



**ROCKY MOUNT, NC**  
THE CENTER OF IT ALL

**The City of Rocky Mount and Down East HOME Consortium  
2023 Annual Allocation Plan**

Executive Summary.....	3
AP-05 Executive Summary - 91.200(c), 91.220(b) .....	3
PR-05 Lead & Responsible Agencies - 91.200(b) .....	6
AP-10 Consultation - 91.100, 91.200(b), 91.215(l) .....	7
AP-12 Participation - 91.401, 91.105, 91.200(c) .....	14
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) .....	15
Annual Goals and Objectives .....	19
AP-35 Projects - 91.420, 91.220(d) .....	23
AP-38 Project Summary .....	25
AP-50 Geographic Distribution - 91.420, 91.220(f) .....	33
Affordable Housing .....	34
AP-55 Affordable Housing - 91.420, 91.220(g) .....	34
AP-60 Public Housing - 91.420, 91.220(h) .....	35
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) .....	38
AP-75 Barriers to affordable housing -91.420, 91.220(j) .....	40
AP-85 Other Actions - 91.420, 91.220(k) .....	43
<b>Program Specific Requirements.....</b>	<b>45</b>

# Executive Summary

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

### 1. Introduction

The Fiscal Year 2023 - 2024 (program year 2023) Annual Action Plan represents the third year of the City of Rocky Mount and Down East HOME Consortium's (DEHC) Consolidated Plan for the Fiscal Year's 2021 - 2023 (Con Plan) as approved by the Rocky Mount City Council and the U.S. Department of Housing and Urban Development (HUD).

The Action Plan identifies priorities and goals for the 2023 Program Year, identifies how the Three-Year Consolidated Plan will be implemented, and provides a summary of actions, activities, and federal and non-federal resources that will be used to address priority needs and goals.

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

The plan is guided by three overarching goals:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers and assisting homeless persons and families in to permanent housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate-income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

### 3. Evaluation of past performance

The City of Rocky Mount/Down East HOME Consortium (DEHC) Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2021 provided an assessment of activities accomplished during the last reporting period. During Program Year 2021, the City of Rocky Mount accomplished the following:

- Assisted thirty-five (35) very low to low-income homeowners with urgent repairs.

- Assisted forty-four (44) low-to- moderate income homeowners with home repairs.
- Assisted thirty-three (33) homeowners with making home improvements.
- Provided down payment assistance to one (1) low-to-moderate income first-time homebuyers.
- Completed two (2) housing rehabilitation projects for homeowners.
- Committed to creating eight (8) single-family rental homes for low-income households.
- Funded four (4) local nonprofit organizations administering essential public services, including services for people experiencing homelessness, housing counseling, homebuyer education, job training, and youth development/childcare. As a result, twenty-six (26) low-to-moderate income residents received job training; ten (10) homeowners received housing counseling, seventy eight (78) homeless households/ two hundred and seventy six (276) people received housing case management and other support services.
- Assisted with a community facility repair at The Wright Center which provided adult care services for at least twenty (20) seniors.
- Provided six (6) grants to small businesses to replace lost revenue during the Covid-19 pandemic.
- Provided emergency rental assistance to fourteen (14) low-income households and utility assistance to twenty-one (21) households containing seventy (70) individuals who sustained economic impacts of the Covid-19 pandemic through funding administered by the Rocky Mount Edgemont Community Development Corporation
- Provided funds for four (4) local non-profits for emergency shelter to one hundred ninety-four (194) homeless individuals 18 years and older; to provide transitional housing and case management to seventeen (17) families which consisted of seventy-two (72) persons; to provide temporary shelter to twelve (12) women who are in transition and need a place to call home; to provide homeless prevention and financial assistance to thirty-nine (39) persons and four (4) veterans.

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

This section will be completed upon completion of the public comment period and public hearings.

**5. Summary of public comments**

This section will be completed upon completion of the public comment period and public hearings.

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

This section will be completed upon completion of the public comment period and public hearings.

**7. Summary**

This section will be completed upon completion of the public comment period and public hearings.

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

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

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	Rocky Mount	Department of Community Development
HOME Administrator	Rocky Mount	Department of Community Development

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

Cornelia L. McGee, Director  
City of Rocky Mount  
Department of Community Development  
Post Office Box 1180  
Rocky Mount, NC 27802-1180  
Office: (252) 972-1178  
Fax: (252) 972-1581  
Email: [Cornelia.McGee-Anthony@rockymountnc.gov](mailto:Cornelia.McGee-Anthony@rockymountnc.gov)

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

### **1. Introduction**

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

Public and assisted housing providers and private and government health, mental health, and service agencies were invited to attend the stakeholder consultations for the HOME-ARP consultation process to gather input on community and housing needs. Stakeholders also participate in various boards and commissions, including the Rocky Mount Human Relations Commission, Down East HOME Consortium, Rocky Mount Redevelopment Commission, the Rocky Mount Housing Authority and the Region 9 CoC Committee.

