persons with mental illness are able to live in their communities in the least restrictive settings of their choice. The NC Department of Health and Human Services is implementing the agreement through the Transition to Community Living Initiative (TCLI).

The Transition to Community Living Initiative has six primary components:

- In-Reach and Transition - Providing or arranging for frequent education efforts and discharge planning targeted to individuals in adult care homes and state psychiatric hospitals.
- Diversion – Diverting individuals from being admitted to adult care homes.
- Housing – Providing community-based supportive housing with tenancy supports.
- Supported Employment – An evidence-based service assisting individuals in preparing for, identifying, and maintaining integrated, paid, competitive employment.
- Assertive Community Treatment – An evidence-based treatment and support model of services offering intensive customized, community-based services for people with mental illness.
- Quality Management – Using data to evaluate progress and outcomes.

Money Follows the Person

Money Follows the Person is a state demonstration project that assists Medicaid-eligible North Carolinians who live in inpatient facilities to move into their own homes and communities with supports. MFP Program Goals:

- Increase the use of home and community-based services (HCBS) and reduce the use of institutionally-based services
- Eliminate barriers in state law, state Medicaid plans, and state budgets that restrict the use of

Medicaid funds to let people get long-term care in the settings of their choice

- Strengthen the ability of Medicaid programs to provide HCBS to people who choose to transition out of institutions
- Put procedures in place to provide quality assurance and improvement of HCBS

Currently, North Carolina demonstrates an overreliance on institutional services for people with intellectual and developmental disabilities. Other states have fostered the provision of services in living arrangements that are owned or rented by people with intellectual and developmental disabilities rather than in facilities or sites that are controlled by provider agencies. Nationally 27% of those receiving [Medicaid-funded] residential services own or lease their own home, compared to 16% in North Carolina.

As the state moves forward in its deinstitutionalization efforts, even more affordable accessible housing will be needed. People with intellectual and developmental disabilities and their families continue to be interested in exploring creative community housing options such as participating in the Homeownership Voucher Program and shared living. For these options to be viable, Public Housing Authorities, state regulators and Federal administrators have to demonstrate their support.

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

In order to address the needs of people who are not homeless, but who have other special needs, NCHFA allows owners/managers of HOME-assisted rental properties to utilize a preference for this population and other priority populations as defined in the Con Plan.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

While private actions principally influence the housing market, regulations at the federal, state, and local levels significantly impact the market's ability to provide affordable housing units. Affordable housing barriers include a variety of regulations and policies that can impede affordable housing development, and in addition, many can directly or indirectly affect the cost of housing.

State Barriers

Due to the weak nature of state planning statutes in North Carolina jurisdictions are not required to complete a housing element as part of a comprehensive plan (GS 160A-383). The absence of strong housing planning laws will continue to create a barrier to the development of affordable housing. In 1999 the state established a Commission on Smart Growth, Growth Management, and Development. In the fall of 2001, the Commission made several recommendations related to affordable housing. One of the goals was to ensure that all local governments in North Carolina have comprehensive growth plans that meet minimum state standards, with incentives to reach beyond minimum standards to produce excellent plans. One of the strategies suggested to implement this goal was to require that all plans analyze the need for affordable housing, based on available data and established criteria, and how needs will be addressed.

While the state has adopted the North Carolina Rehabilitation Code, its use is optional, and it is being phased out over the next five years. North Carolina will enforce the NC Existing Building Code moving forward. Most state-funded rehabilitation programs do impose their own program rehabilitation standards; however, for non-state-funded rehabilitation, the creation of a statewide Local Minimum Housing Standard is needed. In relation to affordable housing, building codes can serve two purposes: they are essential for the safe rehabilitation of older existing structures, and they can ensure costly and excessive renovation would not be required. Thus, the code could aid in creating new opportunities for affordable housing.

Additionally, there is a lack of capacity, operating funds, and pre-development funds for non-profit organizations. Although a non-profit may have the mission and desire to develop affordable housing for their community, not having the organizational capacity is a significant obstacle that prevents its production.

A growing issue in North Carolina that creates a barrier to affordable housing and homeownership is poor credit history. Combined with more stringent lending and underwriting standards, access to credit for mortgage loans will be much more limited for this population for the foreseeable future. The state needs to continue to fund and partner with organizations providing services that address these barriers, as well as continue to work with property owners and management companies in understanding how this issue can be overcome.

Due to an increase in the number of renters in recent years, the demand for rental units has risen, and subsequently, rents have risen. The end result of higher rents has created a barrier to affordable rental units for low-income households. Additionally, homeowner housing values have dropped, and many buyers are now in a situation in which they can't pay their current mortgage, are not credit worthy to refinance, and yet cannot sell their home.

Local Barriers

The North Carolina Housing Finance Agency (NCHFA) researched and compiled a list of local barriers that affect the production of affordable housing. The following obstacles are partially based on NCHFA's own housing development experience and considered significant.

The planning approval procedures for multifamily zoning and special use permits can place undue burdens on development. Due to the fact that both trigger the public review, affordable housing developers must contend with the Not in My Back Yard (NIMBY) sentiments.

Housing location policies can inhibit affordable housing development. Several large cities in North Carolina have adopted housing location policies in an attempt to prevent over-concentrations of affordable housing. However, many of these location policies create barriers to affordable housing due to the lack of assistance on the part of the local government to incentivize this housing development in other areas.

The lack of public transportation influences where people can live. The cost and availability of transportation to work, shopping, and other services is a factor that limits housing choice and affordability, especially for those with low incomes.

Closing Remarks

In North Carolina, many advancements have been made to improve the living conditions of its citizens. However, from the preceding analysis, it can be seen that there are issues with supply, demand, cost, and condition of available housing units as well as insufficient homeless facilities and additional barriers to affordable housing. The planned use of housing funds is detailed in the state's Strategic Plan. With the data provided in the Housing Market Analysis and the Housing and Homeless Needs Assessment, the state has attempted to project how the funds designated for housing will be used to address the unmet need in North Carolina.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The State of North Carolina uses much of its Community Development Block Grant (CDBG) funds on Non-Housing need, such as economic development and public infrastructure. In 2009, the Program Evaluation Division of the North Carolina General Assembly issued a report recommending that all critical- needs water and sewer infrastructure funding programs be centralized, and that grant and loan applications be harmonized to the greatest extent possible to make applying for water and sewer financing easier for applicants. Because of the economic challenges and community water and sewer needs, the state redeployed its CDBG funds to support economic development and public infrastructure (the two categories mentioned in the previous paragraph). To further support the economic challenges facing the state, the State of North Carolina has developed a report articulating the state's most critical workforce challenges and has provided a framework to address those challenges. The report is provided by the North Carolina Commission of Workforce Development. The State of North Carolina is committed to the economic well-being of all North Carolinians. As stated earlier, to assist with the challenges of some of its more distressed citizens, the state has redeployed its Community Development Block Grant (CDBG). Funds to two specific categories, economic development and public infrastructure grants for water and sewer in eligible residential areas across the state. Since 2009, there has been a plan in North Carolina state government to streamline and sync water and sewer funding programs in the State, and to create one agency to manage all water and sewer infrastructure funding, both state and federal. This stems from a report done in 2008 stressing the tremendous need of infrastructure improvement and the consolidation of both state and federal funding.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	23,782	25,630	1	2	1
Arts, Entertainment, Accommodations	223,873	153,464	13	13	0
Construction	113,582	87,647	7	7	0
Education and Health Care Services	308,125	194,058	18	16	-2
Finance, Insurance, and Real Estate	90,828	44,783	5	4	-1
Information	28,196	11,690	2	1	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	315,476	292,631	18	24	6
Other Services	55,004	37,977	3	3	0
Professional, Scientific, Management Services	131,694	74,745	8	6	-2
Public Administration	2	0	0	0	0
Retail Trade	262,325	182,363	15	15	0
Transportation and Warehousing	61,224	40,228	4	3	-1
Wholesale Trade	99,550	64,151	6	5	-1
Total	1,713,661	1,209,367	--	--	--

Table 41- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	4,648,000
Civilian Employed Population 16 years and over	4,359,000
Unemployment Rate	5.90
Unemployment Rate for Ages 16-24	15.90
Unemployment Rate for Ages 25-65	4.70

Table 42 - Labor Force

Data Source Comments: The Labor & Economic Analysis Division of the North Carolina Department of Commerce. BLS and CPS

Occupations by Sector	Number of People
Management, business and financial	361,210
Farming, fisheries and forestry occupations	7,990
Service	97,600
Sales and office	438,780
Construction, extraction, maintenance and repair	136,410
Production, transportation and material moving	619,230

Table 43 – Occupations by Sector

Data Source Comments: Office of Employment Security

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	2,880,918	68%
30-59 Minutes	1,098,566	26%
60 or More Minutes	242,436	6%
Total	4,221,920	100%

Table 44 - Travel Time

Data Source Comments: ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	357,000	31,000	517,000

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	1,008,000	66,000	824,000
Some college or Associate's degree	1,093,000	52,000	609,000
Bachelor's degree or higher	1,361,000	37,000	512,000

Table 45 - Educational Attainment by Employment Status

Data Source Comments: [BLShhttp://www.bls.gov/opub/gp/pdf/gp14](http://www.bls.gov/opub/gp/pdf/gp14)

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	17,084	50,561	69,493	98,052	116,924
9th to 12th grade, no diploma	119,722	105,403	95,004	206,019	161,270
High school graduate, GED, or alternative	306,574	281,691	292,299	725,881	472,414
Some college, no degree	412,339	319,524	293,768	568,081	278,597
Associate's degree	41,856	117,538	134,381	269,854	92,619
Bachelor's degree	88,600	289,694	282,266	471,893	196,004
Graduate or professional degree	5,284	115,255	153,039	261,092	143,321

Table 46 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,463
High school graduate (includes equivalency)	26,101
Some college or Associate's degree	30,684
Bachelor's degree	44,021
Graduate or professional degree	58,579

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments:

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

The major employment sector in North Carolina are management, business and financial; sales and office; and production, transportation, and material moving.

