



2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan

High Point, North Carolina

April, 2015

Prepared for the
City of High Point, North Carolina

By



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Executive Summary

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

1. Introduction

The City of High Point’s 2015-2019 Consolidated Plan is a comprehensive planning document promoting a coordinated approach to housing and community development needs, and fostering the coordination of all programs funded by the U.S. Department of Housing and Urban Development (HUD). It provides guidance on the investment of HUD dollars, as well as other federal, state, and local funding monies. This Plan outlines the priorities by which the City’s Community Development Block Group (CDBG) Program and HOME Investment Partnership (HOME) Program funds will be invested over the next five years. Every year the City will produce an Annual Action Plan to detail specific activities to carry out the Plan’s priorities and goals.

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

1	Priority Need Name	Affordable Rental Housing Construction
	Population	Extremely Low Low Disabled
	Description/ Activities	Expand the supply of affordable housing Promote the development of affordable rental units in high opportunity areas Develop public-private partnerships to support construction of rental units
	Basis for Priority	Rates of renter cost burdens Analysis of Impediments Stakeholder and community input
2	Priority Need Name	Expand Homeownership Opportunities
	Population	Moderate Low Disabled
	Description/ Activities	Partner with CHDO for development of affordable owned housing Continue Homeowner Assistance program Promote infill housing development opportunities in Core City
	Basis for Priority	Stakeholder and community input Rates of cost burdens

3	Priority Need Name	Decrease homelessness
	Population	Extremely Low Low
	Description/ Activities	Support development of permanent supportive housing Support continued coordination with regional service providers
	Basis for Priority	Stakeholder and community input Partners Ending Homelessness Strategic Plan
4	Priority Need Name	Code Enforcement and Neighborhood Clean-Up
	Population	All
	Description/ Activities	Rehabilitation of existing units Neighborhood enhancement and revitalization Address abandoned properties
	Basis for Priority	Stakeholder and community input Age of housing Core City Master Plan Analysis of Impediments
5	Priority Need Name	Core City Revitalization / Neighborhood Revitalization Strategy Area (NRSA)
	Population	Extremely Low Low Moderate
	Description/ Activities	Continue Community Based Initiatives Program Assess feasibility of a land bank Leverage city-owned properties
	Basis for Priority	Core City Master Plan Analysis of Impediments Housing conditions Stakeholder and community input
6	Priority Need Name	Job Training & Employment Assistance
	Population	Extremely Low Low
	Description/ Activities	Continue and expand support of job training programs
	Basis for Priority	Stakeholder and community input Needs and market analysis assessment

7	Priority Need Name	Public Services
	Population	Extremely Low Low Moderate
	Description/ Activities	Provide a range of services for low/mod income residents such as tax prep assistance, medical/health programs, youth activities, senior activities, transportation assistance, and others
	Basis for Priority	Stakeholder and community input Needs and market analysis assessment
8	Priority Need Name	Fair Housing Education & Awareness
	Population	All
	Description/ Activities	Fair housing training through a certified fair housing agency Outreach to population with limited English proficiency Testing Restrict subrecipients with history of discriminatory behavior
	Basis for Priority	Analysis of Impediments (Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAPs,) segregation indices) Community and stakeholder input

3. Evaluation of past performance

Each year, the City of High Point reports its progress in meeting the five-year and annual goals in a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days after the start of the new program year. Copies of recent CAPERs are available for review at the City of High Point Community Development and Housing Department or online at http://www.highpointnc.gov/cd/annual_reports.cfm.

4. Summary of citizen participation process and consultation process

The City conducted significant consultation with citizens, municipal officers, non-profit agencies, The Housing Authority of the City of High Point (HPHA), governmental agencies and Continuum of Care members in preparing this Plan. The City hosted a public kick-off meeting, three focus groups open to the public, and an evening community meeting to identify housing and community development needs in preparation of this Plan. These meetings are summarized in the Citizen Participation section. The findings of a Community

Needs Survey, in which 147 persons participated, were also used to determine needs and priorities.

Public comments on the draft Consolidated Plan and Annual Action Plan will be received throughout the 30-day public comment period, which will commence in March 2015.

5. Summary of public comments

Comments received through the public meetings, focus groups, the community survey, consultation with the HPHA, and one-on-one interviews are summarized with the Citizen Participation section of this Plan.

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

All comments were taken into consideration in preparing the Consolidated Plan. The City has reviewed all comments for common and recurring themes to help establish priorities and goals.

7. Summary

This five-year plan identifies the community's affordable housing, homeless, community development, and economic development needs as well as outlines a comprehensive and coordinated strategy for implementation of programs. The City will utilize CDBG and HOME funds to leverage other public and private investment in order to address the City's goals and priorities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	HIGH POINT	Community Development Department

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

The City of High Point conducted significant public outreach to garner input from citizens, municipal staff, non-profit agencies, private developers, local service providers, government agencies, HPHA, and others in preparing this plan. The City held a public kickoff meeting, a neighborhood meeting, three focus groups, and several interviews at various locations in High Point. Additionally, a survey regarding community development and housing priorities was completed by 147 local residents and employees. These outreach efforts are summarized in the Citizen Participation section of this plan.

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

The City has made every effort to include all housing providers and health, mental health, and social service agencies in the preparation of this plan, including governmental agencies/departments and the HPHA. Focus groups allowed social service and housing agency representatives to collaboratively discuss community needs related to housing, economic development, and special needs populations. Agencies also provided input on their programs, client needs, recent accomplishments, and future plans, and this plan is designed to promote enhanced coordination amongst these organizations over the next five years.

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

The City of High Point participates in the Partners Ending Homelessness (PEH) Continuum of Care that serves Guilford County. This Consolidated Plan was developed in coordination with PEH, whose staff participated in focus groups about affordable housing and homelessness. In addition to PEH's staff, the City also consulted with several of its partner organizations – ACTS Ministries, High Point Human Relations Department, HPHA, Leslie's House, Open Door Ministries, and West End Ministries – in the formulation of this plan. The homeless and other special needs populations focus group, which included both PEH staff and representatives from its partner organizations, discussed the needs of chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of becoming homeless, along with steps the City should take to address those needs.

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

The City of High Point does not receive Emergency Shelter Grant (ESG) funds.

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.

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

Agency/Group/Organization Name	Type	Relevant Plan Sections
Public Meeting Participants		
ACTS Ministries	Homeless Services	Homelessness Needs, Homelessness Strategy
City of High Point Communications Department	Local Government	Other (Citizen Participation and Community Outreach)
Habitat for Humanity	Housing	Housing Need Assessment, Market Analysis
Macedonia Neighborhood Association	Neighborhood Org.	Housing Need Assessment, Economic Development, Other (Community Development Needs)
YWCA – High Point	Children Services	Housing Need Assessment, Non-Homeless Special Needs
Focus Group Participants		
ACTS Ministries	Homeless Services	Homelessness Needs, Homelessness Strategy
Burns Hill Neighborhood Association	Neighborhood Org.	Homelessness Needs, Homelessness Strategy
Habitat for Humanity	Housing	Housing Need Assessment, Market Analysis
Housing Consultants Group	Housing	Housing Need Assessment, Economic Development
Leslie’s House	Housing	Homelessness Needs, Homelessness Strategy
Naaman’s Recovery	Homeless Services	Homelessness Needs, Homelessness Strategy
Partners Ending Homelessness	Regional Organization	Homelessness Needs, Homelessness Strategy
Senior Resources of Guilford	Senior Services	Non-Homeless Special Needs, Economic Development
Small Business & Technology Development Center	Employment Services	Economic Development, Market Analysis, Anti-Poverty Strategy
Ward Street Mission	Homeless Services	Housing Need Assessment, Homelessness Needs, Homelessness Strategy
West End Ministries	Homeless Services	Housing Need Assessment, Homelessness Strategy
World Relief	Refugee Services	Housing Need Assessment, Non-Homeless Special Needs

Agency/Group/Organization Name	Type	Relevant Plan Sections
Interview Participants		
City of High Point Human Relations Department	Local Government	Housing Need Assessment, Non-Homeless Special Needs
City of High Point Transportation Department	Local Government	Non-Homeless Special Needs, Economic Development, Other (Transit Access)
Housing Authority of the City of High Point	Housing Authority	Public Housing Needs, Non-Homeless Special Needs, Market Analysis, Anti-Poverty Strategy
Open Door Ministries	Homeless Services	Housing Needs Assessment, Homelessness Needs, Homelessness Strategy
Participants who Provided Written Comments		
City of High Point Planning Department	Local Government	Housing Need Assessment
High Point Community Against Violence	Violence Prevention	Homelessness Needs, Homelessness Strategy

Table 2 – Agencies, groups, organizations who participated

Identify any agency types not consulted and provide rationale for not consulting.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
<p>“Analysis of Impediments (AI) and Assessment of Fair Housing Summary: High Point” for the City of High Point, Fall 2014 (Prepared by Mullin & Lonergan Associates)</p>	<p>City of High Point</p>	<p>The AI/AFH identifies four fair housing goals, which were designed for inclusion in the Consolidated Planning process: (1) Increase access to higher opportunity areas for lower income households, especially members of protected classes; (2) Expand affordable housing opportunities in high opportunity areas; (3) Increase awareness of fair housing education and outreach; and (4) Improve the physical environment of racially concentrated areas of poverty. Each of these is reflected in Strategic Plan goals for the next five years.</p>
<p>“High Point Core City Plan: Master Plan” adopted by the High Point City Council, February 8, 2007 (Prepared by the Walker Collaborative)</p>	<p>City of High Point Mayor and City Council; City of High Point Planning and Development Department</p>	<p>The Core City Master Plan called for eight priority actions, of which the following overlap with Consolidated Plan goals: investment in mixed use centers; revitalization of residential neighborhoods; street improvements along key corridors; and commercial/economic development incentives. Portions of the Core City including Macedonia and Southside are designated as Neighborhood Revitalization Strategy Areas (NRSAs), where CDBG funds may be spent with greater flexibility in order to stimulate improvement.</p>
<p>“Partners Ending Homelessness Strategic Plan, 2012-2016”</p>	<p>Partners Ending Homelessness (Guilford County Continuum of Care)</p>	<p>Two of Partners Ending Homelessness’ objectives that are reflected in Consolidated Plan goals are: (1) to provide a variety of supportive housing that serves chronically homeless clients, including permanent supportive housing; and (2) to provide prevention and supportive services to prevent chronic homelessness and enable the chronically homeless to move to and remain in stable housing.</p>

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).

As the City of High Point implements its 5-Year Consolidated Plan, it will continue to work with other local public and private entities, surrounding jurisdictions, Guilford County, and the State of North Carolina. To address homelessness, the City will continue to collaborate as a member of Partners Ending Homelessness, a regional organization that also includes the City of High Point Human Relations and Police Departments, the HPHA, several City of Greensboro departments, and several Guilford County departments, along with other public and private organizations.

With the “Assessment of Fair Housing” recently completed for the Piedmont Triad Region (from which High Point’s AI is excerpted), the City coordinated with the Cities of Burlington and Greensboro and the HPHA, and the Surry HOME Consortium to examine fair housing regionally. The City will continue to collaborate to address regional fair housing issues over the next five years as it implements the Consolidated Plan and AI recommendations.

The City of High Point will foster coordination and collaboration with public and private entities by making grants to organizations to achieve Consolidated Plan goals. Among the local, regional, and state organizations anticipated to work with the City to implement the Plan over the next five years are High Point University, Guilford County Community College, Housing Consultants Group, the North Carolina Housing Finance Agency, the North Carolina Homebuilders Association, Habitat for Humanity of High Point, and United Way of High Point, among others.

PR-15 Citizen Participation

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

City of High Point residents were invited to attend a public kick-off meeting, three focus groups, and an evening community meeting held in conjunction with the Macedonia Neighborhood Association's regular monthly meeting. One-on-one interviews with residents regarding community and housing needs were also conducted at West End Ministries. A Community Needs Survey was available to residents via a web link and in hard copy. Paper copies of the survey were distributed and collected at monthly neighborhood association meetings, at the HPHA, and at West End Ministries. The survey ran from October 27, 2014 through December 15, 2014, and was advertised along with the kick-off meeting, focus groups, and community meeting through a newspaper advertisement and flyer. Dates, times and locations for public meetings and focus groups are shown below:

Public Kick-off Meeting

High Point Public Library
Jim Morgan Room
901 N Main Street, High Point, NC 27262
Tuesday, November 11, 2014
11:30 am – 1:30 pm

Focus Group: Affordable Housing

High Point Municipal Building
3rd Floor Lobby Conference Room ("Fish Bowl")
211 S. Hamilton St, High Point, NC 27260
Tuesday, November 11, 2014
3:00 pm – 4:30 pm

Community Meeting

Macedonia Resource Center
401 Lake Avenue, High Point, NC 27260
Tuesday, November 11, 2014
5:30 pm – 7:30 pm

Focus Group: Community & Economic Development

High Point Municipal Building
2nd Floor Conference Room
211 S. Hamilton St, High Point, NC 27260
Wednesday, November 12, 2014
10:00 am – 11:30 am

Focus Group: Homeless & Special Needs Populations

Community Development Resource Center

201 Fourth Street, High Point, NC 27260

Thursday, November 13, 2014

11:30 am – 1:30 pm

Following development of the draft 2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan, the City of High Point held a 34-day public comment period from March 18, 2015 to April 20, 2015. During this time, copies of the draft reports were made available in several locations throughout the city and on the project website. Written comments were received through the website, by email, or by mail. Two public hearings were held as shown below:

Citizens Advisory Council Meeting

High Point Municipal Building

3rd Floor Lobby Conference Room (“Fish Bowl”)

211 S. Hamilton St, High Point, NC 27260

Thursday, March 26, 2015

6:00 pm

City Council Meeting

High Point Municipal Building

Council Chambers

211 S. Hamilton St, High Point, NC 27260

Monday, April 13, 2015

5:30 pm

A summary of citizen participation efforts and responses received is shown below, with complete survey results available in the Appendix.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received: Top Needs	Summary of Comments Not Accepted and Reasons	URL (if applicable)
1	Community Needs Survey	Residents, Housing and service providers, Community development practitioners	147 respondents	Homelessness prevention, Permanent and supportive housing, Elderly and disabled housing, Downpayment assistance, Employment training, Food banks, Youth services, Drug abuse/crime prevention, Financial assistance to community orgs.	None	Not Applicable
2	Website	Residents, Housing and service providers, Community development practitioners	27 visitors	None	None	www.highpointconplan.com
3	Kick off Meeting	Residents, Housing and service providers, Community development practitioners	5 attendees	Affordable housing, Expanded transit routes and times, Fair housing education, Childcare services, Youth activities, Grocery store in Core City, Code enforcement for abandoned homes, Revitalization along Green Street	None	Not Applicable

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received: Top Needs	Summary of Comments Not Accepted and Reasons	URL (if applicable)
4	Focus Groups	Residents, Housing and service providers, Community development practitioners	15 attendees	Affordable housing, Rental assistance/ move-in assistance, Day center, Refugee housing, Mental health support, Job creation/economic development, Code enforcement, Employment skills training, Expanded transit hours, Financial literacy counseling, Mixed use developments	None	Not Applicable
5	Public Meeting	Residents	22 attendees	Affordable housing, Address boarded up homes, Expanded transit hours, Homeless assistance, Homeowner and rental housing repair assistance, Accessible housing, Financial/budgeting counseling, Youth activities (parks, athletics, rec centers), Neighborhood watch, Neighborhood clean-ups/events,	None	Not Applicable
6	One on One Interviews	Residents	25 interviewees	Expanded transit, Childcare, Affordable housing, Clean-up of abandoned homes, Food pantries, Homeless housing and services, Clinic, Move-in assistance, Rental housing repair, Drug abuse prevention, Job creation/economic development, Downtown revitalization, Youth activities, Women's shelter, Utility payment assistance, Tuition assistance	None	Not Applicable

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received: Top Needs	Summary of Comments Not Accepted and Reasons	URL (if applicable)
7	Public Hearings	Residents	0	None	None	Not Applicable
8	Public Comments	Residents	3 written comments	Comments received from the Housing Authority of the City of High Point and Partners Ending Homelessness; See Appendix for comments provided	None	Not Applicable

Table 4 - Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following sections provide an overview of housing, homeless, and non-housing community development needs in High Point. The assessment utilizes HUD's new eCon Planning Suite within the Integrated Disbursement Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions in identifying funding priorities in the Consolidated Plan and Action Plan.

Two common sources in this section, and throughout this document, are the 2007-2011 5-Year American Community Survey (ACS). The ACS is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the decennial census data for the relative immediacy of continuously polled sample data from every year.

This section relies on a second source that is a "special tabulation" of data from the ACS, largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy data, provides counts of numbers of households that fit certain combinations of HUD-specified criteria, such as housing need, HUD-defined income limits, and household types of particular interest to planners and policy-makers. CHAS data is used by local governments for housing planning purposes.

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

Summary of Housing Needs

According to the 2007-2011 5-Year American Community Survey, High Point was home to 102,858 residents living in 39,553 households, as shown in Table 5. Since the 2000 Census, the population grew by 20% and the number of households expanded at a slightly slower rate of 18%. The City's population growth rate outpaced that of both North Carolina (17%) and the U.S. (9%) during that time period. Median household income increased by 10%, from \$40,137 in 2000 to \$44,020 during the 2007-2011 period. Compared to state and national figures of \$46,291 and \$52,762, respectively, High Point has a lower median income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	85,839	102,858	20%
Households	33,519	39,553	18%
Median Income	\$40,137.00	\$44,020.00	10%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

Table 6 identifies income levels for a variety of household types, including small families (2-4 members), large families (5 or more members), households with young children, and households with seniors. As shown, 15,915 households in the City of High Point have low or moderate incomes (under 80% HUD Area Median Family Income (HAMFI)), and together they comprise 40% of the City's households. Looking at income level by household type shows that over half of households with at least one person age 75 or over are low or moderate income (55% or 2,214 households), as are about half of households with children under 6 (50% or 3,364 households) and large family households (48% or 1,425 households). Small families have the lowest share with low and moderate incomes at 33% (6,095 households).

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	4,920	4,875	6,120	3,705	19,930
Small Family Households *	2,035	1,710	2,350	1,505	10,805
Large Family Households *	450	440	535	369	1,160
Household contains at least one person 62-74 years of age	624	810	1,140	605	2,715
Household contains at least one person age 75 or older	455	820	939	435	1,400
Households with one or more children 6 years old or younger *	1,540	950	874	643	2,684

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

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

Housing Needs Summary Tables

Housing needs by tenure and household income are provided in tables 7 through 12, with a discussion following. HUD defines four housing needs that are quantified in the proceeding tables:

1. Housing units lacking complete kitchen facilities;
2. Housing units lacking complete plumbing facilities;
3. Overcrowded households (households with more than one person per room); and
4. Cost burdened households (households spending more than 30% of their monthly income on monthly housing costs, including utilities).

Additionally, HUD identifies the following four severe housing needs:

1. Housing units lacking complete kitchen facilities;
2. Housing units lacking complete plumbing facilities;
3. Severely overcrowded households (households with more than 1.5 persons per room); and
4. Severe cost burdened households (households spending more than 50% of their monthly income on housing costs, including utilities).

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	40	45	135	0	220	0	0	30	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	75	25	10	135	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	160	140	130	45	475	40	10	70	0	120
Housing cost burden greater than 50% of income (and none of the above problems)	2,035	1,240	325	35	3,635	665	625	605	220	2,115
Housing cost burden greater than 30% of income (and none of the above problems)	295	1,100	1,435	150	2,980	120	505	1,045	765	2,435
Zero/negative Income (and none of the above problems)	455	0	0	0	455	200	0	0	0	200

Table 7 - Housing Problems Table

Data Source: 2007-2011 CHAS

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	2,260	1,500	615	90	4,465	705	635	710	220	2,270
Having none of four housing problems	1,020	1,705	2,455	1,420	6,600	275	1,035	2,330	1,985	5,625
Household has negative income, but none of the other housing problems	455	0	0	0	455	200	0	0	0	200

Table 8 - Housing Problems 2

Data Source: 2007-2011 CHAS

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	1,300	1,050	690	3,040	170	280	780	1,230
Large Related	280	180	130	590	90	125	165	380
Elderly	355	295	314	964	374	555	543	1,472
Other	605	925	795	2,325	200	175	210	585
Total need by income	2,540	2,450	1,929	6,919	834	1,135	1,698	3,667

Table 9 - Cost Burden > 30%

Data Source: 2007-2011 CHAS

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	1,190	580	105	1,875	170	160	280	610
Large Related	235	0	55	290	90	60	15	165
Elderly	245	225	80	550	285	245	208	738
Other	575	435	125	1,135	170	160	95	425
Total need by income	2,245	1,240	365	3,850	715	625	598	1,938

Table 10 - Cost Burden > 50%

Data Source: 2007-2011 CHAS

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	130	150	155	45	480	40	0	60	0	100
Multiple, unrelated family households	44	70	0	10	124	0	10	20	0	30
Other, non-family households	10	35	0	0	45	0	0	0	0	0
Total need by income	184	255	155	55	649	40	10	80	0	130

Table 11 - Crowding Information - 1/2

Data Source: 2007-2011 CHAS

	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								

Table 12 - Crowding Information - 2/2

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

Estimates of the number of single person households in need of housing assistance are not available for the City of High Point. In Tables 9 and 10 above, non-elderly single person households are included in the “other” households, along with non-family households, such as roommates or non-married partner households. Table 9 shows that there are an estimated 2,325 “other” renter households and 585 “other” owner households with low or moderate incomes who spend more than 30% of their income on housing. Of these, 49% of renter households and 73% of owner households are also severely cost burdened, meaning that they spend over 50% of income on housing.

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.

According to the 2009-2013 5-Year American Community Survey, there are an estimated 12,881 disabled persons in the City of High Point, comprising about 13% of its population. While housing need is not estimated for the disabled population, the ACS does provide poverty rates by disability status, which can serve as an indicator of potential need, given that lower incomes are more likely to result in a housing problem. For persons age 18 to 64, 34% of the disabled population is impoverished, compared to 18% of the non-disabled population. For seniors, the poverty rate for disabled persons is 14% compared to 5% for those without a disability. Thus, poverty rates suggest that disabled adults in High Point would be more likely to have difficulty affording housing than their non-disabled counterparts. Additionally, a limited supply of accessible housing and the cost of making needed modifications represent housing needs for the City’s disabled population.

The City does not have data available to estimate the number of persons or households who are victims of domestic violence, dating violence, sexual assault, or stalking who are in need of housing assistance. Input from housing and homeless services providers, however, indicates a continued need for housing by domestic violence victims within High Point.

What are the most common housing problems?

As shown in Table 7, a total of 7,445 renter households and 4,170 owner households with incomes at or below the area median experience one or more housing problems. Comparing these numbers with the total households at that income level (as provided in Table 6) indicates that 62% have one or more housing needs. At low and moderate incomes (at or below 80% AMI), there are 10,930 households with needs, which represents 69% of the total.

By far the most common housing problems in High Point for both owners and renters are cost burdening and severe cost burdening. Table 9 reveals that 6,919 low and moderate income renter households spend more than 30% of their income on housing, as do 3,667 low and moderate income owner households. Taken together, there are 10,586 cost burdened households with incomes below 80% AMI, constituting 67% of that income group. Of these, 5,788 households have a severe cost burden (3,850 renters and 1,938 owners), comprising 36% of total low and moderate income households, as Table 10 displays.

Crowding (more than one person per room) affects 594 renters and 130 owners with low and moderate incomes, or 5% of all households in that income group (Table 11), a considerably lower share than are affected by cost burdens or severe cost burdens.

Substandard housing (lacking complete plumbing or kitchen facilities) affects the smallest number of low and moderate income households in High Point: 220 renters and 30 owners, or 2% of all households with incomes under 80% AMI, according to Table 7.

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

Uniformly, renters are more often affected by housing problems than owners. The number of renters living in substandard housing (220) is more than seven times the number of owners doing so (30). Likewise, the number of crowded renters (649) is five times the number of overcrowded owners (130). High Point's cost burdened households are 1.8 times more likely to be renters (6,919 households) than owners (3,667 households).

For renters, cost burdens are relatively evenly distributed by income: 37% of those with a cost burden have incomes at or below 30% AMI; 35% have incomes from 30-50% AMI; and 28% incomes from 50-80% AMI. Cost burdened owners, however, are more likely to have incomes in the upper ranges. Nearly one-quarter (23%) of cost burdened owners have incomes from 0-30% AMI; 31% have incomes from 30-50% AMI; and 46% have incomes from 50-80% AMI.

Looking at needs by household types, small families (2 to 4 persons) make up the largest share of low and moderate income renters with a cost burden at 46%; they constitute 34% of owners with a cost burden. Comparing data in Table 9 with total household by type in Table 6 shows that 70% of small families are cost burdened. While they make up relatively small shares of the needs populations, 68% of large families (5 or more persons) are cost burdened.

For owners with a cost burden, the largest share are elderly – 45% of cost burdened owners with incomes at or below 30% AMI are elderly, as are 49% with incomes from 30-50% AMI. These percentages likely reflect the difficulty many seniors face in continuing to pay housing costs such as utilities and taxes following retirement, even if they no longer have mortgages.

Finally, overcrowded renter and owner households are more likely to be single family households than multiple, unrelated families. The former make up three-quarters of overcrowded households, and the latter constitutes one-fifth. Given that the vast majority of High Point households are single families, however, overcrowding is more likely to affect unrelated families sharing a home (i.e., “doubling up”).

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.

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage job, rent that is more than 30 or 50 percent of their income, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness often have additional issues present such as family conflicts, domestic violence, doubling up with family members or friends, housing with code or safety violation, household members with a disability, criminal history, history of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community based services, and prior experience with homelessness.

In “Partnering to End Chronic Homelessness in Guilford County, High Point, and Greensboro,” the Guilford County/High Point/Greensboro Task Force on Ending Homelessness pointed out several needs for families and individuals nearing the termination of housing assistance, including access to Social Security disability and other benefits; linkages to health, mental health, and legal services; continued case management and supportive services; and access to mainstream job training employment and education programs, and supportive employment agencies.

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

The City of High Point does not prepare estimates of its at-risk population.

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

Low incomes and high housing cost burdens are two housing characteristics linked with instability and an increased risk of homelessness. Renters with incomes under 30% AMI and

housing cost burdens over 50% are at risk of homelessness, especially if they encounter a destabilizing event such as a job loss, reduction in hours, or medical emergency/condition. Additionally, families or individuals doubling up with other, unrelated households are at an increased risk of homelessness. In the City of High Point, there are 2,245 extremely low income renter households (under 30% AMI) spending more than 50% of their income on housing. High Point also has 154 households comprised of multiple, unrelated families living together in overcrowded conditions.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race and ethnicity and income level. The four housing problems include: (1) cost burden (paying more than 30% of income for housing and utilities); (2) overcrowding (more than one person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 74% of households in High Point have one or more housing problems (4,270 households, as shown in Table 13). Whites are less likely to experience a housing need (68%), and African Americans experience them at the same rate as the jurisdiction as a whole. Two groups – Asians and Hispanics – have a disproportionately greater need. All of the 209 Asian households have at least one housing problem, as do the large majority of Hispanic households (97%, or 280 households).

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,270	1,155	355
White	1,630	560	190
Black / African American	2,130	580	154
Asian	209	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	280	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost Burden greater than 30%.

30%-50% of Area Median Income

Nearly three-quarters of households with incomes from 30 to 50% AMI have one or more housing problems (74% or 3,440 households). Whites face housing problems at a somewhat lower rate (65%) and African Americans at a somewhat higher one (80%). One group – American Indians and Alaska Natives – had a disproportionately greater rate of housing problems: all 20 of these households have one or more housing needs.

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,440	1,185	0
White	1,230	660	0
Black / African American	1,595	395	0
Asian	175	40	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	400	85	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost Burden greater than 30%.

50%-80% of Area Median Income

Of the 7,220 High Point households with moderate incomes, about half (51%) have at least one housing problem. Housing need rates for most racial and ethnic groups varied little; Whites, African Americans, and Hispanics all were less than 4 percentage points from this mark. Asians, however, were more disproportionately likely to have a housing problem at 84%.

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,710	3,510	0
White	1,760	1,865	0
Black / African American	1,470	1,275	0
Asian	235	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	235	250	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost Burden greater than 30%.

80%-100% of Area Median Income

One-quarter (25%) of middle income households in High Point have at least one housing problem (920 households). No racial or ethnic group had a disproportionate need. Variation from the citywide rate of 25% ranged from 19% for African Americans to 34% for Hispanics.

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	920	2,715	0
White	574	1,525	0
Black / African American	215	915	0
Asian	45	114	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	125	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost Burden greater than 30%.

Discussion

Overall, CHAS data regarding housing problems by income level and race/ethnicity shows that need is more common at low incomes – 74% of extremely low and low income households face one or more housing problems. At moderate incomes, that rate falls to 51%, and at middle incomes, to 25%.

Four groups experience a disproportionately greater incidence of housing needs than the City as a whole. They include extremely low income (0-30% AMI) Asian and Hispanic households, of which 100% and 97% have a housing need, respectively, compared to 74% for the city. At low incomes (30-50% AMI), 100% of American Indian and Alaska Native households have a housing problem, compared to 74% of all households in the City. At moderate incomes (50-80% AMI), 84% of Asian households have a housing problem, compared to a citywide rate of 51%. At middle incomes (80-100% AMI), no groups had a disproportionately greater housing need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

This section examines *severe* housing needs by income level and householder race and ethnicity. Like in the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 17 through 20 identify the number of households experiencing one or more of the four severe housing problems by householder race and ethnicity and income level. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe overcrowding (more than 1.5 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 62% of households in the City of High Point experience a severe housing problem (3,565 households). About half of Whites have a severe need (52%), as do two-thirds (66%) of African Americans. Two racial/ethnic groups face severe housing problems at a disproportionately greater rate: Asians (86% or 179 households) and Hispanics (88% or 255 households).

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,565	1,860	355
White	1,225	960	190
Black / African American	1,880	830	154
Asian	179	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	255	25	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

* The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%.

30%-50% of Area Median Income

At low incomes (30-50% AMI), 39% of High Point households have a severe housing problem (1,785 households). Whites and African Americans face severe housing problems at rates relatively close to that of the city (37% and 41%, respectively). Asian households have a disproportionately greater rate of severe housing need at 65%, or 140 households.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,785	2,840	0
White	700	1,190	0
Black / African American	805	1,180	0
Asian	140	75	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	129	355	0

Table 18 - Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

* The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%.

50%-80% of Area Median Income

Fifteen percent (15%) of City of High Point moderate income households have one or more severe housing needs (1,070 households). At this income level, Asian households had a disproportionately greater rate of severe problems. Nearly one-third (32%) of the 280 Asian households had one or more severe housing problems.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,070	6,155	0
White	599	3,025	0
Black / African American	275	2,475	0
Asian	90	190	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	380	0

Table 19 - Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

* The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%.