**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 Balance of State Continuum of Care (BoS CoC) is organized into Regional Committees that coordinate local work and planning. Each Regional Committee is represented on the BoS CoC Steering Committee by a Regional Lead who is elected annually. The Regional Lead is responsible for carrying out the tasks on the Regional Lead Job Description and working to achieve the goals listed the BoS CoC Action Plan. The City of Rocky Mount and the Down East HOME Consortium communities are within the Tar Heel Region 9. The City of Rocky Mount continues to support the United Community Ministries House the Children at the Bassett Center with CDBG funds to provide emergency shelter to homeless households.

The Region 9 Committee chairman was included in the list of stakeholders interviewed as part of the citizen participation and consultation.

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

The City of Rocky Mount does not receive ESG funds. These funds are administered by the State of North Carolina. Homeless service providers can apply for ESG funds on an annual basis for Street Outreach, Emergency Shelter, Rapid Rehousing, and Homelessness Prevention services. The State of North Carolina, through the NC DHHS, Division of Aging and Adult Services, Adult Services Section determines and distributes ESG money to each CoC in North Carolina and to

Regional Committees within the NC BoS CoC. North Carolina Coalition to End Homelessness (NCCEH) staff and the Project Review Committee review and score ESG applications and provide a recommended slate of applications to the Steering Committee for approval. NCCEH completes and submits the Regional Application on behalf of CoC. After approval, project applicants submit their applications to NC DHHS.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

1	<b>Agency/Group/Organization</b>	Rocky Mount Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through an interview.
2	<b>Agency/Group/Organization</b>	Princeville Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through an interview.
3	<b>Agency/Group/Organization</b>	Legal Aid of North Carolina
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop.
4	<b>Agency/Group/Organization</b>	Community Academy Steering Committee
	<b>Agency/Group/Organization Type</b>	Housing Other
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop.
5	<b>Agency/Group/Organization</b>	The REACH Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop and interview.

6	<b>Agency/Group/Organization</b>	North Carolina Coalition to End Homelessness
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop and interview.
7	<b>Agency/Group/Organization</b>	Ripple Effects
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop.
8	<b>Agency/Group/Organization</b>	The Mercer Foundation
	<b>Agency/Group/Organization Type</b>	Services-veterans and children
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was consulted through a stakeholder workshop.
9	<b>Agency/Group/Organization</b>	Edgecombe County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Public Health

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Needs - Veterans</p> <p>Homelessness Needs - Unaccompanied youth</p> <p>Homelessness Strategy</p> <p>Health education programs to community groups, churches and schools</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This organization was consulted through a stakeholder workshop.</p>

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

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

There were no agency types not purposefully consulted and all sessions were open to the public as advertised in the public notice.

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

Name of Plan	Lead Organization	How do the goals <del>of</del> your Strategic Plan overlap with the goals of each plan?
Atlantic Arlington Corridor Land Use Study	City of Rocky Mount	Data and strategies identified in the Atlantic Arlington Corridor Land Use Study are consistent with the Strategic Plan and address ways the City of Rocky Mount can increase affordable housing across the City.
Crossroads to Prosperity Housing Report	City of Rocky Mount	Data and strategies identified in the Crossroads to Prosperity Housing Report are consistent with the Strategic Plan.
Upper Coastal Plain Council of Governments CEDS 2017-2022	Upper Coastal Plain Council of Governments	The CEDS was consulted to inform the economic development-related goals in the Strategic Plan.
Connecting North Carolina State Broadband Plan	Broadband Infrastructure Office	Connecting North Carolina State Broadband Plan was consulted to inform the broadband goals section of the Con Plan, and to address the requirement to consult with organizations involved in expanding broadband per 81 FR 90997.
N.E.W Regional Hazard Mitigation Plan	Nash County, NC and the Upper Coastal Plain Council of Governments	This plan was consulted to inform the hazard mitigation section of the Con Plan, and to address the requirement to consult with organizations involved in climate change.
Community Health Needs Assessment (2022)	Edgecombe County	The Health Department provides services to those at risk of homelessness or homeless individuals if they do not have the means to access healthcare. Increased housing costs place additional burdens on households that are already at risk. This plan contains data especially relevant to at risk populations.

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

**AP-12 Participation - 91.401, 91.105, 91.200(c)**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL

**Table 4 – Citizen Participation Outreach**

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

This section will be inserted upon completion of the public comment period and public hearings.

**Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

The following table outlines the federal resources available in Program Year 2023-2024 to address housing and non-housing community development needs in Rocky Mount and DEHC. The figures were based on prior year funding awards from HUD. Currently, the Rocky Mount and the DEHC utilizes CDBG and HOME funds for owner-occupied rehabilitation/replacement, housing repair, housing development, urgent housing repair, public services, blight removal and other eligible activities. The CDBG and program income resources are applicable to Rocky Mount only. The City will receive \$536,901 in CDBG funds and the entire DEHC will receive \$464,399 in HOME funds in Fiscal Year 2023-2024 for activities that benefit low/moderate income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Homebuyer assistance Housing Public Improvements Public Services	\$536,901			\$536,901	\$536,901	Funds for homebuyer assistance, housing and non-housing community development needs. Funds for services for special needs populations, economic development and homeless services.
HOME	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$464,399			\$464,399	\$464,399	Funds for housing.

Table 2 - 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 City of Rocky Mount combines its federal entitlement allocations with funding from other public and private sector funding sources to address its priority needs.

