



STATE OF NORTH CAROLINA 2021-2025 CONSOLIDATED PLAN AND 2021 ANNUAL ACTION PLAN

Public Comment Draft 3.29.2021

Abstract This is the a DRAFT of the State of North Carolina Consolidate Plan 2021-2025 and the 2021 Annual Action Plan. The public comment period begins on March 29, 2021 and ends on **April 29, 2021 at 11:59 pm**. Email all written comments to Valerie.Moore@nccommerce.com. Please include Con Plan_AAP Public Comment in the subject line.

North Carolina Department of Commerce, Rural Economic Development Division

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

North Carolina Department of Health and Human Services, HIV Care Program

North Carolina Housing Finance Agency, Policy and Research

Executive Summary

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

1. Introduction

The North Carolina Consolidated Plan 2021-2025 was developed in accordance with the Consolidated Plan regulations set forth in 24 CFR Part 91 and with the requirements set forth by the U.S. Department of Housing and Urban Development (HUD). 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 for the next five years, using the allocated funds received from the HUD. Secondly, this plan serves as a tool to inform a variety of stakeholders — including 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

In response, North Carolina will strategically invest its federal and state resources, partner with public and private organizations, and leverage non-governmental funds to alleviate critical housing, economic, and community development problems for North Carolina's households. This will be achieved through the following five goals:

1. Increase Housing Affordability and Availability: The affordability and availability of decent housing stock remains a dominant need in North Carolina. Among other needs, COVID-19 highlighted the importance of housing stability and the need for quality short-term, transitional, and permanent housing stock. Further, the Housing Needs Assessment revealed that NC is a growing state, particularly in urban areas and its elderly and Hispanic and Asian populations; housing costs are unaffordable for 380,000 low-income owner households and 505,000 low-income renter households; housing overcrowding is substantial; and over 9,300 individuals are homeless in the state.

In response, NC will strive to preserve and develop quality, affordable housing by increasing affordable rental homes, providing access to homeownership, and improving owner-occupied housing.

2. Provide Suitable Living Environment: While quality housing is essential, a suitable living environment is also. NC will support the provision of a suitable living environment by funding infrastructure especially water and sewer improvements to address deteriorated systems; providing public services such as short-term housing, emergency payments for rent, mortgage, and utilities, and food distribution; and preserving and creating public facilities such as community centers, parks, transitional housing, supportive housing, and emergency shelters.

3. Expand Economic Opportunity: NC will use its resources to spur economic development by creating and retaining jobs.

4. Stimulate Housing and Economic Inclusiveness: NC completed its Analysis of Impediments to Fair Housing (AI) as a part of the Consolidated Planning process. NC will move forward with the AI strategies to address barriers to fair housing. Additionally, NC will develop and implement Fair Housing and Section 3 plans which encourages grantees to include fair housing and Section 3 plans as a funding requirement primarily for CDBG projects.

5. Respond to COVID-19 Pandemic Needs: NC has received CARES Act funding to respond to, prepare for, and prevent COVID-19. NC agencies will use the CARES Act, future federal funds, and existing federal programs to respond to the evolving needs linked to the public health emergency.

3. Evaluation of past performance

Through its five 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.

NOTE: Insert comment about COVID-19 funding and Disaster Relief.

4. Summary of citizen participation process and consultation process

As required, the NC Consolidated Plan Partners 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.

NOTE: Insert Public Engagement Efforts for AI. As a continued effort to gain public input on the development of the Analysis to Impediments to Fair Housing Choice, a statewide survey was conducted using Survey Monkey between xxxx and August, 2020. A total of xxx 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

A virtual public hearing was held on April xx, 2021 for the NC Analysis of Impediments to Fair Housing and the NC 2021-2025 Consolidated Plan. Both documents were also posted on the NC Commerce, NC Housing Finance Agency, and NC Department of Health and Human Services websites beginning March 26, 2021 and closing on April 26, 2021 for public review and comment. The State received xxx comments.

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

This section will be provided in the final draft following the end of the public comment period.

7. Summary

In sum, between 2021 and 2025, the state of North Carolina will use the information acquired from the updated Analysis of Impediments, Housing Needs Assessment, Market Analysis to address the critical housing, community, and economic needs for low-to-moderate income persons and households. This will be accomplished through five key goals: (1) increase housing affordability and availability; (2) provide a suitable living environment through the provision of public services and public facilities; (3) Expand economic opportunities; (4) stimulate housing and economic inclusiveness; and (5) respond to needs pertaining to the COVID-19 pandemic.

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	NC Department of Commerce
HOPWA Administrator		NC Department of Health and Human Services
HOME Administrator	North Carolina	NC Housing Finance Agency
ESG Administrator		NC Department of Health and Human Services
	North Carolina	NC Housing Finance Agency

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

1. Introduction

Consultation and coordination among other state agencies and nonprofits have become increasingly important due to budget restraints, natural disasters, and the public health emergency due to COVID-19. To increase coordination, the state has several housing and community development policy bodies including the Interagency Council for Coordinating Homeless Programs (ICCHP), and the North Carolina Housing Partnership. The state also has the NC Plan Partners which oversees the planning, implementation, and reporting for HUD CPD programs.

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 NC Plan 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 NC Department of Health and Human Services coordinates with the NC Coalition to End Homelessness to provide fiscal and programmatic assistance to local Continuum 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 the response to the previous question. This initiative is coordinated by the NC Department of Health and Human Services.

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

Table 2 – Agencies, groups, organizations who participated

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

Not applicable

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 3 – 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(l))

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 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 and/or virtual access during the public health emergency;
- 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 or web link for constituents to participate in public meeting if the meeting is in-person and 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)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

- North Carolina is a growing state, particularly in urban areas and in its elderly population and Hispanic and Asian populations.
- Housing costs are unaffordable for 380,000 low-income owner households and 505,000 low-income renter households. This is 50% of the low-income owners and 60% of the low-income renters. Nearly a half-million low-income families in North Carolina have housing costs that exceed half of their income.
- Those with the lowest incomes experience are more likely to experience severe cost burdening. 53% of Extremely Low Income (ELI) owner households and 59% of ELI renter households pay more than half of their income for housing. “Extremely Low Income” means the household earns less than 30% of the median income in their area for a household of their size.
- Crowded housing conditions or substandard housing conditions are also experienced by more than 84,000 North Carolina households with incomes below 80% AMI (area median income).
- There are more than 9,300 homeless individuals in North Carolina, of whom 76% are sheltered in emergency shelters or transitional housing. The remainder are unsheltered or in structures not meant for human habitation. Chronically homeless people and homeless people with chronic substance abuse are less likely to be sheltered than the homeless population as a whole. Veterans are more likely to be sheltered.

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

Summary of Housing Needs

North Carolina is the ninth most populous state in the country and experienced the fifth largest numeric growth between 2010 and 2017. The state is projected to continue its population growth to reach a total of roughly 12 million by 2030. This continued growth will result in an older, more diverse population. The North Carolina Office of State Budget and Management (OSBM) projects that one in five North Carolinians will be at least 65 years old in the next ten years, while the non-Hispanic, non-White, and Hispanic populations will increase by 35% and 27%, respectively. Growth has not been equally distributed across the state, with metropolitan counties accounting for much of increasing in population while 35 non-metropolitan counties lost population. Changes in population impact the supply and demand of housing and are a key consideration in the provision of affordable housing.

Low and extremely-low income households in North Carolina are spending a disproportionate amount of their incomes on rent. Housing cost burden affects 30% of the state's households and this percentage is even greater for extremely and very low-income households. Out of all extremely low-income households, renters and homeowners with no additional housing problems were the most likely population to experience severe housing cost burden at 59% and 53% respectively. Roughly 40% of very low-income renter households struggle with cost burden, along with one-third of low-income renter households. Higher percentages of low-income renters are cost-burdened than low-income owners.

Extremely low-income renter households are also more likely to reside in substandard or severely overcrowded housing. There are 84,000 North Carolina households with incomes below 80% AMI (area median income) who live in crowded conditions or substandard housing. A 2017 UNC analysis of extreme housing conditions in North Carolina suggests that the members of over 377,000 households in the state are living in overcrowded housing, lack critical facilities, or living in housing that imposes a severe cost burden on residents. The analysis suggests that housing problems are increasing, with the number of severely cost-burdened households increasing by 22.5 percent and the number of overcrowded households by 45.4 percent between 2008 and 2013.

Extreme housing conditions can be found throughout the state in urban, suburban, and rural communities. The largest concentrations were in the Piedmont and Coastal Plain. Census tracts with extreme housing conditions tended to have higher percentages of African Americans, Hispanics, and people living in poverty.