80%-100% of Area Median Income

In the 80-100% AMI income range, only a very small share (4%) of households experience a severe housing problem. Rates of severe problems ranged from 3% for Whites to 8% for Hispanics, with no group facing severe need at a disproportionate rate.

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	130	3,505	0
White	64	2,035	0
Black / African American	45	1,090	0
Asian	10	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	185	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

* The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%.

Discussion

Overall, severe housing problems are most acute at lower income levels. Nearly two-thirds (62%) of High Point households with incomes below 30% AMI face a severe need, as do 40% in the 30-50% income range. As incomes increase, rates of severe housing problems lessen, dropping to 15% at the 50-80% income level and 4% in the 80-100% category.

At each of the three lower income levels (0-30% AMI, 30-50% AMI, and 50-80% AMI), Asian households have a disproportionately greater rate of severe housing problems. In the lowest income band (0-30% AMI), Hispanic households also face severe housing needs at a disproportionately greater rate than city as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction

While the preceding sections assessed all housing and severe housing problems by race and ethnicity, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with

a severe cost burden). The final column, “no/negative income,” identifies households without an income, for whom cost of housing as a share of income was not calculated. Note that no more than one percent of any households in any racial or ethnic group had no or negative income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,525	7,545	6,195	380
White	17,265	3,720	2,575	190
Black / African American	6,340	2,900	2,840	179
Asian	700	340	340	0
American Indian, Alaska Native	45	20	0	0
Pacific Islander	0	0	0	0
Hispanic	995	535	395	10
Share of Total Households by Race and Ethnicity				
Jurisdiction as a whole	64%	19%	16%	1%
White	73%	16%	11%	1%
Black / African American	52%	24%	23%	1%
Asian	51%	25%	25%	0%
American Indian, Alaska Native	69%	31%	0%	0%
Pacific Islander	NA	NA	NA	NA
Hispanic	51%	28%	20%	1%

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

As Table 21 shows, 19% of all households in High Point spend between 30 and 50% of their income on housing costs. American Indians and Alaska Natives are disproportionately likely to have housing costs within this range when compared to the jurisdiction overall, with nearly one-third (31%) spending between 30 and 50% on housing. No other racial or ethnic group is disproportionately likely to fall within this category.

Citywide, 16% of households spend over 50% of their income on housing costs. Rates of severe cost burdens by race and ethnicity range from 11% for Whites to 25% for Asians, not

including American Indian/Alaska Native households, of whom zero face severe cost burdens. No racial or ethnic group is disproportionately likely to have a severe housing need.

Combining the 30-50% and over 50% cost ranges shows that there are a total of 13,740 cost burdened households in High Point, which constitutes 35% of the city's total. By race and ethnicity, rates of cost burdening range from 27% for Whites to 49% for Asians. Two groups are disproportionately likely to be cost burdened: African Americans (47% or 5,740 households) and Asians (49% or 680 households).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

Tables 13 through 21 identified several instances of disproportionately greater need, which are summarized below:

- Of the nine income and need categories examined, Asian households are disproportionately affected by housing needs in six of them. They are disproportionately likely to face a housing need at the 0-30% AMI and 30-50% AMI income levels. They are also disproportionately likely to face a severe housing need at each of the three income categories under 80% AMI. Regardless of income, a disproportionate share of Asian households have a cost burden.
- Hispanic households face disproportionate housing problems in two instances: housing needs and severe housing need in the 0-30% income band.
- American Indians and Alaska Natives with incomes from 30-50% AMI are disproportionately likely to have a housing problem when compared with the City as a whole.
- Looking at all households regardless of income, African Americans are disproportionately likely to face a cost burden. Nearly half (47%) of African American households pay more than 30% of income for housing, compared to 35% of all High Point households.

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

Stakeholder input shows that, in addition to housing needs, low income households are also more likely to face difficulties affording transportation and childcare costs. For low income households without a car, transit access and hours may impact their ability to obtain and

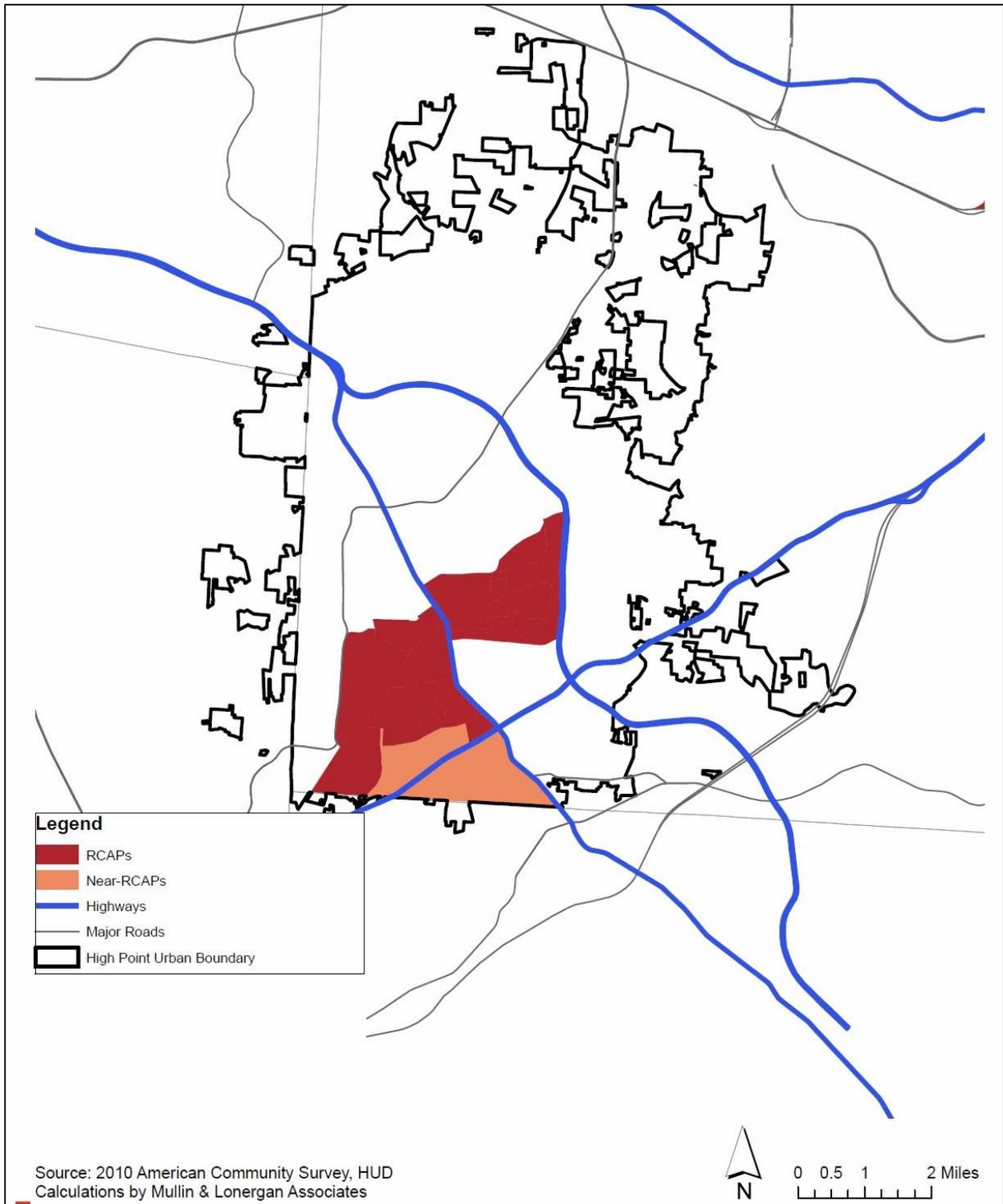
keep employment. Buses do not access some of the City's growing commercial areas and Saturday service is limited on many routes; no Sunday bus service is available.

High Point's "Analysis of Impediments and Assessment of Fair Housing Summary" (AI) shows that access to opportunity is also reduced for many of the City's low income minority residents. The AI assessed community opportunity on several dimensions, including school proficiency, labor market engagement, prosperity, job access, environmental health hazards, and transit access. Findings indicate that the areas with highest opportunity levels are concentrated in the northern neighborhoods of the City and suburban Guilford County. Areas with lowest opportunity levels based on these dimensions are southern and central High Point, the same neighborhoods that have high levels of poverty and concentrations of minority population.

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

As of 2010, two census block groups had Black population concentrations at least ten percentage points above the regional average, and 14 block groups had Hispanic population concentrations ten or more points above the regional average. The map that follows, taken from the AI, shows racially and ethnically concentrated areas of poverty (RCAPs) in High Point. HUD defines RCAPs as areas with minority population shares above 50% and poverty rates over 40%. In High Point, RCAPs are located in the City's southern and eastern neighborhoods, including Southside and East Central. The map also identifies "near-RCAPs," which have poverty rates at least ten percentage points above average, but not exceeding 40%.

Racially and Ethnically Concentrated Areas of Poverty in the City of High Point



NA-35 Public Housing – 91.205(b)

Introduction

The City of High Point does not play a direct role in the provision of public housing or the management of Section 8 Housing Choice Vouchers. Public housing needs are addressed by the Housing Authority of the City of High Point (HPHA).

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident’s self-sufficiency and economic independence. The City of High Point is served by the HPHA. The agency administers 1,132 units funded under the Public Housing program, and 1,384 tenant-based section 8 housing choice vouchers and 100 special purpose vouchers. The agency also administers programs in the areas of housing counseling, the Public Housing Capital Fund Program (CFP), Congregate Housing Supportive Services, Demolition and Revitalization of Severely Distressed Public Housing (HOPE VI Grants), an Affordable Housing Program, Upward Mobility, and Resident and Supportive Services.

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*
Number of units/ vouchers in use	0	0	1,132	1,484	0	1,384	0	50	50

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center); Housing Authority of the City of High Point

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

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
Average annual income	0	0	\$10,553	\$12,898	0	\$10,780	0	\$21,982
Average length of stay	0	0	2	3	0	5	0	17
Average household size	0	0	2.5	2.4	0	2	0	3
Number homeless at admission	0	0	0	0	0	0	0	0
Number of elderly program participants (>62)	0	0	249	232	0	232	0	0
Number of disabled families	0	0	271	360	0	360	0	0
Number of families requesting accessibility features	0	0	94	0	0	0	0	0
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number 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); Housing Authority of the City of High Point

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	0	0	382	510	0	NA	0	NA	NA
Black/African American	0	0	2,072	2,820	0	NA	0	NA	NA
Asian	0	0	191	34	0	NA	0	NA	NA
American Indian/Alaska Native	0	0	0	34	0	NA	0	NA	NA
Pacific Islander	0	0	68	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center); Housing Authority of the City of High Point

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

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	109	102	0	NA	0	NA	NA
Not Hispanic	0	0	2,617	3,295	0	NA	0	NA	NA

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center); Housing Authority of the City of High Point

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

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

HPHA administers public housing and Section 8 housing voucher programs. HPHA owns and manages 15 housing developments which contain 1,132 affordable rental units. It also administers 1,469 Section 8 housing choice vouchers. HPHA closed its Section 8 Housing Choice Voucher Program waiting list in 2015 due to having more people on the waiting list than could be assisted in a five year period. According to HPHA, there are 942 households on the waiting list for public housing and 1,437 households on the waiting list for Section 8 vouchers, as of 2015.

HPHA administers a Family Self-Sufficiency (FSS) program that offers needed assistance to families receiving public housing and Section 8 assistance. Services offered include case management, educational assistance, education regarding budgeting and fiscal management, and credit counseling. The FSS program provides job training and job search assistance.

The Congregate Housing Services Program (CHSP) helps meet the needs of elderly and disabled public housing residents of Astor Dowdy Towers and Elm Towers. Services offered include case management, transportation, housekeeping assistance, health and wellness programs to monitor blood pressure, blood sugar, and weight, and nutritional and food assistance through the serving of hot meals. Currently, there are 249 elderly public housing residents and 232 elderly residents using Section 8 vouchers. There are 271 disabled public housing residents and 360 disabled Section 8 voucher holders.

HPHA also operates additional programming to help meet the needs of children and youth in public housing such as annual Back-to School programs, which provide school supplies, a Summer Enrichment Program, which focuses on building leadership skills and character development, a Seeds to Success Initiative, which includes reading and tutoring, the Artz Program, and others.

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

Goals towards self-sufficiency and five year tenure limits make education, job training, and job search assistance key needs. Additional immediate needs are adequate childcare and affordable public transportation. Affordable childcare is imperative to helping families obtain self-sufficiency. Many families are unable to work without affordable childcare. Further, access to transportation is equally important so that residents can get to jobs and essential supportive services.

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

Residents in public housing pay rent based on their income. Generally, the Total Tenant Payment (TTP) is 30% of the tenant's adjusted income. The average TTP for the Housing Authority of the City of High Point is \$249.00 compared to the state average of \$241.00. The Average Total Tenant Payment for the state of North Carolina ranges from a low of \$153.00 to a high of \$422.00. Public housing residents have reduced incomes and are thus more reliant on affordable childcare and public transportation than the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

This section provides an assessment of the City's homeless population and its needs. Data is provided by Partners Ending Homelessness' 2015 Point in Time Count (PITC) of sheltered and unsheltered homeless persons in High Point and Guildford County, and their 2013 report of the number of individuals in the county experiencing homelessness annually.

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).

The City of High Point participates in the PITC for Guildford County. Results of the January 2015 count are provided in Table 27. As shown, that count identified 139 homeless persons in the City of High Point, of whom 95% were sheltered (132) and 5% were unsheltered (5%). Within the County, there were 662 homeless persons – 83% sheltered (548 persons) and 11% unsheltered (114 persons).

Also provided below is the PEH's estimate of persons experiencing homelessness throughout 2013, based on information collected through the State of North Carolina's Homeless Management Information System (HMIS). This report indicates that 3,773 persons in Guilford County experienced homelessness at some point during 2013.

Characteristic	2015 PITC City of High Point		2015 PITC Guilford County		2013 Annual Count Guilford County	
	Number	Percent	Number	Percent	Number	Percent
Total	139	100%	662	100%	3,773	100%
Sheltered	132	95%	548	83%	----	----
Unsheltered	7	5%	114	17%	----	----
Demographics						
Gender (of adults)						
Male	----	----	376	73%	----	64%
Female	----	----	142	27%	----	36%
Race/Ethnicity						
White	----	----	----	----	----	27%
African American	----	----	----	----	----	68%
Asian	----	----	----	----	----	0%
American Indian/Alaskan Native	----	----	----	----	----	0%
Native Hawaiian/Pacific Islander	----	----	----	----	----	0%
Other	----	----	----	----	----	3%
Hispanic/Latino	----	----	----	----	----	4%
Subpopulations						
Children	----	----	144	22%	776	21%
Families with Children	5	----	48	----	320	----
Unaccompanied Youth	----	----	10	2%	----	----
Chronic Homelessness (Persons)	7	5%	75	11%	----	----
Chronic Homelessness (Families)	----	----	1	----	----	----
Domestic Violence Victims	32	23%	79	12%	337	9%
Veterans	34	24%	81	12%	378	10%
Disability						
Mental Illness	24	17%	90	14%	----	32%
Substance Abuse	14	10%	83	13%	----	29%
Dual Diagnosis	----	----	----	----	----	33%
HIV/AIDS	1	1%	7	1%	----	2%
Physical/Medical	----	----	----	----	----	32%

Table 26 – Individuals Experiencing Homelessness

Data Source: Partners Ending Homelessness

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

Both the annual count and PITC show that children make up approximately one-fifth of the homeless population in Guilford County. On any given night, 5 families with children are homeless in High Point. Throughout Guilford County, 320 families experienced homelessness at some point during 2013. Homeless service and housing providers note the lack of family shelters in High Point, but point to the need for more affordable permanent housing as the better option for addressing the needs of homeless families.

Unaccompanied youth made up a low share of the point in time homeless population, with only ten counted.

Veterans constitute about one-tenth of the homeless population countywide based on both counts, and domestic violence victims comprise a similar share. In the City of High Point, however, domestic violence victims and veterans made up higher shares of the homeless population, at 23% and 24%, respectively.

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

The largest share of homeless persons in Guilford County is African American (68%), nearly twice the population share throughout the county (32%). Whites make up the second largest racial group at 27%, which is half their proportion of the population countywide of 54%. Latinos constitute 4% of the homeless population, somewhat below their overall population share of 7%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As of the 2015 PITC, the large majority of High Point's homeless population was sheltered (95%), with 5% unsheltered. In Guilford County, 83% of homeless persons were sheltered and 17% were unsheltered. Previous PITCs show that this is one of the highest shares of unsheltered homeless over the last 8 years. The share of unsheltered homeless in other years ranged from 11% in 2008 and 2014 to 18% in 2013.

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

Introduction

This section will discuss the characteristics and needs of persons in various subpopulations of the City of High Point who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

Describe the characteristics of special needs populations in your community.

According to the 2013 American Community Survey, 13.3% of High Point City residents have a disability. The percentage of residents with a hearing disability is 8.2%, 8.4% have a vision impairment, 8.3% of cognitive impairments, 8.6% have ambulatory difficulties, 8.4% have self-care difficulties, and 8.1% have difficulties with independent living. The elderly population, residents aged 65 years or more, had a high degree of disability with 42.2% of the elderly population having a disability. The most common disability amongst elderly residents, representing 30.6% of disabilities, was a disability resulting in ambulatory difficulty. Nearly 1 in 5, or 19.4%, of elderly residents with a disability have difficulty with independent living. Hearing difficulty represented the second most common disability (17.0%) while cognitive difficulty represented the third most common disability (14.1%) among the elderly. The elderly account for 6.3% of High Point's residents.

According to the City of High Point's police department, domestic violence disturbance is frequently the number one reason for calls to the police department. Approximately 5,000 calls are made per year. Since 2004, there have been 16 homicides resulting from incidents of domestic violence in the City.

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

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through a community survey of residents, community meetings, and stakeholder interviews. These needs include affordable and safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing and removal of barriers to relocation.

Many of the supportive needs of these subpopulations are available through existing nongovernmental and non-profit organizations. However, there is a strong need for greater collaboration and education among the City's social service agencies and nonprofits in order to serve the various special needs subpopulations more efficiently and comprehensively and reduce service duplication.

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

The Center for Disease Control and Prevention’s 2007-2008 HIV/AIDS statistics and surveillance report there are 188 diagnosed cases of AIDS in the Greensboro- High Point MSA and an estimate of 214 cases (an estimation of actual cases included diagnosed and undiagnosed). There are 1,918 diagnosed cases of HIV and 2,000 estimated cases of HIV in the MSA. Men engaging in sex with men and minorities are reported as the highest diagnosed populations.

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

Describe the jurisdiction’s need for Public Facilities.

As the City of High Point continues to grow and becomes more diverse, the need for public facilities has become more evident. Public Facility needs were identified based upon input from citizens who attended community meetings, agencies that completed surveys or participated in stakeholder focus groups, and municipal officials. The following needs were identified through the stakeholder interview process:

- Senior Centers
- Homeless Facilities
- Childcare Centers
- Neighborhood Facilities
- Park, Recreational Facilities

The following needs were identified through a community survey completed by 147 City residents who described the following public facility need as “high” needs for the City:

- Health care facilities – 57% of respondents
- Parks and recreational facilities – 54% of respondents
- Youth centers – 53% of respondents
- Childcare Centers – 46% of respondents
- Public safety (i.e. police, fire, and emergency services departments) – 46%

How were these needs determined?

Public facility needs were identified based upon input from residents who attended community meetings, agencies that completed surveys or participated in stakeholder focus groups, a community survey completed by 147 residents, and interviews with municipal officials.

Describe the jurisdiction's need for Public Improvements.

Public Improvement needs were identified based upon input from citizens who attended community meetings, agencies that completed surveys or participated in stakeholder focus groups, and municipal officials. The following needs were identified:

- Water/Sewer improvements
- Sidewalk improvements
- Street improvements
- Code enforcement

The following needs were identified through a community survey completed by 147 City residents who described the following improvements need as “high” needs for the City:

- Street and sidewalk improvements – 61% of respondents
- Rehabilitation/ Demolition – 61% of respondents
- Façade improvements – 44% of respondents
- Code enforcement – 43% of respondents
- Historic preservation – 33% of respondents

How were these needs determined?

Public improvement needs were identified based upon input from residents who attended community meetings, agencies that completed surveys or participated in stakeholder focus groups, a community survey completed by 147 residents, and interviews with municipal officials.

Describe the jurisdiction's need for Public Services:

There are nonprofit organizations in the City committed to serving the needs of low-income and special needs populations. However, with better collaboration among the various service providers and government agencies, High Point could ensure that funds and resources are being allocated more efficiently so as to avoid duplication of services and lost opportunities for more strategic and comprehensive initiatives.

Public Service needs were identified based upon input from citizens who attended community meetings, agencies and residents that completed surveys or participated in stakeholder focus groups and interviews, and municipal officials. The following needs were identified:

- Senior Services
- Transportation Services
- Child Care Services

- Health Services
- Mental Health Services
- Services with residents with limited English proficiency

The following needs were identified through a community survey completed by 147 City residents who described the following public service need as “high” needs for the City:

- Drug education and crime prevention 75.2% of respondents
- Employment services 73.1% of respondents
- Food banks 71.2% of respondents
- Youth Services 70.1% of respondents
- Senior Services 68.7% of respondents
- Neighborhood clean-up 68.6% of services
- Child abuse prevention 65.9% of respondents
- Medical/dental services 66.4% of respondents
- Housing counseling 55.1% of respondents
- Legal services 51.2% of respondents
- Childcare services 49.6% of respondents

How were these needs determined?

Public service needs were identified based upon input from residents who attended community meetings, agencies that completed surveys or participated in stakeholder focus groups, a community survey completed by 147 residents, and interviews with municipal officials.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

While housing opportunities can be limited by household income and purchasing power, the lack of affordable housing options can result in a significant hardship for low-income households, preventing them from meeting other basic needs. Low-income residents often have fewer financial resources available for making monthly rent or mortgage payments. Those low-income residents who do choose to purchase a home must have funds available for taxes, insurance, homeowner's association fees, and home maintenance, and repairs. Because home ownership requires significant investment for most residents, many low- and moderate-income households choose to rent their homes as opposed to purchasing one. Under most residential property leases, this option calls for less responsibility and less investment from the home occupant than if they were to purchase a home.

There are several barriers to affordable housing in the City including:

- Financial barriers related to accessing credit, high unemployment rate, low wages, concentrated poverty, and high utility and rental deposits.
- Process which inhibits timely removal of blighted and abandoned properties and zoning ordinances that inhibit the development of a mixture of housing types and the development of multi-family, group homes, and housing for elderly and disabled residents.
- Limited access to public transit, limited routes, hours, and availability of public transit, public transit routes not connecting to major centers of employment or affordable housing.
- High rate of immigrant residents – with limited English proficiency – do not have adequate access to City programs and services.
- Overall increase in homeless population and low-income families.
- Increased need for supportive and transitional services for residents with disability, mental illness, chronic homelessness, and the elderly.

According to High Point's "Analysis of Impediments and Assessment of Fair Housing Summary" (AI), market-rate housing is disproportionately filling high-end rental demand rather than meeting affordable housing need. Housing that is affordable, even with assistance from a Section 8 Housing Choice Voucher, is unlikely to be in high opportunity areas of the City. Further, the AI shows that owned housing in high opportunity areas typically have prices that preclude purchases by many African American and Hispanic residents, given that they tend to have significantly lower incomes than Whites.

Specific types of housing that are limited in High Point, based on the AI, CHAS data, and stakeholder input, include:

- Affordable rental units in high opportunity areas
- Affordable rental units with three or more bedrooms
- Affordable owned units in high opportunity areas
- Housing for people with disabilities
- Permanent supportive housing for the homeless

Low and moderate income families are highly concentrated primarily in the older areas of the Core City, downtown region, of the City of High Point. Prior disinvestment in this region and the age of housing stock, with many units being built over 50 years ago, has led to blight, deterioration and the need for rehabilitation of properties. Housing in this region is more likely to have lead-based hazards and unhealthy environmental risks, such as asbestos contamination.

The 2007-2011 5-Year American Community Survey estimates 45,276 housing units in High Point, with an occupancy rate of 87%. The majority of units are single-family detached (65%), followed by units in small multifamily structures (15%). Overall, multifamily structures (5+units) constitute 21% of the City's housing stock. Other housing types (mobile homes, boats, RVs, vans, etc.) make up a small share at only one percent. The median home value in the City of High Point is \$146,800, up 44% from \$101,800 in 2000. Median contract rent also increased by 44% over that period, from \$397 to \$573.

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

Introduction

This section and the two that follow describe the existing housing stock within the City of High Point in terms of tenure, type, size, cost, and condition.

The 2007-2011 5-Year American Community Survey estimates 45,276 housing units in High Point, with an occupancy rate of 87%. As shown in Table 31, the majority of units are single-family detached (65%), followed by units in small multifamily structures (15%). Overall, multifamily structures (5+units) constitute 21% of the City's housing stock. Other housing types (mobile homes, boats, RVs, vans, etc.) make up a small share at only one percent. In comparison to property types throughout North Carolina, High Point has the same share of single-family detached homes, but more multifamily housing (21% versus 12% in the state) and a considerably smaller share of mobile homes (1% versus 14%).

All residential properties by number of units

Property Type	Number	Percentage
1-unit detached structure	29,618	65%
1-unit, attached structure	2,591	6%
2-4 units	3,016	7%
5-19 units	6,916	15%
20 or more units	2,776	6%
Mobile Home, boat, RV, van, etc.	359	1%
Total	45,276	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

The table below breaks occupied units down by unit size. Owners tend to live in housing that has more bedrooms, with 81% of owners living in units with three or more bedrooms. Less than one-fifth of owner-occupied units have two bedrooms, and one bedroom units are least common at 1%. In contrast, renters are more likely to live in smaller units. One-fifth reside in homes with one or less bedrooms; and 44% live in homes with two bedrooms. About one-third of renters live in units with three bedrooms or more. While smaller household sizes may be one reason renters live in units with fewer bedrooms, housing cost is also a factor. This is reflected in the fact that renters are more likely to be overcrowded, perhaps choosing smaller units to avoid or lessen a cost burden.

	Owners		Renters	
	Number	Percentage	Number	Percentage
No bedroom	21	0%	510	3%
1 bedroom	230	1%	2,771	17%
2 bedrooms	4,159	18%	7,196	44%
3 or more bedrooms	18,948	81%	5,718	35%
Total	23,358	100%	16,195	99%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Affordable housing units in the City of High Point assisted with funding from federal, state, and local programs including the following:

- Public housing: HPHA provides 1,132 public housing units, of which 256 are targeted to disabled or elderly persons and 876 to families. According to HUD's "Picture of Subsidized Households," 70% of households in public housing have incomes below 50% AMI.
- Housing Choice Vouchers: HPHA also administers 1,484 Section 8 Housing Choice Vouchers, of which 50 are specifically reserved for disabled persons. HUD reports that 55% of voucher holders have incomes below 30% AMI and an additional 28% have incomes from 30 to 50% AMI.
- Section 8 New Construction/Substantial Rehab: HUD reports 314 Section 8 new construction or substantial rehab units in High Point. Four-fifths (81%) of households in these units have incomes under 30% AMI; all are under 35% AMI. Thirty percent (30%) have an elderly householder and 36% of residents are disabled.
- Section 236 and Other Multifamily Units: High Point has 567 affordable housing units assisted by Section 236 or other multifamily housing programs. Over three-fourths of these units are occupied by households with incomes below 30% AMI, with the remainder under 50% AMI.
- Low Income Housing Tax Credits (LIHTC): Eleven properties in High Point are assisted through tax credit and together they include 488 LIHTC units, according to HUD. These units are targeted to households with incomes under 50% or 60% of the area's median.

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

The City does not expect to lose any subsidized housing units from the affordable housing inventory during this Consolidated Plan period.

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

While assessing the existing and future housing demand is more complicated than taking stock of its existing supply, the incidence of cost burdens and severe cost burdens in High Point indicates that the existing housing supply is unaffordable for many of the City's residents. Thirty-five percent of all households spend more than 30% of their income on housing, and 16% spend over 50%. Housing need data, coupled with stakeholder input, shows that substandard housing and delayed maintenance is also an issue for some households, particularly low income renters. Long waiting lists for both public housing and vouchers support the need for additional affordable housing in High Point.

Describe the need for specific types of housing.

According to High Point's "Analysis of Impediments and Assessment of Fair Housing Summary" (AI), market-rate housing is disproportionately filling high-end rental demand rather than meeting affordable housing need. Housing that is affordable, even with assistance from a Section 8 Housing Choice Voucher, is unlikely to be in high opportunity areas of the City. Further, the AI shows that owned housing in high opportunity areas typically have prices that preclude purchases by many African American and Hispanic residents, given that they tend to have significantly lower incomes than Whites.

Specific types of housing that are limited in High Point, based on the AI, CHAS data, and stakeholder input, include:

- Affordable rental units in high opportunity areas
- Affordable rental units with three or more bedrooms
- Affordable owned units in high opportunity areas
- Housing for people with disabilities
- Permanent supportive housing for the homeless

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

Introduction

The following tables reflect the cost of both owner and renter occupied housing in High Point. The discussion following the tables assesses the degree to which sufficient housing exists for all income levels, and how subsidized rents compare to those of market rate housing.

Cost of Housing

According to the 2007-2011 American Community Survey, the median home value in the City of High Point is \$146,800, up 44% from \$101,800 in 2000. Median contract rent also increased by 44% over that period, from \$397 to \$573. Both of these increases are above those seen by the state of North Carolina, where home values moved up by 41% and contract rent by 33% since 2000.

As Table 30 shows, the vast majority of rental units in High Point have contract rents under \$1,000 (93%). About half rent for between \$500 and \$999 per month, and two-fifths rent for less than \$500.

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	101,800	146,800	44%
Median Contract Rent	397	573	44%

Table 29 – Cost of Housing

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

Rent Paid	Number	Percentage
Less than \$500	6,287	39%
\$500-\$999	8,678	54%
\$1,000-\$1,499	854	5%
\$1,500-\$1,999	125	1%
\$2,000 or more	251	2%
Total	16,195	100%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

Table 31 and Table 6 allow us to compare the number of affordable units in the housing supply with number of households by income level. As shown below, High Point has 1,345 rental units affordable to households with incomes below 30% HAMFI. Table 6 indicates 4,920 households with incomes in that range, or 3.7 times the number of affordable units.

At the next income level, (30-50% HAMFI), a total of 5,470 units are affordable, more than the 4,876 households with incomes in that range. The 50-80% HAMFI income range includes 6,120 households and a combined total of 15,099 affordable units. Finally, 7,427 owned units are affordable to households in the 80-100% HAMFI income bracket, well above the 3,705 households with incomes in this range.