In addition to federal CDBG allocations, State CDBG funds are disbursed on a competitive basis to non-entitlement communities. Historically, the Towns of Middlesex, Nashville, Spring Hope, Bailey, Sharpsburg, Tarboro and Whitakers, and Nash and Edgecombe Counties have received CDBG Community Revitalization (Concentrated Needs) and Scattered Site Housing funds from the North Carolina Division of Community Assistance to assist with some of their local housing and community development needs.

The City recognizes the federal funds received will not address all the affordable housing needs in the community and is working toward an affordable housing bond or general obligation bond that will provide ongoing, dedicated funding to address the needs of the community.

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

The Redevelopment Commission for the City of Rocky Mount purchases land to facilitate housing and commercial development. In addition, the City of Rocky Mount owns donated vacant lots throughout the city that may be available for future development of affordable housing. Edgecombe County has donated land to the Rocky Mount Housing Authority for the purpose of new housing development. Some of these parcels may be used as part of the HOME-ARP plan to develop several new affordable rental units.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Yr	End Yr	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Homeowner Rehabilitation Assistance	2021	2023	Affordable Housing	Nash and Edgecombe Counties Rocky Mount	Increase Access to/Quality of Affordable Housing	CDBG: \$125,000 HOME: \$348,299	Homeowner Housing Rehabilitated: 11 housing units
2	Create New Affordable Rental Housing	2021	2023	Affordable Housing	Rocky Mount	Increase Access to/Quality of Affordable Housing	HOME: \$69,660	Rental units constructed: 2 Household Housing Unit
3	Economic Development	2021	2023	Non-Housing Community Development	Rocky Mount	Economic Development	CDBG: \$31,044	Businesses assisted: 5 Businesses Assisted
4	Provide Public Services	2021	2023	Homeless Non-Homeless Special Needs	Rocky Mount	Provide Public Services	CDBG: \$80,535	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Planning and Administration	2021	2023	Non-Housing Community Development	Rocky Mount	Planning/Administration	CDBG: \$107,380 HOME: \$46,440	Other: 2 Other

6	Economic Development: Section 108 Loan Repayment	2021	2023	Non-Housing Community Development	Rocky Mount	Economic Development	CDBG: \$92,942	Businesses assisted: 10 Businesses Assisted
7	Increase Homeownership	2021	2023	Affordable Housing	Rocky Mount	Increase Access to/Quality of Affordable Housing	CDBG: \$100,000	Direct Financial Assistance to Homebuyers: 4 households

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Provide Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	The City of Rocky Mount will provide financial assistance and emergency repair assistance and urgent repairs to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing. This includes accessibility improvements for the physically disabled.
2	<b>Goal Name</b>	Create New Affordable Rental Housing
	<b>Goal Description</b>	The City of Rocky Mount will provide resources to increase the supply of decent, safe, sanitary and accessible rental housing that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/buildings into affordable rental units. This may also include affordable housing created by the private market. Providing incentives to private developers is a way to attract investment in lower opportunity areas and possibly bring development to the community.
3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The City of Rocky Mount will use CDBG dollars for activities that promote employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents in the community.
4	<b>Goal Name</b>	Provide Public Services
	<b>Goal Description</b>	The City supports public services which support the City's at-risk youth, adults, and families, including persons experiencing homelessness and other special populations.
5	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Provide effective and efficient implementation of CDBG and HOME funding in accordance with federal regulations.
6	<b>Goal Name</b>	Economic Development: Section 108 Loan Repayment
	<b>Goal Description</b>	Section 108 Repayment for Douglas Block Redevelopment.

7	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	The City of Rocky Mount will provide resources to income-qualified first-time homebuyers by providing down payment, closing cost assistance, upfront private mortgage insurance (PMI) costs, and principal reduction (gap financing) as reflected on the closing statement.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

#	Project Name
1	23 HOME Program Administration
2	23 HOME Rocky Mount Reserve
3	23 HOME Community Housing Development Organization Set-Aside
4	23 HOME Edgecombe County, Conetoe, Pinetops and Princeville Scattered Site Rehabs
5	23 HOME DEHC participating jurisdictions: Sharpsburg, Spring Hope, Middlesex, Whitakers Scattered Site Rehabs
6	23 CDBG Program Administration
7	23 CDBG Section 108 Loans
8	23 CDBG Public Service
9	23 CDBG Housing Rehabilitation
10	23 CDBG Economic Development
11	CDBG Down Payment Assistance

Table 4 – Project Information

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

The following is a framework for priorities, needs and goals to address the City’s identified needs during the Consolidated Planning Process. The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups
- Analyzing current social, housing, and economic conditions
- Analyzing the relative needs of low- and moderate-income families
- Assessing the resources likely to be available over the next three years, and
- Evaluating input from stakeholder sessions, interviews, service provider surveys, City department staff and public hearings.

The City of Rocky Mount’s priority needs were determined based on existing data on the needs of the community, as well as consultation with City staff, extensive stakeholder outreach workshops, public hearings, and citizen surveys. In addition, the Atlantic-Arlington Corridor land use plan and the Crossroads to Prosperity Housing Report were used as guides for identifying the following priority areas for the City over the next three years.