Demographics	Base Year: 2009	Most Recent Year: 2019	% Change
Population	9,535,483	1,048,808	-89%
Households	3,541,807	3,918,597	11%
Median Income	\$45,069.00	\$52,413.00	16%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

The most recent population is 10,488,084 but I can't add another digit

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	481,720	468,585	659,020	383,335	1,782,920
Small Family Households	161,620	155,055	247,785	158,875	957,605
Large Family Households	32,155	34,725	50,700	28,575	118,760
Household contains at least one person 62-74 years of age	79,670	103,160	143,595	83,355	384,115
Household contains at least one person age 75 or older	56,430	83,485	88,770	40,800	129,480
Households with one or more children 6 years old or younger	93,620	80,830	107,615	59,425	211,880

Table 6 - Total Households Table**Data**

2011-2015 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	6,365	4,475	4,255	1,450	16,545	1,730	1,510	1,735	825	5,800
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	5,650	3,455	3,775	1,600	14,480	700	1,290	1,530	760	4,280
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	11,665	10,730	10,530	3,405	36,330	3,485	4,095	7,260	3,420	18,260
Housing cost burden greater than 50% of income (and none of the above problems)	184,120	69,065	14,885	1,355	269,425	89,435	61,345	43,240	11,885	205,905

	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)	30,24 5	102,5 85	103,8 30	21,41 5	258,0 75	27,04 0	56,70 5	101,9 55	51,13 0	236,8 30
Zero/negative Income (and none of the above problems)	32,53 0	0 0	0 0	0 0	32,53 0	22,19 5	0 0	0 0	0 0	22,19 5

Table 7 – Housing Problems Table

Data 2011-2015 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	207,800	87,730	33,440	7,810	336,780	95,350	68,245	53,760	16,890	234,245
Having none of four housing problems	72,845	156,410	251,515	127,930	608,700	51,000	156,200	320,305	230,705	758,210

	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	32,530	0	0	0	32,530	22,195	0	0	0	22,195

Table 8 – Housing Problems 2

Data 2011-2015 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	91,115	75,010	49,530	215,655	33,480	36,615	58,880	128,975
Large Related	19,145	13,890	7,195	40,230	7,035	8,905	11,390	27,330
Elderly	35,650	32,680	18,115	86,445	51,160	55,595	49,840	156,595
Other	87,090	62,625	48,910	198,625	28,855	19,745	27,455	76,055
Total need by income	233,000	184,205	123,750	540,955	120,530	120,860	147,565	388,955

Table 9 – Cost Burden > 30%

Data 2011-2015 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	78,160	26,300	5,075	109,535	27,540	19,695	16,240	63,475
Large Related	14,815	3,535	650	19,000	5,220	3,825	2,235	11,280

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	26,935	15,130	4,555	46,620	35,715	26,570	16,700	78,985
Other	78,090	27,880	5,555	111,525	23,635	12,355	8,540	44,530
Total need by income	198,000	72,845	15,835	286,680	92,110	62,445	43,715	198,270

Table 10 – Cost Burden > 50%

Data 2011-2015 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	14,775	11,855	11,375	3,740	41,745	3,125	4,100	6,320	2,800	16,345
Multiple, unrelated family households	2,155	2,080	2,435	970	7,640	1,075	1,290	2,420	1,325	6,110
Other, non-family households	670	565	1,045	350	2,630	24	15	100	100	239
Total need by income	17,600	14,500	14,855	5,060	52,015	4,224	5,405	8,840	4,225	22,694

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	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 12 – Crowding Information – 2/2

Data Source
Comments:

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

North Carolina has 1.1 million single person households, many of whom are elderly and low-income. It also has single person households with disabilities and single person households who are homeless. It is common for members of these populations to need housing assistance.

ACS 2017 One-Year data estimates that there are 1.1 million one-person households in occupied units. 54% of these households reside in owner-occupied units, while 46% reside in renter-occupied units. 37% of 1-person households are elderly (65+).

Single person households in North Carolina have lower incomes than households with multiple earners. Households with lower incomes are more likely to experience challenges with housing affordability. The median income for a 1-person household in 2017 was \$27,978, significantly lower than the statewide median income for households of any size that year (\$52,752).

Nationally, single-person households (“individuals”) represent about 2/3 of all people experiencing homelessness; the same is probably true in North Carolina. The research also states that nationally between 2007 and 2016, the number of sheltered individuals over age 50 increased by 23%, including a 48% increase in the number of sheltered individuals age 62 and older.

Older adults that are the most vulnerable to becoming homeless include those that have lost housing after the death of a loved one, or when age-related illness or infirmity results in the loss of employment and income. There is a supportive housing need in North Carolina of 6,145 units for the aging population based on Corporation for Supportive Housing data.

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.

Many North Carolina households in need of housing assistance also have household members with disabilities or who are survivors of domestic violence, dating violence, sexual assault, or stalking.

Roughly 13%, or 1.35 million, of all North Carolinians have one or more disabilities. Persons 65 and older are more affected, with 42% of disabled individuals in this age range. Because people with disabilities are more likely to be low-income or extremely low-income, they are more likely to be cost-burdened. Additional barriers such as accessibility and discrimination further limit their housing options. According to the Corporation for Supportive Housing, 5,872 supportive housing units are needed to meet the housing need for individuals on the IDD Waitlist and who need to reside in IDD Residential and Institutional facilities; of those, 3,333 are on the waitlist.

Many persons with disabilities’ housing needs are directly related to having incomes as low as SSI levels. In North Carolina, 229,000 people were living on SSI in 2018, when the maximum monthly SSI amount for an individual was \$750. That year the median rent for a 1-bedroom unit was \$801/month, more than the entire monthly SSI payment. The SSI maximum has risen to \$783 per month in 2020 for

those not living in an adult care home. But the Fair Market Rent in North Carolina for a one-bedroom apartment has also risen to \$773 per month.

Domestic violence is consistently identified as a significant factor in homelessness. Fully 92% of homeless women report having experienced severe physical or sexual violence at some point in their lives, and 50% of all homeless women report that domestic violence was the immediate cause of their homelessness. Domestic violence, homelessness, and housing insecurity are undeniably linked, as lack of safe and affordable housing is often reported as one of the primary barriers survivors of domestic violence face when they choose to leave an abusive partner.

There were a total of 744 survivors of domestic violence experiencing homelessness during the January 2019 PIT count. The majority (534) of these survivors were in either transitional housing or emergency shelter and 210 were unsheltered. A report from the March 2020 Domestic Violence Counts Report for North Carolina claims that, in one day, domestic violence victims made 125 requests for services that could not be provided because programs lacked the resources to meet the needs; these requests were for emergency shelter, housing, transportation, childcare, legal representation, and other needs. Of those unmet requests, 86 were for housing or emergency shelter.

What are the most common housing problems?

The most common housing problem for low-income renters and homeowners is cost-burden.

Many low-income renters pay more than they can afford for housing. Severe cost-burden (paying more than half the household's income for housing) affects 34% of renters earning less than 80% AMI and 63% of those earning 0-30% AMI. Paying more than 30% of income for housing (called "cost-burden") affects 64% of all renters earning less than 80% of the AMI, 75% of very low-income renters (those earning 30-50% AMI), and 74% of extremely low-income renters (those earning 0-30% AMI).

Low-income homeowners are similarly cost-burdened. Fifty-one percent of homeowners earning less than 80% AMI are cost-burdened, and 72% of extremely low-income homeowners are cost-burdened. Severe cost burden is also a problem for homeowners, who typically have higher incomes than renters, but to a lesser extent than renter households. Twenty-six percent of owners earning less than 80% AMI experience severe cost burden, and 55% of extremely low-income homeowners are severely cost-burdened.

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

Non-elderly non-family households are most at risk of cost burdening. And households without children are at greater risk of homelessness than households with children.

Thirty percent of elderly families are cost burdened, 30% of large families (5 or more people) are cost burdened, 26% of small families are cost burdened, and 40% of non-elderly non-family households are cost burdened.

January 2019 Point-in-Time data show more of the homelessness population are households without children than households with children (6600 households without children compared to 767 households with children, a ratio of 8.6 to 1). Households without children also comprise a greater share of the housed households, but at a ratio of only 2.3 childless households to 1 household with child(ren). So the rate of childless households becoming homeless is disproportionate to their share of the overall population.

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

The characteristics and needs of families and individuals at imminent risk of homelessness can be ascertained by looking at families and individuals who have actually entered homelessness.

The shortage of affordable rental housing is a driving factor for families that become homeless, given low incomes from employment, benefits, or other sources. When people are paying too large a share of their income for rent even a minor crisis or setback, such as a reduction in work hours or an unexpected expense, can be de-stabilizing and result in the loss of housing. The United States Interagency Council on Homelessness cites worst-case housing needs, evictions, family violence, and adverse childhood experiences as risk factors of homelessness for families.

For individuals experiencing homelessness, major contributors to becoming homeless are similar to those for homeless families: (a) a shortage of rental housing affordable to people with extremely low incomes or who rely on SSI benefits, (b) high rates of adverse childhood experiences, (c) incarceration, and (d) behavioral health disorders.

There is currently limited research and data on the needs of formerly homeless families and individuals that are exiting the rapid re-housing program. The Urban Institute published a literature review on rapid rehousing. This review found that families who exited the HUD Rapid Re-housing for Homeless Families Demonstration still experienced significant challenges one year after exit (even when housed). In all, 70% worried about food security, 57% struggled with money for rent, 14% had a child expelled or suspended from school within the last year, and 17% reported deteriorating health.

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:

Not applicable.

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

Doubling-up, lack of income, and family size are all linked with housing instability and an increased risk of homelessness.

Recent research found that families with previous homeless episodes returned to shelter more frequently than other families, and those who had previously doubled up were more likely than other families to double up again. These findings add to previous research that suggests past housing instability predicts future instability. For households that are comprised of a single family with a subfamily or comprised of more than one family, 18% of such households live in crowded conditions (compared to only 2% of all households).

In contrast to doubling-up and lack of income, which increase risk of homelessness, housing subsidies decrease housing instability (increasing stability). For most families, homelessness is a housing affordability problem; lack of resources to afford housing increases instability and increases risk of homelessness. Access to affordable housing and access to long-term housing subsidies decrease risk of homelessness and increase housing stability. The Family Options Study, a multi-site random assignment experiment designed to study the impact of various housing and services interventions for homeless families, found that housing subsidies reduced all forms of housing instability dramatically, and also had significant impact on many aspects of family stability (like intimate partner violence, separation from children, food insecurity, and school absences).

Discussion

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 percentage of North Carolinians suffering from housing unit problems varies along patterns of income and race of the household.

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	360,361	66,608	54,719
White	178,395	38,779	30,916
Black / African American	128,957	21,918	16,752
Asian	5,726	384	1,719
American Indian, Alaska Native	5,286	1,416	1,282
Pacific Islander	126	10	59
Hispanic	34,843	2,977	2,916

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315,105	153,274	0
White	168,265	105,053	0
Black / African American	98,778	32,022	0
Asian	5,610	1,240	0
American Indian, Alaska Native	3,126	2,468	0
Pacific Islander	154	19	0

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
Hispanic	34,016	11,270	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 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	292,866	365,942	0
White	173,777	245,275	0
Black / African American	80,787	79,340	0
Asian	5,812	4,944	0
American Indian, Alaska Native	2,809	4,315	0
Pacific Islander	243	119	0
Hispanic	25,593	27,952	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 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	97,181	285,914	0
White	65,131	199,996	0
Black / African American	20,862	59,996	0

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
Asian	2,005	4,268	0
American Indian, Alaska Native	736	2,647	0
Pacific Islander	120	64	0
Hispanic	7,089	16,015	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 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%

Discussion

There are roughly 360,000 extremely low-income households (earning 0-30% AMI) in North Carolina with one or more housing problems. This is 75% of the approximately 482,000 extremely-low-income households in the state. Extremely low-income Hispanic households are disproportionately affected, with 86% experiencing 1 or more housing problems.