While this data appears to indicate a surplus of housing affordable to households in income ranges above 30% HAMFI, it does not take into account size of housing or demand generated by higher income households. Many families with incomes above 100% HAMFI opt to rent or own housing that costs less than 30% of the monthly income, thus competing with lower income households for the lower prices units. Additionally, there may be a mismatch between household size and the number of bedrooms in the housing units they can afford, leading to either overcrowding in a smaller, lower priced unit, or cost burdening in a larger, more expensive home.

Share of Units Affordable to Households Earning	Renter	Owner
30% HAMFI	1,345	No Data
50% HAMFI	3,850	1,620
80% HAMFI	10,089	5,010
100% HAMFI	No Data	7,427
Total	15,284	14,057

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Fair Market Rents in High Point range from \$516 for efficiency units to \$1,075 for four bedroom properties. HOME rents range from \$502 for studios (low HOME rent) to \$986 for four bedroom units (high HOME rent).

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$516	\$591	\$701	\$953	\$1,075
High HOME Rent	\$541	\$617	\$701	\$901	\$986
Low HOME Rent	\$502	\$538	\$646	\$746	\$833

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing at all income levels. As Tables 31 and 6 indicate, there is an acute need for affordable housing in the 0-30% HAMFI income range. The market is also tight in the 30-50% HAMFI range. While there appears to be a surplus of affordable units when compared to the number of households at this income level, this does not take into account demand from lower income households with a cost burden, or from higher income households wanting to pay less than 30% of their income for housing.

Large families with incomes under 50% HAMFI are likely to face additional difficulty finding homes that are both affordable and have enough bedrooms to prevent a cost burden and overcrowding. Similarly, the housing supply is more limited for disabled low and moderate income residents who need to find homes that are both accessible and affordable.

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

Home values and rents in High Point both increased by 44% since 2000, above the rate of increase at the state level. The AI reports that between 2000 and 2010, real income in the City declined by 12%. As the housing market continues to stabilize during recovery from the Great Recession, home prices and rents are likely to increase further. If incomes do not grow as well, affordability is likely to become more of a challenge for High Point households over the next five years.

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

Median contract rent as reported by the 2007-2011 ACS is above the Fair Market Rent (FMR) for efficiency units but above the FMR for all larger units. It is above HOME rents for studios and the low HOME rent for one bedroom units, but below all others.

What the median contract rent does not reveal is how rental rates vary by location in High Point. As the City's AI reveals, higher opportunity areas tend to have higher rents and home values, making it more difficult for voucher holders to afford appropriately-sized housing in these areas than in Core City neighborhoods. One strategy identified by the AI to improve access to these areas is the use of HOME, CDBG, and other funding to incentivize development of affordable family rental housing in these areas.

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

Introduction

This section assesses the condition of existing housing units in High Point in terms of age, presence of housing conditions, and risk of exposure to lead-based paint.

Definitions

HUD defines four selected housing conditions, as follows: (1) lacks complete plumbing facilities; (2) lacks complete kitchen facilities; (3) more than one person per room; and (4) cost burden is greater than 30% of household income. The City of High Point defines standard condition as meeting HUD's minimum Housing Quality Standards (HQS).

Condition of Units

Of the 23,358 owner-occupied units in the City of High Point, 28% have one or more selected conditions. The vast majority of these (6,904 of 7,027) have only one selected condition. Renter-occupied housing is more likely to have one of conditions listed above. Nearly half of

rental housing (49%) has at least one condition. No housing renter- or owner-occupied housing unit has all four of the conditions.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
With one selected condition	6,604	28%	7,428	46%
With two selected conditions	69	0%	539	3%
With three selected conditions	54	0%	10	0%
With four selected conditions	0	0%	0	0%
No selected conditions	16,631	71%	8,218	51%
Total	23,358	99%	16,195	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

One-fifth of renter-occupied housing and one-quarter of owner-occupied housing in High Point is relatively new, having been built since 2000 or later. Roughly one-third of owner-occupied units were built between 1980 and 1999, and another third between 1950 and 1979. Rental housing tended to be slightly older: 40% was built from 1950 to 1979.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
2000 or later	5,763	25%	3,308	20%
1980-1999	7,461	32%	4,537	28%
1950-1979	7,567	32%	6,398	40%
Before 1950	2,567	11%	1,952	12%
Total	23,358	100%	16,195	100%

Table 34 - Year Unit Built

Data Source: 2007-2011 ACS

Risk of Lead-Based Paint Hazard

Lead-based paint risk is highest in units built prior to 1980 with children present. One-tenth of both owner- and renter-occupied housing falls within this category, for a total of 3,917 units at risk for exposure to lead.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total number of units built before 1980	10,134	43%	8,350	52%
Housing units built before 1980 with children present	2,247	10%	1,670	10%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

Thirteen percent (13%) of High Point’s housing units are vacant, according to 2007-2011 ACS estimates. Stakeholder and community member input indicates that some of these vacant units are not suitable for rehabilitation and should be taken down.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			5,723
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

The age of the housing stock in the City of High Point will continue to have a significant impact on general housing conditions. Forty-three percent (43%) of owner-occupied units and 52% of renter-occupied units were built prior to 1980 and may be at risk for falling into poor condition due to age. As housing ages, maintenance costs rise, which can present significant costs challenges for low and moderate income homeowners. Renters of both single-family homes and multifamily units may also be affected by the age of housing as landlords put off maintenance or are not attentive to needed repairs.

Stakeholder input supported the need for rehabilitation of rental housing, with commenters noting substandard housing conditions and/or a lack of working appliances in many low rent

properties in the City. Community members also mentioned that, depending on condition, long vacant homes should be repaired to be rented or sold as affordable housing. While the need for homeowner rehab was mentioned by some stakeholders, the City of High Point has opted to focus use of housing funds on the development or rehabilitation of larger housing developments rather than continuing an expansive homeowner repair program.

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

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective, and can significantly affect public health. Lead is a highly toxic metal that may cause a range of health problems for adults and, especially, children. The major source of exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of households with lead-based paint hazards is difficult. Age of housing and the presence of children are two key indicators for exposure risk. As Table 35 shows, these two conditions are present in 3,917 households in the City of High Point. While no estimate of lead-based paint risk by income level is available, households with incomes below 50% AMI are least able to afford new, well-maintained housing and are therefore at a greater risk of lead poisoning.

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

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of the HPHA is to ensure safe, decent, affordable housing and to create opportunities for residents' self-sufficiency and economic independence.

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	0	0	1,132	1,484	0	1,384	0	50	50
# of accessible units									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

Describe the supply of public housing developments:

There are a total of 1,484 vouchers in the City which includes 50 vouchers for the family unification program and 50 vouchers for disabled residents with housing needs. HPHA owns and manages 1,132 public housing units in several properties including:

1. Daniel Brooks Homes
2. Astor Dowdy Towers
3. Carson Stout Homes
4. Beamon Courts
5. JC Morgan Courts
6. Elm Towers
7. Juanita Hills
8. Scattered Sites A/B
9. Daniel Brooks Annex
10. Scattered Sites (Upward Mobility)
11. Deep River Homes
12. Spring Brook Meadows Villas
13. Scattered Sites RHF
14. Park Terrace I
15. Park Terrace II

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 1,132 public housing units in HPHA's 15 public housing developments. During the planning process, the majority of stakeholder input described some properties, particularly those in the older areas of the Core City, surrounded by public housing, as substandard and in need of repairs. Vandalism, safety, and abandoned homes/blighted areas/slum were reported as prevalent in many of the neighborhoods containing public housing.

Public Housing Condition

Public Housing Development	Average Inspection Score
Daniel Brooks Homes	60
Astor Dowdy Towers	91
Carson Stout Homes	93
Beamon Courts	93
J.C. Morgan Courts	83
Elm Towers	92
Juanita Hills	86
Scattered Sites B	82
Daniel Brooks Annex	76
Scattered Sites (Upward Mobility)	86
Deep River Homes	98
Spring Brooks Meadows Senior Villas	93
RHF Scattered Sites	96
Park Terrace I	98
Park Terrace II	94

Table 38 - Public Housing Condition

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

The HPHA's Daniel Brooks Homes is the only property built prior to 1965 in the HPHA's inventory. Of the 1,132 housing units, 1,122 are occupied, resulting in a vacancy rate of 1%.

Low and moderate income families are concentrated primarily in the older areas of High Point's Core City. Prior disinvestment in this region and the age of housing stock (many non-public housing units were built over 50 years ago) has led to blight, deterioration and the need for rehabilitation of properties surrounding public housing developments. Housing in this area is more likely to have lead based hazards and unhealthy environmental risks, such as asbestos contamination.

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

The HPHA provides 1,132 units of public housing in the City of High Point. In addition, HPHA administers 1,469 Section 8 Housing Choice Vouchers. HPHA uses HUD guidelines for income targeting as a means of serving lower income residents. HPHA's mission is to provide eligible families and individuals with adequate and affordable housing, economic advancement, and homeownership opportunities in a safe, drug-free, and suitable living environment, without discrimination.

HPHA is a HUD Certified Housing Counseling Agency and administers the Road to Home ownership Program that provides an opportunity to receive assistance and education in the areas of pre and post homeownership and foreclosure prevention. Financial literacy classes are also offered to provide instruction and counseling regarding preparing a household budget and managing expenses.

The HPHA provides a wide variety of programs and services including educational, recreational and life-enhancing programs for youth, families and seniors/disabled residents. Programs and services include, but are not limited to, education assistance, job training, employment search and referral, budget and credit repair counseling, homeownership counseling and assistance with daily living activities.

Specifically, HPHA administers the Family Self-Sufficiency (FSS) Program, a HUD program that encourages communities to develop local strategies to assist families obtain employment and work toward economic independence and self-sufficiency. The FSS program helps families improve their financial situation and career opportunities through services, such as job training, education, career and family counseling, and escrow accounts. The escrow account enables families to save money as their earned income increases, which is made available to families after they complete the program.

The Congregate Housing Services Program (CHSP) is offered to residents of Astor Dowdy Towers and Elm Towers. CHSP provides qualifying elderly and disabled residents with supportive services and assistance with daily living activities like transportation (to doctor appointments, pharmacy, grocery store, etc.), a meal program, case management, and wellness programs.

The HPHA also offers a variety of youth programming including, but not limited to a Boys & Girls Club on-site at Carson Stout Homes, Summer Food Program, Back-to-School Collaboration for Education, Summer Enrichment Program, Annual Holiday Toy Drive, Father's Day Celebration, PHASAC Mentoring and Athletic Program, Gang Awareness Workshops, and arts programs/activities.

The HPHA has several Resident Council within the various communities. In addition, the CEO Executive Roundtable consist of community Resident Council officials collaborate on need programs and services. These councils have input in policy revisions in addition to all aspects of the PHA annual plan. The HPHA continues to meet with Resident Council Organizations monthly and quarterly for the Executive Roundtable discussions. HPHA has also established an Annual Resident Council Leadership Retreat.

In addition, the City of High Point was able to qualify for Neighborhood Revitalization Strategy Area (NRSA) to support specific housing and construction projects within the Core City due to the extremely high concentrations of low-income and moderate- income families in this region. The greater flexibility allowed from the NRSA designations provides the City with the opportunity to use CDBG funding towards revitalization projects in the Southside and Macedonia neighborhoods. The City also operates an emergency repair program and a lead hazard control program for remediation of lead-based paint hazards. The emergency repair program is designed to remedy substandard living conditions with a target towards elderly, special needs residents, and residents whose incomes are 50% or more below area median income.

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

Introduction

The City of High Point is home to several homeless facilities and service providers that operate food pantries, soup kitchens, emergency shelters, transitional housing, and permanent supportive housing. Table 39 below identifies facilities serving homeless households by household type. These include counts from Open Door Ministries, West End Ministries (Leslie’s House and Harris House), Family Service of the Piedmont, Mary’s House, and the Salvation Army of High Point.

Most homeless facilities are emergency shelters with beds for men or women (110 beds). Forty-five shelter beds are available for women with or without children, including victims of domestic violence. Transitional housing beds include 8 for women with children, 3 for women only, and 14 for veterans. Permanent housing for homeless persons in High Point includes 34 units for women with children (through housing vouchers) and 13 with supportive services for disabled adults.

Facilities and Housing Targeted to Homeless Households

	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)	45	0	8	34	0
Households with only adults	110	0	3	13	0
Chronically homeless households	0	0	0	0	0
Veterans	0	0	14	0	0
Unaccompanied youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

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

Most homeless shelters and transitional housing providers in High Point also offer supportive services for residents, or assist in connecting them with mainstream services for assistance with health, mental health, and employment. Open Door Ministries and the Salvation Army both offer bus passes to assist residents in accessing medical or legal appointments, other mainstream services, and job opportunities.

Additionally, the Community Resource Network, which includes eight emergency assistance agencies in High Point, works together to provide food, utility bills assistance, rent payments, and other help to individuals facing job losses, medical problems, or other financial issues. See below for more detailed descriptions of the housing and services offered by each homeless facility.

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.

Open Door Ministries offers an 88-bed emergency shelter for single men, a 14-bed transitional housing facility for veterans, and 13 units of permanent supportive housing for persons with a disability. It also runs a meal service and provides emergency financial assistance with rent, utilities, and prescriptions. Services include case management, substance abuse treatment, job search assistance, and medical care.

Leslie's House and Harris House, run by West End Ministries, offer 25 beds of emergency and transitional housing for single women. West End Ministries also operates a Boys and Girls Club and a community center, where activities include life skills education, a food pantry, senior adult activities, a kids café, tax prep assistance, and emergency financial assistance.

In addition to providing emergency housing for domestic violence victims, Family Service of the Piedmont operates a children's advocacy center, and offers substance abuse assistance, consumer credit counseling, in-home therapy and support for new parents, and assistance for families at risk of having their children removed.

Mary's House provides transitional and permanent housing for women recovering from substance abuse. It is one of the few programs in the country that allows children to remain with their mothers while in treatment for addiction.

The Salvation Army of High Point operates an 18-bed shelter for women and children, along with a transitional housing program. It also offers rent, mortgage, and utility assistance; clothing vouchers redeemable at the Salvation Army Family Store; and emergency disaster services.

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

Introduction

This section describes the supportive housing needs of the City of High Point's special needs populations including the elderly, frail elderly, individuals with disabilities, individuals with substance abuse, persons who have experienced domestic violence, and persons with HIV/AIDS. It also identifies services and facilities available in High Point to serve these special needs populations.

Describe the supportive housing needs of the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.

Elderly and Frail Elderly

As table 9 in the Needs Assessment shows, there are an estimated 2,436 cost burdened elderly households in High Point. Housing cost burdens are often compounded by the requirement of additional services or home modifications it takes for the elderly and frail elderly to age in place. These groups are often over-housed, meaning that they live in homes with more square footage than they need or are able to maintain on limited budgets. Supportive services for the elderly and frail elderly may include medical care, transportation assistance, and other daily living assistance services. Senior householders may also benefit from home repair assistance, as they become physically or financially unable to address maintenance issues. As the population continues to age, the need for age related services increases.

Persons with Disabilities (Developmental, Mental, and Physical)

Thirteen percent (13%) of High Point's population is disabled, and for adults age 18 to 64, the disabled population is nearly twice as likely to live in poverty as the non-disabled population. In addition to affordability, access is particularly important for the physically handicapped. Physically handicapped persons often require specially designed dwellings to permit access both within the unit, as well as to and from the site. Persons with mental and developmental disabilities often need alternative living arrangements that may include supervision, in-home support services, respite services, transportation services, day program services, educational services, and supported employment services.

Persons with HIV/AIDS

The CDC estimates that there are 214 persons with AIDS and 2,000 persons with HIV in the Greensboro-High Point MSA. Persons with HIV/AIDS often face an array of barriers to obtaining and maintaining affordable, stable housing. A key supportive service need for those with HIV/AIDS is access to affordable healthcare. For low income persons who may not own a car, transit access or other means of transportation are necessary to reach medical appointments. Persons with HIV/AIDS made up a small share of Guilford County's homeless population (2%); according to HUD's Picture of Subsidized Households, no assisted housing residents had HIV/AIDS in High Point.

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

As a member of Partners Ending Homelessness, the City of High Point is working to establish a strong support system for persons being discharged from mental and physical health institutions. It is PEH's goal that the county establish a plan to prohibit discharge of individuals to the streets or housing that has not been confirmed, and offer tools and training to help caseworkers better connect persons being discharged with housing and supportive services.

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

The City plans to fund several activities over the next year that will address the housing and supportive service needs of non-homeless special needs populations. They include:

- Supervised visits and safe exchange programs for victims of domestic violence, child abuse, sexual assault, and stalking;
- Substance abuse recovery programs;
- Family self-sufficiency occupational training for public housing residents;
- Grocery delivery to low-income seniors;
- Permanent supportive housing for disabled individuals;
- Emergency housing repair assistance; and
- Several programs designed to increase access to affordable housing for all low income populations.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

During the planning process, barriers were identified regarding the development of new affordable housing units and residential investment. One of the primary barriers identified was the zoning and permit processes which were described by stakeholders as complicated, lengthy, and limiting. During the planning process, zoning prohibitions against mixed use developments was reported as a barrier. Zoning requirements were described as keeping poverty concentrated in certain areas of the City and preventing affordable housing projects near community amenities, jobs, and public transit. Blight and slum were reported barriers and code enforcement and removal policies were reported to be ineffective at quickly identifying and removing slum and blight to allow for new developments.

Policies around public transit were also identified as barriers during the planning process. Public transit was described as largely inaccessible with limited hours and routes. During the planning process, several stakeholders and residents reported that additional funding was needed to expand the hours of the local bus system and to create transit routes near employment centers and affordable housing.

Policies related to income requirements, credit score requirements, requirements for deposits for utilities and rental units, and prohibitions against residents with prior criminal convictions were identified as barriers to acquiring affordable housing units even if qualified. Greater education and accountability for land lords regarding property maintenance and upkeep on current affordable housing units was identified as a need.

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

Economic Development Market Analysis Introduction

The following section outlines the employment, labor force, educational attainment data which informed the priorities in this Plan.

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	57	46	0%	0%	0%
Arts, Entertainment, Accommodations	3,987	5,257	11%	9%	-3%
Construction	1,092	1,231	3%	2%	-1%
Education and Health Care Services	6,336	11,669	18%	20%	2%
Finance, Insurance, and Real Estate	2,452	6,200	7%	10%	3%
Information	564	912	2%	2%	0%
Manufacturing	6,300	12,723	18%	21%	3%
Other Services	948	1,549	3%	3%	0%
Professional, Scientific, Management Services	2,533	4,632	7%	8%	1%
Public Administration	0	0	0%	0%	0%
Retail Trade	3,871	5,555	11%	9%	-2%
Transportation and Warehousing	1,556	1,541	4%	3%	-2%
Wholesale Trade	2,210	4,089	6%	7%	1%
Total	31,906	55,404	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	52,566
Civilian Employed Population 16 years and over	46,723
Unemployment Rate	11.12
Unemployment Rate for Ages 16-24	22.59
Unemployment Rate for Ages 25-65	7.65

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,098
Farming, fisheries and forestry occupations	2,433
Service	4,855
Sales and office	12,633
Construction, extraction, maintenance and repair	2,613
Production, transportation and material moving	3,285

Table 42 - Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,996	80%
30-59 Minutes	7,781	18%
60 or More Minutes	1,205	3%
Total	43,982	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,446	786	2,408
High school graduate (includes equivalency)	9,368	1,430	3,136
Some college or Associate's degree	11,402	1,284	3,082
Bachelor's degree or higher	14,659	625	2,188

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 Years	25-34 Years	35-44 Years	45-65 Years	65+ Years
Less than 9th grade	216	758	649	830	1,428
9th to 12th grade, no diploma	1,646	1,331	1,051	2,021	2,026
High school graduate, GED, or alternative	3,005	2,941	3,495	7,498	3,293
Some college, no degree	4,322	3,483	3,044	5,006	2,095
Associate's degree	237	1,180	1,300	1,810	530
Bachelor's degree	700	2,983	3,969	5,563	1,331
Graduate or professional degree	0	988	1,684	2,305	880

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$17,851
High school graduate (includes equivalency)	\$23,667
Some college or Associate's degree	\$29,118
Bachelor's degree	\$46,713
Graduate or professional degree	\$53,234

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

As Table 40 shows, Manufacturing and Education and Health services are the top two employment sectors within the City of High Point. Both of these sectors employ over 6,000 employees and represent 18% of workers. These sectors when combined represent 36%, or over 1 in 3, workers in the workforce. The arts, entertainment, and accommodation sector and retail trade sector each account for 11% of workers, with a combined total of 22% of workers in the workforce.

Describe the workforce and infrastructure needs of the business community

Many jobs in manufacturing require advanced education and technical training to operate equipment. Recent graduates of colleges and universities from the City of High Point frequently leave the City seeking greater professional, social, and quality of life opportunities. This limits the number of workers with advanced training and degrees in the City making it difficult to attract and retain businesses.

During the planning process, stakeholders indicated that new employees needed additional skills to prepare them for jobs including interpersonal and collaboration skills. These reports align with a study conducted by the North Carolina Workforce Board Association. This 2012 study included a Skills Gap Analysis Survey of over 1,100 employers across North Carolina. The Skills Gap Survey responses from manufacturing, health and community services, professional services, retail sales, construction, education, and other business categories identified several professional skill areas in which employers felt job applicants were deficient including:

- Attendance
- Communications
- Leadership
- Customer Service
- Problem Solving
- Writing
- Critical & Analytical Thinking
- Following Directions
- Using Information
- Teamwork

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

There are many employment opportunities in the aviation industry in the Piedmont Triad. This high level of job availability is due to an impending shortage of skilled workers in the U.S. aviation and aerospace industry. As of 2014, approximately 40% of employees in aviation and aerospace businesses were eligible for retirement. The Workforce Development Board is actively engaging area employers and community college to train and employ local workers in the aviation and aerospace field.

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

Manufacturing is a major employment sector within the City, and available work is generally in textile, apparel, and furniture manufacturing. One of the challenges of the manufacturing industry, however, is that many jobs are seasonal, meaning employees may be without work for 6 months or more per year. Additionally, recent technological advances in the manufacturing field require advanced technical training and/or completion of an associate's degree in order to gain skills to operate new equipment. During the planning process, it was indicated that many in the workforce, especially workers in the middle age range, lack advanced training. Many displaced workers in the older age ranges lack marketable job skills and awareness of other career opportunities for which they may qualify. For High Point's immigrant workforce, limited English proficiency may limit their ability to obtain jobs that match their skill and educational level.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Greensboro/High Point/Guilford Workforce Development Board has the program responsibilities for services to assist persons to obtain and retain employment. The Board works with employers to identify current and future jobs needed, provides training

programs for job seekers, and develops both long-term and short-term economic development partnerships between employers, educational organizations, training providers, and residents seeking career opportunities. Guilford Technical Community College offers short term training in aviation manufacturing.

The Workforce Development Board offers funding for Incumbent Worker Development Program (IWDP) to local businesses for educational and occupational training for local employers. Qualifying companies can use the funds to increase the skill levels of their employees. The program benefits the employees, but also increases the competitiveness and productivity of the company.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The City of High Point, as part of Guilford County, participates in Triad Tomorrow, which is the Piedmont Triad Comprehensive Economic Development Strategy (CEDS). Triad Tomorrow is the foundational economic development element of the Piedmont region’s sustainable communities planning effort, Piedmont Together.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Triad Tomorrow has four primary goals to encourage economic growth throughout the region:

Competitive Advantage & Leverage

Piedmont Triad’s regional economy has emergent and growing sectors that are vital to the economic mix of the region. The primary strategy of this goal is to build on and improve the economic sectors and market clusters and entrepreneurship support systems in the Piedmont Triad region. This goal can help identify growing economic and market sectors that can, specific to the Triad region, which can be used to help focus job training and employment needs for the City.

Regional Infrastructure

The primary regional infrastructure goal is to build on and improve the fixed assets of the region including transportation, utilities, support systems, broadband, and the natural environmental resources. This goal can help ensure that regional infrastructure is sufficient to attract and maintain new businesses and workers.

Vibrant Communities

The primary goal of vibrant communities is to provide resources that support a high quality of life in the region including local leadership, housing stock, and community amenities. Vibrant communities can help attract and maintain quality workers. This goal is aligned with the City's efforts in neighborhood stabilization, development of safe, decent, and affordable housing, and development of active neighborhood associations and leadership.

Talent

The primary strategy of the talent goal is to invest in the region's human assets and support systems in the region, including the workforce, education, and healthcare systems, and access to capital. This goal is aligned with City's financial assistance and education for home buyers, and various educational and social service support programs.

MA-50 Needs and Market Analysis Discussion

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

Areas of housing problem concentrations include households that expend more than 30% of their income on housing related costs. The most critical housing problem in the City of High Point is extent to which low and moderate income residents are cost burdened. The City of High Point has older housing stock in the downtown and the Core City. Due to age, the downtown housing stock has the highest concentration of multiple housing problems and, specifically, need for ADA modifications. During the planning process, stakeholder interviews described low-income housing stock as substandard and some without adequate appliances for heating, cooling, and cooking.

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

Low income families, minority families, and immigrant minority families are highly concentrated within the Core City region, and, specifically, in central and southern neighborhoods including the Southside, Macedonia, and West End neighborhoods. Census tracts with the highest concentrations of low and moderate income families (those in which more than 40% of residents have incomes under 80% of the area median) are: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, and 145.03.

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

Many of the most distressed neighborhoods have an older housing stock with high vacancy rates. In addition, these communities often have higher crime rates, code enforcement issues, and slum/blight.

Are there any community assets in these areas/neighborhoods?

As detailed in other sections of this report, many low income communities are served by local non-profits and special programming providing a variety of programs to meet the needs of low-income residents including food, counseling, and job training assistance. Additionally, many low-income neighborhoods have associations in which local residents serve and the associations work on community issues including crime, beautification, and youth programming and development.

Are there other strategic opportunities in any of these areas?

Additional strategic opportunities include collaborations among local non-profits to ensure service delivery and prevention of service duplication.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlined in the following sections addresses market conditions, the availability of expected resources to meet community needs, the current structure for delivering services, goals, barriers to meeting specified goals, and how these barriers may be overcome. Market conditions in the City include some areas of disproportionately greater needs for low-to moderate income households and communities and racial and ethnic minority groups. Additional market conditions include cost burden, waiting lists for affordable housing, and high concentrations of low-income, racial and ethnic minorities, and protected classes in specific areas, especially within the Core City.

The strategic plan will discuss areas of concentration of low and moderate income communities, concentrations of racial and ethnic minority groups, and City plans to address these needs, including, but not limited to: City partnerships with non-profits, CHDOs, and developers; use of NSP and NSA programs; and counseling and education regarding credit and homeownership for low- and moderate-income residents. Public and social service provision to and the needs of special population, such as the elderly, frail elderly, victims of domestic violence, veterans, and residents with HIV/AIDS will also be discussed.

The Strategic Plan also includes a discussion of public housing, homelessness, and lead-based paint hazards, and describes the City of High Point's anti-poverty initiatives and plans to monitor performance and compliance. The priorities are based on the previous needs assessment, market analysis, and CDBG eligibility requirements. The City will focus their priorities on projects and programs that meet program eligibility requirements, have long term impacts on low- and moderate- income residents, and help address other federal, state, and local priorities, such as fair housing choice and sustainability.

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

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

Both the City's AI and its Core City Master Plan identified this area as needing revitalization, and the City has been committed to working to redevelop housing within Core City neighborhoods. If spending levels over the next four years approximate 2015-2016 levels,

the City anticipates spending approximately 29% of its funding in these areas.

Geographic Distribution

Target Area	Percentage of Funds
Tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, and 145.03	29%

Table 47 - Geographic Distribution

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

Priority Needs

During the consolidated planning process, the City of High Point has identified the following as priority needs. Each priority also lists the subpopulation of residents that would be addressed with each priority along with the goals that would be addressed as a part of each priority need.

1	Priority Need Name	Affordable Rental Housing Construction
	Population	Extremely Low Low Disabled
	Description/ Activities	Expand the supply of affordable housing Promote the development of affordable rental units in high opportunity areas Develop public-private partnerships to support construction of rental units
	Basis for Priority	Rates of renter cost burdens Analysis of Impediments Stakeholder and community input
2	Priority Need Name	Expand Homeownership Opportunities
	Population	Moderate Low Disabled
	Description/ Activities	Partner with CHDO for development of affordable owned housing Continue Homeowner Assistance program Promote infill housing development opportunities in Core City
	Basis for Priority	Stakeholder and community input Rates of cost burdens

3	Priority Need Name	Decrease homelessness
	Population	Extremely Low Low
	Description/ Activities	Support development of permanent supportive housing Support continued coordination with regional service providers
	Basis for Priority	Stakeholder and community input Partners Ending Homelessness Strategic Plan
4	Priority Need Name	Code enforcement and Neighborhood Clean-Up
	Population	All
	Description/ Activities	Rehabilitation of existing units Neighborhood enhancement and revitalization Address abandoned properties and boarded up housing
	Basis for Priority	Stakeholder and community input Age of housing Core City Master Plan Analysis of Impediments
5	Priority Need Name	Core City Revitalization / NRSAs
	Population	Extremely Low Low Moderate
	Description/ Activities	Continue Community Based Initiatives Program Assess feasibility of a land bank Leverage city-owned properties
	Basis for Priority	Core City Master Plan Analysis of Impediments Housing conditions Stakeholder and community input
6	Priority Need Name	Job Training & Employment Assistance
	Population	Extremely Low Low
	Description/ Activities	Continue and expand support of job training programs
	Basis for Priority	Stakeholder and community input Needs and market analysis assessment

7	Priority Need Name	Public Services
	Population	Extremely Low Low Moderate
	Description/ Activities	Provide a range of services for low/mod income residents such as tax prep assistance, medical/health programs, youth activities, senior activities, transportation assistance, and others
	Basis for Priority	Stakeholder and community input Needs and market analysis assessment
8	Priority Need Name	Fair Housing Education & Awareness
	Population	All
	Description/ Activities	Fair housing training through a certified fair housing agency Outreach to population with limited English proficiency Testing Restrict subrecipients with history of discriminatory behavior
	Basis for Priority	Analysis of Impediments (RCAP/ECAPs, segregation indices) Community and stakeholder input

Table 48 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (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)	The high level of cost burden among many low-income households; waiting lists exceeding 1-2 years at existing public and subsidized housing; frequent closures of waiting lists for existing public and subsidized housing due to lack of inventory; concentration of poverty, low income families, and protected classed in the Core City; and concentrations of public and subsidized housing.
TBRA for Non-Homeless Special Needs	The high level of cost burden among many low-income households, including non-homeless special needs populations; waiting lists at existing public and subsidized housing; and concentrations of public and subsidized housing.
New Unit Production	The age of the housing stock, the low vacancy, and the waiting lists at existing public and subsidized housing in the City.
Rehabilitation	Age of housing stock; lengthy process to demolish blight and dilapidated properties.
Acquisition, including preservation	The number of tax delinquent and foreclosed properties. The number of abandoned and boarded-up properties.