- Increase Access To/Quality of Affordable Housing
- Eliminate Slum/Blighting Influences
- Improve Public Facilities and Infrastructure

- Provide Public Services
- Economic Development
- Strengthen fair housing enforcement, operations, and education
- Planning and Administration

The City and the DEHC have observed a number of significant obstacles to meeting underserved needs. These include:

- A lack of affordable housing
- A lack of private developer funding
- The increasing costs of development and construction
- A need for increased coordination and collaboration among service providers.



## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	23 HOME Program Administration
	<b>Target Area</b>	Nash and Edgecombe Counties Rocky Mount
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	HOME: \$46,440
	<b>Description</b>	HOME Program Administration
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number and type of families that will benefit from the proposed activities will be in line with 24 CFR 570.205-206 and 570.489(a) per Program Administration costs.
	<b>Location Description</b>	Not applicable
	<b>Planned Activities</b>	Approved activities for the usage of program administration funds.
2	<b>Project Name</b>	23 HOME Rocky Mount Reserve
	<b>Target Area</b>	Nash and Edgecombe Counties
	<b>Goals Supported</b>	Provide Homeowner Rehabilitation Assistance
	<b>Needs Addressed</b>	Increase Access to/Quality of Affordable Housing
	<b>Funding</b>	HOME: \$218,267

	<b>Description</b>	Reserve funds due to the reconciliation agreement between the City, Nash County, Edgecombe County, Town of Tarboro and Sharpsburg.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least 3 families will benefit from the proposed housing rehabilitation activities.
	<b>Location Description</b>	The location description is Nash and Edgecombe Counties.
	<b>Planned Activities</b>	Housing rehabilitation
<b>3</b>	<b>Project Name</b>	23 HOME Community Housing Development Organization Set-Aside
	<b>Target Area</b>	Rocky Mount
	<b>Goals Supported</b>	Provide Homeowner Rehabilitation Assistance, Increase Homeownership, Create New Affordable Housing
	<b>Needs Addressed</b>	Increase Access to/Quality of Affordable Housing
	<b>Funding</b>	HOME: \$69,660
	<b>Description</b>	Community Housing Development Organization (CHDO) is a nonprofit community-based organization that has staff to develop affordable housing for the Rocky Mount area community it serves.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2 families will benefit from the proposed activities.

	<b>Location Description</b>	City of Rocky Mount
	<b>Planned Activities</b>	Support new construction of 2 homebuyer properties; direct financial assistance (down payment and closing costs) to purchasers of HOME assisted homebuyer housing owned, sponsored, or developed by a CHDO with HOME funds and seek offers of donations for HOME Purchase Program funds used to pay liens, tax assessments and seek offers of donation or acquire vacant lots for housing construction.
<b>4</b>	<b>Project Name</b>	23 HOME Edgecombe County, Conetoe, Pinetops, and Princeville Scattered Site Rehabs
	<b>Target Area</b>	Nash and Edgecombe Counties
	<b>Goals Supported</b>	Provide Homeowner Rehabilitation Assistance
	<b>Needs Addressed</b>	Increase Access to/Quality of Affordable Housing
	<b>Funding</b>	HOME: \$92,880
	<b>Description</b>	Rehab scattered sites in Edgecombe County.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least two (2) families will benefit from the proposed activities.
	<b>Location Description</b>	Properties will be located in Edgecombe County.
	<b>Planned Activities</b>	The planned activities include the rehabilitation of two existing owner-occupied homes or if deemed uninhabitable the new construction of owner-occupied homes in Edgecombe County. Funding for this project is determined by the percentage of HOME funding allocated for each jurisdiction: Edgecombe County (15%), Conetoe (.17%), Pinetops (2.02%), and Princeville (2.78%).

<b>5</b>	<b>Project Name</b>	23 HOME DEHC participating jurisdictions: Sharpsburg, Spring Hope, Middlesex, and Whitakers Scattered Site Rehabs
	<b>Target Area</b>	Nash and Edgecombe Counties
	<b>Goals Supported</b>	Provide Homeowner Rehabilitation Assistance
	<b>Needs Addressed</b>	Increase Access to/Quality of Affordable Housing
	<b>Funding</b>	HOME: \$37,152
	<b>Description</b>	Rehab scattered sites in Nash County.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least three (3) families will benefit from the proposed activities.
	<b>Location Description</b>	The properties will be located in Nash County.
	<b>Planned Activities</b>	The planned activities include the rehabilitation of owner-occupied properties or if deemed uninhabitable the new construction of owner-occupied properties for low to moderate income homeowners. Funding for this project is determined by the percentage of HOME funding allocated to each jurisdiction: Sharpsburg (4%), Spring Hope (1.81%), Middlesex (1.29%), and Whitakers 1.22%).
<b>6</b>	<b>Project Name</b>	23 CDBG Program Administration
	<b>Target Area</b>	Rocky Mount
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning/Administration

	<b>Funding</b>	CDBG: \$107,380
	<b>Description</b>	CDBG program administration.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number and type of families that will benefit from the proposed activities will be in line with 24 CFR 570.205-206 and 570.489(a) per Program Administration costs.
	<b>Location Description</b>	Not applicable.
	<b>Planned Activities</b>	CDBG Program Administration will be in line with 24 CFR 570.205-206 and 570.489(a) per Program Administration costs.
<b>7</b>	<b>Project Name</b>	23 CDBG Section 108 Loans
	<b>Target Area</b>	Rocky Mount
	<b>Goals Supported</b>	Economic Development: Section 108 Loan Repayments
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$92,942
	<b>Description</b>	Section 108 Loan Repayment for Douglas Block Revitalization
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ten (10) businesses will be assisted.
	<b>Location Description</b>	The location description is the city limits of Rocky Mount.