There are approximately 315,000 very low-income households (earning 30-50% AMI) in North Carolina with one or more housing problems; this is 67% of the very low-income households. Pacific Islander and Asian households experience the greatest disproportionate need in this income category, with 89% and 82% experiencing one or more housing problems, respectively.

There are nearly 293,000 low-income households (earning 50-80% AMI) in North Carolina with one or more housing problems, which totals 44% of the low-income households. Pacific Islander households have the most disproportionate need, with 67% experiencing one or more housing problems. This is followed by Asian households at 54%.

There are approximately 97,000 moderate-income households (earning 80-100% AMI) in North Carolina with one or more housing problems. This represents 25% of the moderate-income population. Pacific Islander households experience the greatest proportionate need, with 65% experiencing one or more 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

North Carolinians that experience severe housing problems also vary according to income and race/ethnicity patterns.

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	303,116	123,868	54,719
White	148,353	68,749	30,916
Black / African American	109,037	41,741	16,752
Asian	5,193	920	1,719
American Indian, Alaska Native	4,241	2,445	1,282
Pacific Islander	96	40	59
Hispanic	29,797	7,981	2,916

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 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	155,999	312,402	0
White	84,186	189,144	0
Black / African American	46,904	83,850	0
Asian	2,951	3,906	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	1,526	4,089	0
Pacific Islander	133	44	0
Hispanic	17,481	27,863	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 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	87,273	571,576	0
White	50,686	368,345	0
Black / African American	20,274	139,902	0
Asian	2,787	7,975	0
American Indian, Alaska Native	1,023	6,086	0
Pacific Islander	50	312	0
Hispanic	11,350	42,166	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 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	24,696	358,453	0
White	15,989	249,098	0
Black / African American	4,240	76,577	0
Asian	568	5,736	0
American Indian, Alaska Native	225	3,161	0
Pacific Islander	45	139	0
Hispanic	3,385	19,751	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 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

There are approximately 303,000 extremely low-income households (earning 0-30% AMI) in North Carolina experiencing one or more severe housing problems. This represents approximately 63% of the extremely low-income population. Extremely low-income Hispanic households are disproportionately affected, with 73% experiencing one or more severe housing problems.

There are nearly 156,000 very low-income households (earning 30-50% AMI) in North Carolina with one or more severe housing problems, which is 33% of the very low-income population. Pacific Islander and Asian households in this income category are disproportionately affected, with 75% and 43% experiencing one or more severe housing problems, respectively.

There are 87,000 low-income households (earning 50-80% AMI) in North Carolina with one or more severe housing problems, comprising 13% of the low-income population. Asian households in this income category are disproportionately affected, with 26% experiencing one or more severe housing problems.

There are more than 24,500 moderate-income households (earning 80-100% AMI) in North Carolina with one or more housing problems. This is 6% of the moderate-income population. Pacific Islander households in this income category are disproportionately affected, with 24% experiencing one or more severe housing problems.

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 likelihood of a household being cost-burdened varies according to income and race/ethnicity.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,585,980	619,387	511,923	57,348
White	1,922,428	372,867	284,845	31,877
Black / African American	431,244	169,974	164,785	17,509
Asian	52,713	10,895	8,996	1,999
American Indian, Alaska Native	24,972	5,701	6,013	1,337
Pacific Islander	824	382	229	59
Hispanic	127,431	50,763	37,307	3,366

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

In North Carolina, 30% of households are cost-burdened , which means they pay more than 30% of their income towards housing. Approximately 14% of households are severely cost-burdened, paying more than 50% of their income for housing.

All minority groups except Asians experience cost burdening at higher rates than the overall state, where 31% of the households are cost burdened or have zero or negative income. Black/African Americans and Pacific Islanders have the greatest disproportionate need, with 45% of the population being cost burdened or having zero or negative income. For the “non-Hispanic Native Americans or Alaska Native” population the figure is 34%. Among the Hispanic population and the category of “Other, including multiple races, non-Hispanic”, 42% of the households are cost burdened or have zero or negative income.

Eastern counties in North Carolina appear to have a greater share of households experiencing severe housing cost burden. For example, 21% of households in Bertie and Pitt counties are severely cost-

burdened, while New Hanover, Halifax, Washington, Pasquotank, Hertford, and Perquimans counties all have 18% of households experiencing severe cost burden.

Public Comment 3.29.2021

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?

In all income categories, non-white populations have housing needs disproportionately to the population overall.

According to the 1-yr 2018 ACS estimates, North Carolina's population is roughly 21% Black, 3% Asian, 1% American Indian and Alaskan Native, 3% multiple races, 63% White alone (not Hispanic or Latino), 10% Hispanic (of any race), and 3% other races.

Trends among income categories are approximately as one would predict: the lower the household's income, the more likely the household is to face housing problems and severe housing problems. The exceptions to this trend are Asian and Pacific Island populations, where households in the lowest income category (0-30% of the area median income) have lower percents of households with housing problems – 73% and 65%, respectively – than the same populations do in the next-lowest income category (30-50% of the area median income). In the 30-50%AMI income category the rates for Asians and Pacific Islanders are 82% and 89% respectively. After that anomaly those two populations join the pattern where increased incomes correlate with fewer housing problems.

Pacific Island households' rates of housing problems, however, remain significantly higher than other minority populations. In the moderate income category (households earning 80-100% of the median income for their area), 65% of Pacific Islander households experience housing problems (compared to 25% for the state overall, 26% for Black households and 32% for Asian households). It is important to note that the Pacific Islander population in the state is very small (approximately 1,500 households).

Extremely low-income Hispanic households are disproportionately affected by severe housing problems. Seventy-three percent (73%) of ELI Hispanic households experience severe housing problems, which is a rate nearly 9 percentage points higher than the next-highest populations: "Other - including multiple races, non-Hispanic" (67%), Asian (66%) and Black/African American (65%). The statewide rate of severe housing problems is 63%.

Regarding cost burdening, Hispanic, Non-Hispanic Black, Pacific Islander, and "Other (including multi-racial, non-Hispanic)" populations are disproportionately affected. Statewide 30% of households pay more than 30% of their income for housing; these subpopulations all have between 42% and 44% of households paying more a larger share.

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

Limited data is available for assessing other needs.

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

Between 2010 and 2018, the U.S. Census Bureau estimates that North Carolina's Hispanic population statewide grew by 197,000 new residents, an increase of 24.6%, faster than the growth of this population nationwide (18.6%).

More than one in four NC Latino residents live in two counties: Mecklenburg (148,000 people) or Wake (113,000). The counties with the next largest Hispanic populations are Forsyth (49,000), Guilford (43,000), and Durham (43,000) counties. In rural North Carolina counties there are fewer Hispanic households, but they comprise a larger share of the population (for example, 23% of the population in Duplin and Lee, while statewide they comprise approximately 10% of the population).

Six counties, all urban areas, have Black populations of more than 100,000 people: Mecklenburg (approximately 345,000 people), Wake (222,000), Guilford (180,000), Cumberland (127,000), Durham (117,000) and Forsyth (102,000). In the eastern coastal plain and in counties along the I-95 corridor, higher shares of the population are black than in the Piedmont and Western parts of the state, with 12 counties in the state where Black households comprise more than 40% of the population, and 7 where they are the majority.

North Carolina's Asian population is the fastest-growing racial/ethnic group in the state, growing from 209,400 residents in 2010 to more than 303,000 in 2017; this is an increase of nearly 44.7%. Over half of North Carolina's Asian residents live in one of three counties: Wake (76,500), Mecklenburg (64,900), or Guilford (26,700). The counties with the next largest Asian populations are Durham (15,600), Orange (11,800), and Forsyth (9,200). The Asian population is heavily concentrated in urban areas; in only 9 counties does the Asian share of the population exceed 3% (the statewide figure).

NA-35 Public Housing – (Optional)

Introduction

Totals in Use

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

Table 22 - 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							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 23 – 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	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 25 – 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:

The January 2019 Point-in-Time count showed several decreases that reflect ongoing downward trends among the general homeless population as well as the subpopulations. The 2019 Annual Homelessness Assessment Report reports that homelessness in North Carolina has decreased 24% since 2010, including an 18% decrease in adults without children and a 36% decrease in people in families with children.

Despite downward trends, thousands of North Carolinians are currently homeless and in need of assistance. There were 9,314 homeless individuals in North Carolina identified during the Point-in-Time (PIT) count conducted in late January 2019. Of these 7,046, or 76%, were staying in emergency shelters or transitional housing, and 2,268, or 24% were sleeping in unsheltered locations. 73% were adults with no dependent children, and 26% were people in families with children. Fourteen percent (14%) of the homeless population was reported as having a severe mental illness; 11% a substance abuse disorder; 8% were victims of domestic violence, and 10% were veterans. 417 unaccompanied youth were also counted.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	290	2,157	0	0	0	0
Persons in Households with Only Children	31	3	0	0	0	0
Persons in Households with Only Adults	1,975	4,858	0	0	0	0
Chronically Homeless Individuals	647	523	0	0	0	0
Chronically Homeless Families	89	9	0	0	0	0
Veterans	144	763	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	317	100	0	0	0	0
Persons with HIV	62	18	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

2019 PIT Count by CoC

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	240	736	0	0	0	0
Persons in Households with Only Children	0	2	0	0	0	0
Persons in Households with Only Adults	293	1,274	0	0	0	0
Chronically Homeless Individuals	130	154	0	0	0	0
Chronically Homeless Families	6	26	0	0	0	0
Veterans	33	129	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Youth	40	147	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:

2019 PIT Count by CoC

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The January 2019 Point in Time Count reports that 3,406 individuals were experiencing homelessness in two largely rural CoCs, which represents 37% of the homeless population. These rural CoCs serve 42% of the state's Asian homeless population and 50% of the Native American homeless population. Roughly half (49%) of the total count of unsheltered homeless in North Carolina can be found in the largely rural CoCs. The majority (83%) of North Carolina's unsheltered homeless families can also be found in the largely rural CoCs. This aligns with a report by the National Alliance to End Homelessness, which states that many rural homeless people reside in "hidden places", such as campgrounds, cars, abandoned farm buildings or other places not intended for habitation. Out of the total homeless in rural areas, 68% were sheltered and 32% were unsheltered. Since 2010, homelessness in rural areas has decreased by 7%.