Table 49 – Influence of Market Conditions

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

Introduction

The following table outlines High Point’s anticipated resources including CDBG, HOME, and other funding sources that the City anticipates having available during the 2015-2019 period covered by this Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	-Acquisition -Admin and Planning -Economic Development -Housing -Public Improvements -Public Services	\$808,831	\$135,000	\$240,393	\$1,184,224	\$3,235,324	In 2015, the City’s CDBG allocation fell by 12%. Given the complex environment at the federal level, it is difficult to project the amount of CDBG funds for the 2015-2019 Con Plan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public-federal	Acquisition Homebuyer assistance Emergency repair Multifamily rental new construction New construction for Ownership	\$320,099	\$469,200	\$0	\$789,299	\$1,280,396	In 2015, the City's HOME allocation was decreased by 10%.
Continuum of Care Permanent Supportive Housing Grant	Public-federal	Permanent supportive housing	\$78,012	\$0	\$0	\$78,012		
General Fund	Public-local	Infill housing development	\$120,000	\$0	\$200,000	\$320,000		
Section 108	Public-federal	Support for development of LIHTC units	\$2,000,000	\$0	\$0	\$2,000,000		
North Carolina Housing Finance Agency	Public - state	Construction training Urgent repairs	\$165,000	\$0	\$0	\$165,000		

Internal Revenue Service	Public – federal	Income tax preparation assistance	\$4,000	\$0	\$0	\$4,000		
Neighborhood Stabilization Program	Public – federal	Housing and neighborhood improvement	\$0	\$350,000	\$0	\$350,000		
Department of Justice Grant	Public – federal	Support for domestic violence victims	\$500,000	\$0	\$94,734	\$594,734		

Table 50 - 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 federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, particularly in the current budget environment, the City has historically received these funds and expects to continue to receive CDBG funds for the period covered by this Plan. The City leverages funds through its General Fund to assist in Infill and affordable housing development projects. The City also leverages funding through the Continuum of Care funding to assist with homeless needs.

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

The City of High Point owns several residential lots in Core City neighborhoods that may be used to address the needs identified in this Plan, most specifically, increased access to affordable housing.

SP-40 Institutional Delivery Structure – 91.215(k)

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

The City of High Point's Community Development and Housing Department will deliver many of the services outlined in this Consolidated Plan. Within that department, the Community and Neighborhood Development Division (CNDD) is charged with developing and implementing the Department's non-housing strategies to implement community capacity development activities that promote stronger neighborhoods. Capacity-building and technical support for neighborhood associations remains one of the most important services provided by CNDD. The division also provides support to the Citizens Advisory Council and manages CDBG funds for public service grants, Continuum of Care grant funds for housing for chronic homeless individuals, the Supervised Visitation Program for Victims of Domestic Violence funded through the U.S. Department of Justice, and the Volunteer Income Tax Assistance Services (VITA) program funded through the Internal Revenue Service.

Additionally, the Community Development and Housing Department will partner with other community organizations, identified in Table 51, to achieve Consolidated Plan goals. Note that this is not an exhaustive list of all agencies with which the City may partner over the next five years.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Housing Authority of the City of High Point	Housing Provider	Serves public housing and Housing Choice Voucher program participants	Citywide
Family Service of the Piedmont	Nonprofit Agency	Serves domestic violence victims	Citywide
Neighborhood Associations	Community Organizations	Use CDBG funds for capacity building	Core City census tracts
High Point University	Institution	Provide tax return prep assistance	Citywide
NC Housing Finance Agency	Public Agency	Fund affordable housing rehab	Citywide
NC Homebuilders Association	Private Agency	Housing rehab training	Citywide
Open Door Ministries	Housing Provider	Provide permanent supportive housing	Citywide

Table 51 - Institutional Delivery Structure

The availability of services for homeless persons and persons with HIV/AIDS is specified in Table 52. Most of the types of services listed are provided in High Point by one or more homeless shelters or other service organizations. While persons with HIV/AIDS may receive many of these services, they are not specifically targeted to this population group.

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

Table 52 - Homeless Prevention Services Summary

SP-45 Goals Summary – 91.215(a)(4)

Goal Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Capacity Building	2015	2019	Non-Housing Community Development Needs	Core City	Core City revitalization; Neighborhood cleanup	CDBG: \$820,655	Implementation of capacity building activities (Year 1 Goal: 10 activities)
2	Provision of Public Services	2015	2019	Non-Housing Community Development Needs	Core City and Citywide	Create a suitable living environment for low/moderate income residents; Job training and employment assistance	CDBG: \$350,000	Public service grants to community-based organizations and other non-profits (Year 1 Goal: 16 agencies funded)
3	Core City Improvements	2015	2019	Non-Housing Community Development Needs	Core City	Code enforcement and neighborhood cleanup; Public improvements	CDBG: \$1,303,930	Number of lots acquired (Year 1 Goal: 10); Number of public improvement projects (Year 1 Goal: 5)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Emergency Home Repair	2015	2019	Affordable Housing	Core City and Citywide	Maintain affordable housing for low and moderate income residents	CDBG: \$500,000	Number of low and moderate income households assisted (Year 1 Goal: 24 households)
5	Support Affordable Rental Housing Development through Section 108 Loan	2015	2019	Affordable Housing	Citywide	Affordable rental housing construction	Section 108 Loan: \$2,000,000 CDBG: \$191,000 (Section 108 loan repayment)	Number of affordable rental units constructed (Year 1 Goal: 84 units)
6	CHDO Project Reserves	2015	2019	Affordable Housing	Core City	Expand homeownership opportunities	HOME: \$538,305	Number of homes constructed (Year 1 Goal: 6 homes)
7	CHDO Operating Support	2015	2019	Affordable Housing	Citywide	Administration and Planning	HOME: \$75,000	Administration and Planning
8	Homeownership Education & Assistance	2015	2019	Affordable Housing	Citywide	Expand homeownership opportunities	HOME: \$500,000 CDBG: \$255,000	Homebuyer education class attendance; Number of mortgage-ready families (Year 1 Goal: up to 50 households)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Affordable Housing Development and Program Delivery	2015	2019	Affordable Housing	Citywide	Expand access to affordable housing	HOME: \$2,500,000 CDBG: \$2,229,240	Number of affordable housing units
10	Administration	2015	2019	Operating Expenses	Citywide	Administration and Planning	CDBG: \$291,865 HOME: \$358,705	Administration and Planning

Table 53 – Goals Summary

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).

The City of High Point estimates that approximately 124 extremely low-income, low-income, and moderate-income families will be assisted through construction of affordable housing using CDBG and HOME funds over the next five years. This estimate includes 30 new units for homeownership and at least 84 rental units. Up to an estimated 1,500 households may participate in homeownership education classes and up to 250 may receive downpayment assistance. The City also anticipates completing urgent home repairs for 120 extremely low-income, low-income, and moderate-income families over the next five years.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

This is not a requirement for the City of High Point.

Activities to Increase Resident Involvement

As discussed in other sections, HPHA administers a myriad of programs, such as the Family Sufficiency (FSS) Program, the Congregate Housing Services Program (CHSP), and youth programming in order to engage public housing Section 8 participants. These programs provide a wide variety of programs and services including educational, recreational and life-enhancing programs for youth, families and seniors/disabled residents. Programs and services include, but are not limited to, education assistance, job training, employment search and referral, budget and credit repair counseling, homeownership counseling, use of escrow accounts, transportation services, a meal program, case management, wellness programs, assistance with daily living activities, and food, art, and enrichment programs for youth.

In addition, the HPHA's program participants are involved in various City initiatives, such as its Community Capacity Building Program, administered through the Community and Neighborhood Development Division.

Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the 'troubled' designation.

HPHA is not designated as "troubled."

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

Barriers to Affordable Housing

The affordable housing barriers for the City of High Point include the following:

- Limited access to public transit, limited routes, hours, and availability of public transit, public transit routes not connecting to major centers of employment or affordable housing.
- High rate of immigrant residents with limited English proficiency do not have adequate access to City programs and services.
- Overall increase in homeless population and low-income families.
- Limited work availability, seasonal employment, high unemployment rate.
- Lengthy process to condemn blighted/abandoned homes, which prevents rehabilitation and building of new affordable housing units.

- Limited affordable housing in downtown High Point and the Core City.
- High concentrations of poverty in the Core City. Higher unemployment and under-employment rates for racial and ethnic minorities. Lower income levels amongst residents in protected classes.
- High deposits for utilities that limit funds available for rental deposits; high deposits for rentals.
- Limited hours for JobLinks and other locations to distribute available job opportunities.
- Inability of contractors to secure proper permits in a timely manner.
- Increased demand for housing counseling, financial literacy, demand for rental assistance. Increased need for assistance from the Housing Rehabilitation Program.
- Increased need for supportive and transitional services for residents with disability, mental illness, chronic homelessness, and the elderly.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- The City of High Point will evaluate the extent to which housing counseling is available to provide credit repair advice to members of the protected classes, to ensure to the extent possible that they have access to means of improving their ability to obtain and maintain decent, affordable housing. In the case that counseling is unavailable, inadequate or not well advertised, the City will work with its community partners to increase its availability and use.
- As a HUD approved housing counseling agency, HPHA provides services in the area of credit counseling, prepurchase counseling, post-purchase counseling, and fore-closure prevention and mitigation. The HPHA offers families the tools needed to become successful homeowners through its 5-week Financial Fitness program.
- The City of High Point will increase the supply of safe, sanitary, and decent affordable housing through the development of single family and multifamily housing.
- The City of High Point will seek infill development through partnerships with non-profit developers and use of CHDOS.
- The City of High Point will seek partnerships with multifamily housing developers and HPHA in support of LIHTC projects.
- The City of High Point will utilize the Neighborhood Stabilization Program (NSP) to acquire and repair vacant foreclosed properties and sell these properties to income-eligible persons.
- The City of High Point will seek and utilize NRSA designation to complete revitalization projects in Macedonia and Southside.

- The City of High Point will improve the condition of the existing low income housing stock through use of housing rehabilitation, revitalization initiatives in the Macedonia and Southside regions of the Core City, and used of lead hazard control and emergency repair programs.
- The City of High Point will improve the accessibility to affordable housing through the use of homebuyer education and down payment assistance programs.
- The City of High Point will partner with organizations to increase social and supportive services to low-income and moderate-income residents, homeless residents, and help facilitate community programs through the Community & Neighborhood Development Division.

SP-60 Homelessness Strategy – 91.215(d)

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

Partners Ending Homeless (PEH) has the goal of implementing a Housing First model which first places homeless individuals in permanent housing and then focuses on supportive services. “Partnering to End Chronic Homelessness in Guilford County, High Point, and Greensboro,” the County’s previous 10-Year Plan to address homelessness, outlined strategies to improve access to services, which included enhanced mental health and substance abuse services; better coordination with mainstream service providers; and training on how best to provide wrap around services in conjunction with housing.

Addressing the emergency and transitional housing needs of homeless persons.

While emergency and transitional housing providers will continue to operate in the City of High Point, PEH and the City of High Point will work to expand the supply of permanent supportive housing rather than substantially increasing the availability of emergency shelter and transitional housing over the next five years.

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.

In order to accomplish this goal, additional permanent supportive housing will be needed. To that end, High Point will support the strategies outlined in “Partnering to End Chronic

Homelessness,” which include adding permanent supportive housing through rental assistance, new housing, and conversion of existing housing; providing loans to build permanent housing for the chronically homeless; and encouraging local housing providers to seek CHDO status to leverage HOME funds. High Point will continue to use CDBG and HOME money to support the development of affordable rental housing, including permanent housing for the chronically homeless.

Additionally, High Point will explore the option of opening a day center to help homeless persons as they look for employment and housing. A day center modeled after the Interactive Resource Center in Greensboro was a top need identified by homeless service and housing providers.

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.

A key strategy identified in “Partnering to End Chronic Homelessness,” is stronger homelessness prevention as persons are discharged from jails, hospitals, mental health facilities, or foster care. Action steps planned by the Continuum of Care to implement this strategy include a countywide plan that prohibits discharge of individuals to the streets or housing that has not been confirmed, and tools and training to help caseworkers better connect persons being discharged with housing and supportive services.

Another strategy to prevent a return to homelessness was improved connections between permanent supportive housing providers, clients, and mainstream services.

Over the next five years, the City of High Point will continue to support PEH and strategies for addressing chronic homelessness. The City will also help low-income families enhance housing security by developing additional affordable rental and for-sale units, assisting low income households obtain with financial planning and homeownership, and supporting job training and self-sufficiency programs operated by the HPHA, among other economic development and affordable housing efforts.

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

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

In 2008, the City of High Point began operating a Lead-Based Paint Remediation Program serving private residential housing occupied by very low to moderate income families. To date, the program has resulted in making more than 300 units “lead safe.” Since 2011, the City of High Point received a Lead-Based Paint Hazard Control Grant from HUD; while the City’s most recent grant will expire in April 2015, High Point intends to re-apply when eligible.

Services provided free of charge to eligible applicants include: (1) An inspection to determine presence of lead; (2) A risk assessment to explain the results of the inspections; (3) Remediation services to eliminate or control lead paint hazards; and (4) Clearance to confirm that lead-based paint hazards have been remediated.

In addition to the Lead-Based Paint Remediation Program, the City addresses lead-based paint risks during any rehabilitation project. Specifically, High Point conforms to the federal mandate established by Title X of the 1992 Housing and Community Development Act that HUD funded programs, including Housing Rehabilitation Programs, incorporate lead-based paint hazard evaluation, remediation/reduction strategies, and clearance requirements for all housing structures built before 1978.

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

While the Lead-Based Paint Remediation Program is available citywide, six census tracts in the Core City are targeted, given that they have several socioeconomic and environmental risk factors which put them at heightened risk of lead paint exposure. These factors include age of housing, poverty, crime, low educational scores, and concentrated race/ethnicity. These six tracts cover parts of the Five Points, Montlieu, Washington Street, East Central, Southside, West End, Macedonia, and Highland Mills neighborhoods, and the Ward Street area.

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

Assessment and remediation of lead-based paint risks are integrated into the City’s housing rehabilitation procedures. Additionally, the City has a policy for prioritizing units for inclusion in its remediation program, as follows:

1. Referrals from Guilford County Health Department confirming children under age 6 with elevated blood lead levels;
2. Presence of children under age 6;
3. Location in one of the targeted census tracts;

4. Cost of remediation compared to the value of the structure;
5. Degree of lead hazard;
6. Earmarked for rehabilitation; and
7. Location outside of the targeted census tracts.

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

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

The City of High Point's poverty rate, percentage of residents living below the poverty line, was 21.4% for the years of 2009 and 2013 according to the American Community Survey. Nearly 1 in 5 residents (19.7%), were living below the poverty level at some point during the past 12 months. Residents under the age of 18 experienced the highest poverty rates at nearly 1 in 3 or 32.1%. Elderly residents who were age 65 or more years had a poverty rate of 8.7%. Poverty rates were disproportionately high amongst racial and ethnic minority groups.

- African-Americans experienced a 32.1% poverty rate compared to 15.1% for Whites.
- The poverty rate for Latinos was 35.7%.
- The Asian poverty rate was 24.3%.
- The American Indian/ Pacific Islander poverty rate was 24.3%.

The City's economy centers on seasonal and labor based work, including work related to the International Furniture Market held twice a year in downtown High Point. Unemployment for the City of High Point is high during the off season and overall wages are low due to work being labor based. During the planning process, residents and stakeholders identified that many workers earn income for only 3-4 months annually. According the American Community Survey and Bureau of Labor Statistics, the percentage of residents not working within the past 12 months was 44.1% and the number of residents who did not work full-time jobs was 40.3%. Residents living below the poverty level may face barriers to earning higher wages, such as, low basic employment skills, affordable childcare needs, and need for supportive, substance abuse, mental health, and health services.

The City's Community and Neighborhood Development Division offers a variety of programs designed to help residents and strengthen communities. These programs include youth development, employment skills training, resource coordination for residents and ex-offenders, and facilitating the use of public services. The City of High Point partners and collaborates with public service providers utilizing CDBG funds to provide services to low-income and moderate-income clients. Current partners and funded organizations included, but are not limited to: Caring Services, Inc. (substance abuse counseling), Family Service of Piedmont (victim and family support services, family and credit counseling), Helping Hands

(food, emergency rent, and emergency utility assistance), Mary's House, Inc. (transitional, permanent, and supportive housing services), and Piedmont Health Services and Sickle Cell Agency (outreach, education, screening, and case management for residents with high-risk health needs). The City leverages CDBG and HOME resources to encourage additional public and private investment. Through the Continuum of Care the City provides homeless assistance and supportive services. Additionally, the HPHA provides job and basic skill training through the Family Self-Sufficiency and Occupational Training Program.

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

The anti-poverty strategy uses housing, homelessness prevention, public housing, and non-housing community development strategies to help reduce the number of families that fall below the poverty level. As part of both the anti-poverty plan and plan to increase affordable housing the City of High Point will: seek and utilize NRSA designation to complete revitalization projects in Macedonia and Southside; use the emergency repair program to improve and rehabilitate housing stock in areas with higher concentrations of low-income and extremely low-income residents including areas of the Core City, Macedonia, and Southside; offer homebuyer education and down payment assistance programs; partner with organizations to increase social and supportive services to low- and moderate-income residents and homeless residents; and help facilitate community programs through the Community & Neighborhood Development Division.

SP-80 Monitoring – 91.230

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

Public Services

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

Additional requirements of sub-recipients include a mid-year report and/or an appearance before the Citizen Advisory Council to ensure performance measure are being met and that funding is expended in a timely manners.

Affordable Housing

All individuals or households receiving assistance through a housing program must submit an application to verify eligibility, which is reviewed by City staff. The City of High Point has two Low Income Housing Tax Credit (LIHTC) properties, Admiral Pointe (54 units) and Addington Ridge (58 units), that must undergo annual on-site inspections based on HOME rules and the total number of units. A minimum 20% of these HOME assisted units will be inspected for compliance with property standards and to verify information submitted by owners on tenants' income, rents, and other HOME rental requirements during the projects period of affordability. HUD's checklist the Guide for Review of Rental Properties will be used as a resource during monitoring to ensure record keeping in compliance with all federal requirements. Addington Ridge will be funded, partially, through Section 108 funds and CDBG regulations will apply.

CHDOs

The affordable housing manager, or designee, will conduct an annual evaluation of CHDOs to determine fiscal soundness, staff underwriting/development experience, and address requirements set by HUD. Evaluation criteria will include, but not be limited to:

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

Lead Hazard Control

To ensure that the Lead Hazard Control Program is compliant with its Notice of Funding Availability (NOFA) and HUD regulations the City will:

- Review work write-ups to ensure that prescribed work addressed components that are found to be lead hazards. Any additional required work (i.e. work to meet minimum housing inspection standards) will be addressed with CDBG, HOME, or General Funds.
- Additional compliance items such as income verification and eligibility, affordability period, and procurement shall follow the Department's standard operating procedures.

Expected Resources

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

Introduction

The following table outlines High Point’s anticipated resources including CDBG, HOME, and other funding sources that the City anticipates having available during the 2015-2019 period covered by this Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	-Acquisition -Admin and Planning -Economic Development -Housing -Public Improvements -Public Services	\$808,831	\$135,000	\$240,393	\$1,184,224	\$3,235,324	In 2015, the City’s CDBG allocation fell by 12%.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
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Continuum of Care Permanent Supportive Housing Grant	Public-federal	Permanent supportive housing	\$78,012	\$0	\$0	\$78,012		
General Fund	Public-local	Infill housing development	\$120,000	\$0	\$200,000	\$320,000		
Section 108	Public-federal	Support for development of LIHTC units	\$2,000,000	\$0	\$0	\$2,000,000		
North Carolina Housing Finance Agency	Public – state	Construction training Urgent repairs	\$165,000	\$0	\$0	\$165,000		

Internal Revenue Service	Public – federal	Income tax preparation assistance	\$4,000	\$0	\$0	\$4,000		
Neighborhood Stabilization Program	Public – federal	Housing and neighborhood improvement	\$0	\$350,000	\$0	\$350,000		
Department of Justice Grant	Public – federal	Support for domestic violence victims	\$500,000	\$0	\$94,734	\$594,734		

Table 54 - 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 federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, particularly in the current budget environment, the City has historically received these funds and expect to continue to receive CDBG funds for the period covered by this Plan. The City leverages funds through its General Fund to assist in Infill and affordable housing development projects. The City also leverages funding through the Continuum of Care funding to assist with homeless needs.

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

The City of High Point owns several residential lots in Core City neighborhoods that may be used to address the needs identified in this Plan, most specifically, increased access to affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goal Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Capacity Building	2015	2016	Non-Housing Community Development Needs	Core City	Core City revitalization; Neighborhood cleanup	CDBG: \$164,131	Implementation of capacity building activities (Year 1 Goal: 10 activities)
2	Provision of Public Services	2015	2016	Non-Housing Community Development Needs	Core City and Citywide	Create a suitable living environment for low/moderate income residents; Job training and employment assistance	CDBG: \$70,000	Public service grants to community-based organizations and other non-profits (Year 1 Goal: 16 agencies funded)
3	Core City Improvements	2015	2016	Non-Housing Community Development Needs	Core City	Code enforcement and neighborhood cleanup; Public improvements	CDBG: \$260,786	Number of lots acquired (Year 1 Goal: 10); Number of public improvement projects (Year 1 Goal: 5)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Emergency Home Repair	2015	2016	Affordable Housing	Core City and Citywide	Maintain affordable housing for low and moderate income residents	CDBG: \$100,000	Number of low and moderate income households assisted (Year 1 Goal: 24 households)
5	Support Affordable Rental Housing Development through Section 108 Loan	2015	2016	Affordable Housing	Citywide	Affordable rental housing construction	Section 108 Loan: \$2,000,000 CDBG: \$38,200 (Section 108 loan repayment)	Number of affordable rental units constructed (Year 1 Goal: 84 units)
6	CHDO Project Reserves	2015	2016	Affordable Housing	Core City	Expand homeownership opportunities	HOME: \$107,661	Number of homes constructed (Year 1 Goal: 6 homes)
7	CHDO Operating Support	2015	2016	Affordable Housing	Citywide	Administration and Planning	HOME: \$15,000	Administration and Planning
8	Homeownership Education & Assistance	2015	2016	Affordable Housing	Citywide	Expand homeownership opportunities	HOME: \$100,000 CDBG: \$51,000	Homebuyer education class attendance; Number of mortgage-ready families (Year 1 Goal: up to 50 households)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Affordable Housing Development and Program Delivery	2015	2016	Affordable Housing	Citywide	Expand access to affordable housing	HOME: \$500,000 CDBG: \$445,848	Number of affordable housing units
10	Administration	2015	2016	Operating Expenses	Citywide	Administration and Planning	CDBG: \$58,373 HOME: \$71,741	Administration and Planning

Table 55 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of High Point will undertake activities that address priority needs and objectives established in this Consolidated Plan and Annual Action Plan. Projects will also address the priorities identified in the City’s “Analysis of Impediments/Assessment of Fair Housing Summary.”

Projects

	Agency Title	Project
Community Development Projects (CDBG Funded)		
1	City of High Point	Community Capacity Building Program
2	City of High Point	Community Based Initiatives Grant Program
3	City of High Point	Public Services Grant Program
Public Services Grant Program		
4	Caring Services, Inc.	Caring Services Family Program
5	Communities in Schools of High Point, Inc.	Healthy Fit Challenge Workshops
6	Family Service of the Piedmont	Fairview Family Resource Center Garden and Community Resource Outreach Program
7	Housing Authority of the City of High Point	Family Self-Sufficiency Occupational Training Project
8	Macedonia Family Resource Center	Punch4Pounds
9	Reading Connections, Inc.	High Point Adult Literacy Services

	Agency Title	Project
Community Development Projects (CDBG Funded)		
10	The M.I.N.D. Group (Moving In a New Direction)	Fans View Sports, Music and Video Project
11	Food Assistance, Inc.	Groceries on Wheels (GoW)
12	New Beginnings Full Gospel Ministries, Inc.	Project Refocus
13	The Salvation Army of High Point	PART Bus Pass Program
14	Young Women's Christian Association of High Point	Making Proud Choices Pregnancy Prevention Program
Housing Projects (HOME and CDBG Funded)		
15	City of High Point	Core City Activities
16	City of High Point	Emergency Repair
17	City of High Point	HUD Section 108 Loan funds/LIHTC (Low Income Housing Tax Credit)
18	City of High Point	Community Housing Development Organization (CHDO)
19	City of High Point	Homebuyer Assistance/Individual Development Accounts
Community Development and Housing Projects Funded through Other Sources		
	Family Service of the Piedmont	Harmony House Supervised Visitation and Exchange Program
	City of High Point	Volunteer Income Tax Assistance Program
	City of High Point	Continuum of Care Permanent Supportive Housing Program
	City of High Point	Neighborhood Stabilization Program
	City of High Point	Infill Housing Development
	City of High Point	Construction Training Partnership (CTP) Program
	City of High Point	Core City Homebuyer Assistance Program
	City of High Point	Lead Hazard Control

Table 56 – Project Information

AP-38 Project Summary

Project Summary Information

The 2015-2016 projects summarized below include those to be funded using CDBG and HOME monies. Summaries of additional housing and community development projects funded through other sources are provided in the appendix.

City of High Point: Community Capacity Building Program

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

Below is a listing of neighborhood associations and some, but not all, of their resident activities:

Burns Hill Neighborhood Association is actively involved in issues of crime, planned neighborhood activities, increasing membership, neighborhood beautification, and youth development. Plan and projects include:

- Increase membership by increasing door to door visitation and holding an open house
- Better participation in Great American Cleanup in the Spring and Clean Sweep America Fall Cleanup (residents, landlords, churches, organizations)
- People Helping People project with outreach to youth and elderly community residents and an “Adopt-A-Family” project
- Fellowship and better member recognition (Commitment to Community Awards Dinner)
- National Night Out participation (Back-To-School celebration for the youths, providing free school supplies)
- Survey of blighted houses with presentation of information to City Council (walking the in neighborhood to complete survey)
- Increase fundraising by holding a community yard sale and a neighborhood cookout challenge

Cedrow Residents' Association focuses on identifying and addressing issues affecting the neighborhood and engaging in activities to help the neighborhood to thrive. Plans and projects include:

- Restructuring the organization and electing new officers
- Conducting a membership drive to increase membership in the Association
- Conducting and/or partnering in youth programming
- Conducting home fire safety training

Five Points Neighborhood Association focuses on re-organization and membership. Plans and projects include:

- Recruiting residents and businesses to join the Association
- Hosting 'A Day in Five Points' event to forge partnerships between businesses and the neighborhood to expand accessible resources
- Conducting neighborhood beautification events
- Engaging youth in neighborhood activities

Highland Mills Neighborhood Association focus is on re-organizing, leadership development and membership recruitment. Plans and projects include:

- Identify leadership for the Association
- Conduct a membership drive to engage more residents in the association
- Prepare an inventory of dilapidated and/or abandoned properties in the neighborhood
- Beautify and clean up the neighborhood to increase curb appeal
- Continue to partner with the High Point Police Department to address crime

Macedonia Neighborhood Association: The Macedonia Neighborhood Association focuses on increasing membership and partnering with Macedonia Family Resource Center to assist with programs to address needs of residents living in the neighborhood. Plans and projects include:

- Increase membership (bring 1 or 2 members to each meeting)
- Select members to hold offices
- Increase awareness concerning the association, resource center and neighborhood
- Increase youth participation
- Encourage residents to improve the appearance of the neighborhood
- Continue to organize and operate a Toy Exchange for community members
- Continue partnership with Wesleyan Christian Academy

The Oakview Citizens' Council's overall goal is to engage neighborhood residents in issues concerning the neighborhood. Plans and projects include:

- Recruiting new members from areas of the neighborhood where crime has increased
- Improving participation by neighbors in National Night Out
- Continuing crime watch efforts
- Conducting food drives and distribution to needy families in the neighborhood
- Inviting City Council members to conduct Town Hall meetings with the Association to hear the concerns of the neighborhood
- Inviting guest speakers to conduct presentations on issues of interest to our neighborhood (i.e. Public Policy established in the State Legislature, Hunger in High Point and Home Fire Safety)
- Increasing use of the Association website by neighborhood residents to build community

The Pershing Street Neighborhood Watch focuses on crime and safety issues. Plans and projects include:

- Complete work on bylaws and mission statement
- Door Knocking Campaign to increase membership
- Complete Community-Based Initiative grant and have a grand opening at the “new” community park
- Continue to make the park more family-friendly
- Continue to partner with the City of High Point Parks and Recreation Department to improve the community park
- Fill all officer positions

The Southside Neighborhood Association partners with Family Service of the Piedmont, Fairview Street School, Boys & Girls Club and High Point Parks & Recreation to celebrate National Family Night. Plans and projects include:

- Continue work in the community garden and increase community participation
- Door Knocking in the Neighborhood to increase membership
- Neighborhood Spring Clean-Up
- Youth participation
- National Night Out Activities
- Partner with Family Service of the Piedmont with ‘National Family Night’
- Holiday Celebration with Neighborhood Residents

The Washington Street Neighborhood Association works with local businesses, the High Point Police Department, Community & Neighborhood Development Division, and area churches to eliminate crime, drugs and theft with the area. Plans and projects include:

- Partner with New Beginnings Full Gospel Ministries to hold “Back-to-School Refresher” event
- Increase community participation and awareness
- Hold elections for new officers
- Participate in various community events include the annual National Night Out celebration and Unity Festival
- Continue partnerships with community partners and seek donations and fundraising opportunities
- Successfully complete Community-Based Initiative grant

West End Neighborhood Association focuses on re-organization, membership recruitment, crime watch, and neighborhood beautification. Plans and projects include:

- Conducting a membership drive to increase resident participation in the Association
- Identifying a site and develop plans for a community garden and park for residents
- Petitioning to reduce speed limits through the neighborhood
- Preparing an inventory of abandoned homes and businesses in the neighborhood
- Electing Street Captains to develop a Neighborhood Crime Watch Corps

Projected Funding: \$164,131 (CDBG)

Target Areas: Census tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, and 145.03, and low and moderate income individuals/families.

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

Goal Outcome Indicator: Facilitate 10 capacity building activities

City of High Point: Community Based Initiatives Grant Program

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

The CAC expects to select five (5) neighborhoods and/or local community based organization improvement projects to be completed by June 30, 2016.