Describe the workforce and infrastructure needs of business in the state.

Based on a comprehensive report compiled by the North Carolina Commission on Workforce Development the state has outlined several challenges for the state's workforce:

- Worker dislocation accelerated during the recession due to long-term structural changes.
- Workers employed in low-skill, middle-wage jobs are competing for fewer good-paying jobs, while opportunities offering similar wages demand higher skill.
- Although metropolitan workers have a more diverse set of career possibilities, they must continuously adapt to increasing demands in the workforce and a more competitive labor market
- Dislocated or young workers in economically hard-hit micropolitan and rural area have very limited alternatives for employment.
- For good paying jobs, more workers must increase their skills by accessing and completing education beyond high school or by earning industry-recognized credentials.
- Baby Boomers nearing retirement age will have a huge impact on both micropolitan and rural areas.
- High-skill immigrants seeking jobs in amenity-rich metropolitan areas.
- Migration of new workers including low-skilled workers despite the limited availability of jobs.
- Lower-skilled workers account for most of the unemployed and required significantly greater social services during the recession.
- Workers employed in industries such as manufacturing, finance, construction, and distribution are more likely to lose jobs and find new employment.

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

The North Carolina Department of Commerce, as the lead agency for economic development in the state, takes responsibility for state-level business development and recruitment. To carry out this work, the Department contracts with a public-private organization, the Economic Development Partnership of North Carolina (EDPNC). The Economic Development Partnership of North Carolina (EDPNC) is a 501(c)(3) nonprofit corporation that oversees the state's efforts in business and job recruitment and retention, international trade, and tourism, film, and sports development. Emphasizing customer service, the Partnership fosters collaboration between businesses and government, local and regional

economic development organizations, other businesses, community leadership and the state's universities and community colleges. The partnership also provides access to research, innovative technology and research, and a robust analysis of facilities and sites available for relocation. In addition, the challenges must be addressed holistically and in collaboration with North Carolina's educational and economic development systems.

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

Some areas of the state, due in large part to the recession, served to accelerate many long-term economic trends and exposed some of the challenges facing the state, including lack of skills and education. The report from the North Carolina Commission on Workforce Development exposed the challenges, but also recommended solutions to help improve employment opportunities across the state.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The study stated that key state leaders of the state must look at transitioning workers discarded due to the economic climate change must consider how North Carolina can help existing and dislocated workers adjust to a new work environment. This could include guiding middle-skilled worker competing for good paying jobs by identifying those middle skilled workers at risk and helping the workers access the education and training required for new middle- skilled jobs. Other areas would include helping workers adapt to increased labor market demands by efficiently linking job seekers to education and training, ensuring that the state's post-secondary educational system is prepared to accept chronic skill mismatches. The State needs to engage education at all levels more actively to assist with the state's long- term prosperity. This requires making sure that educational programs teach the right skills.

Describe any other state efforts to support economic growth.

One of the overarching goals is for policy makers to consider how to set policies to remove or lower barriers to education and training, to ensure that all North Carolinians can take advantage of opportunities to gain the required education and skills to participate in a competitive workforce. There are some occupations where the education barriers have created shortages, while at the same there are many state employees who want to work but lack the necessary skill set. Improving this labor supply- and- demand match and addressing the barriers will require direct involvement of local and state government, education, labor, economic development, businesses and community stakeholders.

Discussion

MA-50 Needs and Market Analysis Discussion

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

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan outlines major strategies to be used by the Consolidated Plan Partners to target the priority need groups identified over the next five years. The Strategic Plan is developed using the Housing and Market Analysis and Needs Assessment to create goals and objectives as well as strategies to achieve those goals. Based on the severity of need, the Consolidated Plan Partners assigned priorities to populations differentiated by income, tenure, and homeless/special need status. Priorities are addressed as High, Medium and Low. The funding partners will deploy its allocations based on priority needs and each agency's target market. This cycle's five-year strategy, called the North Carolina Consolidated Plan 2016-2020, lays out the priority needs for the state, which are based on housing and population information captured from census data special tabulations that yield the incidence of certain housing problems (overcrowding, inadequate plumbing facilities, cost burden, etc.) among the population. The five-year plan also sets the framework from which each year's annual action plan can be drawn. The Annual Action Plan further details how the state will accomplish its five-year goals during annual program cycles.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Statewide
	Area Type:	Statewide
	Other Target Area Description:	Statewide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Each funding agency determines its geographic priority based on funding availability and information gathered from the Housing and Market Analysis and Needs Assessment. CDBG funds are allocated based on legislative mandate. The CDBG Program awards across two major funding categories; Economic Development and Infrastructure.

The state's HOPWA program serves people living with HIV/AIDS and their families in 86 of the 100 counties in North Carolina. Beginning January 1, 2016 the NC HOPWA Program will serve 82 of the 100 counties due to the Durham-Chapel Hill MSA picking up four counties (Chatham, Durham, Orange and Person). The HOPWA program funds 11 HOPWA Project Sponsors across the State. Each HOPWA Project Sponsor is a part of the 10 Regional Networks of Care. The basis for allocating HOPWA funds to each Regional Network of Care is based on a HOPWA Funding Allocation formula $(0.50) \times \text{Prevalent Cases} + (0.39) \times \text{HOPWA TBRA clients} + (0.11) \times \text{HOPWA STRMU clients} = \text{Total}$. Formula elements: 1. Living Cases as of 12/31/2013 (weight 50%), and 2. Average number of clients receiving HOPWA services, Contract Years 2012-2013 (TBRA 39% and STRMU 11%).

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Housing for Homeless Families and Individuals
	Priority Level	High
	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	ESG - Financial Assistance to Homeless ESG - Financial Assistance for Shelter Operations
	Description	Housing for Homeless Families and Individuals
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected		

	Associated Goals	NCHFA Single Family Rehab Units NCHFA Multifamily Units HOPWA Short-Term Rent, Mortgage and Utilities HOPWA -Tenant-Based Rental Assistance HOPWA - Facility Based Operating Cost HOPWA- Supportive Services HOPWA-Permanent Housing Placement HOPWA-Resource Identification/Housing Information ESG - Assist those at risk of homelessness
	Description	Housing for Non-homeless persons with Special Needs, including the elderly, disabled, victims of domestic violence, and households with a member under six where lead threat exists.
	Basis for Relative Priority	
3	Priority Need Name	Housing for households under 30% AMI
	Priority Level	High
	Population	Extremely Low
	Geographic Areas Affected	
	Associated Goals	NCHFA Homeownership Units NCHFA Multifamily Units HOPWA Short-Term Rent, Mortgage and Utilities HOPWA -Tenant-Based Rental Assistance HOPWA - Facility Based Operating Cost HOPWA- Supportive Services HOPWA-Permanent Housing Placement HOPWA-Resource Identification/Housing Information
	Description	Housing for households under 30% AMI
	Basis for Relative Priority	
4	Priority Need Name	Housing for households 31-60% AMI
	Priority Level	High
	Population	Low

	Geographic Areas Affected	
	Associated Goals	NCHFA Homeownership Units NCHFA Multifamily Units HOPWA Short-Term Rent, Mortgage and Utilities HOPWA -Tenant-Based Rental Assistance HOPWA - Facility Based Operating Cost HOPWA- Supportive Services HOPWA-Permanent Housing Placement HOPWA-Resource Identification/Housing Information
	Description	Housing for households 31-60% AMI
	Basis for Relative Priority	
5	Priority Need Name	Housing for households 61-80% AMI
	Priority Level	Low
	Population	Low
	Geographic Areas Affected	
	Associated Goals	NCHFA Homeownership Units HOPWA Short-Term Rent, Mortgage and Utilities HOPWA -Tenant-Based Rental Assistance HOPWA - Facility Based Operating Cost HOPWA- Supportive Services HOPWA-Permanent Housing Placement HOPWA-Resource Identification/Housing Information
	Description	Housing for households 61-80% AMI
	Basis for Relative Priority	