	<b>Planned Activities</b>	The City of Rocky Mount received a Section 108 Loan in the amount of \$3,598,248.36 for the redevelopment of the Douglas Block area. Douglas Block is a public-private redevelopment project that has resulted in a thriving commercial center in Downtown Rocky Mount.
<b>8</b>	<b>Project Name</b>	23 CDBG Public Service
	<b>Target Area</b>	Rocky Mount
	<b>Goals Supported</b>	Provide public services
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$80,535
	<b>Description</b>	Partner with local nonprofits to provide public service activities such as homelessness prevention, housing counseling, job training, youth services, veteran services, community gardens, etc.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least 500 individuals will benefit from public service activities.
	<b>Location Description</b>	The location description is the city limits of Rocky Mount.
	<b>Planned Activities</b>	The planned activities include providing services to the public, primarily to benefit low- and moderate-income residents that will include public service activities such as homelessness prevention, housing counseling, job training, youth services, veteran services, community gardens, etc.
<b>9</b>	<b>Project Name</b>	23 CDBG Housing Rehabilitation
	<b>Target Area</b>	City of Rocky Mount

	<b>Goals Supported</b>	Provide Homeowner Rehabilitation Assistance
	<b>Needs Addressed</b>	Increase Access to/Quality of Affordable Housing
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Rehab and/or acquire 8 units/lots to serve at least 8 households
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least eight families will be assisted with housing rehabilitation activities.
	<b>Location Description</b>	The homes will be located within the City of Rocky Mount in the Southeast, Around the Wye; Atlantic Arlington area.
	<b>Planned Activities</b>	The planned activities include the rehabilitation of owner-occupied properties for income-eligible City of Rocky Mount homeowners.
<b>10</b>	<b>Project Name</b>	23 CDBG Economic Development
	<b>Target Area</b>	City of Rocky Mount
	<b>Goals Supported</b>	Economic Development Activities
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$31,044
	<b>Description</b>	To support start-ups and small businesses by providing one-on-one business counseling and technical assistance to entrepreneurs in target areas of the City of Rocky Mount.
	<b>Target Date</b>	6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least 5 small businesses will be assisted.
	<b>Location Description</b>	The small business activities will take place in the City of Rocky Mount.
	<b>Planned Activities</b>	The City will partner with a subrecipient to administer the small business assistance activities.
<b>11</b>	<b>Project Name</b>	23 CDBG Down Payment Assistance
	<b>Target Area</b>	City of Rocky Mount
	<b>Goals Supported</b>	Increase Homeownership
	<b>Needs Addressed</b>	Increase Access To/Quality of Affordable Housing
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	The City of Rocky Mount will provide resources to income-qualified first-time homebuyers by providing down payment, closing cost assistance, upfront private mortgage insurance (PMI) costs, and principal reduction (gap financing) as reflected on the closing statement.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least 4 households would benefit from the proposed activity.
	<b>Location Description</b>	Rocky Mount
	<b>Planned Activities</b>	Homeownership assistance for at least 4 households.



**AP-50 Geographic Distribution - 91.420, 91.220(f)**

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

The City of Rocky Mount will fund efforts located within HUD-eligible low- and moderate-income block groups.

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Rocky Mount	66.6%
Edgecombe and Nash County	33.4%

**Table 5 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

Allocations are based on the population size of the jurisdictions. 100% of CDBG funding is allocated for the City of Rocky Mount.

**Discussion**

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The City of Rocky Mount will target CDBG funding to neighborhood revitalization activities to maximize outcomes and meet performance measures. The majority of funds will be used for rehabilitation of existing rental and multi-family housing in center-city neighborhoods identified as Target Areas of Opportunity (TAOs). These allocations serve the low- and moderate-income areas of the City and provide multiple benefits with respect to maintaining neighborhoods, providing affordable housing, and creating economic opportunity.

Other activities will continue to be implemented on a scattered site basis. These projects serve to keep low- and moderate-income families and individuals in their homes, thus addressing issues of affordability and sustainability.

Within the rest of the DEHC, housing rehabilitation project activities will occur in Edgecombe and Nash Counties on a scattered site basis. This effort keeps low- and moderate-income, often elderly, families and individuals in their homes.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	17
Special-Needs	0
<b>Total</b>	<b>17</b>

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	11
Acquisition of Existing Units	4
<b>Total</b>	<b>17</b>

**Table 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

Public housing units are located in the larger Consortium jurisdictions of Rocky Mount, Tarboro, and Princeville.

#### Rocky Mount Housing Authority

The Rocky Mount Housing Authority (RMHA) was formed in 1951 to provide affordable housing to low and very low-income citizens and manages 756 units of public housing. RMHA opened its public housing waiting list in February 2019 to help 50 households impacted by Hurricane Matthew whose FEMA housing assistance was expiring. The RMHA has 310 vouchers in the Housing Choice Voucher (HCV) Program. The Waiting List for this program is closed until further notice because of high demand.