Projected Funding: \$5,000 (CDBG)

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services, creating a suitable living environment, creating sustainability

Goal Outcome Indicator: Assist up to 5 community-based organizations and neighborhood associations to create initiatives within their communities that will empower low and moderate income residents within the Core City of High Point to create a sense of pride and ownership of neighborhoods which are safe, clean and crime-free.

City of High Point: Public Services Grant Program

The City of High Point annually sets aside a portion of its CDBG entitlement to fund public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents. Eligible activities include labor, supplies and materials, employment, crime prevention, child-care, health, drug abuse prevention, education, fair housing counseling and energy conservation. Funds are allocated through a competitive process and the Citizens' Advisory Council (CAC) reviews all applications and makes recommendations to the City Council. A total of 11 applications were submitted for funding. The CAC will review applications on February 26th and send recommendations to City Council in April.

Projected Funding: \$65,000 (CDBG)

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Creating a suitable living environment, increasing availability and accessibility, creating sustainability

Goal Outcome Indicator: Assist up to 11 public service applicants in establishing sustainable programming which will empower low and moderate-income residents of the City of High Point to achieve skills to stabilize and sustain their capacity to become self-sufficient. Specific goals are identified by project.

Caring Services, Inc.: Family Program

Caring Services offers a holistic continuum of care to individuals who are ready to make a commitment to their recovery from mood altering substances. The program provides a bridge between the devastation of addiction and successful return to family and society as a clean, sober and productive citizen. The Caring Services Family Program is designed to assist in the reestablishment of family relationships through intensive treatment and case management. Four workshops provided by the program will focus education with family members in treatment as well as their loved ones around addiction, recovery, treatment, the family system/parenting and coping skills.

Projected Funding: \$4,300

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services (creating suitable living environment)

Goal Outcome Indicator: Assist in re-establishing family relationships for 40 low to moderate income households

Communities In Schools of High Point: Healthy Fit Challenge Workshops

Communities In Schools of High Point goal is to connect students and their families to community resources tailored to their local needs, surrounding them with community support, empowering them to stay in school and achieve in life. This project, Healthy Fit Challenge Workshops, will provide health and nutrition expertise, exercise and health screenings that will be coordinated at five (5) elementary and middle schools in High Point. Sessions will be open to parents, teachers and students of each target school.

Projected Funding: \$3,150

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services (creating suitable living environment)

Goal Outcome Indicator: Increase health and nutritional awareness as well as fitness levels of 900 low and moderate income youth

Fairview Family Resource Center: Garden and Community Resource Outreach Program

The Fairview Family Resource Center will engage school age youth in gardening, leadership skill development, life skills, nutrition, cooking and entrepreneurship workshops to plan, implement and maintain The Kids Connect garden plot in the Southside Community Garden.

Projected Funding: \$2,000

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services (creating suitable living environment)

Goal Outcome Indicator: Educate 45 low and moderate-income youth to understand and develop healthy and nutritious eating habits and lifestyles as result of their engagement in community gardening.

Housing Authority of the City of High Point: Family Self-Sufficiency Occupational Training Project

Family Self-Sufficiency Occupational Training Project provides the opportunities for participants to obtain marketable skills through continuing educational and academic achievement programs to become workforce ready. For participants, the project is a major step toward achieving gainful employment, taking charge of their future and becoming economically self-reliant. Participants may choose occupational training to be certified as a Certified Nurse's Assistant, Pharmacy Tech, or Automotive Technician, or they may choose Business Career Classes, medical courses or receive a Career Readiness Certification.

Projected Funding: \$3,350

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services (creating suitable living environment)

Goal Outcome Indicator: Successfully graduate seven (7) low and moderate income individuals in job training and assist them in becoming workforce ready.

Macedonia Family Resource Center: Punch4Pounds

Punch4Pounds project will engage youth in fitness training, mentoring as well as academic tutoring and enrichment. Mentors will teach youth conflict resolution and decision making skills, while tutors will partner with the school system to develop customized lesson plans designed to bolster the academic proficiencies of individual youth. Physical fitness training with youth will teach them healthier eating and lifestyle choices. Further, the project will assist youth in leadership development through community service projects.

Projected Funding: \$8,400

Annual Goals: Public Services

Target Areas: Low to moderate income households citywide

Priority Needs Addressed: Public services

Goal Outcome Indicator: Increase health and fitness, academic proficiencies and leadership skills of 50 low and moderate-income youth.

Reading Connections, Inc.: High Point Adult Literacy Services

Reading Connection is an adult literacy agency for Guilford County, providing one-to-one tutoring and small group classes for adults who wish to improve their basic skills. The program will focus on the literacy skills needed to obtain or retain employment. The High Point Detention Center Literacy Program will provide basic reading/ math instructions and basic/intermediate computer classes for incarcerated men and women. The classes will meet twice weekly and separately for two hours each session. All of the classes will be taught by trained volunteers recruited by Reading Connections and the Guilford County Detention Center.

Projected Funding: \$5,000

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Service (Creating Suitable Living Environment)

Goal Outcome Indicator: Improve literacy skills of 350 low-literate, low to moderate-income adults.

The M.I.N.D. Group (Moving In a New Direction): Fans View Sports, Music and Video Project (application pending review)

The Fans View Sports, Music and Video Project will teach middle and high school youth the organizational, project management and technology skills necessary to develop an internet-based, sports and entertainment program from production to broadcast delivery.

Projected Funding: TBD

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Service (Creating Suitable Living Environment)

Goal Outcome Indicator: 25 low to moderate-income youth will develop marketable organizational, project management and technology skills.

Food Assistance, Inc.: Groceries on Wheels (GoW)

The Groceries on Wheels Project will deliver staple food items, produce, bread, frozen meats and eggs to low-income seniors to help them be more food secure.

Projected Funding: \$5,000

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Service (Creating Suitable Living Environment)

Goal Outcome Indicator: Assist 400 low to moderate-income senior households to achieve food security.

New Beginnings Full Gospel Ministries, Inc.: Project Refocus

Project Refocus will offer academic classes, mentoring and conflict management/decision making skill development with middle school youth on temporary suspension from the Welborn and Ferndale Middle Schools.

Projected Funding: \$10,950

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Service (Creating Suitable Living Environment)

Goal Outcome Indicator: Provide academic tutoring, mentoring as well as character/life-skill building to 150 low and moderate-income youth on temporary suspension from local Middle Schools.

The Salvation Army of High Point: PART Bus Pass Program

The PART Bus Pass Program will provide bus passes to homeless adults and those receiving emergency assistance through the Salvation Army Social Services Department to enable them to access transportation to work, medical or legal appointments.

Projected Funding: \$6,000

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Service (Creating a suitable living environment)

Goal Outcome Indicator: Provide availability/accessibility to employment as well as medical and legal services for 145 low and moderate-income adults.

Young Women's Christian Association of High Point: Making Proud Choices Pregnancy Prevention Program

The Making Proud Choices Pregnancy Prevention Program is a teen pregnancy Intervention program which engages youth in candid dialogue around responsible sexual behavior. Sessions focus on preventing sexually transmitted diseases and HIV, as well as increasing self-esteem, self-respect and decision-making skills necessary to reduce the teen pregnancy rate within the community.

Projected Funding: \$7,450

Target Areas: Low to Moderate-Income Clientele

Priority Needs Addressed: Public Services

Goal Outcome Indicator: Increase and sustain the ability of 50 low and moderate-income teens to reduce risky sexual behavior leading to sexually transmitted diseases and pregnancy.

City of High Point: Core City Activities

During its 2014-15 budget deliberations, Council decided to set aside a portion of the city's CDBG allocation to engage in Council approved projects focused on improving the core-city. Such projects would include but are limited to:

- Acquire and demolish blighted properties and land bank them to for future redevelopment.
- Public improvements to enhance neighborhood safety (such as sidewalks or traffic calming devices)
- Work with community groups to assist in the development of community gardens

Projected Funding: \$260,786 (CDBG)

Target Areas: Core City

Priority Needs Addressed: Access to affordable housing

Goal Outcome Indicator: Number of lots acquired for future redevelopment: 10; Number of public improvement projects: 5

City of High Point: Urgent Repair

Rehabilitation of the City's aging housing stock is geared towards ensuring the continued livability and viability of High Point's limited affordable housing units. The City applied for and received an Urgent Repair Program grant administered by the North Carolina Housing Finance Agency. The Urgent Repair Program funds are intended to assist households at 50% AMI or below with urgent housing repairs or to meet an imminent housing need as defined in the program guidelines. In conjunction, the City will continue to allot and administer CDBG funds through our own Emergency Repair Program to serve households at 80% AMI or below. The two programs combined will greatly expand our rehabilitation services in the low-to-moderate income housing segment.

Our programs will provide quick action to eligible homeowners in response to a housing failure that may endanger their health, an imminent housing failure or meet other imminent repair needs. Eligible repairs include but are not limited to the following:

- Combustion appliance and chimney hazards
- Electrical/plumbing system hazards
- Imminent structural system failures (e.g. failing porches and steps, and roofing)
- Mitigation of environmental hazardous substances such as lead-based paint, asbestos contamination or soil gas intrusion
- Repairs necessary to prevent the imminent displacement of eligible households
- Repair designed to increase the accessibility of the unit to frail or disabled residents including ramps, hand rails, grab bars, kitchen and bathroom adaptations and door alterations, etc.
- Imminent threats to life or safety, including those caused by lead which can be addressed by inexpensive lead hazard reduction activities such as replacing mini-blinds, improving soil conditions around drip lines, replacing window, etc., or other approved repairs

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

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

Projected Funding: \$100,000 (CDBG) plus \$110,000 grant from NCHFA

Target Areas: Citywide (with a focus on Core City)

Priority Needs Addressed: Low to Moderate Income individuals and families

Goal Outcome Indicator: The City will provide services to the following eligible households: (24) Urgent Repair Program and Emergency repairs to eligible affordable housing units

City of High Point: HUD Section 108 Loan funds/LIHTC (Low Income Housing Tax Credit)

Section 108 is the loan guarantee provision of the CDBG program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. The program allows local governments to transform a small portion of their CDBG funds into large, federally guaranteed loans for eligible projects such as funding public improvements in support of Low Income Housing Tax Credit (LIHTC) projects.

In 2010, the City received a \$3,907,000 Section 108 loan guarantee to leverage private funding from local banking institutions to create and maintain a Small Business Loan program; the loan authorization expires September 30, 2015. However, due to market demand, the loan pool was not renewed by the participating members. Consequently, the City modified its Section 108 application to expand the utilization of these proceeds to further benefit low- and moderate-income residents of High Point to finance public improvements in support of multi-family housing initiatives.

The City provided a loan in the amount of \$1,350,000 in Section 108 funds to support the development of Addington Ridge, a 58-unit housing project developed by Wynnefield Properties, which received a LIHTC allocation in 2014. Addington Ridge is currently under construction and is expected to be completed May 2015.

The City proposes to allocate \$2,000,000 of its Section 108 funds to financially participate in the development of a 96-unit affordable multi-family development to be named Kirkwood Crossing; the development will be located on Kirkwood Drive.

Projected Funding: \$2,000,000 (Section 108 loan)
\$38,200 (CDBG – Section 108 loan repayment)

Target Areas: Citywide

Priority Needs Addressed: Access to affordable rental housing

Goal Outcome Indicator: # of units developed: 84

City of High Point: Community Housing Development Organization (CHDO)

CHDOs are nonprofit organizations whose purpose is to provide decent and affordable housing for low-to-moderate-income persons. The City is required to set aside at least fifteen percent of its HOME funds for CHDO activities.

Currently, the City has one active certified CHDOs; Habitat for Humanity of High Point. Habitat has contracted to build 27 single family homes in the neighborhood adjacent to Washington Terrace Park. Habitat has constructed and sold 20 homes in the Graves Avenue area with an additional 2 currently underway. CD&H has previously contracted with Unity Builders, Inc. to construct 18 single family homes in the Southside community. Unity Builders has constructed and sold 7 single family homes in Southside, and has built 4 lease-purchase properties. The city has identified two non-profit agencies who are interested in CHDO certification. Staff will work with them to develop capacity as needed to become eligible.

Projected Funding: \$107,661 (HOME) for home construction
\$15,000 (HOME) for operating support

Target Areas: Southside & Washington Terrace

Priority Needs Addressed: The City's CHDOs are providing additional access to affordable housing.

Goal Outcome Indicator: Number of homes constructed: 6

City of High Point: Homebuyer Assistance/Individual Development Accounts

Homebuyer assistance is vital to the Department's goal of providing access to decent, safe, sanitary and affordable housing. The program provides down payment and closing cost assistance to homebuyers to reduce out of pocket costs in the form of a deferred low-interest rate loan. Homebuyer assistance is offered to buyers who purchase homes in the city limits of High Point. Traditionally, assistance is up to \$5,000 that can be used for closing costs and/or lowering of the down payment. The department offers additional incentives in the form of homebuyer assistance in Macedonia and Southside up to \$7,500 and assistance up to \$10,000 for targeted properties in the West End community. These assistance packages are designed to attract homebuyers to these neighborhoods.

Basic program requirements include:

- Completion of an 8-hour Homebuyer Education class offered by a HUD-approved Housing Counseling Agency sponsored by CD&H
- Obtaining a loan to purchase the house from a participating lender
- Meeting income eligibility requirements established for the program
- Purchasing a home within the city limits of High Point
- Post-purchase counseling consisting of two 2-hour individual counseling sessions within the first 12 months of ownership and
- A minimum cash investment of \$500 toward the home purchase

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

HUD defines "affordable" as housing that costs no more than 30 percent of a monthly household income. Thus, a worker who earns the current minimum wage of \$7.25 per hour should pay no more than \$377.00 per month for rent and basic utilities, an amount that does not cover the rent on a sanitary and decent one-bedroom apartment in any county in America. Our programs are designed to assist households who are able to afford the monthly payment, but who cannot raise the down payment or closing costs required. This barrier to entry is where the City's programs aid in increasing access to affordable housing. As the economy improves, we anticipate increased demand for homebuyer assistance.

Section 92.254(a)(2)(iii) of the Final Rule published on July 24, 2013, HUD established new homeownership value limits for the HOME Participating Jurisdictions (PJs). These new limits apply to homeownership housing to which HOME funds are committed on or after August 23, 2013, and remain in effect until HUD issues new limits. The new HOME homeownership value limits differentiate between newly constructed HOME units and existing housing. For

the Greensboro-High Point Metro Area, the maximum homeownership value for newly constructed housing is \$195,000 whereas the maximum homeownership value for existing housing is \$138,000 for FY 2014.

Homebuyer Education Eligibility (24 CFR 570.201(k))

Homebuyer education workshops use a HUD-approved curriculum, *Neighborworks' Realizing the American Dream of Homeownership*¹. Workshops are offered monthly at rotating locations throughout High Point to assist future first-time homebuyers with the home purchasing process. Locations include the Southside Recreation Center, Morehead Recreation Center, Oakview Recreation Center, Greater First United Baptist Church, and the Community & Neighborhood Development Center.

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

Lender/Realtor Participation

To extend partnerships and enhance homeownership, the City has partnered with local realtors and lenders to help homebuyers obtain an affordable first mortgage. The Department conducts free certification workshops for realtors and mortgage providers to become Participating Lenders/Realtors for the Down Payment and Closing Costs Assistance Program. These certifications provide a common groundwork to help streamline the application process² and facilitate the access of low- to moderate-income families to affordable mortgage products. Participating lenders agree to provide non-predatory mortgage practices to households receiving down payment assistance from the City in accordance with guidelines established by the Community Reinvestment Association of

¹ The HUD-approved curriculum, *Realizing the American Dream Trainer's Manual*, 4th Edition and its complementing *Homebuyer's Manual* are the definitive resources for homebuyer training and education. Updated in late 2009, both manuals are available in English, Spanish, Mandarin Chinese and Vietnamese. Developed by industry experts, the manuals cover the entire homeownership process and are organized in 6 modules presented in a format that de-mystifies the complexities of home buying. New features in the 4th edition include more photos and graphics with many useful "green" tips and the latest information on changes in credit and mortgage financing. Also included are valuated teaching tools, participatory activities, worksheets and a CD PowerPoint presentation for each module.

² Since the participating lenders agree to submit down payment and closing costs assistance packages to the Department, prospective homebuyers will only have to fill out one application for approval.

North Carolina (CRA-NC)³. The Community Development & Housing website maintains a list of local Real Estate agents who receive training and commit to dedicate their time and effort to assisting low- to moderate-income homebuyers obtain fair, decent and affordable housing.

Individual Development Accounts

Individual Development Accounts (IDAs) are part of an asset-building strategy that concentrates on building family security by improving long-term economic well-being and emphasizing beneficial behaviors rather than merely offering temporary assistance.⁴ The homebuyer makes a contribution to their IDA account that is then matched up to a predetermined amount with private and/or public resources. IDAs can be used to reward the monthly savings of working-poor families who are building towards purchasing an asset, most commonly buying their first home, paying for post-secondary education, or starting a small business. The City's focus with the IDA program will be on home ownership.

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

In response to the higher lending standards as a result of the economic downturn, the Department determined the IDA Program needs to increase focus on spending patterns, the ability to maintain a monthly budget, the ability to save money monthly, and the establishment of an emergency fund to enhance the homebuyer's ability to get a home loan. The habit of saving and planning for unexpected events is imperative to the future success of the IDA graduates. In an effort to allow for other innovative housing opportunities, HCG along with the City of High Point Community Development and Housing will continue to partner homes acquired through the Neighborhood Stabilization Program and HOME funds with potential homeowners who receive education through IDA. Families participating in CHDO Lease Purchase Programs and Habitat for Humanity new construction have also been

³ The Community Reinvestment Association of North Carolina's mission is to promote and protect community wealth. They advocate for change in the lending practices of financial institutions to promote wealth building for underserved communities and to end predatory lending practices that strip wealth.

⁴ According to the NC Housing Coalition, the idea for Individual Development Accounts (IDA) was created by author Michael Sherraden in his 1992 book, *Assets and the Poor*. It was further advanced by the Corporation for Enterprise Development in the mid 1990's. One half of all Americans own less than \$1,000 in net financial assets, and one third of American children grow up in households with zero or negative financial assets.

identified as IDA participants. The IDA program provides these families with the tools necessary to become mortgage ready by lease end. Making homeownership tangible to participants will allow for greater successes.

Projected Funding: \$100,000 (HOME)
\$51,000 (CDBG)

Target Areas: Citywide

Priority Needs Addressed: Accessibility to affordable housing

Goal Outcome Indicator: Each monthly homebuyer education class has the potential to educate up to 25 families (300 a year). Each of the two IDA classes has the potential to change the behavior and have up to 25 mortgage-ready families (50 a year).

AP-50 Geographic Distribution – 91.220(f)

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

In 2015-2016, resources will be directed to High Point’s Core City, specifically, census tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, and 145.03. Additionally, the City of High Point designated the Core City neighborhoods of Macedonia and Southside as NRSAs, meaning that the City is able to use funds more flexibly in these areas to address critical needs.

Both the City’s AI and its Core City Master Plan identified this area as needing revitalization, and the City has been committed to redeveloping housing within these areas. While funding decisions for 2015-2016 have not been finalized, the City anticipates spending approximately 29% of its funding in these areas.

Geographic Distribution

Target Area	Percentage of Funds
Tracts 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, and 145.03	29%

Table 57 - Geographic Distribution

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The lack of affordable rental and housing units was a common thread heard during the planning process. The greatest need is among renter households with very low incomes, families, larger multi-generational families, immigrant families, and residents with disabilities. A survey of City residents indicated that 43% spend over 30% of monthly income on housing costs which exceeds HUDS recommendations. Over 1 in 5 residents (21%) spend more than 51% of their monthly income on housing expenses. As a result, affordable housing programs administered by the City are designed to meet those needs.

One Year Goals for the Number of Households to be Supported	
Homeless	74
Non-Homeless	115
Special-Needs	80
Total	219

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,100
The Production of New Units	99
Rehab of Existing Units	20
Acquisition of Existing Units	4
Total	1,223

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Core City Homebuyer Assistance Program

A down payment and closing cost assistance program designed to encourage middle income homebuyers to buy homes in the Core City. Assistance is in the form of a loan up to \$7,500 that is deferred for 3 years with an interest rate of 3% and a 5-year term. The program includes homebuyer education classes and post-purchase counseling for buyers. The program is also meant to address homelessness, public services, and income diversification in the Core City in addition to access to affordable housing.

Community Housing Development Organizations (CHDOs)

Currently, the City has one active certified CHDO: Habitat for Humanity of High Point (Habitat). Habitat has contracted to build 27 single family homes in the neighborhood adjacent to Washington Terrace Park. Habitat has constructed and sold 20 homes in the Graves Avenue area and has 2 new homes underway. Unity Builders, Inc. has been contracted to construct 18 single family homes in the Southside community. Unity Builders has constructed and sold 7 single family homes in Southside, and has built 4 lease-purchase properties. The City has identified two non-profit agencies interested in pursuing CHDO status and will assist them in meeting qualifications.

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

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

Additionally, the City of High Point will seek infill development through partnerships with non-profit developers and use of CHDOs; pursue the development of single family and multifamily housing; seek partnerships with multifamily housing developers in support of LIHTC projects; use the Neighborhood Stabilization Program to acquire and repair vacant

foreclosed properties and sell these properties to income-eligible persons; and utilize NRSA designation to complete revitalization projects in Macedonia and Southside.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

The City will continue to collaborate with the HPHA through its various programs, such as, FSS, CHSP, youth programming, etc., which are described in greater detail throughout this report, in order to engage HPHA and Section 8 program participants. The City will continue to collaborate with and encourage the work of the varying neighborhood associations described throughout this report. And, the City will continue the Core City Home Buyer Assistance Program.

As a HUD approved housing counseling agency, HPHA provides services in the area of credit counseling, prepurchase counseling, post-purchase counseling, and fore-closure prevention

and mitigation. The HPHA offers families the tools needed to become successful homeowners through its 5-week Financial Fitness program.

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

The City's PHA is not designated as troubled.

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

Introduction

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

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

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

Homeless service providers in the City of High Point will continue to reach out to homeless persons through food pantries, soup kitchens, shelters/emergency housing, and transitional housing. The City will fund the PART Bus Pass Program through the Salvation Army Social Services Department, enabling homeless adults to access transit to work, medical care, legal appointments, and other social services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency and transitional housing providers will continue to operate within the City of High Point. These include: Open Door Ministries, which operates a homeless shelter for men with 88 beds and transitional housing for veterans with 14 beds; West End Ministries, which operates Leslie's House, a 22-bed emergency shelter for women; Mary's House, which operates transitional and permanent housing for women and children; the Salvation Army; and Family Service of the Piedmont, which provides shelter and assistance for victims of domestic violence.

Helping homeless persons (especially chronically homeless individuals and families,

families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of High Point's Permanent Supportive Housing Program, funded through a Continuum of Care grant and operated in collaboration with Open Door Ministries, will help 13 homeless individuals with disabilities obtain stable housing and supportive services. As clients graduate from this program Open Door Ministries will continue to provide supportive services to prevent them from becoming homeless again.

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

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

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

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

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

To help at-risk populations, the City of High Point will provide funding for the Housing

Authority's Family Self-Sufficiency Occupational Training Project, which will assist public housing residents obtain marketable skills to become workforce ready. The City will also fund Caring Services, which provides care to individuals recovering from substance abuse by helping to reestablish family relationships and a return to self-sufficiency.

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

Introduction

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

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

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

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

- The Urgent Repair Program – This program is for the rehabilitation of High Point's older housing stock and structural repairs.
- The Relocation Assistance Plan – This program is for renters and homeowners who are required to move from their residency due to enforcement of the City's Minimum Housing Code.
- Community Housing Development Organization (CHDO) Activities – CHDO activities include helping to provide affordable housing through rehabilitation and new construction.
- Individual Development Accounts – This program helps provide financial assistance for area low- to moderate-income homebuyers.
- Infill Housing Program – This program helps acquire and prepare properties for redevelopment for affordable housing units.

- Homebuyer Assistance Program – This program provides deferred low interest rate loans toward buying a home for low to moderate-income families.

Discussion

Additionally, the City established a Fair Housing Ordinance in November 2007 to add enforcement measures. The City is using increased housing code enforcement to remove and rehabilitate abandoned and blighted properties. The Departments of Planning and Development and Community Development & Housing co-sponsored a text amendment to the City of High Point's development ordinance which establishes a new zoning category (RS-5), or Residential Single Family District. This zoning category is intended to accommodate high-density single family detached dwellings in the Core City.

AP-85 Other Actions – 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

- The City of High Point will increase the supply of safe, sanitary, and decent affordable housing through the development of single family and multifamily housing.
- The City of High Point will seek infill development through partnerships with non-profit developers, HPHA, and use of CHDOS.

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

Actions planned to reduce lead-based paint hazards

- The City of High Point will facilitate use of the Lead Hazard Control Grant to remediate lead in households.
- The City of High Point will leverage funding from the emergency repair program against the Lead Hazard Control Grant to help with lead remediation.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

- The City of High Point will sets aside a portion of its CDBG entitlement annually to fund public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents. Eligible activities will

include, crime prevention, child-care; health; drug abuse; education; fair housing counseling; and energy conservation services.

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

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

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	\$0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds

when used for homebuyer activities as required in 92.254, is as follows:

Please see the City of High Point resale/recapture policy provided below.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds (see 24 CFR 92.254(a)(4)) are as follows:

Please see the City of High Point resale/recapture policy provided below.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

City of High Point Recapture and Resale Policy

Purpose

The purpose of this document is to outline the requirements for recapture and resale provisions in HOME Investment Partnerships (HOME) program homebuyer projects for the City of High Point (City). HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act (HOME statute), as amended. HOME provides an annual formula grant to the City in order to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must (1) have an initial purchase price that does not exceed the greater of (a) the Section 203(b) mortgage limits for the area that was established as of February, 2008 or (b) 95 percent of the median purchase price for the area, (2) be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and (3) be subject to either recapture or resale provisions. The HOME statute specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The HOME statute also states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The City is required to establish its recapture and/or resale provisions in writing and submit the provisions to HUD for approval.

Definitions

Amortizing loan – A loan with a repayment method where the amount borrowed is repaid gradually through regular monthly payments of principal and interest over the term of the loan. In down-payment assistance loans, the initial payment maybe deferred for up to three years and would then be repaid based on an amortization schedule.

Forgivable loans - A forgivable loan is designed to enhance affordability and is forgiven when a specific series of requirements are met. These requirements are based on HOME program affordability period; the loan is forgiven at the end of the period of affordability. The period of affordability is based on the amount of HOME assistance provided pursuant to CFR 24 Part 92.254.

Net sale proceeds - The amount of money a homeowner takes away from selling their home is called the seller's net sale proceeds. Net sale proceeds are calculated by taking the gross sale price of a home and subtracting the following costs: (1) balance of all outstanding mortgages and additional liens on the property, (2) commission to the seller's & buyer's agent, (3) any transfer fees, and (4) any additional closing costs owed by the seller (buyers and sellers can sometimes negotiate over who pays which fees).

Recapture Policy [24 CFR 92.254(a)(5)(ii)]

The City's Homebuyer Assistance Program assists homebuyers through direct down payment, closing costs, principal buy down assistance and/or a reduction of the sales price below the market value (as verified with appraisal) to make the unit affordable. In accordance with the applicable homebuyer recapture/resale provision as outlined in 24 CFR Part 92.254(a)(5), the City will apply the following recapture provisions for HOME-assistance used to provide direct subsidies to income eligible homebuyers. Homebuyers will satisfy the affordability period if they remain in their home for the full required period of affordability as determined by the amount of assistance received (five to fifteen years). The actual required period of affordability will be based on the total amount of the direct HOME assistance provided, as noted below. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2, Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file.

HOME Program Assistance Amount	Minimum Required Affordability Period
Under \$15,000	5 years
\$15,000 – \$40,000	10 years
Over \$40,000	15 years

Table 60 – Minimum Required HOME Affordability Periods

Source: 24 CFR 92.254

The City’s recapture provisions are summarized below:

1. A HOME Recapture Agreement between the original homebuyer and the City must be signed prior to purchase to document the amount of HOME subsidy, the period of affordability restrictions and homebuyer responsibilities.
2. The new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.
3. A Deed of Trust and Promissory Note will be executed and recorded by the City. It must include the number of years for Period of Affordability, the amount of HOME subsidy it used for the Homebuyer, and the terms of occupancy required as their principal residence.
4. Recapture is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Non-compliance with the residency requirement will require the immediate payback of outstanding HOME funds not repaid or forgiven.
5. Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The owner will be required to complete the Period of Affordability as their principal residence. The exception to this is the sale of the residence or foreclosure.
6. For a paying loan, the recapture amount shall be the balance of funds owed on the loan. For a deferred/forgivable loan, the recapture amount will be determined on a pro-rated basis based on the period of affordability, times the number of each remaining (partial and full) years left in that period.

Under Recapture, the homebuyer(s) may sell to any willing buyer at any price during the affordability period; however, a portion of the net sales proceeds from the sale, if any, will be returned to the City as program income to be used for other eligible HOME activities. If the home is SOLD prior to the end of the affordability period, the portion of net sales proceeds returned to the City is equal to the amount of HOME funds invested in the property less the amount paid back or forgiven to that point. The amount of a paying loan satisfied will be based on the loan’s remaining balance. If the loan is forgivable, the amount forgiven will be based on the period that the residence was occupied by the homebuyer(s) as the principal residence according to the following chart:

Affordability Period	% Forgiven Per Month
5 years	1.67%
10 years	0.83%
15 years	0.56%

Table 61 – Percentage of Loan Forgiven

In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.

Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City, will be returned to the homebuyer(s). In the event of a sale, short sale, or foreclosure, the amount recaptured will be limited to the amount of “net sales proceeds” available at the time of such occurrence.

If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City shall maintain documentation in each individual file that provides the amount of the sale and the distribution of the funds. This documentation will verify that:

- a. There were no net sales proceeds; or,
- b. The amount of the net sales proceeds was insufficient to cover the full amount due; **and** that
- c. No proceeds were distributed to the homebuyer.

HOME funds recaptured by Community Housing Development Organizations (CHDOs) on behalf of the City will not be considered as CHDO proceeds but shall be used by the CHDOs to provide affordable housing for the City of High Point. Not more than 10 percent of recaptured funds may be used for CHDO administration. Recaptured HOME funds provided by an agency other than a CHDO will be recaptured by the City of High Point to be used for eligible HOME activities in accordance with requirements of HOME statute and regulations in the same manner as program income. Not more than 10 percent of the recaptured funds may be used by the City for administrative or planning costs.

During the period of affordability, a homebuyer will not be permitted to refinance the property without the approval of the City. Generally, subordination will not be allowed unless the primary purpose of the loan is for housing repairs, bill consolidation or for a lower interest rate.