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	43,700,000	0	0	43,700,000	174,800,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	12,392,845	10,000,000	0	22,392,845	40,000,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,143,296	0	1,700,000	3,843,296	10,700,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	5,033,564	0	4,606,504	9,640,068	20,134,256	ESG funding supports housing stabilization and emergency shelter activities
Housing Trust Fund	public - federal	Multifamily rental new construction	3,280,235	0	0	3,280,235	3,280,235	

Table 51 - Anticipated Resources

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

HOME that helps finance loans for NCHFA's RPP program are used in conjunction with Low Income Housing Tax Credits, state-appropriated Workforce Housing Loan Program funds, and other private and local funding. In NCHFA's CPLP program, HOME funds finance second mortgages that are combined with NCHFA's NC Home Advantage Mortgage™ program or a USDA Section 502 Loan. HOME- funded SHLP loans are used to compliment funds from Habitat for Humanity or other sources.

The NC HOPWA program consistently emphasizes the importance of leveraging HOPWA funding with other resources. Our HOPWA Project Sponsors leverage HOPWA funding with other sources such as Ryan White, Shelter Plus Care, city government, grants, private funding, and resident rent payments to landlords. Increased leveraging of HOPWA funding with other sources is one of our primary goals in hopes of reducing staff costs and operating expenses.

CDBG funds will be used to spur economic development for job creation and retention. The economic development component of the CDBG Program is administered by the Rural Economic Development Division within the North Carolina Department of Commerce. CDBG Infrastructure funds administered by the North Carolina Department of Environmental Quality will be used to help with environmental issues caused by aging sewer systems and contaminated drinking water, and improve the quality of life for many citizens across the state because of improved systems. Beginning in 2018, CDBG funds will also be used for neighborhood revitalization. CDBG – Neighborhood Revitalization (CDBG-NR) grants offer approximately funding to non-entitlement municipalities and counties to implement community development needs such as housing and public facility activity projects to primarily benefit low- to moderate-income residents. The CDBG-NR program supports three livability principles that help guide sustainability and resiliency throughout areas that receive funding: (1) promote equitable, affordable housing, (2) support existing communities, and (3) value communities and neighborhoods.

The Emergency Solutions Grants Program leverages these funds in concert with the NC Key Program (funded in part with HOME Match) through the provision of grants and loans to develop and operate shelters and, supportive and permanent housing. ESG funding is also leveraged to combat chronic homelessness through the provision of preventive programs and activities by the Supportive Housing Development Program (SHDP) and Housing Opportunities for Persons with AIDS Program (HOPWA). SHDP helps partners develop permanent housing for persons with disabilities; Key provides operating subsidies for housing for persons with disabilities; and HOPWA provides tenant- based rental assistance, short-term mortgage and utility assistance, housing information, supportive services and resource identification to persons with HIV/AIDS.

ESG funding is a dollar-for-dollar match. Local non-profits and units of government use cash, non-cash (in-kind), donated value of a building/materials and or volunteer hours to match ESG funding.

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

HOME -N/A

HOPWA - The NC HOPWA Project Sponsors may use Resource Identification and/or other sources to identify landlords, facility –based housing and public housing organizations to establish relationships in order to gain buy-in to participating in the HOPWA Tenant-Based Rental Program.

CDBG - N/A

ESG - N/A

Discussion

SP-40 Institutional Delivery Structure – 91.315(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	Government	Economic Development public facilities	State

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strength of the Emergency Solutions Grants delivery system is that it allows a broad range of providers to deliver services for the homeless or persons at risk of homelessness. In doing so, persons are often able to access services through multiple non-profits and local units of government that span North Carolina.

A gap in the Emergency Solutions Grants Program is the lack of affordable housing. Often the program has funding to assist homeless persons and families; however, locating low cost permanent housing in safe and sanitary conditions impedes service delivery.

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

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

Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	X

Table 53 - Homeless Prevention Services Summary

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

ESG services are available throughout North Carolina. Each program offers an array of services in local communities that provide homelessness prevention, street outreach and supportive services. Service provision of these programs may include, but are not limited to, health, mental health, employment services for homeless persons, chronically homeless individuals and families, families with children, veterans and their families, unaccompanied youth and persons with HIV/AIDS.

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

The strength of the Emergency Solutions Grants delivery system is that it allows a broad range of providers to deliver services for the homeless or persons at risk of homelessness. In doing so, persons are often able to access services through multiple non-profits and local units of government that span North Carolina.

A gap in the Emergency Solutions Grants Program service delivery is limited funding. Providers must choose which services they may offer to homeless or persons at risk of homelessness and other special populations.

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

Administered by the North Carolina Department of Commerce, the CDBG Program provides grants to non-entitlement local governments for projects that enhance the viability of communities by providing decent housing and suitable living environments and by expanding economic opportunities, principally for persons of low- and moderate-income. The state will continue to solicit feedback to determine

where gaps are in providing CDBG funding opportunities to local units of government and design programs that help fill some to those gaps.

The state leverages funding using Housing Opportunities for Persons with AIDS, Supportive Housing Development, Emergency Solutions Grants and KEY Programs. Local providers are also encouraged to foster opportunities to leverage by requesting funding from local units of government and other non-HUD grant opportunities.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	NCHFA Single Family Rehab Units	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs		Homeowner Housing Rehabilitated: 416 Household Housing Unit
2	NCHFA Homeownership Units	2016	2020	Affordable Housing	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI		Direct Financial Assistance to Homebuyers: 1212 Households Assisted
3	NCHFA Multifamily Units	2016	2020	Affordable Housing	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI		Rental units constructed: 1776 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HOPWA Short-Term Rent, Mortgage and Utilities	2016	2020	Affordable Housing Public Housing Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$1,961,130	Homelessness Prevention: 4100 Persons Assisted
6	HOPWA -Tenant-Based Rental Assistance	2016	2020	Affordable Housing Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$5,765,405	Tenant-based rental assistance / Rapid Rehousing: 1294 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HOPWA - Facility Based Operating Cost	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$750,150	HIV/AIDS Housing Operations: 75 Household Housing Unit
8	HOPWA- Supportive Services	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$910,980	Homelessness Prevention: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HOPWA-Permanent Housing Placement	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$150,000	Homelessness Prevention: 215 Persons Assisted
10	HOPWA-Resource Identification/Housing Information	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$107,165	Other: 195 Other
11	CDBG - Economic Development	2016	2020	Non-Housing Community Development	Statewide		CDBG: \$62,400,000	Jobs created/retained: 6552 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	CDBG - Infrastructure	2016	2020	Non-Housing Community Development	Statewide		CDBG: \$135,562,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted
13	CDBG - Neighborhood Revitalization	2018	2020	Affordable Housing	Statewide	Housing for Non-Homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	CDBG: \$10,000,000	Homeowner Housing Rehabilitated: 3000 Household Housing Unit
14	ESG - Assist those at risk of homelessness	2016	2020	Homeless	Statewide	Housing for Non-homeless Persons w/ Special Needs	ESG: \$615,390	Homelessness Prevention: 3905 Persons Assisted
15	ESG - Financial Assistance to Homeless	2016	2020	Homeless	Statewide	Housing for Homeless Families and Individuals	ESG: \$8,021,465	Tenant-based rental assistance / Rapid Rehousing: 16230 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	ESG - Financial Assistance for Shelter Operations	2016	2020	Homeless		Housing for Homeless Families and Individuals	ESG: \$8,583,210	Other: 130060 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	NCHFA Single Family Rehab Units
	Goal Description	Rehabilitate homes owned by elderly and/or disabled persons through the North Carolina Housing Finance Agency's rehab programs, such as the Single Family Rehabilitation Program.
2	Goal Name	NCHFA Homeownership Units
	Goal Description	Enable households to afford homes through North Carolina Housing Finance Agency's Homeownership programs, such as the Community Partners Loan Pool and the Self Help Loan Pool.
3	Goal Name	NCHFA Multifamily Units
	Goal Description	Finance the development of rental units through the North Carolina Housing Finance Agency's Rental Production Program.
5	Goal Name	HOPWA Short-Term Rent, Mortgage and Utilities
	Goal Description	Prevent Homelessness in North Carolina via providing emergency financial assistance in the form of short-term rent, mortgage and utility payments for 3,335 persons living with HIV/AIDS and their families over the next five years with \$1,961,130 over the next 5 years.