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	2,629	1,363
Black or African American	4,043	789
Asian	27	4
American Indian or Alaska Native	55	39
Pacific Islander	16	6
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	273	138
Not Hispanic	6,773	2,130

Alternate Data Source Name:

2019 AHAR Part I

Data Source

Comments:

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

The number of homeless veterans has dropped by 16% from 2010, with 907 homeless veterans counted during the 2019 PIT. Cumberland County/Fayetteville and Winston-Salem are two communities in North Carolina that have announced an end to veteran homelessness. There was a total of 2,447 homeless adults with children during the 2019 PIT count; this represents a 36% decrease from 2010.

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

There are nearly 5000 Black homeless people, nearly 4000 White homeless people, and nearly 500 homeless people of other race categories in North Carolina. There are more than 400 Hispanic homeless people in the state.

Different racial/ethnic categories experience homelessness at different ratios. African-Americans comprise approximately 21% of the state's population, but 52% of the homeless population. Sixty-three percent of the state's population is in the category "White alone, not Hispanic or Latino", while Whites comprise only 43% of the state's homeless population. Hispanic people make up 10% of the total population in North Carolina, but only 4% of the homeless population. Asians, Native Hawaiians/Pacific Islanders, American Indian/Alaskan Natives, and Multi-race people together comprise 5% of the state's homeless population.

Black homeless people are more likely to be in shelters than White homeless people (with 84% of Black homeless people sheltered and only 66% of White homeless people sheltered. The remainder are unsheltered, or living in structures not intended for housing.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Substantially more of the homeless population overall are sheltered than unsheltered. There were 9,314 homeless individuals in North Carolina identified during the Point-in-Time (PIT) Count conducted in late January 2019, of which 76% were sheltered and 24% unsheltered.

Persons in households with only adults comprised 73% of the homeless population, with 52% located in either shelter or transitional housing, and 21% were unsheltered. Persons in households with adults and children comprised 26% of the homeless population, with 23% of those families in either shelter or transitional housing and 3% unsheltered.

Chronically homeless persons are less likely to be sheltered than the whole homeless population; only 58% are sheltered, compared to 76% of the total homeless population. Similarly, homeless persons with chronic substance abuse are less likely to be sheltered; only 59% are sheltered. Veterans, on the other hand, are more likely to be sheltered than the total homeless population; 84% of homeless veterans are sheltered.

Discussion:

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

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
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)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	0

Table 28 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

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

Table 29 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

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

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

Discussion:

Public Comment 3.29.2021

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

Describe the jurisdiction's need for Public Facilities:

Through the CDBG Neighborhood Revitalization Program applicants are allowed to request funding for public facilities in addition to housing activities. The Rural Economic Development Division consistently receives requests for funds to build and rehabilitate public facilities for the aging, homeless and LMI communities.

How were these needs determined?

Additionally, the Housing needs assessment revealed that North Carolina's population is growing mostly in urban areas and in elderly population. Also, the homeless population and over-crowded housing is significant creating the need for emergency, transitional, and supporting housing.

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

Public services needs have been increasing, especially during the public health emergency due to COVID-19. Prior to COVID-19, evidence of food deserts and insecurity was evident and has increased during the pandemic. Also, the job loss during the pandemic and the importance of housing stability has increased the demand for internet access and emergency payments for rent, mortgage, and utilities.

How were these needs determined?

See the previous response.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Between 2010 and 2018, the population of North Carolina grew 7%, adding over 620,000 new residents and over 170,000 new households. To accommodate household growth and help remedy a deficit in affordable supply, the state added almost 250,000 new housing units. Much of that growth was concentrated in urban counties like Buncombe, Durham, Mecklenburg and Wake. However, North Carolina continues to struggle in meeting the needs of its lowest income residents and, like many states, is experiencing affordability challenges.

The addition of almost a million residents in the past decade plus an economic shift from manufacturing to health care, biotechnology and finance have exacerbated housing affordability challenges in North Carolina. Housing construction has not kept pace with household growth in urban areas, driving up home sales prices and rental costs. While housing costs may be lower in rural communities, incomes are often lower as well, making it difficult to buy, rent or maintain homes.

The following sections provide information about the housing market in North Carolina including changes in supply and demand, building permits over time, costs associated with housing and housing conditions

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

Introduction

Single-family homes make up the majority of housing stock across the state. Urban areas are more likely to have 20+ multi-unit structures, while rural areas are more likely to have mobile homes. The emphasis on single-family homes is likely attributable to zoning regulations, development costs, and other factors. Building permit data shows that most new construction is focused on single-family homes, with 98% of permits in 2018. Like in other states across the country, the home-building industry in North Carolina was affected by the Great Recession and has started showing signs of recovery but has not returned to pre-Recession levels.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,976,686	65%
1-unit, attached structure	187,331	4%
2-4 units	220,981	5%
5-19 units	389,014	9%
20 or more units	200,737	4%
Mobile Home, boat, RV, van, etc	598,317	13%
Total	4,573,066	100%

Table 30 – Residential Properties by Unit Number

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	13,504	0%	84,877	6%
1 bedroom	53,921	2%	438,751	32%
2 bedrooms	761,500	31%	1,102,161	83%
3 or more bedrooms	4,178,852	167%	1,060,612	79%
Total	5,007,777	200%	2,686,401	200%

Table 31 – Unit Size by Tenure

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

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

Federally subsidized housing plays a key role in meeting the housing needs of seniors, people with disabilities, veterans, and low-income individuals in North Carolina. Data from the National Housing Preservation Database shows there are 156,128 units with federal subsidies including LIHTC, HOME, Section 8, Public Housing, USDA and other HUD sources. LIHTC units make up 40% of the federally subsidize housing stock, while Section 8 and Public Housing make up 37%. Analysis by the Center for Budget and Policy Priorities shows that 263,000 residents in North Carolina rely on federal rental assistance to afford modest housing. Of those residents, 69% are seniors, children or people with disabilities.

Several state agencies are involved in the provision of housing. The North Carolina Housing Finance Agency sells bonds, allocates tax credits, and uses state and federal funds to finance affordable housing. Specifically, NCHFA administers and manages federal programs like Low Income Housing Tax Credit, HOME, and National Housing Trust Fund as well as allocates state sources like the North Carolina Housing Trust Fund and others. The North Carolina Department of Commerce administers the federal Community Development Block Grant (CDBG) program. The North Carolina Department of Health and Human Services (NC DHHS) administers the Emergency Solutions Grant Program (ESG) and the Housing Opportunities for People with AIDS Program (HOPWA).

CDBG: Funds local community development activities with the goal of providing affordable housing, decreasing poverty and improving infrastructure.

ESG: 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

HOME: Funds rehabilitation of owner-occupied units, development of rental housing, and home-buying. Targets low and moderate income homeowners who are elderly, disabled or veterans; low and moderate income renters including elderly and special needs; low and moderate income homebuyers

HOPWA: Provides housing and housing related services Persons/families living with HIV infection in the 86 North Carolina counties covered by the State HOPWA Program

Low Income Housing Tax Credit: Finances development and substantial rehabilitation of affordable rental housing. Targets renters with incomes up to 80% of area median income including elderly and special needs

National Housing Trust Fund: Finances development of affordable rental housing Renters with incomes up to 80% of area median income including elderly and special needs

North Carolina Housing Trust Fund Funds rehabilitation of owner-occupied units, development of supportive housing, and development of affordable rental housing. Targets extremely low and low income homeowners who are elderly or special needs; extremely low and low income renters with special needs

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

Subsidized housing is an important part of the affordable housing stock in the state. In North Carolina, developments that receive tax credits must remain affordable for 30 years at which point owners may choose to raise rents, renovate, or redevelop. Section 8 contracts typically expire after 20 years. While most contracts are renewed, some owners may choose to convert to market rate housing, making these units vulnerable to significant price appreciation in certain markets. According to the National Housing Preservation Database, over 5,000 rental units in North Carolina will lose affordability in the next 5 years - including 2,405 Section 8 vouchers and 1,427 LIHTC units.

However, the majority of the state's affordable housing stock is unsubsidized, making it vulnerable to changes in the housing market. According to the Joint Center for Housing Studies, North Carolina lost 20% of its low-cost units, or 125,000 units with rents under \$600, between 2012 and 2017. Several forces have contributed to the shrinking supply of low-cost rentals – including increased demand from high income renters and an aging stock with costly repair needs, among others.

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

The housing needs of extremely-low income households are not being met by the current housing stock in North Carolina. According to the Gap report by the National Low Income Housing Coalition, there is a shortage of over 188,000 homes for renters at 30% AMI and below and a shortage of 191,310 for renters at 50% AMI and below. As a consequence, low and extremely low-income households are experiencing severe cost burden with 70% of renters at 30% AMI spending half or more of their income on housing.

Describe the need for specific types of housing:

As evidenced by cost burden and shortage of low-cost rental units, there is a need for quality affordable and accessible housing across the state, particularly for extremely low-income households.