Resale Policy [24 CFR 92.254(a)(5)(i)]

The Resale deed restriction will be utilized only for HOME-assisted units which:

- a. do not receive, either from the PJ or other entity with HOME funds, direct down payment, closing cost, principal buy-down assistance, or a reduction of the sales price to make the unit(s) affordable, or
- b. the City has elected to apply the “Resale Provisions” instead of the “Recapture Provisions” to maintain affordable units in the community.

The Resale Provision ensures that a HOME-assisted property remains affordable during the entire affordability period. The affordability period is based on the amount of HOME funds invested in the unit to include the total development subsidy that is either left in the project at closing OR repaid to the City by the first mortgage lender at closing to assure the unit is affordable to a household at or below 80% of AMI for High Point as determined by HUD. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS (See: §92.2,

Definitions, "Project Completion") and as documented by the fully executed HUD-1, a copy of which has been placed in each homebuyer's file.

In the case of HOME-assisted units in multi-family projects, a deed restriction shall be executed to ensure that HOME regulations are followed during the affordability period (e.g., the minimum number of HOME-assisted units remain the same, number of units leased to 50% AMI beneficiaries, etc.).

For single-family dwellings, the Resale Provision goes into effect when the home is sold during the affordability period. At the time of sale, the following provisions will be in effect:

- A. In instances where the home has been rented or leased, refinanced, or the initial homebuyer(s) is/are no longer physically occupying the property as the principal residence, the total amount of the HOME assistance provided shall be immediately due and payable to the City.
- B. If the property does not meet the affordability requirements for the compliance period, the entire amount of the HOME Investment must be repaid to the City's HOME Treasury Account. (See: 24 CFR 92.504(b)(1); and HOMEfires – Vol. 5 No.2, June 2003).

Resale Provisions require the initial homebuyer(s) (and/or subsequent homebuyers of the home if it was previously sold during the required period of affordability) to sell the home to a low-income family and at an affordable price as defined below:

- A. A low-income family is defined as a family whose total household income from all sources at the time of purchase from the initial (or subsequent) homebuyer(s) does not exceed 80% of area median income, adjusted for household size as defined by HUD under Part 5 income definition that is applicable at the time of closing.

The contract for sale of the home shall include a provision requiring the family acquiring the home to be income-eligible as qualified by the City prior to acquiring the property.

- B. The initial homebuyer(s) (seller – or if applicable a subsequent homebuyer(s)) shall list the property at or below the City's determined affordable sales price.

The affordable sales price of the HOME-assisted property shall be determined by the City as follows:

1. The City shall determine 80% of area median income (AMI) based on the current HUD guidelines for each family size.
2. The applicable AMI shall be multiplied by thirty percent (30%) to determine the annual housing expense (HE) and divided by twelve (12) to determine the monthly HE.
3. The mortgage interest rate shall be the average fixed-rate for a thirty (30) year mortgage as published by the Federal Housing Administration (FHA) at the time the above determination is being made.

4. The term used for the above calculation shall be thirty (30) years.
5. The present value of an affordable mortgage shall be calculated utilizing the monthly HE, the determined interest rate, and the term.
6. The affordable sales price shall be determined by the greater of:
 - a. The Section 203(b) mortgage limits for the area that was established as of February, 2008 [See HUD's January, 2009 HOMEfires Vol. 10 No. 1]; or
 - b. As estimated by HUD.

The City is the sole determiner of the final offering price for the unit.

- C. The initial homebuyer(s) and, if applicable, any subsequent homebuyer(s) [sellers], must list the property at or below the PJ's determined affordable sales price.
- D. Fair Return and Appreciated Value [24 CFR 92.254(a)(5)(i)]:
 1. The determination of "Fair Return" shall be the sum of:
 - a. Downpayment and closing costs paid from the initial homebuyer's cash at purchase
 - b. Initial homebuyer's (seller's) closing costs at sale
 - c. Principal payments only made by the initial homebuyer(s) in excess of the amount required by the mortgage
 - d. Documented capital improvements in excess of \$5,000 within three (3) years of the date of determination of "Fair Return."
 2. Fair Return is paid to the initial homebuyer(s) at sale once the first mortgage debt is paid and all other conditions to the initial written agreement are met.
 3. In the event there are no funds for Fair Return, then Fair Return does not exist.
 4. In the event there are partial funds for Fair Return, then Fair Return shall remain in force.

E. Appreciated Value is:

1. The Affordable Sales Price Less the First Mortgage Debt Less Fair Return...
2. Equals Appreciated Value
 - a. If Appreciated Value is zero or less than zero, then no Appreciated Value exists
 - b. Appreciated Value is shared with the initial homebuyer(s) based on the City's initial investment of HOME funds as follows:
 - i. The initial homebuyer's out of pocket investment of down payment and closing costs divided by the City's HOME investment equals the percentage of Appreciated Value that shall be paid to the initial homebuyer(s)
 - ii. The balance of Appreciated Value remaining shall be paid to the City.

- F. All of the above requirements will be included and described in the subordinate Deed of Trust that will be filed in the land records of the Guilford County Register of Deed's Office by the CHDO or the City, as applicable.
- G. The City reserves the right to end the affordability period upon the occurrence of, but not limited to, any of the following events: foreclosure; deed or transfer in lieu of foreclosure; or assignment of an FHA-insured mortgage to the U. S. Department of Housing and Urban Development (HUD).
- H. The CHDO or the City may use purchase options, rights of first refusal or other pre-emptive rights to purchase the housing before foreclosure to preserve affordability. If any of the aforementioned actions are taken, subsequent sale to a HOME income-qualified low-income homebuyer is required. All of the City's original HOME terms and conditions must be reinstated, in writing, and the remaining term of the required period of affordability remains in effect. A new Written Agreement, Promissory Note, and Deed of Trust shall be executed by all applicable parties and recorded in the land records of Guilford County. A copy of all documents, which includes evidence that they have been properly recorded, shall be maintained in the file.
- I. If the City provides additional HOME assistance to the new homebuyer(s), (e.g., a direct subsidy (as defined above)), the City shall reinstate the remaining term of the initial required period of affordability AND add to that term, the new required period of affordability based on the amount of the direct subsidy provided to the new homebuyer(s). The additional HOME investment must be treated as an amendment to the original project. Consequently, the additional HOME investment may result in an extension of the original period of affordability. (See: Notice CPD 12-003, January, 2012, page 17, f. Investment of Additional HOME Funds)

Appendix I
Program-Specific Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

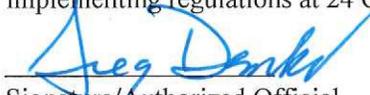
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date 5/6/2015

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____, _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Greg Danks *5/6/15*
Signature/Authorized Official Date

City Manager City of High Point
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix II
SF-424s

Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
---	---	--

* 3. Date Received: 02/10/2015	4. Applicant Identifier: _____
--	--

5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____
--	---

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

* a. Legal Name: City of High Point
--

* b. Employer/Taxpayer Identification Number (EIN/TIN): 56-6000231	* c. Organizational DUNS: 0715819380000
--	---

d. Address:

* Street1: 211 S. Hamilton Street
Street2: _____
* City: High Point
County/Parish: _____
* State: NC: North Carolina
Province: _____
* Country: USA: UNITED STATES
* Zip / Postal Code: 27260-5232

e. Organizational Unit:

Department Name: Community Development & Housin	Division Name: _____
---	--------------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.	* First Name: Michael
Middle Name: E.	
* Last Name: McNair	
Suffix: _____	

Title: Director

Organizational Affiliation: _____

* Telephone Number: 336-883-3676	Fax Number: _____
---	--------------------------

* Email: michael.mcnair@highpointnc.gov
--

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

HUD Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

CDBG

*** 12. Funding Opportunity Number:**

000

* Title:

N/A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

CDBG activities to benefit primarily low to moderate income persons and neighborhoods

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="808,831.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="135,000.00"/>
* g. TOTAL	<input type="text" value="943,831.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- Preapplication
- Application
- Changed/Corrected Application

*** 2. Type of Application:**

- New
- Continuation
- Revision

*** If Revision, select appropriate letter(s):**

*** Other (Specify):**

*** 3. Date Received:**

02/10/2015

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*** a. Legal Name:**

City of High Point

*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

56-6000231

*** c. Organizational DUNS:**

0715819380000

d. Address:

*** Street1:**

211 S. Hamilton Street

Street2:

*** City:**

High Point

County/Parish:

*** State:**

NC: North Carolina

Province:

*** Country:**

USA: UNITED STATES

*** Zip / Postal Code:**

27260-5232

e. Organizational Unit:

Department Name:

Community Development & Housin

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

*** First Name:**

Michael

Middle Name:

E.

*** Last Name:**

McNair

Suffix:

Title:

Director

Organizational Affiliation:

*** Telephone Number:**

336-883-3676

Fax Number:

*** Email:**

michael.mcnair@highpointnc.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

HUD Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnership Program

*** 12. Funding Opportunity Number:**

000

* Title:

N/A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

HOME investment partnership program to benefit primarily low and moderate income persons and neighborhoods

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="320,009.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="458,600.00"/>
* g. TOTAL	<input type="text" value="778,609.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

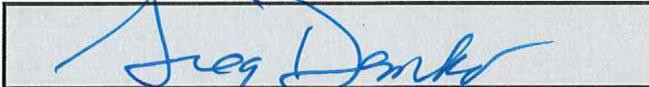
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

Appendix III
HUD Checklist

CONSOLIDATED PLAN COMPLETENESS CHECKLIST - ENTITLEMENT

Grantee: <u>High Point, NC</u>	Period Covered by Consolidated Plan: <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 years
	Start year: <u>2015</u> End Year: <u>2019</u>
Reviewed by: <u>Grantee Self Review</u>	Date: <u>May 11, 2015</u>
Programs covered by plan: <input checked="" type="checkbox"/> CDBG <input checked="" type="checkbox"/> HOME <input type="checkbox"/> ESG <input type="checkbox"/> HOPWA	
Date plan received in IDIS: _____	
<input type="checkbox"/> Original, signed SF 424 received	Date Received: _____
<input type="checkbox"/> Original, signed Certifications received	Date Received: _____
Automatic approval date: _____	
Note: The 45 day review period begins when the Field Office receives <i>either</i> the signed, hard copies of the SF-424 and Certifications or email notification that the Con Plan has been submitted in IDIS.	

Executive Summary – ES-05

24 CFR 91.200 General

Does the plan contain a concise executive summary that includes:

- Objectives and outcomes? Yes No
- An evaluation of past performance? Yes No
- A summary of the citizen participation process and public comments? Yes No
- A description of efforts made to broaden public participation in the development of the consolidated plan?" Yes No

Comments See pages 5-8

Lead and Responsible Agencies – PR-05

Is there a description of the lead agency or entity responsible for overseeing the development of the Consolidated Plan? **Also see PR-10 and PR-15**

Yes No Comments See page 9

Consultation/Coordination -- PR-10

24 CFR 91.100, 91.200 91.215(I)

Does the plan provide a concise summary of the grantee's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I))?

Yes No Comment See page 10

Note: This summary must address the grantee's efforts to coordinate housing assistance and services for homeless persons (especially chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons who were recently homeless but now live in permanent housing.

Does the plan describe coordination with continuums of care and efforts to address the needs of homeless persons (particularly homeless individuals and families, families with children, veterans and unaccompanied youth) and persons at risk of homelessness?

Yes No Comment See page 10

Does the plan describe the grantee's consultation with continuums of care to determine how to allocate ESG funds, develop performance standards and evaluate outcomes of projects and activities assisted with ESG funds and develop funding policies and procedures for the operation and administration of HMIS?

Yes No N/A (use for non-ESG grantees only) Comment See page 11

Does the plan describe the following agencies, groups, and organizations and others who participated in the process and consultation with housing, social service agencies and other entities, including the agency types described in the chart below?

Yes No Comment See pages 11-13

Consultation			
24CFR	Requirement	Yes	No
91.100(a)(1)	Housing Services and Assisted Housing	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Health Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(2)(i), 91.200(b)(3) and 91.220	Continuum(s) of Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Consultation			
24CFR	Requirement	Yes	No
Homeless strategy	Public and private agencies that address housing, health, social service, victim services, employment, or education needs of: 1. Low-income person 2. Homeless persons, including veterans, youth and persons with special needs	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Publicly funded institutions and systems of care that may discharge persons into homelessness, such as: 1. Health-care facilities 2. Mental health facilities 3. Foster care and other youth facilities 4. Corrections programs and institutions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Business and Civic Leaders	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(3) Lead-based paint	State and local health and child welfare agencies, including health department data on the addresses of housing units in which children have been identified as lead-poisoned	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(4)	Adjacent units of general local government	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	State / County (Metro. City)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(b)	HOPWA Metro-wide Jurisdictions (if applicable)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
91.100(c)	Public Housing Authority	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Does the plan identify any of the agency types described above that were not consulted and provide a rationale for not consulting?

Yes No N/A Comment See page 13

Does the plan describe other local/regional/state/federal planning efforts considered when preparing the plan? (**Note:** Continuum of care must be described, additional efforts are optional)

Yes No Comment See page 14

With respect to the public entities involved, does the plan describe the means of cooperation among the state and local units of government in the metropolitan area in the implementation of the plan?

Yes No Comment See page 15

Note: This can be demonstrated in the table on this screen by using the check boxes to indicate which agencies consulted with meet this description.

Yes No Comment See page 15

Citizen Participation – PR-15
§ 91.105, 91.200(c)

Does the Consolidated Plan include a description of the development of the plan and efforts to broaden public participation, including the names of organizations involved in the development of the plan?

Yes No Comment See pages 12-13 and pages 16-20

Note: The Grantee shall encourage the participation of local and regional institutions, the Continuum of Care, and other organization (including businesses, developers, non-profit organizations, philanthropic organizations, community, and faith-based organizations) in the process of developing and implementing the plan (91.105(a)(2)(ii)). The grantee shall encourage the participation of low and moderate income persons residing in slum/blighted areas, residents in predominantly low and moderate income areas, and public housing residents. A jurisdiction is also expected to take whatever actions are appropriate to encourage the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities.

Does the plan provide a summary of the citizen participation process and how it impacted goal setting?

Yes No Comment See pages 16-17

Is there a summary of the citizen participation process in the chart provided, and were the public hearing and comment period requirements satisfactory?

Yes No Comment See pages 18-20

Are citizen comments included in the plan, and are the comments specifically and adequately addressed by the grantee?

Yes No Comment See page 18-20 and the appendices titled “Survey Results” and “Public Comments Received”

Note: If no comments received check the yes box but there must be a narrative statement indicating no comments received.

Does the grantee provide a summary of comments not accepted and reasons for not accepting them in the chart provided?

Yes No N/A Comment See pages 18-20

According to the table provided, did the grantee explore alternative public involvement techniques that encourage a shared vision of change for the community and the review of program performance (e.g. the use of focus groups or the internet?)

Yes No Comment See pages 16-20 for description of focus groups, website, and online survey

Note: This is encouraged, but not grounds for disapproval of the plan.

Needs Assessment: Housing Needs Assessment – NA-10
24 CFR 91.205(b)(1) AND 91.205(c)

Does the grantee provide a concise summary of the estimated housing needs projected for the ensuing 3, 4 or 5-year period? **See also NA-05 to NA-50**

Yes No Comment See pages 24-32

Has the grantee identified the estimated number and types of families with housing needs for a **5 year** period?

Family types on NA-10 below.

Yes No Comment See pages 24-25

Family types (extremely low-, low-, moderate, and middle income) that must be identified are:

- Extremely low-income, low-income, moderate-income and middle-income families,
- Renter/owner,
- Elderly,
- Single persons
- Large families
- Persons with disabilities,
- Victims of domestic violence, dating violence, sexual assault and stalking,
- Formerly homeless receiving rapid re-housing assistance nearing termination.

Has the grantee described the number and type of single person households in need of housing assistance?

Yes No Comment See page 29

Has the grantee estimated 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?

Yes No Comment See page 29

Note: Tables do not address the number and type of single person households, families who are disabled, or victims of domestic violence, dating violence, sexual assault or stalking who are in need of housing assistance. This must be addressed in a discussion box on NA-10. Estimates of housing needs for the number of families that contain persons with disabilities for each community are available in CHAS Table 6 produced from the 2008-2010 American Community Survey at: http://www.huduser.org/portal/datasets/cp/chas/data_download_chas.html.

Based on the data provided, does the grantee discuss the most common housing problems?

(Housing problems for which data is provided include:

- Severe cost and cost burden
- Overcrowding (especially for large families)
- Substandard housing)

Yes No Comment See pages 29-30

Does the grantee discuss whether any populations/household types described by the data are more affected than others by these problems?

Yes No Comment See pages 30-31

Has the grantee described 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? Does this discussion also include the needs of formerly homeless families and individuals who are receiving rapid-rehousing assistance and are nearing termination of that assistance?

Yes No Comment See page 31

If the grantee provides estimates of the at-risk population(s), does it also include a description of the operational definition of the at-risk group and the methodology used to generate the estimate?

Yes No Comment [See page 31](#)

Does the grantee specify particular housing characteristics that have been linked with instability and an increased risk of homelessness?

Yes No Comment [See pages 31-32](#)

**Needs Assessment: Disproportionately Greater Housing Need – NA-30
24 CFR 91.205(b)(2)**

Has the grantee included a discussion of any racial or ethnic groups that have a disproportionately greater need in comparison to the needs of that income category as a whole?

Housing needs include:

Housing problems – NA-15

Severe Housing Problems – NA-20

Cost Burden – NA-25

Yes No Comment [See pages 32-42 and summary discussion on page 42](#)

Note: Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial/ethnic group is at least 10% points higher than the percentage of persons in the category as a whole. **91.205 (b)(2)**

Does the grantee indicate if there are other needs not identified above?

Yes No Comment [See pages 42-43](#)

Does the grantee indicate whether racial or ethnic groups identified on this screen are located in specific areas or neighborhoods in the community?

Yes No Comment [See pages 43-44](#)

Needs Assessment: Public Housing – NA-35

Note: Data provided in this screen is based on the Public Housing Agencies selected by the grantee when the plan was created. A list of those agencies can be found on screen AD-25.

Does the Plan describe the needs of public housing residents?

Yes No Comment [See page 49](#)

Note: These may include housing improvements; supportive services (i.e. child care, education, workforce development, accessibility); improved living environment (i.e. neighborhood revitalization, capital improvements, safety, crime prevention, drug elimination); economic opportunity (i.e. resident services, family self-sufficiency) Also see MA-25

Section 504 Needs Assessment: Has the grantee described the needs of public housing tenants and applicants on the waiting list for accessible units?

Yes No Comment [See page 49](#)

Has the grantee described 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 grantee, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Yes No Comment See page 49

Has the grantee described how these needs compare to the housing needs of the population at large?

Yes No Comment See page 50

Needs Assessment: Homeless Needs Assessment – NA-40
24 CFR 91.205(c)

Has the grantee satisfactorily identified the nature and extent of sheltered and unsheltered homelessness, including rural homelessness, within the jurisdiction?

Yes No N/A (use for urban area only grantees only) Comment See pages 50-53

For each category of homeless persons (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth), does the plan include the number of persons experiencing homelessness on a given night, the number of persons who lose their housing and become homeless each year, the number of persons who exit homelessness each year, the number of days that persons experience homelessness, and other measures specified by HUD?

Note: This information is contained in the tables provided on this screen.

Yes No Comment See pages 50-53

If the grantee identifies all or part of the homeless population is located in rural areas, has the grantee described the nature and extent of unsheltered and sheltered homelessness for persons in the rural areas?

Yes No N/A Comment No estimate is available for the homeless population in rural areas

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," does the grantee describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)?

Yes No N/A Comment See page 50

Has the grantee estimated the number and type of families in need of housing assistance for families with children and the families of veterans?

Note: this information is contained in the tables provided on this screen.

Yes No Comment See page 52

Has the grantee identified the nature and extent of homelessness by racial/ethnic group, to the extent information is available?

Note: filling out the table on this screen is optional. An answer should be entered in the narrative text box, even if it is to indicate information is not available.

Yes No Comment See pages 51-52

Using the data and questions provided, has the grantee satisfactorily identified the nature and extent of unsheltered and sheltered homelessness, including rural homelessness within the jurisdiction?

Yes No Comment See pages 51-52

Needs Assessment: Non-homeless Special Needs Assessment – NA-45
24 CFR 91.205(d)

Has the grantee described the characteristics of special needs populations?

Yes No Comment [See page 53](#)

Note: The estimated number of non-homeless persons with special needs must include, to the extent practical the number of elderly, frail elderly, persons with mental, physical, developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the grantee may specify. See tables on this screen for needs of persons with HIV/AIDS. Estimates of housing needs for the number of households containing persons with hearing, vision, cognitive, ambulatory, self-care, and independent living difficulty for each community are available in CHAS Table 6 produced from the 2008-2010 American Community Survey at: http://www.huduser.org/portal/datasets/cp/chas/data_download_chas.html

Has the grantee discussed the housing and supportive service needs of these populations and how these needs were determined?

Yes No Comment [See page 53](#)

Based on data provided, does the plan identify the size and characteristics of the population with HIV/AIDS and their families?

Note: for HOPWA grantees tables on this screen will be pre-populated. Other grantees do not have tables on this screen.

Yes No Comment [See page 54](#)

Needs Assessment: Non-Housing Community Development Needs – NA-50
24 CFR 91.215(f)

Does the grantee describe their need for Public Facilities?

Yes No Comment [See page 54](#)

Does the grantee describe how the need for Public Facilities was determined?

Yes No Comment [See page 54](#)

Does the grantee describe their need for Public Improvements?

Yes No Comment [See page 55](#)

Does the grantee describe how the need for Public Improvements was determined?

Yes No Comment [See page 55](#)

Does the grantee describe their need for Public Services?

Yes No Comment [See pages 55-56](#)

Does the grantee describe how the need for Public Services was determined?

Yes No Comment [See page 56](#)

Market Analysis**24 CFR 91.210 Housing Market Analysis****General Characteristics -- MA-10, 15, 20**

Has the grantee described the significant characteristics of the housing markets, including aspects such as supply, demand, cost and condition of housing? **See MA-10 for supply and demand, MA-15 for cost and MA-20 for condition.**

Yes No Comment See pages 58-67

Housing Market Analysis: Number of Housing Units – MA-10
24 CFR 91.210(a)&(b)(2)

Does the grantee describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs?

Yes No Comment See page 60

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

Yes No Comment See page 60

Does the grantee indicate whether the availability of housing units meets the needs of the population?

Yes No Comment See page 60

Does the grantee describe the need for specific types of housing?

Yes No Comment See page 61

Housing Market Analysis: Cost of Housing – MA-15
24 CFR 91.210(a)

Does the grantee indicated whether there is sufficient housing for households at all income levels?

Yes No Comment See page 63

Does the grantee discuss how affordability of housing is likely to change considering changes to home values and/or rents?

Yes No Comment See page 64

Does the grantee discuss how HOME rents/Fair Market Rents compare to Area Median Rents and how this impacts their strategy to provide or preserve affordable housing?

Yes No Comment See page 64

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

Does the plan define “standard condition” and “substandard condition but suitable for rehabilitation” in its Consolidated Plan?

Yes No Comment See page 64

Does the jurisdiction include an estimate of the number of vacant and abandoned buildings and whether the units in these buildings are suitable for rehabilitation?

Yes No Comment See page 66; Estimates of units suitable for rehabilitation were not available

Note: See “Vacant Units” table on this screen for this information.

Does the plan describe the need for owner and rental rehabilitation based on the condition of the grantee’s housing?

Yes No Comment See pages 66-67

Has the grantee estimated the number of housing units occupied by low or moderate income families that contain lead-based paint hazards?

Yes No Comment See page 67

Housing Market Analysis: Public and Assisted Housing - MA-25

24 CFR 91.210(b)

Note: Data provided in this screen is based on the Public Housing Agencies selected by the grantee when the plan was created. A list of those agencies can be found on screen AD-25

Based on the data provided, does the grantee 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?

Yes No Comment See page 68

Does the grantee describe the restoration and revitalization needs of public housing in the jurisdiction?

Yes No Comment See page 70

Does the plan describe the public housing agency’s strategy for improving the living environment of low- and moderate-income families residing in public housing?

Yes No Comment See pages 71-72

Housing Market Analysis: Homeless Facilities and Services – MA-30

24 CFR 91.210(c)

Is there a brief inventory of facilities that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth?

Yes No Comment See pages 73-75

Does the inventory of services include services targeted to homeless persons?

Yes No Comment See pages 73-75

Note: The table at the top of the screen for data provided by the grantee regarding facilities targeted to homeless households.

Does the plan 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?

Yes No Comment See page 74

Does the plan 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.

Yes No Comment [See pages 74-75](#)

**Housing Market Analysis: Special Needs Facilities and Services –MA-35
24 CFR 91.210(d)**

Has the grantee described, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing?

Yes No Comment [See pages 75-76](#)

Does the plan describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing?

Yes No Comment [See pages 75-76](#)

Does the plan specify the activities that the grantee 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?

Yes No Comment [See pages 75-76](#)

Are these activities linked to one-year goals?

Yes No Comment [Sees page 75-76](#)

**Housing Market Analysis: Barriers to Affordable Housing – MA-40
24 CFR 91.210(d)**

Has the grantee described public policies that affect affordable housing?

Yes No Comment [See page 77](#)

Factors which affect affordable housing may include:

- Tax policies affecting land and other property
- Land use controls
- Zoning ordinances
- Building codes
- Fees and charges
- Growth limits
- Policies that affect the return on residential investment

**Housing Market Analysis: Non-Housing Community Development Assets – MA-45
24 CFR 91.215(f)**

Based on data in the Business Activity table on MA-45, does the plan describe the major employment sectors within the jurisdiction?

Yes No Comment [See page 78](#)

Does the plan describe the workforce and infrastructure needs of businesses in the jurisdiction?

Yes No Comment [See pages 78-79](#)

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

Yes No Comment [See page 82](#)

Note: The manual clarifies that the grantee should identify the need for economic development activities, including job training, business assistance, and infrastructure development.

Does the plan describe how the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Yes No Comment [See pages 80-82](#)

Does the plan describe current workforce training initiatives and how these efforts will support the grantee's consolidated plan?

Yes No Comment [See pages 82-83](#)

Does the plan indicate whether the jurisdiction participates in a Comprehensive Economic Development Strategy (CEDS)?

Yes No Comment [See page 83](#)

If yes, does the plan indicate what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan?

Yes No Comment [See pages 83-84](#)

If not, does the plan describe other local/regional plans or initiatives that impact economic growth?

Yes No Comment [See pages 83-84](#)

Market Analysis: Needs and Market Analysis Discussion – MA-50 24 CFR 91.210(a)

Does the plan describe whether there are areas where households with multiple housing problems are concentrated, including a definition of "concentration"?

Yes No Comment [See pages 84-85](#)

Does the plan discuss whether there are any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated, including a definition of "concentration"?

Yes No Comment [See pages 84-85](#)

Note: Definitions of concentration should include separate definitions for minority concentration and low-income concentration.

Does the plan describe the characteristics of the market in these areas/neighborhoods?

Yes No Comment [See pages 84-85](#)

Does the plan describe community assets in these areas/neighborhoods?

Yes No Comment [See pages 84-85](#)

Does the plan describe whether there are other strategic opportunities in these areas?

Yes No Comment [See pages 84-85](#)

Strategic Plan**24 CFR 91.215**

When reviewing this section of the Consolidated Plan, keep in mind that the priorities/objectives should relate to the needs identified in the Housing and Homeless Needs and Housing and Market Analysis sections.

Geographic Priorities -- SP-10**24 CFR 91.215(a)(1) AND 24 CFR 91.215(g)**

Does the grantee indicate the general priorities for allocating investment geographically within the jurisdiction (or within the EMSA for HOPWA) and among different activities and needs?

Yes No Comment [See pages 86-87](#)

Does the grantee identify areas where geographically targeted revitalization efforts are carried out through multiple activities in a coordinated manner? (This is encouraged, but not required and can be included in the narrative text box on SP-10 or an added text box.)

Yes No Comment [See page 87](#)

Priority Needs -- SP-25**24 CFR 91.215(a)(2)**

Using the screens provided, does the plan describe the grantee's priority needs?

Note: Click the "View Summary" button under the "Priority Needs" table on this screen to see a summary of the information on each individual Need screen.

Yes No Comment [See pages 87-89](#)

Does the plan describe the grantee's priority homeless needs?

Note: This is accomplished by creating priority needs on this screen and classifying them as homeless needs.

Yes No Comment [See page 88](#)

With respect to supportive needs of the non-homeless, do the priority needs on this screen include the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing?

Yes No Comment [See pages 87; 89](#)

Does the grantee describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income and moderate-income households?

Note: This is accomplished by describing creating and describing priority needs on this screen. It can be explained in the narrative text box.

Yes No Comment [See pages 87-89](#)

Influence of Market Conditions -- SP-30
24 CFR 91.215(b)

Does the grantee indicate which market characteristics will influence the use of funds available for the following?
Note: Should explain how the characteristics of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income rents, persons at risk of homelessness, and homeless persons identified in accordance with 24 CFR 91.205 provide the rationale for establishing the allocation priorities and use of funds made available for these housing types.

Tenant Based Rental Assistance (TBRA)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See page 90</u>
TBRA for non-homeless special needs?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See page 90</u>
New Unit Production?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See page 90</u>
Rehabilitation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See page 90</u>
Acquisition, including preservation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See page 90</u>

If HOME funds will be used for tenant-based rental assistance (TBRA), does the grantee specify the local market conditions that led to the choice of that option?

Yes No N/A Comment See page 91; the City does not anticipate spending CDBG, HOME or ESG funds on TBRA

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

Note: For a year 1 annual action plan that was submitted with a multi-year consolidated plan, the Strategic Plan and Annual Acton Plan requirements to describe available resources are both met by completing the SP-35 in the strategic plan. The AP-15 will appear in the annual action plan section with all the information from the SP-35, but it is not editable.

In the chart provided, does the plan include Annual Allocation, Program Income, Prior Year Resources, and Expected Amount Available for Remainder of Con Plan for each identified funding source, including Consolidated Plan resources, (CDBG, HOME, ESG and HOPWA as appropriate, Section 8 funds, low income housing tax credits, and competitive McKinney-Vento Homeless Assistance Act funds and other resources from private, state, and local sources that are reasonably expected to be made available to address the needs identified in the plan?

Annual Allocation	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See pages 92-93</u>
Program Income	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See pages 92-93</u>
Prior Year Resources	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See pages 92-93</u>
Expected Amount Available for remainder of Con Plan	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Comment <u>See pages 92-93</u>

Does the plan explain how federal funds will leverage additional resources (private, state and local funds), including a description of how match requirements will be satisfied?