#### Tarboro Housing Authority

The Town of Tarboro Redevelopment Commission manages and operates four Public Housing communities with 193 units for families and senior/disabled individuals.

According to data published by HUD.gov, the most recent PHAS assessment for the Redevelopment Commission of the Town of Tarboro was in 2018 when it scored 94/100, a passing score. It was designated as Small PHA Deregulation, which means it is eligible to be assessed every other year.

#### Princeville Housing Authority

According to data published by HUD.gov, the most recent PHAS assessment for Princeville Housing Authority was in 2015 when it received a failing score of 56. It was designated as Troubled, which means it received an overall failing score (below 60). The latest score provided by HUD.gov was 63 in 2016. CDBG and HOME funds cannot be used to assist the PHA.

To help achieve excellent quality of life and living environment for its public housing tenants, the Rocky Mount Housing Authority (RMHA) and the housing authorities in Tarboro provide funds in support of programs and activities to enhance the lives of residents. Physical improvements such as modernization of kitchens and baths, upgrading heating systems, exterior renovations, and site work (sidewalks, landscaping, paving) represent on-going efforts in that direction.

The City also supports the Rocky Mount Housing Authority's efforts to develop supportive and senior assisted housing in response to the increasing number of disabled and elderly residents in the City. The City also recognizes the need for additional accessible units and supports the Rocky Mount Housing Authority's new-construction/renovation program to create more non-

senior accessible units.

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

RMHA will be working toward the following to improve the living environment for residents of the Housing Authority. These projects are projected for 2023. The following are upcoming projects:

- Exterior upgrades and maintenance
  - Roofing
  - Gutters and downspouts
  - Landscaping and general cleaning and upkeep of structures and facilities
    - Including paving and dumpster enclosures
- Interior upgrades and maintenance to housing units
  - Flooring
  - Kitchens
    - Appliances
  - Painting
  - Bathrooms
  - Interior doors
  - Plumbing
  - Electrical

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

Rocky Mount Housing Authority actively encourages public housing residents to become involved in management through participation in the Resident Advisory Board and consultations with resident advisory representatives concerning specific needs, issues, or problems.

The City and Rocky Mount Housing Authority also encourage residents to become homeowners through participation in the First-Time Home Buyers program and other resident education and outreach efforts.

The Tarboro Redevelopment Commission has a Resident Advisory Board which provides input into the operations and maintenance of THA.

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

**provided or other assistance**

The Princeville Housing Authority, located in Edgecombe County, is a troubled housing authority; however, CDBG and HOME funds cannot be used to provide assistance to elevate the HA from its troubled status.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

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

The City of Rocky Mount and the Consortium communities will continue to support agencies working to address homelessness.

With the resources available, the City attempts to prevent homelessness, address special needs populations, assist the homeless, and eliminate chronic homelessness, through increasing the availability of affordable housing and providing financial support to various non-profit providers. Given the extent of need and the limited resources available, the City and the DEHC allocates resources to meet these homeless and special needs through the following programs:

- Scattered Site Housing Rehabilitation and Substantial Housing Rehab/Housing Replacement.
- Ensuring rehabbed and newly constructed properties are brought up to Energy Star standards.

In addition, the City will continue to assist programs that provide a range of supportive services to persons at risk of becoming homeless.

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

As part of the North Carolina Balance of State CoC (BoS CoC), Rocky Mount and the DEHC communities follow the regional committee coordinated assessment plan. In 2016, written standards for coordinated assessment outlined how coordinated assessment should operate in each region. Region 9 offers homeless prevention and diversion screenings by two of the agencies, which have 24-hour availability to conduct the prevention and diversion screen and provide emergency shelter within the region. Households are also able to get information about accessing homeless services through 211 resources.

If a household is identified as homeless and not in shelter by a participating agency a referral is made to agencies within the region who conduct the VI-SPDAT. Personnel will meet with the household to administer the VI-SPDAT and then based on the score, referrals are then made to the appropriate community resource for housing.

The Region 9 Committee recently convened a Coordinated Entry Committee, which is tasked with streamlining the Coordinated Entry process. This committee is made up of a multidisciplinary team including social workers, mental health providers and homeless service

providers. The Region 9 Committee currently utilizes a by-name list for all person experiencing homelessness as a tool for twice a month case staffing.

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

Emergency Shelter activities will continue through programs at the Bassett Center, the Salvation Army, My Sister's House, Tarboro Community Outreach and the United Communities Ministries' Emergency Shelter.

**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**

As part of the CARES Act allocations Rocky Mount created an Emergency Rental Assistance program to assist low-to moderate-income households, who have been economically impacted by COVID, and prevent homelessness.

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

The Region 9 Committee continues to work toward effective discharge planning from institutions. There is a new committee dedicated to helping persons being discharged from incarceration. The NEW (Nash, Edgecombe, and Wilson County) Reentry Council is a coalition of community stakeholders that works to reduce/eliminate barriers to successful reentry.

The Region 9 Committee seeks to continue to improve the process in which institutions discharge clients to avoid discharge into homelessness.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The City of Rocky Mount understands equal and unimpeded access to housing is a fundamental civil right that enables members of protected classes, as defined in the federal Fair Housing Act, to pursue personal, educational, employment, or other goals. The City is committed to furthering the federal Fair Housing Act and State and Local Fair Housing Ordinance.