6	Goal Name	HOPWA -Tenant-Based Rental Assistance
	Goal Description	1. Ensure that under totally favorable conditions housing made available to 85% of the eligible individuals that have applied within two weeks of entrance into the program.
7	Goal Name	HOPWA - Facility Based Operating Cost
	Goal Description	For 2016-2020, an estimated \$750,150 of HOPWA funds will be used for operating costs for dedicated housing facilities for 75 persons with HIV/AIDS who need additional medical and supportive care.
8	Goal Name	HOPWA- Supportive Services
	Goal Description	Provide additional Supportive Services in the form of case management, transportation, food services/meals, life skills and adult day care to 1,880 persons living with HIV/AIDS with \$910,980 over the next five years.
9	Goal Name	HOPWA-Permanent Housing Placement
	Goal Description	Provide Supportive Services in the form of Permanent Housing Placement for 215 persons living with HIV/AIDS and their families with \$150,000 over the next five years.
10	Goal Name	HOPWA-Resource Identification/Housing Information
	Goal Description	Provide Resource Identification and Housing Information to establish, coordinate and develop housing assistance resources for 975 persons living with HIV/AIDS, their families, and providers with \$107,165 over the next five years.
11	Goal Name	CDBG - Economic Development
	Goal Description	CDBG Economic Development funds are granted to local governments that propose a project in conjunction with a private for profit business to restore vacant buildings, and various types of infrastructure to assist with business expansion, and job creation or retention.

12	Goal Name	CDBG - Infrastructure
	Goal Description	The purpose of the Infrastructure Program category is to improve the quality of life in a residential area (target area project) or in a local government's jurisdiction (area-wide jurisdictional project) by using CDBG funds to eliminate severe water and wastewater (sewer) problems with health and environmental consequences. Activities include: the installation of new public water or sewer lines;the replacement of public water or sewer lines or appurtenances where the condition threatens public health or the environment; and improvements to water or sewer treatment plants that have specific problems such as being under moratoriums or special orders of consent.
13	Goal Name	ESG - Assist those at risk of homelessness
	Goal Description	Provide financial assistance and services to individuals and families at risk of homelessness (30% AMI)
14	Goal Name	ESG - Financial Assistance to Homeless
	Goal Description	Provide financial assistance and services to individuals families that are homeless (30% AMI).
15	Goal Name	ESG - Financial Assistance for Shelter Operations
	Goal Description	Provide financial assistance for shelter operations and services (30% AMI).

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

For extremely low-income households (under 30% AMI), HOME funds will help rehabilitate 131 homeowner occupied units, provide financing to homebuyers for 62 units, and provide for the construction of 387 units of rental housing. The remaining 2,824 units will all target low-income households between 31 and 80% AMI. HOME will not be used to fund moderate income households.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

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

Activities to Increase Resident Involvements

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

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

While private actions principally influence the housing market, regulations at the federal, state, and local levels significantly impact the market's ability to provide affordable housing units. Affordable housing barriers include a variety of regulations and policies that can impede affordable housing development, and in addition, many can directly or indirectly affect the cost of housing.

State Barriers

Due to the weak nature of state planning statutes in North Carolina jurisdictions are not required to complete a housing element as part of a comprehensive plan (GS 160A-383). The absence of strong housing planning laws will continue to create a barrier to the development of affordable housing. In 1999 the state established a Commission on Smart Growth, Growth Management, and Development. In the fall of 2001, the Commission made several recommendations related to affordable housing. One of the goals was to ensure that all local governments in North Carolina have comprehensive growth plans that meet minimum state standards, with incentives to reach beyond minimum standards to produce excellent plans. One of the strategies suggested to implement this goal was to require that all plans analyze the need for affordable housing, based on available data and established criteria, and how needs will be addressed.

While the state has adopted the North Carolina Rehabilitation Code, its use is optional, and it is being phased out over the next five years. North Carolina will enforce the NC Existing Building Code moving forward. Most state-funded rehabilitation programs do impose their own program rehabilitation standards; however, for non-state-funded rehabilitation, the creation of a statewide Local Minimum Housing Standard is needed. In relation to affordable housing, building codes can serve two purposes: they are essential for the safe rehabilitation of older existing structures, and they can ensure costly and excessive renovation would not be required. Thus, the code could aid in creating new opportunities for affordable housing.

Additionally, there is a lack of capacity, operating funds, and pre-development funds for non-profit organizations. Although a non-profit may have the mission and desire to develop affordable housing for their community, not having the organizational capacity is a significant obstacle that prevents its production.

A growing issue in North Carolina that creates a barrier to affordable housing and homeownership is poor credit history. Combined with more stringent lending and underwriting standards, access to credit for mortgage loans will be much more limited for this population for the foreseeable future. The state needs to continue to fund and partner with organizations providing services that address these barriers, as well as continue to work with property owners and management companies in understanding how this issue can be overcome.

Due to an increase in the number of renters in recent years, the demand for rental units has risen, and subsequently, rents have risen. The end result of higher rents has created a barrier to affordable rental units for low-income households. Additionally, homeowner housing values have dropped, and many buyers are now in a situation in which they can't pay their current mortgage, are not credit worthy to refinance, and yet cannot sell their home.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As a part of the consolidated planning process, states and entitlement communities receiving such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. This certification has three parts and requires: Completing an Analysis of Impediments to Fair Housing Choice (AI); Taking actions to overcome the effects of any impediments identified through the AI; Maintaining records reflecting the analysis and actions taken. The Analysis of Impediments to Fair Housing Choice for the State of North Carolina has identified impediments for both the private and public sector. Although it may not be feasibly possible, the State will make every effort to address all impediments both private and public noted in the report.

Public Sector Impediments and Suggested Actions; **Impediment 1: Limited fair housing infrastructure serving state residents.** *Action 1.1:* In partnership with the HFA and Department of Commerce, contract with state and local Fair Housing Initiative Program (FHIP) participants to conduct outreach and education activities in rural areas of the state. **Impediment 2: Limited understanding of duty to affirmatively further fair housing.** *Action 2.1:* Require prospective sub-grantees of Community Development Block Grant (CDBG) funding to complete fair housing training. As funding applications from local jurisdictions are considered and scored, award additional points to those whose officials have completed fair housing training. **Impediment 3: Lack of understanding of fair housing law by units of local government in non-entitlement areas.** *Action 3.1:* The Department of Commerce will contract with state and local FHIP organizations to provide fair housing outreach, education, and training to local governments officials. **Impediment 4: Discrimination in the rental housing market on the basis of race and disability.** *Action 4.1:* In partnership with the Housing Finance Agency (HFA), enhance education and outreach efforts targeting consumers and providers of housing in the state's non-entitlement areas. **Impediment 5: Lack of reasonable accommodation and modification.** *Action 5.1:* In partnership with the HFA, enhance targeted outreach and education efforts for housing providers, highlighting legal rights and obligations relating to reasonable accommodation and modification. **Impediment 6: Lack of understanding of fair housing law in rural areas of the state, both among housing consumers and housing providers.** *Action 6.1:* In partnership with the HFA, enhance outreach and education efforts targeting consumers and providers of housing in rural areas of the state, focusing on rights and obligations under the federal Fair Housing Act and the North Carolina Fair Housing Act.

Impediments Continued

Impediment 4: Black and Hispanic residents experience higher rates of home purchase loan denials than white and non-Hispanic, residents leading to lower rates of homeownership.

Action: In partnership with HFA, and with the participation of the Department of Commerce, convene a homeownership workgroup to identify ways to overcome disproportionately low homeownership rates among Black and Hispanic residents.

SP-60 Homelessness Strategy – 91.315(d)

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

The Emergency Solutions Grants Program will provide no less than \$4.5 million to assist homeless persons or persons at risk of homelessness through the provision of eligible activities including street outreach, shelter, rapid re-housing and homeless prevention activities.

Addressing the emergency and transitional housing needs of homeless persons

The Emergency Solutions grants will annually provide a maximum of \$2.8 million to provide shelter operations and services for homeless persons.

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 Emergency Solutions Grants Program will allocate a minimum of \$1.9 million to provide housing stabilization funding to local non-profits and units of government to administer rapid re-housing financial assistance and services as well as prevention financial assistance and services. These activities will enable homeless persons and families to transition to permanent housing and prevent homeless persons and families from becoming homeless.

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

The Emergency Solutions Grants Program will allocate a minimum of \$1.9 million to provide housing stabilization funding to local non-profits and units of government to administer rapid re-housing financial assistance and services as well as prevention financial assistance and services. These activities will enable homeless persons and families, specifically households under 30% AMI that are discharged from publicly funded assistance, to access transition to permanent housing and prevent homeless persons and families from becoming homeless.