Yes No N/A Comment See page 94

Match requirements:

- HOME: 25% match on all expenditures except planning and admin, CHDO operating, CHDO capacity building, and CHDO project specific expenses when repayment is waived by the PJ under §92.301.
- ESG: 100% match on all expenditures must be provided after the date that HUD signs the grant agreement. Cash, non-cash, and program income must meet requirements of § 576.201.

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

Yes No Comment See page 94

Institutional Delivery Structure – SP-40
24 CFR 91.215(k)

Does the grantee explain the institutional structure, including businesses, developers, nonprofit organizations, philanthropic organizations, community and faith-based organizations, philanthropic organizations, the Continuum of Care, and public institutions, departments and agencies through which the grantee will carry out its housing, homeless, and community development plan? This should also include a brief summary of what the grantee will do to overcome these gaps.

(**Note:** this can be accomplished by filling out the table in SP-40. All the organization types are options that can be selected when adding “responsible entities” to this table)

Yes No Comment See pages 94-96

Does the plan assess the strengths and gaps in the delivery system? This should also include a brief summary of what the jurisdiction will do to overcome these gaps.

Yes No Comment See pages 94-96

Using the chart provided, does the plan indicate the availability of services targeted to homeless persons and persons with HIV and mainstream services?

Yes No Comment See pages 95-96

Does the plan 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?

Yes No Comment See pages 94-96

Does the plan 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?

Yes No Comment See pages 94-96

Does the plan 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?

Yes No Comment See pages 94-96

Goals – SP-45
24 CFR 91.215(a)(4)

Note: the following can be found in the individual screen (SP-46) for each goal Click the “View Summary” button under the “Goals” table on this screen to see a summary of the information on each individual Goal screen.

Has the grantee summarized the priorities and specific objectives, describing how funds that are reasonably expected to be made available will be used to address identified needs?

Yes No Comment [See pages 97-99](#)

For each specific objective, has the grantee identified proposed accomplishments and outcomes the grantee hopes to achieve in quantitative terms over a specific time period, or in other measurable terms as identified and defined by the grantee?

Yes No Comment [See pages 97-99](#)

Does the plan include specific objectives that describe the proposed accomplishments that the grantee hopes to achieve?

Yes No Comment [See pages 97-99](#)

Does the Community Development component of the plan state the grantee’s specific long-term and short-term community development objectives (including economic development activities that create jobs) that were developed in accordance with the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate income persons?

Yes No Comment [See pages 97-99](#)

Does the jurisdiction identify in its plan how it will address the needs of public housing?

Note: Public Housing is one of the categories grantees can assign to goals. Reviewing goals summary for goals designated as public housing goals will help answer this question.

Yes No Comment [See pages 97-99](#)

Does the plan specify the number of extremely low, low, moderate, and middle income families, and homeless persons to whom the grantee will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period?

Yes No Comment [See pages 97-99](#)

Public Housing Accessibility and Involvement – SP-50
24 CFR 91.215(c)

If required by a Section 504 Voluntary Compliance Agreement, does the plan describe the need to increase the number of accessible units?

Yes No N/A Comment [See page 100](#)

Does the plan describe the grantee’s activities to encourage public housing residents to become more involved in management and participation in homeownership?

Yes No N/A Comment [See page 100](#)

If there is a troubled housing authority located within the jurisdiction, does the plan describe how the jurisdiction will provide financial or other assistance to improve the PHAs operations and remove the “troubled” designation?

Yes No N/A Comment [See page 100](#)

Barriers to Affordable Housing -- SP-55

24 CFR 91.215(h)

Does the plan describe the grantee's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing as identified in the needs assessment section?

Yes No Comment [See pages 100-102](#)

Note: The text on this screen under the heading “barriers to affordable housing” is a read-only copy of the discussion of barriers to affordable housing on MA-40. It is provided here for reference to assist grantees when they discuss strategies to remove or ameliorate these barriers.

Homelessness Strategy – SP-60

24 CFR 91.215(d)

Does the plan describe how the grantee's strategic plan goals contribute to reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs?

Yes No Comment [See pages 102-103](#)

Does the plan describe the grantee's strategy for addressing the emergency shelter and transitional housing needs of homeless persons?

Yes No Comment [See pages 102-103](#)

Does the plan describe how the grantee's strategic plan goals contribute to helping homeless persons (especially persons that are chronically homeless, families with children, veterans, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time 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?

Yes No Comment [See pages 102-103](#)

Does the grantee describe how the strategic plan goals contribute to helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to be discharged from publicly funded institutions or those receiving assistance from public or private agencies?

Yes No Comment [See pages 102-103](#)

Lead-Based Paint Hazards – SP-65

24 CFR 91.215(i)

Does the plan outline the actions to address lead based paint hazards and increase access to housing without lead based hazards?

Yes No Comment [See page 104](#)

Does the plan discuss how the actions to address lead based paint hazards are related to the extent of lead poisoning and hazards?

Yes No Comment [See pages 104-105](#)

Does the plan discuss how the plan for reduction of lead-based paint hazards will be integrated into housing policies and programs?

Yes No Comment See pages 104-105

Anti-Poverty Strategy – SP-70

24 CFR 91.215(j)

Does the plan describe the grantee's goals, programs, and policies for reducing the number of poverty level families?

Yes No Comment See pages 105-106

Does the plan describe how the grantee's goals, programs and policies for producing and preserving affordable housing will be coordinated with other programs designed to serve persons at the poverty level (such as TANF and employment training programs)?

Yes No Comment See pages 105-106

Monitoring – SP-80

24 CFR 91.230

Does the plan describe the standards and procedures that the grantee will use to monitor activities carried out in furtherance of the plan and ensure long-term compliance with requirements of the programs involved, including the comprehensive planning requirements?

Yes No Comment See pages 106-107

Action Plan

24 CFR 91.220

Administration – AD-25

Application – 24 CFR 91.220(a)

Has the Standard 424 Form (including the organizational Data Universal System (DUNS) Number in block 8(c)) or the applicable programs been included with the correct dollar allocations and signed by the appropriate official?

Grantees can upload a scanned copy in the AD-25 screen, but they are still required to submit one original signed copy of each document to HUD.

Yes No Comment _____

Expected Resources – AP-15 (See SP-35)

Annual Goals & Objectives -- AP-20

24 CFR 91.220(c)(3)& (e)

Does the consolidated plan contain a summary of the annual objectives the grantee expects to achieve during the forthcoming program year?

(Note: Annual goals are a subset of the Strategic Plan goals described in SP-45)

Yes No Comment See pages 112-114

Does the plan include outcome measures for activities included in the AP in accordance with guidance issued by HUD?

Yes No Comment [See pages 112-114](#)

Projects – AP-35

24 CFR 91.220(d) and 91.220(l)(1)

Does the plan provide a description of the activities the grantee will undertake during the next year to address priority needs and objectives?

Yes No Comment [See pages 115-116](#)

Does the description:

- Estimate the number and types of families (including income level) that will benefit from the proposed activities?

Yes No Comment [See pages 117-136](#)

- Describe the specific local objectives and priority needs that will be addressed by the activities using formula grant funds and program income the grantee expects to receive during the program year?

Yes No Comment [See pages 117-136](#)

Note: These needs are described on SP-25. Projects planned to address homeless and other special needs needs may also be addressed on AP-65 in the discussion text box. AP-35 describes the activities for the year in each project, including projects users plan to undertake relative to this requirement. Individual project details can be viewed by clicking “view” next to each project entry on this screen. An overview of project details can be seen by clicking “View Summary” at the bottom of the table on this screen.

- Describe proposed accomplishments, and target date for completion of the activity?

Yes No Comment [See pages 117-136](#)

Does the Plan include a description of activities for all CDBG funds (including program income and proceeds from Section 108 guarantees, etc.) expected to be available.

Yes No Comment [See pages 117-136](#)

Are CDBG activity descriptions in sufficient detail, including location, to allow citizens to determine the degree to which they are affected.

Yes No Comment [See pages 117-136](#)

Does the plan indicate the reasons for allocation priorities and any obstacles to addressing underserved needs?

Yes No Comment [See pages 117-136](#)

Note: It is important that all CDBG funds be covered by the action plan, that the source of all such funds be clearly identified in the action plan, and that the planned use of all such funds for activities (and allowable contingencies) be shown in the action plan. In reviewing action plans, HUD should check that there is a balance between the sources of funds listed in the action plan and the amounts budgeted for the individual activities. A check should also be made to ensure that the amounts listed as sources match the amount of estimated funding listed in the corresponding SF 424. If there is a discrepancy between any of these figures, the grantee should be contacted immediately for clarification and correction.

Expenditure Limits

Has the grantee's budget exceeded the 20% administrative cap for CDBG?

Yes No N/A

Has the grantee's budget exceeded the 15% public service cap for CDBG?

Yes No N/A

Has the grantee's budget exceeded the 10% administrative cap for HOME?

Yes No N/A

Has the grantee's budget met the 15% CHDO set-aside for HOME?

Yes No N/A

Has the grantee's budget exceeded the 3% administrative cap for HOPWA or the 7% administrative cap by project sponsors under HOPWA?

Yes No N/A

Has the grantee's budget exceeded the 7.5% administrative cap for Emergency Solutions Grant?

Yes No N/A

Does the amount of ESG funds budgeted for street outreach and emergency shelter activities exceed the greater of 60% of the jurisdiction's fiscal year ESG grant or the amount of FY 2010 ESG funds committed for homeless assistance activities?

Yes No N/A

Note: A "No" response to any Expenditure Limit question is not grounds for disapproval.

Geographic Distribution – AP-50**24 CFR 91.220(f)**

Does the plan include a description of the geographic areas of the jurisdiction (including areas of low-income and minority concentration) where assistance will be directed?

Yes No Comment See pages 137

If applicable, does the grantee estimate the percentage of funds they plan to dedicate to target areas?

Yes No Comment See page 137

Does the plan provide the rationale for the priorities for allocating investment geographically?

Yes No Comment See page 137

If the grantee is requesting approval of a Neighborhood Revitalization Strategy Area, does it meet the requirements of CPD Notice 96-1 and include outcomes?

Yes No N/A

Note: Separate documentation should be maintained to verify compliance with CPD Notice 96-1. Any documents needed to seek approval of an NRSA should also be included as attachments on the AD-25 screen.

Affordable Housing Goals – AP-55**24 CFR 91.220(g)**

Does the plan specify one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the grantee?

Yes No Comment See pages 138-140

Does the grantee specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing using funds made available to the grantee?

Yes No Comment See page 138-140

Note: The term affordable housing shall be as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

Public Housing – AP-60

24 CFR 91.220(h)

Does the grantee describe actions it plans to take to address the needs of public housing?

Yes No Comment See pages 140-141

Does the plan discuss actions planned to encourage public housing residents to become more involved in management and participate in homeownership?

Yes No Comment See pages 140-141

If the public housing agency is designated as “troubled” by HUD, does the grantee must describe the manner in which it will provide financial or other assistance to improve its operations and remove the “troubled” designation.

Yes No N/A Comment The PHA is not designated as “troubled”

Note: Consult with Public and Indian Housing representative to determine whether Public Housing Authority is designated as “troubled.”

Homeless & Other Special Need Activities – AP-65

24 CFR 91.220(i)

Does the grantee describe its one-year goals and specific action steps for reducing and ending homelessness through:

a. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs)
Yes No Comment See pages 141-143

b. Addressing the emergency shelter and transitional housing needs of homeless persons
Yes No Comment See pages 141-143

c. Helping homeless person (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?
Yes No Comment See pages 141-143

d. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals who are:

- i. Being discharged from publicly funded institutions and systems of care, such as health-care facilities, mental health facilities, foster care or other youth facilities, corrections programs and institutions?
- ii. Receiving assistance from public or private agencies that address housing, health, social services, employment, education or youth needs?

Yes No Comment See pages 141-143

Does the grantee specify the activities it plans to undertake during the next year to address the housing and supportive service needs for persons who are not homeless but have other special needs (i.e. elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with alcohol or other drug additions), person with HIV/AIDS and their families, and public housing residents)? **Also see AP 35.**

Yes No Comment [See pages 141-143](#)

Note: AP-65 does not specifically call out the needs described here or in §91.215(e). Users must discuss in the discussion text box. AP-35 describes the activities for the year, including projects users plan to undertake relative to this requirement. Additional annual goal information such as numeric/quantity etc. can be seen on the AP-20 screen by clicking “view” next to each individual goal on that screen or by clicking “View Summary” below the goal table on AP-20.

HOPWA Goals – AP-70
24 CFR 91.220(l)(3)

Does the grantee directly administer HOPWA funds? Yes No Comment _____
 (If no, AP-70 should not be included in their Con Plan template and the checklist elements in this section can be ignored)

Does the plan describe the grantee's one-year goals for the number of households to be provided housing through the use of HOPWA for: Short-term rent, mortgage and utility assistance payments; Tenant based rental assistance; Units provided in permanent housing facilities developed, leased or operated with HOPWA funds; and Units provided in transitional short-term housing facilities developed, leased or operated with HOPWA funds?
 Yes No Comment _____

Barriers to Affordable Housing – AP-75
24 CFR 91.220(j)

Does the grantee describe actions it plans to take to remove or ameliorate the negative effect of public policies that serve as barriers to affordable housing? Such policies, procedures, and processes include but are not limited to: land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.
 Yes No Comment See pages 143-144

Other Actions – AP-85
24 CFR 91.220(k)

Does the plan discuss actions the grantee plans to take to address obstacles to meeting underserved needs?
 Yes No Comment See pages 144-146

Does the plan discuss actions planned to foster and maintain affordable housing?
 Yes No Comment See pages 144-146

Does the plan discuss actions planned to reduce lead-based paint hazards?
 Yes No Comment See page 145

Does the plan discuss actions the grantee plans to take to reduce the number of poverty-level families?
 Yes No Comment See page 145

Does the plan discuss actions the grantee plans to take to develop the institutional structure?
 Yes No Comment See page 145

Does the plan discuss actions the grantee plans to take to enhance coordination between public and private housing and social service agencies?
 Yes No Comment See page 146

Note: With respect to economic development, the plan should describe actions that will take place to enhance coordination with private industry, businesses, developers, and social services agencies.

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

CDBG 24 CFR 91.220 (I)(1)

Does the AP include a description of CDBG funds expected to be available during the program year, including the following:

- a) any program income that will have been received before the start of the next program year and that has not yet been programmed;
- b) proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan;
- c) surplus from urban renewal settlements;
- d) grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan; or
- e) any income from float-funded activities?

Yes No Comment See pages 147-154

Does the AP identify the estimated percentage of CDBG funds that will be used for activities that benefit persons of low-and moderate-income?

Yes No Comment See pages 147-154

HOME 91.220(I)(2)

Does the grantee directly administer HOME funds? Yes No Comment _____

(If no, this section of AP-90 should not be included in their Con Plan template and the HOME checklist elements can be ignored)

Does AP provide for engaging in forms of investment which are not described in 24 CFR 92.205?

Yes No Comment See pages 147-154

Note: "HUD's specific written approval to the jurisdiction is required for other forms of investment, as provided in §92.205(b). Approval of the consolidated plan or action plan under §91.500 or the failure to disapprove the consolidated plan or action plan does not satisfy the requirement for specific HUD approval for other forms of investment."

If HOME funds will be used for homebuyers, does the plan include guidelines for resale or recapture as required in 24 CFR 92.254?

Yes No N/A Comment See pages 147-154

Note: Remember to complete the recapture/resale checklist below. Approval of the consolidated plan or action plan under §91.500 or the failure to disapprove the consolidated plan or action does not satisfy the requirement for specific HUD approval for resale or recapture guidelines.

Does the PJ intend to use HOME funds to refinance existing debt secured by multi-family housing which is being rehabilitated with HOME funds? If so, does the AP explain what refinancing guidelines will be used? These guidelines must describe the conditions under which the PJ will refinance existing debt. At a minimum, the guidelines must:

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.

Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- a. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- b. Specify the required period of affordability, whether it is a minimum 15 years or longer.
- c. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(g) or a federally designated Empowerment Zone or Enterprise Community.
- d. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the CDBG program.

Yes No N/A Comment The City does not intend to use HOME funds to refinance existing debt. See pages 147-154.

If the PJ intends to use HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single family housing and does not use the HOME affordable homeownership limits for the area provided by HUD, did it determine 95 percent of the median area purchase price and set forth the information in accordance with 24 CFR 92.254(a)(2)(iii).

Yes No N/A Comment The City uses the affordable homeownership limits set by HUD.

Note: Documentation related to this requirement should be included with any other "Grantee Specific Appendices" under attachments on AD-25.

Did the PJ describe eligible applicants (e.g., categories of eligible applicants), its process for soliciting and funding applications or proposals (e.g., competition, first-come first-serve) and where detailed information may be obtained (e.g., application packages are available at the office of the jurisdiction or on the jurisdiction's Web site).

Yes No N/A Comment See page 149

Note: Documentation related to this requirement should be included with any other "Grantee Specific Appendices" under attachments on AD-25. If not attached, where in the plan was this described?

If the PJ planned to limit the beneficiaries or give preferences to a particular segment of the low-income population, was a description of that limitation or preference described in the action plan?

Yes No N/A Comment _____

Note: Documentation related to this requirement should be included with any other “Grantee Specific Appendices” under attachments on AD-25. If not attached, where in the plan was this described?

Note: Any limitation or preference must not violate nondiscrimination requirements in 24 CFR 92.350, and the participating jurisdiction must not limit or give preferences to students. A limitation or preference may include, in addition to targeting tenant- based rental assistance to persons with special needs, as provided in 24 CFR 92.209(c)(2), limiting beneficiaries or giving preferences to such professions as police officers, teachers, or artists. The PJ must not limit beneficiaries or give a preference to all employees of the jurisdiction. The PJ may permit rental housing owners to limit tenants or give a preference in accordance with 24 CFR 92.253(d) only if such limitation or preference is described in the action plan.

Emergency Solutions Grant 91.220 (I)(4)

Does the grantee directly administer ESG funds? Yes No Comment _____

(If no, this section of AP-90 should not be included in their Con Plan template and the ESG checklist elements can be ignored)

Does the grantee include its written standards for providing ESG assistance? See 24 CFR 576.400(e)(1) and (e)(3) for the minimum standards.

Yes No Comment N/A

If the Continuum of Care for the jurisdiction has established a centralized or coordinated assessment system that meets HUD requirements, Does the grantee describe that system?

Note: The requirements for using a centralized or coordinated assessment system, including the exception for victim service providers, are set forth under 24 CFR 576.400(d).

Yes No N/A Comment

Does the grantee identify its process for making subawards and describe how the grantee intends to make its allocation available to units of general local government and/or private nonprofit organizations?

Yes No Comment N/A

If the grantee is unable to meet the homeless participation requirement in 24 CFR 576.405(a), does the grantee specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities or services that receive ESG funding?

Yes No N/A Comment N/A

Does the grantee describe its performance standards for ESG activities?

Yes No Comment N/A

Housing Opportunities for Persons with AIDS 91.220 (I)(3):

Does the grantee directly administer HOPWA funds? Yes No Comment _____

(If no, this element of the checklist can be ignored)

“Does the action plan identify the method for selecting project sponsors (including providing full access to grassroots faith-based and other community organizations)?”

Yes No N/A Comment _____

Note: Due to a system error, this element is omitted from the template. HOPWA grantees should therefore add a text box at the end of this screen to enter this information.

CERTIFICATIONS - 24 CFR 91.225

Note: Scanned copies of signed certifications can be attached in the AD-25 screen, though grantees must submit one original signed copy of the SF-424 and all certifications to HUD.

Are the general and specific certifications for each program funded complete and accurate, where applicable:

(a) *General*

- a. Affirmatively furthering fair housing? (See 24 CFR 570.904).....Yes No
- b. Anti-displacement and relocation plan?.....Yes No
- c. Anti-lobbying?.....Yes No
- d. Authority of jurisdiction?.....Yes No
- e. Consistency with plan?.....Yes No
- f. Acquisition and relocation?.....Yes No
- g. Section 3?.....Yes No

(b) *CDBG*

Note: The certification period for the CDBG program’s overall benefit requirements must be consistent with the period certified in the prior certification.

- a) Citizen participation?.....Yes No
- b) Community development plan?.....Yes No
- c) Following a current consolidated plan? (See 24 CFR 570.904).....Yes No
- d) Use of funds?.....Yes No
- e) Excessive force?.....Yes No

- f) Compliance with anti-discrimination laws? (*See 24 CFR 570.904*)..... Yes No
- g) Compliance with lead-based paint procedures?..... Yes No
- h) Compliance with laws?..... Yes No

(c) *ESG*

- a) Not less than 10 years?..... Yes No
- b) Not less than 3 years?..... Yes No
- c) Limits for shelter for street outreach activities?..... Yes No
- d) Renovation will result in safe and sanitary buildings?..... Yes No
- e) Recipients will provide housing assistance and supportive services?..... Yes No
- f) Match requirement?..... Yes No
- g) Confidentiality?..... Yes No
- h) Involvement of homeless individuals and families?..... Yes No
- i) Consistency with Con Plan?..... Yes No
- j) Discharge policy?..... Yes No

(d) *HOME*

- a. TBRA is consistent w/Plan?..... Yes No
- b. Use for eligible activities?..... Yes No
- c. PJ will monitor HOME assisted projects?..... Yes No

(e) *HOPWA*

- 1) Meet urgent needs?..... Yes No
- 2) 3- or 10-year operation?..... Yes No

Comments: The County does not administer HOPWA funds.

HUD APPROVAL – 24 CFR 91.500(b)

The regulations at 24 CFR 91.500(b) state that HUD may disapprove a plan or a portion of a plan for the three following reasons:

- a) If it is inconsistent with the purposes of the Cranston-Gonzalez National Affordable Housing Act (NAHA);
- b) If it is substantially incomplete; or
- c) If certifications applicable to the CDBG program are not satisfactory to the Secretary in accordance with 570.304 or 570.485(c).

Disapproval for Inconsistency with NAHA – A plan may be disapproved if it is inconsistent with NAHA. A reviewer recommending disapproval for inconsistency with NAHA should show how the plan is inconsistent with the following purposes:

- helping families, not owning a home, to save for the down payment for the purchase of a home;.....
- retaining, where feasible, as housing affordable to low income families, those dwelling units provided for such purpose with federal assistance;
- extending and strengthening partnerships among all levels of government and the private sector, including for- and non-profit organizations, in the production and operation of housing affordable to low-and moderate-income families;
- expanding and improving federal rental assistance to very low-income families; or
- increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.

Comments: Type comments here.

Substantial Incompleteness – The following are examples of consolidated plans or action plans that may be substantially incomplete:

- A plan that was developed without the required citizen participation or the required consultation;
- A plan that fails to satisfy all the required elements of the consolidated plan (i.e. did not meet a regulatory requirement of Part 91);
- A plan for which a certification is rejected by HUD as inaccurate after HUD inspected evidence and provided due notice, and opportunity for comment; and
- A plan that does not include a description of the manner in which the unit of general local government or state will provide financial or other assistance to a public housing agency if the public housing agency is designated as “troubled” by HUD.

Type explanation here.

The chart below can be used to track plan status changes made during the review process:

<u>Date</u>	<u>Plan Status Changed From</u>	<u>Plan Status Changed To</u>	<u>User That Made the Change</u>	<u>Comments</u>

CONCLUSION AND RECOMMENDATION:

Based on my review of this Action Plan, in accordance with all applicable regulations, I recommend that the plan be

 [approved/disapproved]

Comments: Type comments here.

<u>SIGNED:</u>	
Reviewer: _____	Date: _____
Program Manager: _____	Date: _____
CPD Director: _____	Date: _____

ANNUAL ACTION PLAN REVIEW CHECKLIST FOR FIELD OFFICE STAFF – RESALE/RECAPTURE**General Review Criteria**

A1: If the PJ proposes to use any HOME funds for assisting homebuyers (whether through down payment assistance, new construction or rehabilitation), does the Annual Action Plan include resale or recapture provisions?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: PJs must submit resale or recapture provisions to HUD for review and approval before using any HOME funds for this purpose. HUD must determine that the provisions meet the requirements established in 24 CFR 92.254(a) (5) (i) and (ii).

Field Office Action: If yes, continue to Question A2. If no, you must contact the PJ and ask that it submit the resale and/or recapture provisions before the end of the 45-day Annual Action Plan review period or you must inform the PJ in writing in the Annual Action Plan approval letter that it may not use any HOME funds for homebuyer assistance until it has submitted and HUD has approved the resale and/or recapture provisions to be used.

A2: If the PJ will use subrecipients, State recipients, urban county or consortium members, CHDOs or other entities to provide the homebuyer assistance, did the PJ submit the resale or recapture provisions to be used by these entities to HUD for review as part of the Annual Action Plan?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: All resale or recapture provisions to be used in a PJ's program must be reviewed and approved by HUD before the PJ can use any HOME funds for homebuyer projects using those provisions.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it submit the resale and/or recapture provisions to be used by one or more of these entities before the end of the 45-day Annual Action Plan review period. If this is not possible or the PJ fails to respond or submit an acceptable revision, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale and/or recapture provisions and the entity may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale and/or recapture provisions to be used.

A3: If the PJ proposes to use more than one set of provisions (e.g., both resale and recapture, different sets of recapture provisions), does the Annual Action Plan provide an explanation of the circumstances under which each form will be used?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: For example, a PJ may use recapture provisions for its HOME downpayment assistance program, but impose resale provisions on homebuyer units newly constructed with HOME funds by its CHDO. The Annual Action Plan must explain when it will use each set of provisions.

Field Office Action: If yes or N/A, proceed with your review. If no, you must contact the PJ and ask that it revise its discussion of its resale and/or recapture provisions to include an explanation of the circumstances under which each set of provisions will be used before the end of the 45-day Annual Action Plan review period. If this is not possible or the PJ fails to respond or submit an acceptable revision within the review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale and/or recapture provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale and/or recapture provisions to be used.

Recapture Provisions

Recapture Provisions permit the HOME-assisted homebuyer to sell their unit at any time during the period of affordability, to any willing buyer, and at the price the market will bear. The PJ imposes recapture provisions by written agreement and by recorded lien. In the event of a voluntary or involuntary sale during the period of affordability, the PJ must recapture the amount specified under its recapture provisions.

B1: Do the provisions reflect one of the following models?

1. PJ recaptures entire amount;
1. Pro rata reduction of recapture amount during affordability period;
2. Owner recovers entire investment (down payment and capital improvements) before PJ recaptures HOME investment;
3. Shared net proceeds in event of insufficient net proceeds;
4. PJ-developed or modified provisions.

Yes No Verification found on page/screen

Comments/Basis for Conclusion (Please Specify which Model): See pages 147-154

Explanation: The HOME regulations at 24 CFR 92.254(a)(5)(ii)(A) list four acceptable recapture models and permit PJs to adopt, develop or modify their own recapture requirements for HUD approval.

B2: Are the provisions described in adequate detail for the HUD Reviewer and interested members of the public to understand the PJ's method for recapturing funds?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: The Annual Action Plan must describe the recapture provision(s) to be used in sufficient detail for HUD and the public to understand which provisions it has chosen and how they will be implemented. Provisions that simply cite or repeat HOME regulations are not acceptable. The provisions must be described in the Annual Action Plan. Similarly, if the PJ has developed its own provisions or made modifications to the regulatory models, it must describe those provisions in sufficient detail.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its discussion of its recapture provisions to include sufficient detail to permit HUD and the public to understand the recapture requirements being adopted. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its recapture provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the recapture provisions to be used.

B3: Do the provisions indicate that the amount subject to recapture is the direct subsidy received by the homebuyer?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See page 205

Explanation: Direct subsidy includes HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance. Development subsidies (i.e., the difference between the cost of producing the unit and the fair market value of the unit) cannot be subject to recapture since the homebuyer did not realize a direct benefit from these funds.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its recapture provisions to state that only direct subsidy to the homebuyer is subject to recapture. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its recapture provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the recapture provisions to be used.

B4: Do the provisions limit the amount to be recaptured to the net proceeds available from the sale?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The PJ must limit the amount subject to recapture to the net proceeds available from the sale. This limitation applies to all units regardless of the type of recapture provisions used or to the nature of the sale (voluntary sales including short sales, and involuntary sales including foreclosures). Any recapture provisions that do not explicitly include this limitation are unacceptable and cannot be approved.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its recapture provisions to state that its recapture provisions limit the amount to be recaptured to the net proceeds of the sale. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its recapture provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the recapture provisions to be used.

Resale Provisions

Resale Provisions preserve the affordability and availability of the HOME-assisted homebuyer unit to low-income households for the entire period of affordability. The PJ controls the resale price by establishing an objective methodology for determining what is a fair return to the original homebuyer, in an effort to make the property affordable to a reasonable range of low-income homebuyers. If the established resale price is not affordable to the subsequent low-income homebuyer, the PJ may be required to provide additional assistance to that homebuyer – but may not adjust the resale price as a result.

C1: Does the resale provision limit resale of the property during the HOME period of affordability only to a buyer whose family qualifies as a low-income family?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: Resale provisions that permit resale of a HOME-assisted unit to a subsequent homebuyer who is not low-income – regardless of the circumstance – are not acceptable. Resale provisions that provide a recapture option to facilitate sale to a subsequent buyer who is not income-eligible (i.e., resale/recapture hybrids) are not acceptable.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its resale provision to state that the housing may only be resold to a family that qualifies as low-income. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale provisions to be used.

C2: Does the provision contain a specific definition of “fair return on investment?”

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: The provision describes in detail what return homebuyers can expect if they sell their unit during the period of affordability. The PJ is expected to identify an objective standard or index that will determine “fair return” on resale. (See C3)

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its resale provision to include a definition of “fair return on investment.” If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale provisions to be used

C3: Is fair return based upon an objective index or standard?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: An objective standard or index is concrete and publicly accessible and can be easily measured at the time of original purchase and at resale. Examples include: a percentage of the change in median sales prices over the period of ownership, the percentage change in area median income over the period of ownership, and the percentage change in the Consumer Price Index over the period of ownership. In depressed or declining markets, a loss on investment can constitute a fair return. A standard that ties the return to the original homebuyer to the price that a specific homebuyer or a defined group of low-income homebuyers are able to pay *does not* constitute fair return and is not acceptable.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its resale provisions to specify the standard or index that will be applied upon resale to provide a fair return to the homebuyer. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale provisions to be used.

C4: Does the basis upon which fair return is calculated include the homebuyer's original investment in the property and the increase in market value attributable to homebuyer investments in or capital improvements to the property?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: See pages 147-154

Explanation: The provision must specifically state that the basis for calculating fair return is the original investment by the homebuyer and specific types of upgrades or additions that will add value to the property. (Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds value). The provision must address the types of changes that it will or will not include in that basis.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise its resale provisions so that homebuyer investment includes both the homebuyer-provided down payment and homebuyer-financed improvements that would increase the value of the home. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale provisions to be used.