In addition to the challenges associated with low-income households, North Carolina is experiencing significant demographic change including increased migration to urban counties and an aging population. According to the American Community Survey, 15% of the population is 65 and older. Among seniors, 35% have a disability, 10% live alone and 9% live in poverty. Estimates show that by 2035, more than 1 in 5 North Carolinians will be 65 and older. Thus, there is an increasing need for housing stock that allows residents to age in place provides supportive services.

Discussion

MA-15 Cost of Housing – 91.310(a)

Introduction

North Carolina has seen an increase in median sales price and rents over the past decade. Incomes have not kept pace with rising housing costs which has led to affordability challenges, particularly for low-income households.

While housing costs vary by region, North Carolina continues to face a shortage of affordable housing for low-income households, particularly those earning \$20,000 or less. In urban areas, increased demand for housing and limited supply has driven up rents and housing prices. Unable to compete with higher income households for a limited number of homes, low-income workers in cities like Charlotte, Durham and Raleigh are being priced out of their neighborhoods. While housing costs may be lower in rural communities, incomes are often lower as well, making it difficult to buy, rent or maintain homes. As a result, nearly one in three North Carolinians spends 30% or more of their income on housing, leaving less money for other critical expenses like food, health care and education.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2018	% Change
Median Home Value	153,600	180,600	18%
Median Contract Rent	602	877	46%

Table 32 – Cost of Housing

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments: 2009 - 2013 ACS (Base Year)

Rent Paid	Number	%
Less than \$500	140,542	36.8%
\$500-999	667,064	49.5%
\$1,000-1,499	356,887	10.6%
\$1,500-1,999	83,009	2.0%
\$2,000 or more	31,083	1.2%
Total	1,278,585	100.0%

Table 33 - Rent Paid

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	95,690	No Data
50% HAMFI	360,725	225,450
80% HAMFI	854,240	612,655
100% HAMFI	No Data	890,150
Total	1,310,655	1,728,255

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	633	652	799	1,063	1,281
High HOME Rent	593	614	760	969	1,072
Low HOME Rent	522	559	672	778	867

Table 35 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

According to the latest Gap report from the National Low-Income Housing Coalition, North Carolina continues to face a shortage of affordable rental housing for households at the lowest income levels. Low-income households must compete with higher income households for a limited number of affordable homes in a private market. For every 100 extremely-low income households (earning \$17,000 or less) in the state, there are only 43 affordable and available homes, leaving 57 households without a home they can afford; there is a resulting in a shortage of more than 188,000 homes. For households earning at or below 50% area median income, roughly \$27,000 annually, there are only 65 affordable and available rental homes, resulting in a shortage of 191,310 homes. These shortages do not account for the more than 9,000 people experiencing homelessness, for whom additional homes are needed.

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

Home prices and rents are expected to continue to increase, exacerbating affordability challenges. According to Zillow, the median home value is \$206,286 in 2020, a 5% increase since last year. Prices are forecasted to rise another 4% in 2021. Meanwhile, median rent in North Carolina is \$1,332/month and has steadily increased in the past decade. Rising housing costs are particularly noticeable in metropolitan areas where demand for housing has outpaced supply. Rural areas, on the other hand,

may struggle to attract and retain employment opportunities for residents, leading to higher rates of cost burden, vacancy and foreclosure.

Incomes have not kept pace with housing costs. Some of the occupations in North Carolina that employ the most people – fast food workers and retail sales persons – pay the least, with median hourly wages that are insufficient to afford modest housing. North Carolina is projected to add more than 389,000 jobs between 2017 and 2026. Among the occupations that will have the largest number of annual job openings are food preparation and serving, office and administrative support, and sale – occupations that pay less than \$30,000 per year. Without a significant increase in wages or subsidized rental assistance, low-income households will continue to struggle to pay for housing.

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

There are no statewide HOME and Fair Market Rents due to the differences by county and region. In many counties, area median rent is higher than Fair Market Rent and HOME rents, suggesting the need for developing more affordable housing.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

North Carolina has an aging housing stock - 45% of all housing units were built before 1980. The housing stock in metropolitan areas and surrounding counties tends to be newer than that of more rural counties. Generally, renter-occupied units are slightly older. The median year built for renter-occupied units is 1986 compared to 1990 for owner-occupied units. Consequently, renter-occupied units are more likely to have conditions like inadequate plumbing or kitchen facilities, overcrowding and cost-burden. Forty-three percent of renter occupied units had one of these conditions compared to 20% of owner occupied housing. Older housing is also more at risk for lead-based paint hazards.

The vacancy rate in North Carolina (14%) is higher than in the United States (12%). The most common reasons for vacancy are “other”, “seasonal, recreational or occasional use” and “for rent”. Urban counties like Wake, Mecklenburg and Durham have vacancy rates below 8% which suggest tight real estate markets while more rural counties Montgomery, Warren, and Yancey have vacancy rates above 30%. The large percentage of units that are vacant for other reasons (38%) could be indicative of housing units in foreclosure, disrepair or abandonment.

Definitions

Substandard Condition: The unit does not meet code standards or has one of the selected conditions (overcrowding, lack of kitchen/plumbing facilities and/or other utilities)

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	520,737	19%	582,920	40%
With two selected Conditions	9,469	0%	34,528	2%
With three selected Conditions	777	0%	2,066	0%
With four selected Conditions	44	0%	113	0%
No selected Conditions	2,017,678	74%	750,265	51%
Total	2,548,705	93%	1,369,892	93%

Table 36 - Condition of Units

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	728,044	27%	311,273	21%
1980-1999	902,523	33%	502,076	34%
1950-1979	724,373	27%	429,274	29%
Before 1950	364,516	13%	226,461	15%
Total	2,719,456	100%	1,469,084	99%

Table 37 – Year Unit Built

Alternate Data Source Name:

2014 - 2018 ACS

Data Source Comments:

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	1,088,889	40%	655,735	45%
Housing Units build before 1980 with children present	397,505	15%	240,155	16%

Table 38 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Owner and rental rehabilitation are necessary to improve accessibility, enhance residential stability, and remove health hazards. Almost a third of housing units in North Carolina have at least one problem - incomplete kitchen facilities, incomplete plumbing facilities, overcrowding or cost-burden. Renter-occupied housing in particular needs rehabilitation – 40% of rental units have at least one problem and 46% were built before 1980. Lower-income households are more likely to live in a unit with housing problems. According to CHAS data, 75% of owners and renters earning 30% of area median income or

less have at least one housing problem. It is likely owners and landlords may not have enough financial resources to make repairs.

The physical and financial burdens of home maintenance can be overwhelming for seniors, particularly those with limited income. Rehabilitation allows elderly residents to age in place, deferring the costs of institutional care. The population of North Carolina is aging with 50% of homeowners and 25% of renters aged 55 or older. Thus, the need for rehabilitation will only increase across the state.

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

Approximately 1.7 million homes in North Carolina are at risk for lead-based paint hazards. Of those homes built before 1980, 31% have children present. The American Healthy Homes Survey 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. Approximately, 1,640,000 North Carolina households earn less than 80% AMI and it is likely that many are living in units with LBP hazards.

Discussion:

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Not required in state-wide plan

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 40 – 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 35,800 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.

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.

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.

Discussion:

Public Comment 3.29.2021

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	952	843	2,304	0
Households with Only Adults	3,770	0	1,136	3,494	0
Chronically Homeless Households	0	0	0	2,922	0
Veterans	125	0	367	1,872	0
Unaccompanied Youth	62	0	69	2	0

Table 41 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:
2019 Housing Inventory Count Report

Data Source Comments: 952 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.

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 Emergency Solutions Grant, administered by NCDHHS, is responsible for ensuring that CoCs coordinate mainstream services to assist homeless individuals and families achieve housing stability as listed in 24 CFR 576.400(c). The CoCs are made up of coalitions of supportive housing and homelessness stakeholders including providers of housing as well as providers of services for individuals and families experiencing homelessness. These 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. CoCs are also required to use coordinated entry, which is an important process through which people experiencing homelessness can access the crisis response system in a streamlined way, have their strengths and needs assessed, and quickly connect to appropriate mainstream services in the community. The coordinated entry process provides individuals with a choice, rather than being evaluated for a single program within the system.

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.

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	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 42 – 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

The state addresses the needs of non-homeless persons who require supportive housing through a multitude of programs offered in partnership through multiple state agencies.

North Carolina Division of Mental Health, Developmental Disabilities, and Substance Abuse Services

The North Carolina Division of Mental Health, Developmental Disabilities, and Substance Abuse Services (DMH/DD/SAS) provides a large number of health services to consumers in need. 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 to develop housing resources and residential options with linkage to community-based supportive services.

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.

Division of Public Health

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. As mandated by HUD, the percentage of HOPWA clients in permanent housing who maintain housing stability will be maintained at 90% or higher. 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.

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. Eligible populations include 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 and exiting institutions, live 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. 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 can 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 living in inpatient facilities 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)

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))

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The State of North Carolina recently updated its Analysis to Impediments to Fair Housing (AI). This process involves a thorough examination of the laws and regulations that impact the construction of affordable housing as well as a review of industry practices and conditions that limit fair housing choice. Previous analysis from 2015 highlighted patterns in mortgage lending, discrimination in the housing market, and policies and practices of individuals and businesses in the housing market. In the latest version, the AI evaluated residential segregation patterns, how private and public sectors policies expand or restrict housing choice for the protected classes and identified barriers to fair housing choice.