The City has identified several barriers relating to affordable housing in the City and formulated some remedies to remove those barriers. According to the most recent Analysis of Impediments to Fair Housing (AI), several impediments to fair housing choice were identified.

- Lower employment rates and wages for certain members of the protected classes reduce housing choice.
- Limited housing choice results in Housing Choice Voucher (HCV) concentration primarily in older, less expensive communities, including the near racially or ethnically concentrated areas of poverty (R/ECAP) in Rocky Mount.
- Non-white households were less likely to be homeowners and are more likely to have been denied a mortgage or offered a high-cost loan than white households.
- Moderate levels of segregation exist in Edgecombe County and Rocky Mount and members of the protected classes are more likely to live in the near R/ECAPS.
- A lack of available transportation in areas outside of Rocky Mount leaves resident's dependent on private vehicles which disproportionately affects members of the protected classes from accessing opportunities such as job centers located outside of city limits.
- While the City of Rocky Mount has an existing zoning policy on accessory dwelling units (ADUs) that permits them in all residential districts by right, only the property owner, family members, or potential caregivers employed on the premises can use it.

**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**

During the next fiscal year, the City of Rocky Mount and their subgrantees, Boards and contactors will follow the below action plan to address impediments.

### **Goal 1: Expand housing choice and access to opportunity**

- Continue to provide HOME and CDBG assistance for housing rehabilitation and new



construction, as applicable, including the facilitation of contractor workshops. Give priority to projects that improve fair housing choice and access to opportunity for members of the protected classes, such as LIHTC developments and supportive housing in high opportunity areas. This includes mixed-income developments that will increase the tax base, benefiting school districts and stimulating private development.

- Continue providing CDBG assistance for public facility and infrastructure accessibility improvements, giving priority to projects in R/ECAPs.
- Work with the housing authorities and other affordable housing providers to develop a cohesive, regional guide to affordable housing options in the region that is updated on an annual basis. A starting point is the Assisted Inventory list provided in this AI.
- Continue to provide CDBG funding to non-profits who provide career readiness, job training, and other educational programs targeted towards low-income individuals and members of the protected classes.
- Identify any key community asset or major employer currently underserved by transit service and initiate discussions to determine the feasibility to altering the transit route, recognizing that this could rely on regional coordination if Rocky Mount begins to provide transit outside of city limits.
- The City of Rocky Mount should complete the cost-benefit analysis of the following community revitalization strategies and share the conclusions with the public: general obligation bond for affordable housing rehabilitation, construction, and homeownership assistance; inclusionary zoning and affordable housing set-asides; multi-family tax abatements; and targeted code enforcement.
- Begin to implement any community revitalization strategies determined to be feasible through the cost-benefit analysis.
- Assess the development review process to identify opportunities for improved efficiency, expediency, and coordination.
- Work with planning staff to focus demolition efforts in a specific, targeted manner as ordered by City Council.
- Work with planning staff change existing standards to allow for relaxed minimum lot size standards and setbacks to promote reuse of vacant lots in the City of Rocky Mount.
- Continue to engage with Community Academy to monitor real estate activities and to help prevent displacement while encouraging equitable development in neighborhoods.

## **Goal 2: Increase homeownership among low-income households and members of the protected classes**

- Continue the provision of funding to organizations who provide homebuyer and

foreclosure counseling services.

- Allocating CDBG funding for down payment assistance.

**Goal 3: Strengthen antidiscrimination investigation, enforcement, and operations**

- Continue to support the City of Rocky Mount Human Relations Commission's and Edgecombe County's fair housing related activities.
- Continue coordination and communication between the Human Relations Commission and the Community Development division.

**Goal 4: Increase the level of fair housing knowledge and understanding among landlords and the general public**

- Contract with a Qualified Fair Housing Enforcement Organization to conduct paired discrimination testing in the rental market and in the lending market.
- Continue partnering with Nash and Edgecombe counties to hold an annual Fair Housing Forum.
- Continue to support other fair housing activities conducted by the City of Rocky Mount Human Relations Commission.
- Develop a user-friendly, region specific fair housing guidebook, available in English and Spanish, to be distributed to neighborhood organizations and under-served populations throughout the region, including those with limited English proficiency.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The following information illustrates other actions that Rocky Mount and the DEHC will take to address its priority needs.

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

Despite an increase in some areas of Entitlement funding, the greatest impediment to the City of Rocky Mount and the DEHC ability to meet underserved needs is the limited amount of funding to address identified priorities. The overwhelming needs in Rocky Mount and the DEHC makes it impossible to address all needs with federal funds. The Consortium will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

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

The City has been implementing focused community development/revitalization in an effort to provide affordable housing and at the same time maintain stable neighborhoods, stop the deterioration of tipping point neighborhoods and turnaround deteriorating neighborhoods. These projects include Around the Wye and Atlantic Arlington Corridor.

In both Edgecombe and Nash Counties, DEHC will continue to utilize HOME funds to rehabilitate dilapidated housing units to help prevent homelessness for families who own their homes but cannot afford extensive repairs.