North Carolina Department of Health and Human Services
Division of Aging and Adult Services

Pat McCrory
Governor

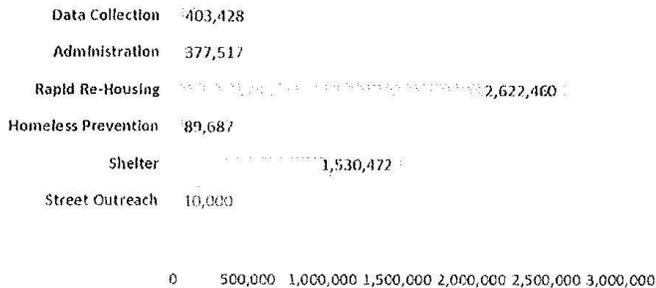
Aldona Z. Wos, M.D.
Ambassador (Ret.)
Secretary DHHS

Suzanne P. Merrill
Division Director

TO: Linda Golden
FROM: Michael A. Leach
Homeless Program Coordinator
DATE: July 15, 2015
RE: 2015 State Plan Information

Thank you for alerting us of the need to provide additional information regarding the 2015 Annual Action Plan. The Department of Housing and Urban Development (HUD) is slated to allocate \$5,033,564 for the 2015 NC Emergency Solutions Grants (ESG) Program. In doing so, the Department of Health and Human Services, Division of Aging and Adult Services (DAAS) will fund ESG eligible activities including Street Outreach, Shelter, Homeless Prevention, Rapid Re-Housing, Data Collection and Administration. The chart below projects the funding amounts for each ESG activity.

2015 Proposed NC ESG FUNDED



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2015 State Information Plan

SP-65 Lead based paint Hazards – 91.315(i)

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

The North Carolina Housing Finance Agency (NCHFA) has operated single and multi-family housing rehabilitation programs benefiting lower-income families since 1983, comprehensively rehabilitating nearly 29,281 units across the state. All HOME-assisted housing units meet the 24 CFR 35 lead paint standards. Among these rehabilitation programs are the Agency's Displacement Prevention Partnership Program (DPP) and the Urgent Repair Program (URP), both of which are financed by state funds. URP provides forgivable loans to low-income homeowners for emergency repairs to correct safety hazards that pose an imminent threat to safety of the household, including lead hazards. DPP is funded by NCHFA in partnership with N.C. Department of Health and Human Services' Independent Living Rehabilitation Program. The program provides grants to assist low-income households with children under the age of six with elevated blood lead levels or other displacement issues. Together, these programs have assisted over 16,000 households in North Carolina.

The Agency will continue to participate quarterly in an ad hoc lead hazards advisory group made up of concerned individuals from the public health, environmental protection, affordable housing, and occupational safety sectors.

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

See question above.

SP-70 Anti-Poverty Strategy – 91.315(j)

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

Most of the activities NCHFA plans to undertake or continue in the 2016-2020 period are anti-poverty activities including:

- Financing of supportive rental housing
- Providing funding for qualified low, very low, and extremely low income home buyers through individual development accounts.
- Financing of permanent housing for homeless and disabled persons.
- Operating and promoting programs that prevent foreclosure.
- Providing rent assistance for homeless and/or disabled households through the Key Program.
- Administering HUD rent assistance contracts for 24,000 privately owned apartments

The NC Department of Commerce, through its CDBG, believes that the true eradication of poverty means providing a holistic approach to community development. The CDBG eligible activities are designed within the framework that allows grantees to address housing, infrastructure, economic, human capital and all other community development needs. CDBG funds are granted to local governments for various types of infrastructure improvements to assist with business expansion or retention. A local funding match is required for every CDBG dollar except in the 25 most distressed counties ranked by the Department of Commerce for the NC Tier System. This helps impact poverty in the most distressed counties of the state.

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

- The Agency will continue to partner with the U.S. Treasury Department, Commissioner of Banks and local housing counseling affiliates in the NC Foreclosure Prevention Fund, with funding from the Housing for Hardest Hit States Initiative and the state's foreclosure filing fees.
- The Agency has partnered with the Advanced Energy Corporation (AEC) of Raleigh, North Carolina for over 10 years and will continue this partnership, to train and assist local partners under three home ownership programs. AEC's services include providing low-income homebuyers with guarantees that their heating and cooling costs will not exceed a very low, set level (as low as \$18/month). This broadens the window of affordability and enhances marketing effectiveness.
- The Agency will continue as a member of the Interagency Coordinating Council for Homeless Programs (ICCHP).
- The State will continue its collaborative relationship with the Department of Labor by providing matching funds and second mortgages for participants in the Department of Labor's IDA

program. It will also broaden its support of IDA programs by developing partnerships statewide with other IDA programs.

- The Agency will continue its collaboration with Habitat for Humanity in its operation of the Self Help Loan Pool (SHLP). In the SHLP collaboration, the NCHFA and Habitat for Humanity jointly will continue to provide a primary mortgage to low-income homebuyers of Habitat for Humanity homes.
- The Agency will continue its collaboration with Duke Energy, by facilitating energy-related home improvements for homeowners in the Duke Energy Service Area, using money provided to the Agency by Duke Energy.
- The Agency will continue its partnership with the North Carolina Home Builders Association (NCHBA), providing funding (along with local governments) to enable the NCHBA to offer construction training for a number of underemployed residents.
- The Agency will continue to fund the Displacement Prevention Partnership, which allows the Independent Living Program to assist households facing displacement due to mobility limitations. This Partnership will operate as a standalone program, separate from the Urgent Repair Program.

The Agency will continue in its close partnership with the state Department of Health and Human Services (DHHS) on the following initiatives:

- The Targeting and Key Program, which provides operating subsidies so that persons with disabilities on Supplemental Security Income can have access to affordable housing.
- The Transitions to Community Living Initiative / DHHS Supportive Housing Program, which is a tenant-based, rental assistance program to assist individuals with mental illness to transition from adult care homes to community living.
- Section 811 Project Rental Assistance Demonstration Program, which provides rental assistance in integrated settings using participating affordable rental properties to house DHHS clients with disabilities. The Agency is working with HUD to achieve the flexibility necessary to make the program successful.

CDBG program funds are not allocated to direct housing projects, but to assist with economic development and housing related activities. This still has a direct impact on reducing poverty in the jurisdictions where funds are allocated.

SP-80 Monitoring – 91.330

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

Each of the Consolidated Plan Partners has plans for monitoring and ensuring compliance in their own programs. These plans may include site-visits, file reviews, interviews with residents, and reviews for compliance with federal and state regulations (such as Davis-Bacon, Section 3, Fair Housing, Language Access, Civil Rights, minority business enterprises, and Equal Opportunity and Procurement requirements). The monitoring plans vary by program and funding source. Consolidated Plan Partners are subject to both federal regulations and established regulations as set forth in the State of North Carolina Administrative Code. Although many HUD programs are subject to various federal regulations and separate state regulations, there are some common requirements with the monitoring of the HUD programs. All partners, as required, certify to the United States Department of Housing and Urban Development that each program will comply with all applicable laws and regulations. All Consolidated Plan partners are prohibited by state administrative code from entering into a new grant agreement with any agency, local government, and or organization that has been identified by the State Office of Budget and Management on the state Do Not Fund List. Coordination among agencies, nonprofits, and the private sector is imperative for the state to accurately assess their affordable housing and community development needs and market conditions.

The state will continue to monitor Emergency Solutions Grants sub-recipients to ensure long term compliance with program requirements and comprehensive planning requirements. Program requirements include appropriate regulations and statutes of the programs involved, including steps being taken to review affordable housing activities, ensure timeliness of expenditures, and on-site inspections to determine compliance with applicable housing codes.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	43,700,000	0	0	43,700,000	174,800,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	12,392,845	10,000,000	0	22,392,845	40,000,000	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,143,296	0	1,700,000	3,843,296	10,700,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	5,033,564	0	4,606,504	9,640,068	20,134,256	ESG funding supports housing stabilization and emergency shelter activities
Housing Trust Fund	public - federal	Multifamily rental new construction	3,280,235	0	0	3,280,235	3,280,235	

Table 55 - 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

HOME that helps finance loans for NCHFA's RPP program are used in conjunction with Low Income Housing Tax Credits, state-appropriated Workforce Housing Loan Program funds, and other private and local funding. In NCHFA's CPLP program, HOME funds finance second mortgages that are combined with NCHFA's NC Home Advantage Mortgage™ program or a USDA Section 502 Loan. HOME- funded SHLP loans are used to compliment funds from Habitat for Humanity or other sources.

The NC HOPWA program consistently emphasizes the importance of leveraging HOPWA funding with other resources. Our HOPWA Project Sponsors leverage HOPWA funding with other sources such as Ryan White, Shelter Plus Care, city government, grants, private funding, and

resident rent payments to landlords. Increased leveraging of HOPWA funding with other sources is one of our primary goals in hopes of reducing staff costs and operating expenses.