Key findings included:

- Residential segregation across the state is decreasing overall, with only three counties showing indicators of high levels of segregation.
- North Carolina has 67 racially and ethnically concentrated areas of poverty, primarily located in urban metropolitan counties.
- Almost 40% of the inventory of assisted housing is found in the seven largest counties near their urban centers.
- Discrimination in the rental housing market persists with disability and race as the two most often cited alleged bases of discrimination.
- The most commonly cited issues in housing discrimination complaints were discriminatory terms, conditions and privileges; failure to make reasonable accommodation; discrimination in the terms, conditions and privileges related to renting; denying or making housing unavailable; refusing to rent; coercive acts; and discriminatory advertising.
- A lack of knowledge of fair housing laws among consumers and providers restricts housing choice where enforcement resources are the most limited but where housing is more affordable.
- An inadequate supply of rental housing that is affordable, as well as persons with disabilities, severely limits housing choices.
- Most North Carolina residents are homeowners, but Black and Hispanic households showed lower homeownership rates than White or Asian Households.
- Black applicants faced higher denial rates and lower origination rates (approvals) than White applicants; denial rates for Blacks and Whites were 35.0% and 18.4%, respectively. Hispanic applicants also showed above average loan denial rates (21.6%)

The Consolidated Plan partners will enhance outreach and education efforts targeting consumers, housing providers and other stakeholders focused on rights and obligations under state and federal fair housing laws.

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

Introduction

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	23,910	25,313	1	2	1
Arts, Entertainment, Accommodations	235,336	159,677	14	13	-1
Construction	116,263	89,520	7	7	0
Education and Health Care Services	304,269	190,825	18	16	-2
Finance, Insurance, and Real Estate	86,785	45,043	5	4	-1
Information	28,221	12,402	2	1	-1
Manufacturing	313,653	295,138	18	24	6
Other Services	57,513	40,273	3	3	0
Professional, Scientific, Management Services	128,601	72,238	7	6	-1
Public Administration	14	0	0	0	0
Retail Trade	277,472	190,142	16	15	-1
Transportation and Warehousing	64,588	47,549	4	4	0
Wholesale Trade	94,629	61,796	5	5	0
Total	1,731,254	1,229,916	--	--	--

Table 43- Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 44 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	0
Service	0
Sales and office	0
Construction, extraction, maintenance and repair	0
Production, transportation and material moving	0

Table 45 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 46 - Travel Time

Data Source Comments:

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	0	0	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 47 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 48 - 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	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 49 – 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?

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

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.

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

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

Describe any other state efforts to support economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Almost a third of housing units in North Carolina have at least one problem - incomplete kitchen facilities, incomplete plumbing facilities, overcrowding or cost-burden. Renter-occupied housing in particular needs rehabilitation – 40% of rental units have at least one problem and 46% were built before 1980.

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

North Carolina has 67 Racially / Ethnically Concentrated Areas of Poverty (R/ECAPS) across 23 counties. HUD defines R/ECAPS as census tracts with a non-white population of at least 50% (and 20% outside of the metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. Most of the R/ECAPS are in relatively densely populated areas - Forsyth County has the highest number with 11 qualifying census tracts

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

Given that most R/ECAPS are in urban areas, there is most likely a shortage of decent and affordable housing in those tracts. The largest increases in housing costs for both owner- and renter-occupied units tended to occur in and around major metropolitan areas including Asheville, Charlotte-Concord-Gastonia, Raleigh-Durham-Cary, Wilmington, and Greenville.

Are there any community assets in these areas/neighborhoods?

Urban areas have the highest concentration of job centers, social services, schools, and other amenities.

Are there other strategic opportunities in any of these areas?

The concentrated areas are located in or around entitlement jurisdictions, except for one.

Public Comment 3.29.2021

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

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

Broadband access is certainly more of a problem outside of North Carolina's major urban areas, but income still plays a central role in shaping digital divides in more rural communities. The North Carolina Justice Center reports that in more rural counties with fewer than 100,000 residents, only 13 percent of households with incomes above \$75,000 lack broadband access, compared to 60 percent of households in these counties that earn less than \$20,000. Broadband is certainly more accessible in the few North Carolina counties with more than 1 million residents, where the majority of households under \$20,000 and virtually every household over \$75,000 has broadband access.

This issue, among others, is addressed in the North Carolina state broadband plan, entitled "Connecting North Carolina," which incorporates a variety of perspectives on North Carolina's broadband challenges and includes recommendations for how the state can encourage broadband deployment and adoption, and leverage broadband in other policy areas. The plan's overarching goal is for every North Carolinian to have affordable access to broadband service—wireline or wireless—if they so choose, by June 2021. The following objectives support these goals:

- Increase the percentage of households with access to fiber optic cable to 50 percent by June 2021
- Increase the percentage of households with access to broadband to 100 percent by June 2021
- Increase household adoption rates to over 60 percent by June 2021
- Affordable access to the internet outside of school for 100 percent of K-12 students by June 2021
- A state-wide model for the development and deployment of local, community-based digital literacy programs

This state broadband plan also identifies five main barriers to broadband adoption that are particularly pronounced among low-income households. The primary barriers are the cost or affordability of service; the real or perceived costs of a computer; laptop or other devices; digital literacy; and the internet's perceived relevancy in a person's daily life. The recommendations to address these barriers include educating low-income households and community leaders on affordable broadband options and publishing best practices for local governments who want to offer subsidies or other adoption programs for low-income households.

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

According to the website, broadbandnow.com, there are a total of 173 internet providers in North Carolina. The majority of North Carolinians have access to multiple providers; however, 816,000 people only have access to one provider and 118,000 don't have access to any wired Internet providers. This lack of competition tends to affect rural Americans since these individuals reside in areas without access to the most basic broadband services. According to the FCC, an increase in broadband competition could potentially lead to better, faster, and cheaper broadband. The North Carolina League of Municipalities highlights that the broadband gap isn't just an economic or quality of life issue in rural communities, but it has health implications too. Without reliable broadband infrastructure, rural communities can't take full advantage of health innovations, such as telemedicine and teledentistry, which could help fill the health care workforce shortage in rural communities.

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

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

Climate change is already being felt in North Carolina. In recent years, the state has experienced flooding and extreme rainfall from a number of hurricanes – Dorian, Florence, Michael and Matthew – that caused severe damage in communities across the state. According to the North Carolina Climate Science Report, the state can expect to see disruptive sea level rise, rising temperatures leading to dangerous heat, and extreme rainfall as a result of climate. Hurricanes and other weather systems will become more frequent and more intense. Flooding will occur not only on the coast but also farther inland, potentially requiring people to move to higher ground. The North Carolina Department of Environmental Quality has developed the NC Climate Risk and Resiliency Plan to address some of these challenges

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

Research shows the climate change disproportionately impacts low-income communities and communities of color. Low and moderate-income households are more likely to live in areas with greater exposure to natural disasters. These communities are also less likely to have the resources and capacity to prepare and recover from climate events. Additionally, climate change will exacerbate existing health conditions in these communities due to degraded air quality, dangerous heat levels, and increased mold.

According to analysis by the NYU Furman Center, 281,881 units (6% of all units) are located in the floodplains of North Carolina. Of those units, 70,665 are occupied by renter households and 4,936 are subsidized rental housing units. The estimated poverty rate in the flood plains is 17.7% which is higher than the statewide average of 14%. Thus, it is likely that many low and moderate-income households in North Carolina are vulnerable to climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan outlines major strategies to be used by the NC 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 2021-2025, 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 50 - 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 three major funding categories; Economic Development, Neighborhood Revitalization, and Infrastructure. CDBG is able to serve 96 of the states 100 counties.

HOME and HTF funds are allocated by NCHFA to address the need for rental development, rehabilitation and affordable homeownership across the state.

ESG and HOPWA serve 86 of the 100 counties in NC.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Housing for non-homeless persons w/ special needs
	Priority Level	High
	Population	Elderly Elderly Frail Elderly Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Statewide
	Associated Goals	Homeowner Housing Rehabilitation CDBG Neighborhood Revitalization HOPWA-Short-Term Rent and Utilities
	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	Despite downward trends, thousands of North Carolinians are currently homeless and in need of assistance. There were 9,314 homeless individuals in North Carolina identified during the Point-in-Time (PIT) count conducted in late January 2019. Of these 7,046, or 76%, were staying in emergency shelters or transitional housing, and 2,268, or 24% were sleeping in unsheltered locations. 73% were adults with no dependent children, and 26% were people in families with children. Fourteen percent (14%) of the homeless population was reported as having a severe mental illness; 11% a substance abuse disorder; 8% were victims of domestic violence, and 10% were veterans. 417 unaccompanied youth were also counted.
2	Priority Need Name	Housing for households under 30% AMI
	Priority Level	High
	Population	Extremely Low

	Geographic Areas Affected	
	Associated Goals	Homeowner Housing Rehabilitation Affordable Homeownership Affordable Rental Housing CDBG Neighborhood Revitalization CDBG Infrastructure HOPWA-Short-Term Rent and Utilities CDBG Contingency and Urgent Needs HOPWA Supportive Services HOPWA Facility-Based HOPWA Permanent Housing Placement ESG
	Description	Affordable housing for households under 30% AMI
	Basis for Relative Priority	The housing needs of extremely-low income households are not being met by the current housing stock in North Carolina. According to the Gap report by the National Low Income Housing Coalition, there is a shortage of over 188,000 homes for renters at 30% AMI and below.
3	Priority Need Name	Housing for households 31-60% AMI
	Priority Level	High
	Population	Low
	Geographic Areas Affected	Statewide
	Associated Goals	Homeowner Housing Rehabilitation Affordable Homeownership Affordable Rental Housing CDBG Neighborhood Revitalization CDBG Infrastructure CDBG Contingency and Urgent Needs HOPWA Supportive Services HOPWA Facility-Based HOPWA Permanent Housing Placement ESG
	Description	Affordable housing for households earning 31-60% of area median income

	Basis for Relative Priority	The housing needs of very-low income households are not being met by the current housing stock in North Carolina. According to the Gap report by the National Low Income Housing Coalition, there is a shortage of 191,310 for renters at 50% AMI and below.
4	Priority Need Name	Housing for households 61-80% AMI
	Priority Level	Low
	Population	Low
	Geographic Areas Affected	Statewide
	Associated Goals	Homeowner Housing Rehabilitation Affordable Homeownership CDBG Neighborhood Revitalization CDBG Infrastructure HOPWA Supportive Services HOPWA Facility-Based HOPWA Permanent Housing Placement ESG
	Description	Affordable housing for households earning 61-80% of Area Median Income.
	Basis for Relative Priority	inadequate market supply and competition for affordable units continue to pose substantial challenges for low-income households