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

All contractors are required by the City to have lead Renovation, Repair and Painting (RRP) certification before working on any housing rehabilitation projects. In November 2000, the City of Rocky Mount's Planning Department developed a program to link rehabilitation activities supported with Community Development Block Grant (CDBG) funds with the Preventative Maintenance Program (PMP). The program integrates both the new U.S. Department of Housing and Urban Development's (HUD's) requirements for lead-based paint activities (24 CFR Part 35) and the PMP standards into rehabilitation actions in residential properties built before 1978.

The overall program goals are to target CDBG funds to housing with a high risk of lead hazards, spur momentum for the PMP by providing a ready supply of units that already meet the majority of PMP standards, use the PMP to leverage the life expectancy of the CDBG funds by forgiving 10% of the loan funds for each year the unit is documented to remain in compliance,

ensure that quality rehabilitation and lead-hazard control work is performed by conducting a second clearance test and annual PMP monitoring inspections, and educate property owners about lead hazards by requiring attendance in a training class.

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

Rocky Mount and the DEHC will collaborate with human service, social service, and economic development agencies and organizations to facilitate their efforts and maximize their resources to provide quality services to low-income residents to help them improve their incomes.

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

The City of Rocky Mount has investigated housing partnership tools in other cities, including projects with national housing foundations, many of which are outlined in the Atlantic Arlington Corridor Land Use Study. The City and the DEHC will begin implementation of some of these strategies to continue to grow public-private partnerships.

New and existing public-private partnerships are critical, and must be fostered, expanded, and strengthened. In particular, new methods need to be developed of involving churches, financial institutions, educational institutions, corporations, and foundations.

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

The City of Rocky Mount continues to fund housing organizations, some of which provide social services to residents. The City will also encourage public service agencies to work collaboratively in addressing the broader range of needs that families seeking assistance may need.

**Program Specific Requirements**

**AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)**

**Introduction**

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

**Reference 24 CFR 91.220(l)(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	100

**HOME Investment Partnership Program (HOME)**

**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: *Not applicable*
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:

The Down East HOME Consortium working with recognized CHDO's will provide decent, safe affordable housing for area residents. The period of affordability will be based on the minimum period for Homebuyer, Affordable Rental Housing Development and Rental Assistance programs as described under the HOME Investment Program 24 CFR Part 92

Final Rule September 16, 1996 (92.254).

The original owner shall recapture the full amount of the HOME subsidy from any subsequent sale within the period of affordability. To ensure a fair return to the homeowner in the event of a subsequent sale, the amount targeted for recapture shall be reduced by any lump sum payments with adjustments to be made on an annual basis. Subsequent to the determination of the amount to be recaptured, the period of affordability will be set. The amount to be recaptured will be divided by the number of years of affordability, which will yield the subsidy to be forgiven for each year during the period of affordability. Each year the house remains unsold, the recapture amount will be reduced by the forgiven subsidy. Such reductions will take effect in arrears on the anniversary date of the loan on an annual basis. The recapture amount for the new year shall be set after deducting the amount to be forgiven and any lump sum payments. Additional information, in detail, covering the Consortium's Resale and Recapture Policies are presented below (#3).

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:

To ensure affordability, the Consortium will impose recapture requirements. The primary policy of the Consortium is to rely on "Recapture" provisions as a tool to insure affordability to potential low and very low-income buyers. The "Recapture" provisions are set forth as follows:

- a. These provisions will ensure that the City and DEHC recoup all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of a qualifying family for the duration of the period of affordability. The period of affordability will be based upon the total amount of HOME funds subject to recapture described in Paragraph 1 of this section.
- b. Based on the circumstances of each occurrence, the City and the DEHC will impose either of the following options for recapture requirements:
  - i. Recapture entire amount. The City of Rocky Mount and the DEHC may opt to recapture the entire amount of the HOME investment from the homeowners, or,
  - ii. Reduction during Affordability Period. The City of Rocky Mount and DEHC jurisdiction may reduce the HOME investment amount to be recaptured, on a prorated basis for the time the homeowner has owned and occupied the housing, measured against the required affordability period.
  - iii. The City of Rocky Mount and DEHC may permit the homebuyer to recover the homebuyer's entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

- iv. Amount subject to recapture. The HOME investment that will be subject to recapture will be based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). The recaptured funds must be used to carry out HOME-eligible activities. If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used

The Down East Home Consortium understands that any HOME-assisted Housing must meet the affordability requirements for not less than the applicable period specified in the following chart, beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described below:

Under \$15,000	5-year period of affordability
\$15,000 - \$40,000	10-year period of affordability
Over \$40,000	15-year period of affordability

In the case of foreclosure or transfer of title by deed in lieu of the Homebuyer, the requirement of affordability will terminate. However, the termination will cease to be in effect if the owner of record before the aforementioned action obtains an ownership interest through family or business ties.

The proceeds from the sale of the dwelling acquired and constructed and/or rehabilitated will be used to create additional affordable housing for homebuyers. The Homebuyer will execute the Declaration of Deed Restrictions. The City of Rocky Mount will monitor each sale initiated. Along with the Declaration being executed at the loan closing, a request for notice will be executed thereby providing notice to the City in the event of foreclosure or such similar actions or transfer of title through a legitimate sale.

- 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:

Not applicable