CDBG Funds will be used to spur economic development for job creation and retention. The economic development component of the CDBG Program is administered by the Rural Economic Development Division within the North Carolina Department of Commerce. CDBG Infrastructure funds administered by the North Carolina Department of Environmental Quality will be used to help with environmental issues caused by aging sewer systems and contaminated drinking water, and improve the quality of life for many citizens across the state because of improved systems.

The Emergency Solutions Grants Program leverages these funds in concert with the NC Key Program (funded in part with HOME Match) through the provision of grants and loans to develop and operate shelters and, supportive and permanent housing. ESG funding is also leveraged to combat chronic homelessness through the provision of preventive programs and activities by the Supportive Housing Development Program (SHDP) and Housing Opportunities for Persons with AIDS Program (HOPWA). SHDP helps partners develop permanent housing for persons with disabilities; Key provides operating subsidies for housing for persons with disabilities; and HOPWA provides tenant- based rental assistance, short-term mortgage and utility assistance, housing information, supportive services and resource identification to persons with HIV/AIDS.

ESG funding is a dollar- for dollar- match. Local non-profits and units of government use cash, non-cash (in-kind), donated value of a building/materials and or volunteer hours to match ESG funding.

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

HOME -N/A

HOPWA - The NC HOPWA Project Sponsors may use Resource Identification and/or other sources to identify landlords, facility –based housing and public housing organizations to establish relationships in order to gain buy-in to participating in the HOPWA Tenant-Based Rental Program.

CDBG - N/A

ESG - N/A

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	NCHFA Single Family Rehab Units	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs	CDBG: \$0 HOPWA: \$0 HOME: \$5,625,000 ESG: \$0	Homeowner Housing Rehabilitated: 84 Household Housing Unit
2	NCHFA Multifamily Units	2016	2020	Affordable Housing	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI	CDBG: \$0 HOPWA: \$0 HOME: \$10,630,000 ESG: \$0	Rental units constructed: 356 Household Housing Unit
4	NCHFA Homeownership Units	2016	2020	Affordable Housing	Statewide	Housing for households under 30% AMI	CDBG: \$0 HOPWA: \$0 HOME: \$6,968,000 ESG: \$0	Direct Financial Assistance to Homebuyers: 242 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HOPWA -Tenant-Based Rental Assistance	2016	2020	Affordable Housing Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$1,153,081	Tenant-based rental assistance / Rapid Rehousing: 240 Households Assisted
6	HOPWA Short-Term Rent, Mortgage and Utilities	2016	2020	Affordable Housing Public Housing Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$392,226	Homelessness Prevention: 667 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HOPWA - Facility Based Operating Cost	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$150,030	HIV/AIDS Housing Operations: 15 Household Housing Unit
8	HOPWA- Supportive Services	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$182,196	Other: 376 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HOPWA-Permanent Housing Placement	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$30,000	Homelessness Prevention: 43 Persons Assisted
10	HOPWA-Resource Identification/Housing Information	2016	2020	Non-Homeless Special Needs	Statewide	Housing for Non-homeless Persons w/ Special Needs Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$21,433	Other: 195 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	CDBG - Economic Development	2016	2020	Non-Housing Community Development			CDBG: \$15,900,000	Jobs created/retained: 1310 Jobs
12	CDBG - Infrastructure	2016	2020	Non-Housing Community Development			CDBG: \$26,200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
13	ESG - Assist those at risk of homelessness	2016	2020	Homeless	Statewide	Housing for Homeless Families and Individuals	ESG: \$123,078	Homelessness Prevention: 781 Persons Assisted
14	ESG - Financial Assistance to Homeless	2016	2020	Homeless	Statewide	Housing for Homeless Families and Individuals	ESG: \$1,604,293	Tenant-based rental assistance / Rapid Rehousing: 3246 Households Assisted
15	ESG - Financial Assistance for Shelter Operations	2016	2020	Homeless	Statewide	Housing for Homeless Families and Individuals	ESG: \$1,716,642	Other: 26012 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	NCHFA Single Family Rehab Units
	Goal Description	
2	Goal Name	NCHFA Multifamily Units
	Goal Description	
4	Goal Name	NCHFA Homeownership Units
	Goal Description	
5	Goal Name	HOPWA -Tenant-Based Rental Assistance
	Goal Description	
6	Goal Name	HOPWA Short-Term Rent, Mortgage and Utilities
	Goal Description	Prevent Homelessness in NC via providing emergency financial assistance in the form of short-term rent, mortgage and utility payments for persons living with HIV/AIDS and their families.
7	Goal Name	HOPWA - Facility Based Operating Cost
	Goal Description	Funds dedicated to licensed Facility Based Care Homes for operating costs (e.g., insurance, maintenance, minor repairs).
8	Goal Name	HOPWA- Supportive Services
	Goal Description	

9	Goal Name	HOPWA-Permanent Housing Placement
	Goal Description	Provide Supportive Services in the form of Permanent Housing Placement for persons living with HIV/AIDS and their families that assist with housing referrals, tenant counseling, cost for placement in housing (application fees, credit checks, 1st month's rent and security deposits (not to exceed 2 months rent).
10	Goal Name	HOPWA-Resource Identification/Housing Information
	Goal Description	Provide Resource Identification and Housing Information to establish, coordinate and develop housing assistance resources to persons living with HIV/AIDS, their families, and providers.
11	Goal Name	CDBG - Economic Development
	Goal Description	CDBG Economic Development funds are granted to local governments that propose a project in conjunction with a private for profit business to restore vacant buildings, and various types of infrastructure to assist with business expansion, and job creation or retention.
12	Goal Name	CDBG - Infrastructure
	Goal Description	The purpose of the Infrastructure Program category is to improve the quality of life in a residential area (target area project) or in a local government's jurisdiction (area-wide jurisdictional project) by using CDBG funds to eliminate severe water and wastewater (sewer) problems with health and environmental consequences. Activities include: the installation of new public water or sewer lines; the replacement of public water or sewer lines or appurtenances where the condition threatens public health or the environment; and improvements to water or sewer treatment plants that have specific problems such as being under moratoriums or special orders of consent.
13	Goal Name	ESG - Assist those at risk of homelessness
	Goal Description	
14	Goal Name	ESG - Financial Assistance to Homeless
	Goal Description	

15	Goal Name	ESG - Financial Assistance for Shelter Operations
	Goal Description	

AP-25 Allocation Priorities – 91.320(d)

Introduction:

For the 2016 Program Year, the State of North Carolina estimates it will receive federal resources from the U.S Department of Housing and Urban Development (HUD) equal to the funding amount for 2014, or approximately \$62.5 million. The four programs covered by this Action Plan are as follows (in alphabetical order): Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME) and Housing Opportunities for Persons with AIDS (HOPWA). Funds for these programs have been significantly reduced over the past several years, and as resources have decreased, needs have been prioritized and investments have been targeted to achieve the greatest impact on the goals and objectives identified in the state’s Consolidated Plan.

Funding Allocation Priorities

	NCHFA Single Family Rehab Units (%)	NCHFA Multifamily Units (%)	NCHFA Homeownership Units (%)	HOPWA - Tenant- Based Rental Assistance (%)	HOPWA Short- Term Rent, Mortgage and Utilities (%)	HOPWA - Facility Based Operating Cost (%)	HOPWA- Supportive Services (%)	HOPWA- Permanent Housing Placement (%)	HOPWA-Resource Identification/Housing Information (%)	CDBG - Economic Development (%)	CDBG - Infrastruct (%)
CDBG	0	0	0	0	0	0	0	0	0	38	
HOME	20	39	7	0	0	0	0	0	0	0	
HOPWA	0	0	0	0	0	0	0	0	0	0	
ESG	0	0	0	0	0	0	0	0	0	0	

Table 57 – Funding Allocation Priorities

Reason for Allocation Priorities

Funds will be made available through both competitive and open funding cycles. Funds will be allocated statewide based on housing needs, as documented in the *North Carolina Housing Market Analysis & Needs Assessment* in the *2016-2020 Strategic Consolidated Plan*, as well as on the service-provision infrastructure in the state.

Each program has a unique method of geographic distribution. The funding for the Community Development Block Grant Program is directed to non-entitlement communities across the state.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

NCHFA - To conduct additional housing-related activities, NCHFA uses nonfederal as well as federal funds. The nonfederal sources offer the NCFHA even more opportunities and flexibility to serve all priority categories. The available funding sources include the North Carolina Housing Trust Fund; state appropriated HOME Match, Hardest Hit Funds, the Low-Income Housing Tax Credit Program, and bond financing.

Distribution of CDBG funds is distributed based on legislative mandate. The funds address needs in some of the most distressed counties in the state. However, projects are selected based on program design and application guidelines.