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	New housing units will be constructed in areas with an insufficient stock of affordable rental units and a significant number of low-income households with cost burden.
Rehabilitation	Rehabilitation will be used in areas where there are a significant number of homeowners who are elderly, have disabilities or are low-income. Rehabilitation will increase the amount of decent, safe, and affordable housing allowing families and individuals to stay in their homes.
Acquisition, including preservation	

Table 52 – Influence of Market Conditions

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

Introduction

The following table summarized the anticipated resources, broken down by program type, allocated to the State of North Carolina between FY 2021 - 2025.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	48,676,191	0	0	48,676,191	194,704,764	NC Commerce receives CDBG funds for nonentitlement areas. The funds and program income are used primarily for economic development, housing rehabilitation and development support, public facilities, and infrastructure.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	17,688,422	9,000,000	0	26,688,422	61,500,000	NCHFA received HOME funds for the areas outside of local participating jurisdiction. The funds and any program income are used to promote the production, ownership and rehabilitation of housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	4,053,435	0	0	4,053,435	16,213,740	NC DHHS administers HOPWA funding which assists with housing needs for persons with AIDS and HIV.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	5,315,950	0	0	5,315,950	21,263,800	ESG funding is administered by NC DHHS and supports housing stabilization and emergency shelter activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	17,700,000	0	0	17,700,000	31,000,000	Annual allocations for HTF have not yet been announced but are expected to be unusually high for FY 2021. Available remainder based on 5 year historical average and assumes the FY21 increase will not be sustained.

Table 53 - 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

The North Carolina General Assembly provides the required 25% match for HOME as a recurring appropriation. HOME provides crucial support for multiple statewide housing programs, ranging from rental financing to home buyer assistance to home rehabilitation. HOME funds used to finance rental development are leveraged in conjunction with Low-Income Housing Tax Credits, state appropriations, as well as private and local funds. HOME funds used for homeownership provide shared mortgage financing used in conjunction with other loan products and funds from nonprofits.

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 increase and preserve affordable housing and spur economic development for job creation and retention. The neighborhood revitalization and 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 due to 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 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
NORTH CAROLINA HOUSING FINANCE AGENCY	Government	Homelessness Ownership Rental	State

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Activities in the Consolidated Plan will be carried out by the three NC Plan Partners - NC Department of Commerce, North Carolina Housing Finance Agency, and NC Department of Health and Human Service. Each entity actively collaborated with private sector partners, non-profit organizations, and local service providers to carry out programs and services. Having a diverse array of partners represented across the state enhances the reach of programs and services and improves accessibility for target populations.

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
Healthcare	X	X	X
HIV/AIDS	X	X	X

Supportive Services			
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation		X	X
Other			

Table 55 - 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 of 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.

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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	Homeowner Housing Rehabilitation	2021	2025	Non-Homeless Special Needs		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	HOME: \$14,600,000	Homeowner Housing Rehabilitated: 760 Household Housing Unit
2	Affordable Homeownership	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOME: \$28,000,000	Direct Financial Assistance to Homebuyers: 1900 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Rental Housing	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI	HOME: \$13,000,000 HTF: \$31,000,000	Rental units constructed: 3000 Household Housing Unit
4	CDBG Neighborhood Revitalization	2021	2025	Affordable Housing Non-Housing Community Development	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	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12000 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Homeowner Housing Added: 120 Household Housing Unit Homeowner Housing Rehabilitated: 1200 Household Housing Unit
5	CDBG Economic Development	2021	2025	Non-Housing Community Development	Statewide		CDBG: \$14,338,096	Jobs created/retained: 1000 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDBG Infrastructure	2021	2025	Non-Housing Community Development	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	CDBG: \$24,338,096	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12000 Households Assisted
7	CDBG Contingency and Urgent Needs	2021	2025		Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI	CDBG: \$1,000,000	Other: 5 Other
8	HOPWA-Short-Term Rent and Utilities	2021	2025	Affordable Housing	Statewide	Housing for non-homeless persons w/ special needs Housing for households under 30% AMI	HOPWA: \$1,000,000	Housing for People with HIV/AIDS added: 300 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HOPWA Supportive Services	2021	2025	Affordable Housing	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$910,980	Housing for People with HIV/AIDS added: 2000 Household Housing Unit
10	HOPWA Facility-Based	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$750,000	HIV/AIDS Housing Operations: 75 Household Housing Unit
11	HOPWA Permanent Housing Placement	2021	2025	Affordable Housing	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$150,000	Housing for People with HIV/AIDS added: 215 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	ESG	2021	2025			Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	ESG: \$5,315,950	Housing for Homeless added: 1500 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Housing Rehabilitation
	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	Affordable Homeownership
	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	Affordable Rental Housing
	Goal Description	Finance the development of affordable rental units through the North Carolina Housing Finance Agency's Rental Production Program

4	Goal Name	CDBG Neighborhood Revitalization
	Goal Description	CDBG Neighborhood Revitalization will focus on providing and preserve affordable, decent housing and other non-housing community development through the public facilities and public services eligible activities.
5	Goal Name	CDBG Economic Development
	Goal Description	CDBG Economic Development will spur economic activity through job creation and retention.
6	Goal Name	CDBG Infrastructure
	Goal Description	CDBG Infrastructure is designed to make water and sewer improvements, especially for communities that have deteriorated systems.
7	Goal Name	CDBG Contingency and Urgent Needs
	Goal Description	CDBG de-obligated funds and program income up to \$1 million annually will be used to provide contingency and/or urgent needs funding for CDBG eligible projects. Special consideration will be given to projects that respond to, prevent, or prepare for COVID-19 or other imminent health and safety concerns.
8	Goal Name	HOPWA-Short-Term Rent and Utilities
	Goal Description	HOPWA will provide short-term rent and utilities for persons with HIV/AIDS.
9	Goal Name	HOPWA Supportive Services
	Goal Description	These HOPWA funds are to be used for supportive services.
10	Goal Name	HOPWA Facility-Based
	Goal Description	Facility Based-Assistance using HOPWA funds

11	Goal Name	HOPWA Permanent Housing Placement
	Goal Description	Assist persons with HIV/AIDS with permanent housing placement
12	Goal Name	ESG
	Goal Description	ESG Funds all categories

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)

Based on 5 year estimates from previous years, HOME funding will assist 2,100 extremely low-income households (< 30 AMI) and 2,800 low-income households through homeownership, rental production, housing preservation and supportive housing activities.

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

The State of North Carolina recently updated its Analysis to Impediments to Fair Housing (AI). This process involves a thorough examination of the laws and regulations that impact the construction of affordable housing as well as a review of industry practices and conditions that limit fair housing choice. Previous analysis from 2015 highlighted patterns in mortgage lending, discrimination in the housing market, and policies and practices of individuals and businesses in the housing market. In the latest version, the AI evaluated residential segregation patterns, how private and public sectors policies expand or restrict housing choice for the protected classes and identified barriers to fair housing choice.

Key findings included:

- Residential segregation across the state is decreasing overall, with only three counties showing indicators of high levels of segregation.
- North Carolina has 67 racially and ethnically concentrated areas of poverty, primarily located in urban metropolitan counties.
- Almost 40% of the inventory of assisted housing is found in the seven largest counties near their urban centers.
- Discrimination in the rental housing market persists with disability and race as the two most often cited alleged bases of discrimination.
- The most commonly cited issues in housing discrimination complaints were discriminatory terms, conditions and privileges; failure to make reasonable accommodation; discrimination in the terms, conditions and privileges related to renting; denying or making housing unavailable; refusing to rent; coercive acts; and discriminatory advertising.
- A lack of knowledge of fair housing laws among consumers and providers restricts housing choice where enforcement resources are the most limited but where housing is more affordable.
- An inadequate supply of rental housing that is affordable, as well as persons with disabilities, severely limits housing choices.
- Most North Carolina residents are homeowners, but Black and Hispanic households showed lower homeownership rates than White or Asian Households.
- Black applicants faced higher denial rates and lower origination rates (approvals) than White applicants; denial rates for Blacks and Whites were 35.0% and 18.4%, respectively. Hispanic applicants also showed above average loan denial rates (21.6%)

The Consolidated Plan partners will enhance outreach and education efforts targeting consumers, housing providers and other stakeholders focused on rights and obligations under state and federal fair housing laws.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Analysis of Impediments provides a list of actions along with measurable objectives for the state to pursue.

Suggested Actions:

- The Department of Commerce will collaborate with its AI partner agencies to expand fair housing education and enforcement.
- NCHFA will continue expanding new rental housing production through the LIHTC and HTF programs and state programs and prioritizing the preservation of rental housing with expiring subsidies.
- NCHFA and NCDHHS will continue its planning initiative to meet the state's obligation under Olmstead to provide appropriate housing for persons with disabilities.
- The Department of Commerce and its AI partner agencies will provide funding for homeownership counseling and economic development initiatives aimed at improving the financial stability of households and communities.
- Department of Commerce and its AI partner agencies will each maintain complete Language Access Plans and review them annually to identify changes in population trends, which might require updating the Plans.

Given the trends and conditions underlying the impediments occurred over decades, it is unlikely they will be resolved within the next five years but the Consolidated Planning Partners are committed to addressing barriers and making progress.

SP-60 Homelessness Strategy – 91.315(d)

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

Addressing the emergency and transitional housing needs of 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.

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

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

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

Lead-based paint policies in effect for program utilizing HOME funds. The North Carolina Housing Finance Agency operates a number of home rehabilitation programs that adhere to the 24 CFR 35 lead paint standards. Additionally, several programs provide forgivable loans to low-income homeowners for emergency repairs to correct safety hazards that pose an imminent threat to the safety of the household, including lead hazards.

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 sector.

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

See above.

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

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

The HOME, HTF and CBDG programs address the needs of extremely-low, very-low and moderate income families and households across the state.