ESG - The NC ESG Program addresses the priority needs and objectives in the consolidated Plan by providing funding that benefit homeless individuals and families with income below 30% of the area median income.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Each HUD funded agency establishes its own Method of Distribution based on priority needs from the Housing Needs Survey and Market Analysis data. Based on legislative mandate, CDBG funds are allocated for economic development and infrastructure. De-obligated CDBG and program income funds can be used for public facilities addressing the needs of homeless veterans; capacity building for local units of government; economic development projects; infrastructure projects.

Distribution Methods

Table 58 - Distribution Methods by State Program

1	State Program Name:	HOME
	Funding Sources:	CDBG HOME
	Describe the state program addressed by the Method of Distribution.	HOME funds are used as a funding source for several programs run by the North Carolina Housing Finance Agency, including the Single Family Rehab Loan Pool (SFRLP), the Rental Production Program (RPP), the Self Help Loan Pool (SHLP), and the Community Partners Loan Pool (CPLP). SFRLP rehabilitates homes owned by elderly and/or disabled persons. RPP finances the development of rental units that receive LIHTC. SHLP helps enable households to purchase Habitat for Humanity homes. CPLP helps offers zero-interest, deferred, second mortgages that are generally combined with NCHFA's NC Home Advantage Mortgage.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>RPPs are awarded according to the Qualified Action Plan process as required for all LIHTC awards. For SFRLP, one applicant per county is awarded a set-aside for the rehabilitation of eligible units, with the option of receiving additional funds on a first-come, first-served basis. For CPLP and SHLP, funds are distributed through nonprofits and local government agencies throughout the state. For each program, program guidelines are developed and used to fully explain the home buyer programs and set forth eligibility criteria.</p> <p>The Economic Development category has a preliminary application meeting to determine project worthiness based on CDBG ED requirements. Each CDBG ED application is reviewed based on the following criteria, operator capability, project impact, project completion, substantial benefit to LMI, public benefit standard, leverage, and compliance with CDBG regulations. In addition, the project is underwritten based on CDBG factors suggested by HUD in the Federal Register of 1/5/1995 including reasonable costs, funding sources committed, financial feasibility of the project, and whether return on investment reasonable.</p> <p>The outcome measure for the CDBG Economic Program is sustainability and for CDBG Infrastructure the outcome measures are availability and accessibility. The CDBG Infrastructure Program is awarded through several rounds of competition. The grants are awarded based on a point system based on project purpose, project benefits, system management, financial feasibility, program goals and consideration. The grant size for the CDBG ED grants is \$1,000,000 and \$2 million for the infrastructure program. Outcome measures for the CDBG Infrastructure Program are availability and accessibility.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Annually the CDBG economic development section managed by the NC Department of Commerce, Rural Economic Development Division, holds outreach sessions across the state to inform potential applicants of funding opportunities. During the outreach sessions application guidelines and funding accessibility are discussed, including eligible activities and the award process. The CDBG Infrastructure section of the CDBG Program managed by the NC Department of Environmental Quality (NCDEQ), sends out notifications of funding availability and holds multiple workshops to discuss the application, review and award process. The state CDBG program is only eligible to non-entitlement local units of government</p> <p>Each program area has an individual website with additional information for potential applicants.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>The NC ESG Program uses the HUD CoC Pro Rata to determine ESG allocations. The process below demonstrates how funding allocation is determined.</p> <p>Step 1</p> <p>HUD allocates 2015 funds to entitlements and the NC ESG Program (entitlements https://www.hudexchange.info/grantees/cpd-allocations-awards/?filter_year=2015&filter_program=6&filter_state=NC&filter_coc).</p> <p>Step 2</p> <p>FY 2015 Continuum of Care (CoC) Preliminary Pro Rata (https://www.hudexchange.info/resource/4442/fy-2015-geo-codes-and-preliminary-pro-rata-need-amounts/) is applied to the combination of funds received by entitlements and the NC ESG Program. Upon doing so, funding to entitlements are deducted resulting in the final ESG allocations. Administration funds (7.5%) are not included in the calculation.</p> <p>Step 3</p> <p>Our office will review RFAs submitted for the program year and award contracts for January – December. These awards will be up to the eligible amount listed in the RFA.</p> <p>Step 4</p> <p>Agencies that receive top scoring as a result of submitting a quality RFA that meets funding priorities of the NC ESG Program may receive additional funding that will be added to their contract.</p> <p>The amount of the additional funds to be awarded is dependent upon the amount of funds recaptured from the prior program year and the amount of funds that are not awarded to eligible areas.</p> <p>If 2015-16 ESG applicants also received 2014-15 ESG funding, a condition of additional funding is the agency must have expended all of their 2014-15 ESG allocation from the NC ESG Program.</p> <p>Funding may also be prioritized for CoCs or Regional Committees that are eligible for a significantly lower amount than was awarded in 2014-15 ESG funding for housing stabilization activities.</p> <p>All additional funds awarded will be for housing stabilization activities only.</p>
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<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>The North Carolina Department of Health and Human Services, Division of Public Health, Epidemiology Section, Communicable Disease Branch, AIDS Care Program releases a Request for Application (RFA) every three years for providers to apply as a Network of Care that includes Ryan White Part B funding and Housing Opportunities for Persons with AIDS (HOPWA) funding. Notification is made via email and on the Department of Public Health (DPH) website. Each Network application documents how the agencies comprising the network plan to work together, including sharing data and analyses, to achieve the goals of engaging HIV/AIDS positive individuals in core medical care, support and housing services. All qualified applications are evaluated and awards made to agencies whose combination of budget and service capabilities are deemed to be in the best interest of the funding agency. The funding agency reserves the right to reject any or all offers if determined to be in its best interest. Successful applicants are notified at the specified date determined by the funding agency.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>See above.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>No grants are issued with HOME funds for the programs listed above. CDBG grants are awarded to local units of government who are meeting program requirements on past grants. Each CDBG ED maximum grant size is \$1 million and the CDBG Infrastructure limit is \$2 million.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>See NCHFA's 5-year and annual goals for details.</p>
<p>2 State Program Name:</p>	<p>State CDBG Program</p>
<p>Funding Sources:</p>	<p>CDBG</p>
<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The programs described in the state's Method of Distribution for the CDBG program include the Economic Development category and the CDBG Infrastructure category.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The Economic Development category has a preliminary application meeting to determine project worthiness based on CDBG ED requirements. Each CDBG ED application is reviewed based on the following criteria, operator capability, project impact, project completion, substantial benefit to LMI, public benefit standard, leverage, compliance with CDBG regulations. In addition, the project is underwritten based on CDBG factors suggested by HUD in the Federal Register of 1/5/1995 to include reasonable costs, funding sources committed, financial feasibility of the project, and whether there is reasonable return on investment.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Annually the CDBG economic development section managed by the NC Department of Commerce, Rural Economic Development Division, holds outreach sessions across the state to inform potential applicants of funding opportunities. During the outreach sessions application guidelines and funding accessibility are discussed to include eligible activities and the award process. The CDBG Infrastructure section of the CDBG Program managed by the NC Department of Environmental Quality (NCDEQ), sends out notifications of funding availability and holds multiple workshops to discuss the application, review and award process. The state CDBG program is only eligible to non-entitlement local units of government. Each program area has an individual website with additional information for potential applicants.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>,</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>The North Carolina Department of Health and Human Services, Division of Public Health, Epidemiology Section, Communicable Disease Branch, AIDS Care Program releases a Request for Application (RFA) every three years for providers to apply as a Network of Care that includes Ryan White Part B funding and Housing Opportunities for Persons with AIDS (HOPWA) funding. Notification is made via email and on the Department of Public Health (DPH) website. Each Network application documents how the agencies comprising the network plan to work together, including sharing data and analyses, to achieve the goals of engaging HIV/AIDS positive individuals in core medical care, support and housing services. All qualified applications are evaluated and awards made to agencies whose combination of budget and service capabilities are deemed to be in the best interest of the funding agency. The funding agency reserves the right to reject any or all offers if determined to be in its best interest. Successful applicants are notified at the specified date determined by the funding agency.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community Development Block grant funds will be allocated to CDBG Economic Development and CDBG Infrastructure.</p>

Describe threshold factors and grant size limits.	Economic Development grants can be awarded up to \$1,000,000 and CDBG Infrastructure as much as \$3,000,000.
What are the outcome measures expected as a result of the method of distribution?	The outcome measure for the CDBG Economic Program is sustainability and for CDBG Infrastructure the outcome measures are availability and accessibility.

Discussion:

AP-35 Projects – (Optional)

Introduction:

No project are included in the Annual Action Plan.

#	Project Name

Table 59 – Project Information

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

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Acceptance process of applications

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

Local jurisdictions make their own determinations, approvals, and strategies.

AP-50 Geographic Distribution – 91.320(f)

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

Funds are allocated statewide.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

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

Table 61 - 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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion:

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

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

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

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

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

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 Emergency Solutions Grant is administered by the North Carolina Department of Health and Human Services, Division of Aging and Adult Services. The Program helps meet the needs of the poor by encouraging local grantees to develop innovative projects that better address the causes, conditions and problems of poverty, and to serve as an advocate for low-income persons and families that are homeless or at-risk of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Emergency Solutions Grants Program is a state- administered program. The Program's one year goals are to provide housing stabilization funding to local non-profits and units of government to administer rapid re-housing financial assistance and services as well as prevention financial assistance and services. The goal of the Program is also to fund shelter activities that enable homeless persons and families to transition to permanent housing and prevent homeless persons and families from becoming homeless. ESG funding benefits low income individuals and families whose incomes are at or below 30% of the area median income.

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

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

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	392,226
Tenant-based rental assistance	1,153,081
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	150,030
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	1,695,337

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing Choice, completed for 2016 through 2020 , summarizes barriers to affordable housing and is available to the public. The Housing Coordination and Policy Council advises the Governor and General Assembly on barriers to affordable housing in North Carolina, and the Housing Partnership, the oversight board of the state’s Housing Trust Fund, considers barriers to housing in the allocation of state resources. In carrying out their regular programs and funding cycles, the Consolidated Plan Partners continue to promote the removal of barriers to affordable housing. The Consolidated Plan partners will take efforts to address those impediments through individual agency efforts as well as a collaborative effort as partners.

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

In partnership with the Housing Finance Agency (HFA), enhance education and outreach efforts targeting consumers and providers of housing in the state’s non-entitlement areas.

Measurable Objective 1.1: The number of outreach and education sessions offered and the number of participants.

Discussion:

HOPWA/HUD Regulations:

The 7% cap on Administration for the HOPWA program continues to be a barrier to providing the housing assistance needed.

Discrimination/Confidentiality:

The overarching issue regarding discrimination and confidentiality is that the State of North Carolina continues to face challenges with the stigma surrounding HIV/AIDS. This appears to be largely due to religious views around many of the risk factors that contribute to people becoming infected with HIV/AIDS. Because of the deep rooted stigma with HIV/AIDS, consumers are always concerned about their confidentiality. With North Carolina primarily a rural state with low populated areas, clients are generally afraid of their status being revealed. The AIDS Care Program and our Project Sponsors adhere to all rules and regulations regarding Confidentiality and follow all rules and regulations regarding Non-

discrimination.

Supportive Services:

Many of our Project Sponsors expressed that flat funding for Ryan White Part B services for the Networks of Care have impacted the limited availability of Ryan White Emergency Financial Assistance (EFA) funds to leverage with HOPWA funding to adequately provide supportive services to clients. The need is simply greater than the resources available. The AIDS Care Program encourages our Project Sponsors to identify additional sources of funding by applying for funding, working with the Networks to identify additional resources and to assist with the updating and utilization of the Network Resource Directories.

Housing Affordability:

The availability of affordable housing is limited in our State and remains a challenge within our Regional Networks of Care. Increased community testing has left us with an increasing number of PLWHAs (People Living with HIV and AIDS) at a time when funding for housing along with other HIV services has decreased. Waiting lists for other housing programs have either closed or waits are as long as two years. Due to rising costs and a high unemployment rate in some of our Networks of Care, housing affordability is a major barrier for clients. More clients are having difficulties paying their mortgages, rent and utilities. Many HOPWA clients cannot be transferred into other housing programs due to issues with criminal and credit history.

Credit History/ Criminal History:

HOPWA eligible individuals with poor credit history have difficult times finding affordable and safe housing. Our NC HOPWA Project Sponsors work diligently to find landlords who do not require credit checks. These same landlords often charge higher rent as a result of poor credit. Many HOPWA eligible individuals cannot be transferred into other housing programs due to issues with criminal and credit history.

Geography/Rural Access:

Geography/Rural Access creates multiple challenges in since it is difficult to secure transportation for clients. Although housing tends to be more affordable in more rural areas, client access to transportation to medical appointments and to get around town has proven to be problematic.

Housing Availability:

Some of our NC HOPWA Project Sponsors are affected by the lack of available housing in the Networks of Care due to lack of available housing units for rent at the Fair Market Rate. In addition, there is often no public transportation, which prevents clients from following up on medical care and effective

implementation of HOPWA services.

Rental History:

As mentioned before, Many HOPWA eligible individuals cannot be transferred into other housing programs due to issues with criminal and credit history. Our Project Sponsors work diligently to find landlords who do not require credit and criminal background checks. These same landlords often charge higher rent as a result of poor credit.

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

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

To conduct housing-related activities, NCHFA uses nonfederal, federal funds and the private market. The nonfederal sources offer the NCFHA even more opportunities and flexibility to serve all priority categories. The available funding sources include the North Carolina Housing Trust Fund; state

appropriated HOME Match, Hardest Hit Funds, the Low-Income Housing Tax Credit Program, bond financing, and Mortgage Credit Certificates.

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:

Homebuyer loan subsidies except for the Self-Help loan pool will be provided as subordinate deferred-payment loans that are not forgiven. Homebuyer loans under the Self-Help Loan Pool will be provided as principal-only amortizing loans. Loans under all home buyer programs can be called (1) when the property is sold, (2) when the property is no longer the home buyer's principal residence, (3) at the end of the loan term, or (4) when the first mortgage is refinanced. If the net proceeds of the sale of the property are insufficient to repay the home buyer loans in full, the Agency will accept its pro rata share of the net proceeds in full satisfaction of the loan. However, exceptions may be granted and assumptions may be allowed for an income-qualified heir or lineal descendant that will reside in the home as a principal residence.

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:

Homebuyer programs funded with HOME follow recapture requirements and ensure that the State recoups all or a portion of the HOME assistance to the homebuyers. As stated in number 2 above, home buyer loan subsidies except for the Self-Help Loan pool will be provided as subordinate deferred-payment loans that are not forgiven. Homebuyer loans under the Self-Help Loan Pool will be provided as principal-only amortizing loans. Loans under all home buyer programs can be called (1) when the property is sold, (2) when the property is no longer the home buyer's principal residence, (3) at the end of the loan term, or (4) when the first mortgage is refinanced. If the net proceeds of the sale of the property are insufficient to repay the home buyer loans in full, the Agency will accept its pro rata share of the net proceeds in full satisfaction of the loan. However, exceptions may be granted and assumptions may be allowed for an income-qualified heir or lineal descendant that will reside in the home as a principal residence.

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:

HOME funds are not used for refinancing of existing debt, even in developments rehabilitated with HOME funds.

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Subrecipients of NC ESG funding must comply with the following written standards:

- Be able to document its process for verifying that clients served meet the HUD definitions of “homeless” or “at risk of homelessness”;
- Operate a program that includes eligible emergency response, housing stability and/or system coordination activities;
- Have an established accounting system that provides for maintenance of ESG funds in accordance with OMB Circulars A-110 and A-122;
- Have at least one person on the board of directors that is homeless or formerly homeless;
- Have the ability to expend ESG funds awarded within the period of the contract;
- Have eligible resources to match the ESG funding received on a dollar for dollar basis; and
- Have the goal to use ESG funding to transition homeless persons to permanent housing as quickly as possible.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Subrecipients of NC ESG funding may sub-award with other non-profits and local units of government to provide an ESG eligible activity. In doing so, subrecipients of ESG funding must request in writing to the NC ESG Program that describes the need to sub-award. All sub-award must be approved by the NC ESG Program.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The NC ESG Program requires each sub-recipient to identify a homeless or formerly homeless person that is a member of the agency Board of Directors. Agencies may request a waiver of homeless participation and identify a written process in which homeless or formerly homeless individuals are consulted in considering policies and funding decisions.

5. Describe performance standards for evaluating ESG.

The NC ESG Program uses performance measures rubrics as a tool to determine the success of a project and how well services and products are being delivered. Together they enable the NC ESG Program to gauge efficiency, determine progress toward desired results and assesses if subrecipients are meeting goals. Subrecipients must adhere to:

- Entering all appropriate client data completely and accurately into the statewide HMIS.
- Exist 32% of statewide exits from shelters to permanent housing
- Exist 81% of rapid re-housing persons to permanent housing.

Discussion:

Attachments

Citizen Participation Comments

Appendix - Alternate/Local Data Sources

1	Data Source Name HOPWA 2014 CAPER and HOPWA Beneficiary Verification
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
2	Data Source Name 2014 Housing Inventory Count Report
	List the name of the organization or individual who originated the data set. HUD's Continuum of Care Homeless Assistance Programs
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.

	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.