HOME - The HOME Program serves very-low and low-income household providing assistance for homeownership, financing for rental development and funds for essential rehabilitation. The Agency's homeownership program allow low income borrowers to purchase a home which in turn creates a pathway to economic stability and generational wealth building. Rental development efforts result in the creation of more units available at rents affordable to extremely-low and very-low income households. Living in an affordable apartment reduces cost burden and allows renters to divert funds toward other essential expenses. The rehabilitation of single family homes ensures individuals and families can remain in their homes, avoiding costly medical care.

Housing Trust Fund - HTF provides funding for the production, preservation and rehabilitation of affordable rental housing for extremely low income households and persons with disabilities.

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

The State of North Carolina's poverty reduction goals, programs and policies are inextricably linked to its affordable housing plan in so far as a lack of affordable housing contributes to poverty. Efforts are coordinated between government agencies to ensure gaps in services and funding are addressed, and resources are used effectively and efficiently. The North Carolina Housing Finance Agency has established partnerships with other government agencies, nonprofits, and private sector organizations to connect housing program participants to job-training, workforce development and other economic development initiatives. tiatives.

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 administering a HUD program has developed standards and procedures for monitoring and ensuring compliance. Activities are monitored through site visits, file-reviews, and reporting on federal and state regulations (e.g. Davis-Bacon, Section 3, Fair Housing, etc.) These activities ensure that recipients of program funds are carrying out the objectives of each respective program as described in the five-year Consolidated Plan and annual action plans.

Expected Resources

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

Introduction

The following table summarized the anticipated resources, broken down by program type, allocated to the State of North Carolina between FY 2021 - 2025.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	48,676,191	0	0	48,676,191	194,704,764	NC Commerce receives CDBG funds for nonentitlement areas. The funds and program income are used primarily for economic development, housing rehabilitation and development support, public facilities, and infrastructure.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	17,688,422	9,000,000	0	26,688,422	61,500,000	NCHFA received HOME funds for the areas outside of local participating jurisdiction. The funds and any program income are used to promote the production, ownership and rehabilitation of housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	4,053,435	0	0	4,053,435	16,213,740	NC DHHS administers HOPWA funding which assists with housing needs for persons with AIDS and HIV.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	5,315,950	0	0	5,315,950	21,263,800	ESG funding is administered by NC DHHS and supports housing stabilization and emergency shelter activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	17,700,000	0	0	17,700,000	31,000,000	Annual allocations for HTF have not yet been announced but are expected to be unusually high for FY 2021. Available remainder based on 5 year historical average and assumes the FY21 increase will not be sustained.

Table 57 - Expected Resources – Priority Table

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

The North Carolina General Assembly provides the required 25% match for HOME as a recurring appropriation. HOME provides crucial support for multiple statewide housing programs, ranging from rental financing to home buyer assistance to home rehabilitation. HOME funds used to finance rental development are leveraged in conjunction with Low-Income Housing Tax Credits, state appropriations, as well as private and local funds. HOME funds used for homeownership provide shared mortgage financing used in conjunction with other loan products and funds from nonprofits.

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 increase and preserve affordable housing and spur economic development for job creation and retention. The neighborhood revitalization and 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 due to 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	Homeowner Housing Rehabilitation	2021	2025	Non-Homeless Special Needs		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	HOME: \$6,300,000	Homeowner Housing Rehabilitated: 190 Household Housing Unit
2	Affordable Homeownership	2021	2025	Affordable Housing	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOME: \$12,200,000	Direct Financial Assistance to Homebuyers: 360 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Rental Housing	2021	2025	Affordable Housing	Statewide	Housing for households under 30% AMI Housing for households 31-60% AMI	HOME: \$5,500,000 HTF: \$15,930,000	Rental units constructed: 1465 Household Housing Unit
4	CDBG Neighborhood Revitalization	2021	2025	Affordable Housing Non-Housing Community Development		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	CDBG: \$10,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Facade treatment/business building rehabilitation: 10 Business Homeowner Housing Rehabilitated: 100 Household Housing Unit
5	CDBG Economic Development	2021	2025	Non-Housing Community Development		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	CDBG: \$14,000,000	Jobs created/retained: 600 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDBG Infrastructure	2021	2025	Non-Housing Community Development			CDBG: \$24,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted
7	HOPWA-Short-Term Rent and Utilities	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$1,000	Housing for People with HIV/AIDS added: 1000 Household Housing Unit
8	HOPWA Facility-Based	2021	2025	Affordable Housing		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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HOPWA Permanent Housing Placement	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$150,000	Housing for People with HIV/AIDS added: 60 Household Housing Unit
10	CDBG Contingency and Urgent Needs	2021	2025			Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	CDBG: \$1,000,000	Other: 2 Other
11	HOPWA Supportive Services	2021	2025	Affordable Housing		Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	HOPWA: \$200,000	Housing for People with HIV/AIDS added: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	ESG	2021	2025			Housing for households under 30% AMI Housing for households 31-60% AMI Housing for households 61-80% AMI	ESG: \$1,000,000	Homelessness Prevention: 100 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	
2	Goal Name	Affordable Homeownership
	Goal Description	
3	Goal Name	Affordable Rental Housing
	Goal Description	
4	Goal Name	CDBG Neighborhood Revitalization
	Goal Description	NR for housing and public facilities including emergency shelters and transitional housing
5	Goal Name	CDBG Economic Development
	Goal Description	ED to spur economic development via job creation and retention

6	Goal Name	CDBG Infrastructure
	Goal Description	infrastructure improvement for deteriorating water and sewer systems
7	Goal Name	HOPWA-Short-Term Rent and Utilities
	Goal Description	short-term rent, mortgage, and utilities
8	Goal Name	HOPWA Facility-Based
	Goal Description	assist 75 facilities
9	Goal Name	HOPWA Permanent Housing Placement
	Goal Description	permanent housing placement for persons with HIV/AIDS
10	Goal Name	CDBG Contingency and Urgent Needs
	Goal Description	use deobligate funds and program income to address urgent needs and contingency projects
11	Goal Name	HOPWA Supportive Services
	Goal Description	supportive services
12	Goal Name	ESG
	Goal Description	ESG activities

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding Allocation Priorities

Program	Goals		
CDBG			
HOME			
HOPWA			
ESG			

Table 59 – Funding Allocation Priorities

Reason for Allocation Priorities

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

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

Introduction:

Distribution Methods

Table 60 - Distribution Methods by State Program

Discussion:

Public Comment 3.29.2021

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 61 – Project Information

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

AP-38 Project Summary
Project Summary Information

Public Comment 3.29.2021

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?

Available Grant Amounts

Acceptance process of applications

Public Comment 3.29.2021

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?

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

Public Comment 3.29.2021

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

Geographic Distribution

Target Area	Percentage of Funds

Table 62 - 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 63 - 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 64 - 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

Addressing the emergency shelter and transitional housing needs of 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

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)

Public Comment 3.29.2021

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

Introduction:

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

Discussion:

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. | 0.00% |

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:
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:

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:
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:

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

1. Include written standards for providing ESG assistance (may include as attachment)
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).
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.
5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:
2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable

to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in

its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-

time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

Discussion:

Public Comment 3.29.2021

Appendix - Alternate/Local Data Sources

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

	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
3	<p>Data Source Name</p> <p>2014 - 2018 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey shows how we live—our education, housing, jobs, and more. The American Community Survey provides information about the social and economic needs of your community every year.</p>
	<p>What was the purpose for developing this data set?</p> <p>Asks about topics not on the 2020 Census, such as education, employment, internet access, and transportation</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Conducted every month, every year from 2014 - 2018</p>
	<p>Briefly describe the methodology for the data collection.</p> <ul style="list-style-type: none"> • Conducted every month, every year • Sent to a sample of addresses (about 3.5 million) in the 50 states, District of Columbia, and Puerto Rico
	<p>Describe the total population from which the sample was taken.</p> <p>Visit census.gov for details</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Visit census.gov for details</p>
4	<p>Data Source Name</p> <p>2019 Housing Inventory Count Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Department of Housing and Urban Development</p>

	<p>Provide a brief summary of the data set.</p> <p>Continuum of Care (CoC) Homeless Assistance Programs Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC.</p>
	<p>What was the purpose for developing this data set?</p> <p>The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2019</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Collection of all beds in a CoC that is entered into HDX</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Summary of all available beds reported, aggregated to the state level</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Visit https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/?filter_Year=2019&filter_Scope=State&filter_State=NC&filter_CoC=&program=CoC&group=HIC for more information</p>
5	<p>Data Source Name</p> <p>2019 AHAR Part I</p> <p>List the name of the organization or individual who originated the data set.</p> <p>HUD Exchange</p> <p>Provide a brief summary of the data set.</p> <p>Annual Homeless Assessment Report to Congress</p> <p>What was the purpose for developing this data set?</p> <p>This report outlines the key findings of the Point-In-Time (PIT) count and Housing Inventory Count (HIC) conducted in January. Specifically, this report provides national, state, and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2019</p>

	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
6	<p>Data Source Name</p> <p>2019 PIT Count by CoC</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.</p> <p>Provide a brief summary of the data set.</p> <p>Continuum of Care (CoC) Homeless Assistance Programs Homeless Populations and Subpopulations Reports provide counts for sheltered and unsheltered homeless persons by household type and subpopulation, available at the national and state level, and for each CoC. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January.</p> <p>What was the purpose for developing this data set?</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2019</p>

<p>Briefly describe the methodology for the data collection.</p> <p>HUD requires CoCs to collect reliable data on the total number and characteristics of all people (i.e., sheltered and unsheltered) residing in the CoCs' geographic area who are homeless on a single night and report these data to HUD. CoCs often do not have complete data on everyone who is homeless and so must estimate some data. Therefore, HUD allows CoCs to use multiple approaches to complete their count, including a census approach, sample, or a combination of census and sampling approaches (shown in the graphic below). It is important for CoCs to closely examine their local circumstances, including resources, capacity, and other reporting needs, to determine whether a census or a sampling approach is appropriate for each aspect of their PIT count</p>
<p>Describe the total population from which the sample was taken.</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>