Presumption of Affordability

D1: If the PJ plans to use a presumption of affordability instead of enforcement mechanisms to meet the resale requirement, does the resale provision identify specific neighborhoods that will be subject to the presumption of affordability?

Yes No Verification found on page/screen

Comments/Basis for Conclusion: Not applicable; see pages 147-154

Explanation: A presumption of affordability cannot be sought or approved for an entire PJ. The presumption can only be made on a neighborhood basis.

Field Office Action: If yes, proceed with your review. If the presumption is not neighborhood or neighborhood(s)-specific, you must reject the presumption, and prohibit the PJ from using any HOME funds without imposing either resale or recapture requirements. The PJ may resubmit a new presumption request for HUD's approval at any time during the program year. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its resale provisions and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the resale provisions to be used.

D2: If this is a new request or renewal of a presumption issued previously, does the PJ submit a recent market analysis for each neighborhood for which approval of the presumption of affordability is sought?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: Not applicable; see pages 147-154

Explanation: The PJ must submit a separate market analysis for each neighborhood for which it seeks approval of a presumption of affordability, except that it can perform a combined market analysis for a limited number of contiguous neighborhoods that are similarly situated with respect to demographic profile, housing market, and economic conditions. The analysis must be recent (performed within the last 12 months).

Field Office Action: If yes, proceed with your review. If the PJ did not submit a market analysis, did not submit analyses for all neighborhoods, or submitted analyses that were not completed within the last 12 months, you must contact the PJ and ask that recent market analyses supporting the presumption be submitted. If the analyses are not submitted timely, you must reject the presumption, and prohibit the PJ from using any HOME funds without imposing either resale or recapture requirements. The PJ may resubmit a new presumption request for HUD's approval at any time during the program year.

D3: If the market analysis was originally submitted with a previous year's Annual Action Plan, does the Plan indicate that the PJ has determined that an updated analysis is not warranted by any changes in the neighborhood's market conditions?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: Not applicable; see pages 147-154

Explanation: If the PJ becomes aware that significant changes in a neighborhood's market conditions since the preparation of market analysis make continuation of the presumption of affordability inappropriate, it must indicate that in its Annual Action Plan. The PJ must indicate in the Annual Action Plan that, in the absence of significant changes, it is continuing its use of the presumption of affordability for another program year.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and ask that it revise and include this information in the presumption section of its Annual Action Plan before continuing your review. If this is not possible or the PJ fails to respond or submit an acceptable revision within the 45-day review period, you must inform the PJ in the Annual Action Plan approval letter that HUD is disapproving its presumption of affordability and it may not use any HOME funds to undertake any activities related to homebuyer assistance until the PJ has submitted and HUD has approved the presumption of affordability.

D4: Does the market analysis include the following:

1. An evaluation of the location and characteristics of the housing and residents in the neighborhood (e.g., sale prices, age and amenities of the housing stock, incomes of residents, percentage of owner-occupants) in relation to housing and incomes in the housing market area?
2. An analysis of the current and projected incomes of neighborhood residents for an average period of affordability for homebuyers in the neighborhood that supports the conclusion that a reasonable range of low-income families will continue to qualify for mortgage financing?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: Not applicable; see pages 147-154

Explanation: The market analysis, which can include a combined market analysis for a limited number of contiguous neighborhoods that are similarly situated with respect to demographic profile, housing market, and economic conditions, must contain this evaluation and the analysis of the data must support the conclusion that a reasonable range of low-income families will continue to qualify for mortgage financing.

Field Office Action: If yes, proceed with your review. If no, you must contact the PJ and request that an acceptable market analysis be submitted. If the analysis is not submitted timely, you must reject the presumption, and prohibit the PJ from using any HOME funds without imposing either resale or recapture requirements. The PJ may resubmit a new presumption request for HUD's approval at any time during the program year.

D5: Does the information presented in the market analysis support the PJ's conclusion that the following conditions are likely to be met in the event of a resale of the HOME-assisted housing located in the neighborhood during the affordability period without the imposition of enforcement mechanisms by the PJ:

- the housing will be available and affordable to a reasonable range of low-income homebuyers;
- a low-income homebuyer will occupy the housing as a principal residence; and
- The original owner will be afforded a fair return on investment?

Yes No N/A Verification found on page/screen

Comments/Basis for Conclusion: Not applicable; see pages 147-154

Explanation: The market analysis must support the conclusion that housing may be presumed to meet the resale restrictions. If the analysis is flawed or does not support this conclusion, the HUD Field Office must disapprove the presumption of affordability.

Field Office Action: If yes and all other requirements related to the presumption have been met, you may approve the presumption of affordability. If no, you must reject the presumption of affordability and require the use of approved resale or recapture provisions in the neighborhood(s).

Based on my review of the Plan against the regulations, I have determined the Plan is:

Approved

Date plan approved: _____

Disapproved

Date plan disapproved: _____

Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). **If disapproved**, provide documentation including dates and times on incompleteness determination, and discussions with grantee and Headquarters:

Reviewed by **DATE:**

Program Manager **DATE:**

CPD Director **DATE:**

Appendix IV
Citizen Participation Record

Participating Stakeholder Organizations

Representatives from the following organizations participated in public meetings, were interviewed, or were otherwise consulted in the course of developing the City of High Point's 2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan:

- ACTS Ministries
- Burns Hill Neighborhood Association
- City of High Point Communications Department
- City of High Point Housing Authority
- City of High Point Human Relations Department
- City of High Point Planning Department
- City of High Point Transportation Department
- Habitat for Humanity
- High Point Community Against Violence
- Housing Consultants Group
- Leslie's House
- Macedonia Neighborhood Association
- Naaman's Recovery
- Open Door Ministries
- Partners Ending Homelessness
- Senior Resources of Guilford
- Small Business & Technology Development Center
- Ward Street Mission
- West End Ministries
- World Relief
- YWCA – High Point

Public Meeting Advertisements, Flyers, and Sign-In Sheets

**PUBLIC NOTICE & INVITATION TO PARTICIPATE
CITY OF HIGH POINT 5-YEAR CONSOLIDATED PLAN AND ANNUAL ACTION PLAN**

The City of High Point's Community Development & Housing Dept., along with WFN Consulting, Inc., is preparing its 2015-2019 Five-Year Consolidated Plan and 2015-2016 Annual Action Plan required by the U.S. Department of Housing and Urban Development. These Plans will identify community development and housing needs and funding priorities for the city, with an emphasis on low and moderate income and special-needs populations.

The process is heavily influenced by the input of local residents, service providers, and other community stakeholders. If you are interested in participating, you are invited to attend a **public meeting on Tuesday, November 11th at 5:30 pm at the Macedonia Resource Center, 401 Lake Avenue, High Point, North Carolina 27260**. A light supper will be served. Community members are also invited to complete an online survey or provide additional comments at www.highpointconplan.com. Input received through the survey and the public meeting will be used to develop a draft version of the plans, which will be available for public review in March 2015.

Stakeholders or anyone interested in participating in an individual or group interview to provide input on housing and community development needs may contact Beth Workman at 336-883-3351 or email beth.workman@highpointnc.gov. Please respond so we may plan accordingly.

Scheduled focus groups are as follows:

Tuesday Nov. 11, 3-4:30 PM, City Hall, 3rd Floor Fish Bowl, ***Affordable Housing***

Wednesday Nov. 12, 10-11:30 AM, City Hall, 2nd Floor Human Relations Conference Room,
Community & Economic Development

Thursday, Nov. 13, 11:30-1:30 PM 201 Fourth Street, ***Homeless & Special Needs***
Light lunch provided

CITY OF HIGH POINT
PUBLIC NOTICE & INVITATION TO PARTICIPATE
PUBLIC REVIEW OF DRAFT FIVE-YEAR CONSOLIDATED PLAN AND ANNUAL ACTION PLAN

The City of High Point's Community Development and Housing Department is soliciting comments on the draft **Five-Year Consolidated Plan and Annual Action Plan**. The 2015-2019 Five-Year Consolidated Plan and 2015-2016 Annual Action Plan are required by the U.S. Department of Housing and Urban Development. These Plans identify community development and housing needs and funding priorities for the City, with an emphasis on low and moderate income and special-needs populations.

Public Comment Period

A draft of the Five-Year Consolidated Plan and Annual Action Plan will be available for public examination and comment from Wednesday, March 18, 2015 to Friday, April 17, 2015. Copies may be downloaded from www.highpointconplan.com or may be viewed at the following locations:

- Community Development Department, Suite 312, 3rd Floor, 211 South Hamilton Street
- Point Housing Authority, 500 East Russell Street
- YWCA, 1112 Gatewood Avenue
- High Point Public Library, 901 North Main Street
- Community Development Resource Center, 201 Fourth Street

At the close of the Public Comment Period on April 17, 2015, the City of High Point will move forward with formal approval of the document and submission to HUD.

Public Hearing

A Public Hearing on the draft will be held at the High Point Citizens Advisory Council meeting on Thursday, March 26, 2015 at 6:00 PM at City Hall, 3rd floor Fishbowl. During this hearing, the City of High Point and its consultants will present information on the draft Five-Year Consolidated Plan and Annual Action Plan and receive comments from the public regarding the draft. A second hearing will be held on Monday April 13, 5:30 PM in Council Chambers at the regular Council meeting.

To Make Written Comments

The City of High Point will receive written comments until 5:00 pm on Monday, April 20, 2015. Comments can be submitted online at www.highpointconplan.com or can be emailed to Beth Workman at beth.workman@highpointnc.gov . Comments may also be mailed or hand-delivered to the City of High Point Community Development Department, City Hall, 3rd Floor, 211 South Hamilton Street, High Point, NC 27260.



Community Development Public Meetings

The High Point Community Development Department

is updating its

5-Year Consolidated Plan and Annual Action Plan

*As an active High Point resident,
your input is needed!*

Please plan to join the High Point Community Development Department staff, with assistance provided by WFN Consulting, for a discussion of community development and housing needs. Your input will help inform and shape the City of High Point for years to come.



Meeting Schedule

Project Kickoff Meeting

Tuesday, November 11, 2014

High Point Public Library

Jim Morgan Room

901 N Main St, High Point, NC 27262

11:30 am

Lunch provided

Community Meeting

Tuesday, November 11, 2014

Macedonia Resource Center

401 Lake Ave, High Point, NC 27260

5:30 pm

Light supper provided

Take the Survey!

www.highpointconplan.com/survey.html

For more information or to participate in an individual interview or focus group regarding community needs, contact:

Michael E. McNair, Director

High Point Community Development Department
michael.mcnaire@highpointnc.gov or (336) 883-3676

OR

WFN Consulting

(770) 420-5634
mmailloux@wfnconsulting.com





Public Hearing Sign-In Sheet

Date: NOV. 11, 2014
 Location: Macedonia Neighborhood Association

Name	Organization (if Applicable)	Phone	Email	Address
Rosa Patterson		336-493-2636	rgpatterson@outlook	2103-D Gayer St #1265
MARTHA MALLOY		336-889-4447		500-B. Blair Ave
Sarah Williams		336-889-4447		500-B. Blair Ave
Betty Horton		336-887-6510		609 East Kearns Ave

**Website Developed for the
City of High Point Consolidated Plan and Annual Action Plan**

A Community Development and Housing Plan

For the City of High Point, North Carolina

Take the Survey!

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THE 2015-2019 FIVE-YEAR CONSOLIDATED PLAN AND ANNUAL ACTION PLAN

Welcome to the webpage for the 2015-2019 Five-Year Consolidated Plan and Annual Action Plan being developed for the City of High Point, NC!

The Consolidated Plan, much like a strategic plan, will identify housing and community development needs anticipated over the next five years. Community needs may include things such as housing assistance, meal programs, recreation programs, economic development, and improvements to public facilities or infrastructure. The updated Consolidated Plan will be used to guide program funding decisions over the next five years. The Annual Action Plan will identify goals, funding priorities, and community development and housing programs for 2015-2016.

Both studies are required by the U.S. Department of Housing and Urban Development (HUD) as a condition of High Point's receipt of Community Development Block Grant and HOME funds.

A Community Development and Housing Plan

For the City of High Point, North Carolina

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DOCUMENTS & RESOURCES

Drafts of the City of High Point's 2015-2019 Five-Year Consolidated Plan and 2015-2016 Annual Action Plan are available below for review and comments.

[Draft 2015-2019 Five-Year Consolidated Plan and 2015-2016 Annual Action Plan](#)

You can submit comments on the drafts using the [comment form](#) or by email to Beth Workman at beth.workman@highpointnc.gov. Written comments may also be submitted to the City of High Point Community Development Department, City Hall, 3rd Floor, 211 South Hamilton Street, High Point, NC 27260. Comments will be received until 5:00 pm on Monday, April 20, 2015.

Please use the links below to learn more about the Consolidated Plan and the CDBG and HOME programs.

National Resources

[Consolidated Plan Overview](#)

[Community Development Block Grant \(CDBG\) Program Overview](#)

[HOME Investment Partnerships Program Overview](#)

Local Resources

[City of High Point Community Development Department](#)



A Community Development and Housing Plan

For the City of High Point, North Carolina

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CALENDAR OF EVENTS

A key component of the Consolidated Plan process involves hearing from members of the public and local housing and service providers on issues of community needs and housing. Please plan to attend a meeting to share your input!

Project Kickoff Meeting

Tuesday, November 11th
11:30 am to 1:30 pm
High Point Public Library
Jim Morgan Room
901 N Main Street, High Point, NC 27262
Lunch Provided

Community Meeting

Tuesday, November 11th
5:30 pm to 7:30 pm
Macedonia Resource Center
401 Lake Avenue, High Point, NC 27260
Light Supper Provided

If you would like to participate in a focus group or individual interview to share your thoughts on housing and community needs in High Point, please contact Beth Workman at 336-883-3351 or by email to beth.workman@highpointnc.gov. Scheduled focus groups are shown below.

Affordable Housing

Tuesday, November 11th
3:00 pm
High Point City Hall
3rd Floor Fish Bowl
211 S Hamilton Street, High Point, NC 27260

Community & Economic Development

Wednesday, November 12th
10:00 am
High Point City Hall
2nd Floor Human Relations Conference Room
211 S Hamilton Street, High Point, NC 27260

Homeless & Special Needs Populations

Thursday, November 13th
11:30 am
Community Development Resource Center
201 Fourth Street, High Point, NC 27260
Light Lunch Provided

CAN'T MAKE A MEETING?

If you can't attend a meeting, you can still contribute to the Plan by taking the [survey](#) or submitting a [comment](#). Check back in March to [review](#) a draft of the report and provide your feedback!

A Community Development and Housing Plan

For the City of High Point, North Carolina

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CALENDAR OF EVENTS

A key component of the Consolidated Plan process involves hearing feedback on the draft from members of the public and local housing and service providers. Please attend the next Citizens Advisory Council meeting to hear a presentation on the draft Five-Year Consolidated Plan and Annual Action Plan and share any comments or questions. A second public hearing will be held at the City Council meeting on Monday, April 13, 2015.

Citizens Advisory Council Meeting

Thursday, March 26th

6:00 pm

High Point City Hall

3rd Floor Fishbowl

211 South Hamilton Street, High Point, NC 27260

City Council Meeting

Monday, April 13th

5:30 pm

High Point City Hall

Council Chambers

211 South Hamilton Street, High Point, NC 27260

CAN'T MAKE A MEETING?

If you can't attend a meeting, you can still share comments on the Plan by [reviewing the draft](#) and submitting a [comment](#) by 5:00 pm on Monday, April 20, 2015.

A Community Development and Housing Plan

For the City of High Point, North Carolina

Take the Survey!

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TAKE THE SURVEY

The Housing & Community Development Survey is an important part of the process for developing a Consolidated Plan. Your responses will be kept strictly confidential and are reported only in combination with other responses and in summary format to protect your privacy. You have the right to discontinue participation at any time.

The survey will be available until December 12, 2015.

Survey in English

Survey in Spanish



A Community Development and Housing Plan

For the City of High Point, North Carolina

Take the Survey!

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LET US HEAR FROM YOU!

- What are High Point's top needs related to housing, economic development, public facilities & infrastructure, and community services?
- What parts of the City are in most need?
- What new projects or programs should the City consider to help local residents or businesses?

Input and comments from the public are needed and encouraged! Please take a moment to share with us your thoughts on housing and community needs in High Point. Comments received will be considered in the development of the Consolidated Plan and will be appended to the document when it is submitted to HUD.

Name: *

Email: *

Subject: *

Message: *

SUBMIT

Appendix V
Public Comments Received

Public Comments Received

A 34-day public comment period on the draft 2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan was held from March 18, 2015 to April 20, 2015. All comments received during the public comment period are provided in this appendix.

A public hearing on the drafts was held before the Citizens Advisory Council on Thursday, March 26, 2015 at 6:00 pm at High Point City Hall in the 3rd Floor Fishbowl. A second hearing was held on Monday, April 13, 2015 at 5:30 pm during the City Council Meeting in Council Chambers at City Hall. No members of the public provided comments on the plans at either hearing.

Melissa Mailloux

From: no-reply@websitetonight.com
Sent: Tuesday, March 31, 2015 9:44 AM
To: Melissa Mailloux
Subject: highpointconplan.com Contact Us: Form Submission

Name

Darryl Kosciak

Email

Darryl@partnersendinghomelessness.org

Subject

Homelessness section of executive Summey

Message

Hi everyone, Since there is not an active Ten Year plan in existence any more I reccomend removing that part of what is written. Some options to replace it with " Strategic Direction of the Local Continuum of Care lead by Partners Ending Homelessness" or maybe "City of High Point's commitment to ending homelessness in High Point in partnership with the local Continuum of Care (CoC) lead by Partners Ending Homelessness". I'll send more comments your way as I read through things. Darryl

This message was submitted from your website contact form:

<http://www.highpointconplan.com/contact-us.html>

Subject: 2015 Point in Time Count Data for High Point
From: Debbie Bailey <debbie@partnersendinghomelessness.org>
To: BETH WORKMAN <beth.workman@highpointnc.gov>
CC:

Hi Beth,

I have attached High Point specific data from the 2015 Point in Time Count. Please let me know if you have any questions.

Have a great weekend!

Debbie

--

Debbie Bailey
Data and Grants Manager
Partners Ending Homelessness
201 Church Avenue
High Point, NC 27262
336.553.2715 ext.104 Office
336.553.2716 Fax
Debbie@PartnersEndingHomelessness.org
www.PartnersEndingHomelessness.org<<http://www.partnersendinghomelessness.org/>>

From: Debbie Bailey [<mailto:debbie@partnersendinghomelessness.org>]
Sent: Wednesday, April 01, 2015 11:55 AM
To: BETH WORKMAN
Subject: Guilford County 2015 Point in Time Count

Hi Beth,

I have attached a multi-year comparison of the Point in Time Count numbers for Guilford County. I will work on compiling High Point specific data and will send that to you next week.

We have not released the information for the 2015 count so please keep this information private.

Thank you so much and please let me know if you have any questions.

Debbie

--

Debbie Bailey
Data and Grants Manager
Partners Ending Homelessness
201 Church Avenue

High Point, NC 27262
336.553.2715 ext.104 Office
336.553.2716 Fax
Debbie@PartnersEndingHomelessness.org
www.PartnersEndingHomelessness.org

From: Darryl Kosciak <darryl@partnersendinghomelessness.org>
Date: March 31, 2015 at 9:49:53 AM EDT
To: Sheena Villers <svillers@wfnconsulting.net>, BETH WORKMAN
<beth.workman@highpointnc.gov>
Cc: Debbie Bailey <debbie@partnersendinghomelessness.org>
Subject: Re: High Point Draft Consolidated Plan and Action Plan

Hi Sheena, Beth,

Am perusing through the draft con plan. We just finalized our Point In Time count numbers for 2015 yesterday. We can submit that to you for updating this document. Numbers do look different. Also we can supply High Point specific numbers. Debbie already has that for last year and if you give us until next week I am sure she can produce the same with this year's data.

Let me know if this would be helpful.

Darryl

Sent from my handheld device

The Experience of Homelessness On Any Given Night

Experiencing Homelessness	2015	2014****	2013****	2012	2011	2010	2009	2008	2007 Baseline Year
Total Number	662	897	949	1,005	1,024	1,064	1,052	981	1,182
Sheltered	548	798	781	850	900	928	922	873	980
Unsheltered	114	99	168	155	124	136	130	108	202
Demographics- Adults	2015	2014	2013	2012	2011	2010	2009	2008	2007 Baseline Year
Male	376	488	502	550	559	571	567	557	541
Female	142	235	246	254	278	291	270	243	454
Sub Populations	2015	2014	2013	2012	2011	2010	2009	2008	2007 Baseline Year
Children	144	174	201	191	164	202	215	181	187
Chronic Homelessness (Individuals)	75	107	143	81	107	131	112	101	212
Chronic Homelessness (Families)	1	1	3	**	3	**	**	**	**
Domestic Violence Victims	79	109	65	85	68	101	77	58	78
Families with Children (# of households)	48	85	94	100	91	111	99	95	101
Unaccompanied Youth	10	4	10	10	23	9	11	11	78
Veterans	81	98	78	104	81	121	105	105	95
Disability	2015	2014	2013	2012	2011	2010	2009	2008	2007 Baseline Year
Diagnosable Serious Mental Illness	90	133	82	161	46	115	135	89	87
Diagnosable Substance Use Disorder	83	194	236	271	173	296	295	324	293
HIV/AIDS	7	15	6	19	12	22	23	22	12
Discharged 30 days prior to experiencing homelessness	2015	2014	2013	2012	2011	2010	2009	2008	2007 Baseline Year
Criminal Justice (Jails/Prisons)	Data not available	81	37	52	61	80	63	71	69
Behavioral Health	Data not available	58	25	41	39	61	118	132	105
Health Care Institution (Hospitals)	Data not available	30	15	21	20	36	43	20	32

Partners Ending Homelessness is responsible for conducting an annual Point in Time Count (PITC) of homelessness in Guilford County. The Point in Time Count, conducted nationally, provides a snapshot of unsheltered sheltered and unsheltered individuals and families experiencing homelessness, defined by the U.S. Department of Housing and Urban Development (HUD), on any given night. The survey includes only people willing to answer questions about their living status on the designated day in January. In 2007, Partners Ending Homelessness established a baseline for comparing data compiled during the Point in Time Counts. The 2007 Point in Time Count was chosen because it was the first year in which a truly representative count was taken of individuals and families experiencing homelessness on any given night.

** Information was not collected on the number of families experiencing chronic homelessness, (in 2011, HUD changed the definition of Chronic Homelessness to include families) *** 2013 was the first Count that occurred over multiple days to improve accuracy. However, survey questions still asked about the designated day in January chosen as the official PITC Day. **** Unsheltered numbers potentially suppressed by the "polar vortex" experienced in U.S. during the end of January/early February 2014. ****Guilford County Schools conducts their own Point in Time Count on students experiencing homelessness based on their specific definition. The number of unaccompanied youth shown above reflects the number of youth in a transitional housing program at the time of the count.

**PARTNERS ENDING
HOMELESSNESS**



connect • support • restore

PartnersEndingHomelessness.org

Individuals Experiencing Homelessness	High Point
Total Number	139
Sheltered	132
Unsheltered	7
Subpopulations	High Point
Experiencing Chronic Homelessness	7
Domestic Violence Victims	32
Families with Children (# of households)	5
Veterans	34
Disability	High Point
Diagnosable Serious Mental Illness	24
Diagnosable Substance Use Disorder	14
HIV/AIDS	1

-----Original Message-----

From: Angela McGill [mailto:amcgill@hpha.net]
Sent: Monday, April 20, 2015 5:34 PM
To: MIKE MCNAIR
Cc: Jennia Flores; amcgill@hpha.net; BETH WORKMAN
Subject: FW: 2015-2019 Consolidated Plan 2015-2016 Annual Action Plan

Please see attached.

Thanks!

Angela G. McGill, MBA, AHM, PHM, SRM, HDFP Chief Executive Officer Housing Authority of the City of High Point P.O. Box 1779 High Point, NC 27261
Office: 336-878-2375
Fax: 336-887-2996

"World Class Communities must do World Class Things" - Unknown

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-----Original Message-----

From: Angela McGill [mailto:amcgill@hpha.net]
Sent: Monday, April 20, 2015 5:26 PM
To: 'MIKE MCNAIR'
Cc: 'Jennia Flores'; 'BETH WORKMAN'; 'Tracy Gann'; 'jdecreny@hpha.net'; 'Phyllis Oliver'; 'rsteele@hpha.net'; 'Ebony White'
Subject: RE: 2015-2019 Consolidated Plan 2015-2016 Annual Action Plan

Good evening Mr. McNair,

Please note the HPHA received the Consolidated Plan to review on 3/18/15 and was advised to provide comments within 30 days. The comments are mostly corrections and clarifications in regards to the HPHA as indicated in the attachment to ensure accurate information is presented.

Thanks for all you do! Much appreciated.

Angela G. McGill, MBA, AHM, PHM, SRM, HDFP Chief Executive Officer Housing Authority of the City of High Point P.O. Box 1779 High Point, NC 27261
Office: 336-878-2375
Fax: 336-887-2996

"World Class Communities must do World Class Things" - Unknown

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-----Original Message-----

From: Angela McGill [mailto:amcgill@hpha.net]

Sent: Monday, April 20, 2015 2:21 PM

To: MIKE MCNAIR

Cc: Jennia Flores; BETH WORKMAN; Tracy Gann; jdecreny@hpha.net; 'Phyllis Oliver'; rsteele@hpha.net; 'Ebony White'; amcgill@hpha.net

Subject: RE: 2015-2019 Consolidated Plan 2015-2016 Annual Action Plan

Good afternoon Mr. McNair,

Please find attached the HPHA's comments to the Consolidated Plan. The HPHA has made several comments and requests a final draft to review prior to your submission to ensure comments are all incorporated as intended. Please notify me if additional clarity is required.

Thanks for all you do! Much appreciated.

Angela G. McGill, MBA, AHM, PHM, SRM, HDPF Chief Executive Officer Housing Authority of the City of High Point P.O. Box 1779 High Point, NC 27261

Office: 336-878-2375

Fax: 336-887-2996

"World Class Communities must do World Class Things" - Unknown

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Summary of Comments on High Point ConPlan - HPHA

Comments 042015 - PDF Converter Professional 7.2

Page:1



Author:HPHA Subject>Note Date:4/16/2015 11:52:11 AM

References to HPHA are not consistent. Housing Authority of the City of High Point, High Point Housing Authority, and the public housing authority are used. The acronym should be established at first mention and be consistent throughout. The Housing Authority of the City of High Point is the official name of the organization.



Author:HPHA Subject:Sticky Note Date:4/16/2015 10:27:30 AM

Document does not include HPHA as a HUD certified Counseling agency who provides counseling services in the areas of credit, pre-purchase, post-purchase, rental, reverse mortgage, foreclosure prevention, loss mitigation, Financial Literacy Classes and Homebuyer Education Classes



Author:HPHA Subject:Text Box Date:4/16/2015 10:27:57 AM

Please note that the City does not recognize HPHA as a partner in its affordable housing efforts.
See page 141.



Author:HPHA Subject:Note Date:4/20/2015 9:25:56 AM

capital E



Author:HPHA Subject:Note Date:4/20/2015 9:26:15 AM

Define NRSA

 Author:HPHA Subject:Note Date:4/20/2015 9:26:38 AM
define RCAP/ECAP

 Author:HPHA Subject:Note Date:4/20/2015 9:26:53 AM
HPHA

 Author:HPHA Subject:Note Date:4/20/2015 9:27:05 AM
within

 Author:HPHA Subject:Note Date:4/20/2015 9:28:46 AM
Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier or "public housing authority"

 Author:HPHA Subject:Note Date:4/16/2015 12:44:37 PM
Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:35:46 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 12:42:56 PM
Housing Authority of the City of High Point (HPHA) or HPHA throughout if defined earlier or "public housing authority"
remove "City's" to eliminate any ambiguity

 Author:HPHA Subject:Cross-Out Date:4/16/2015 12:31:34 PM
Housing Authority of the City of High Point (HPHA) then HPHA throughout

 Author:HPHA Subject:Sticky Note Date:4/16/2015 12:41:43 PM
In reference to the HPHA I suggest consistency throughout the document. Consider using either Housing Authority of the City of High Point or High Point Housing Authority or Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier or "public housing authority" remove "City's" to eliminate any ambiguity



Author:HPHA Subject:Note Date:4/20/2015 9:29:40 AM

Define ESG

 Author:HPHA Subject:Note Date:4/16/2015 12:45:50 PM

Reference to HPHA

The official name is Housing Authority of the City of High Point, suggest consistent throughout

 Author:HPHA Subject:Note Date:4/16/2015 12:46:19 PM

Reference to HPHA

Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier

 Author:HPHA Subject:Note Date:4/16/2015 10:43:06 AM

(AI)



Author:HPHA Subject:Note Date:4/16/2015 4:00:24 PM

Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier - suggest consistency



Author:HPHA Subject:Note Date:4/20/2015 9:35:03 AM

Define HAMFI

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:35:46 AM

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:35:46 AM

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:36:33 AM

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:04:14 PM
42

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:05:10 PM
50 Mainstream - Remove "Disabled" change to "Mainstream"

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:35:46 AM
1,122

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:07:10 PM
1,377

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:37:39 AM
The Certificate program no longer exists & HPHA does not have a Mod-Rehab voucher program. These programs should not be on the Table.

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:37:39 AM
1,469

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:09:16 PM
HPHA only has Mainstream 5-yr

-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM

-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:37:39 AM
Units Leased

-  Author:HPHA Subject:Note Date:4/16/2015 3:46:52 PM
As of 4/9/15

-  Author:amcgill Subject:Note Date:4/16/2015 12:52:26 PM
Housing Authority of the City of High Point (HPHA), or HPHA throughout if defined earlier

-  Author:amcgill Subject:Cross-Out Date:4/16/2015 3:39:52 PM

-  Author:amcgill Subject:Note Date:4/16/2015 4:08:39 PM
Disabled should be titled "Mainstream" which includes elderly and disabled

-  Author:amcgill Subject:Cross-Out Date:4/20/2015 9:43:42 AM

-  Author:HPHA Subject:Sticky Note Date:4/20/2015 1:36:56 PM
Put at beginning of this section:



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Sticky Note Date:4/16/2015 4:09:38 PM
Add Mainstream column



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Note Date:4/16/2015 3:47:14 PM
As of 4/9/15

-  Author:HPHA Subject:Note Date:4/16/2015 3:48:39 PM
See correct stats attached as of 4/9/15
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 3:47:40 PM
See correct stats attached as of 4/9/15
-  Author:HPHA Subject:Note Date:4/16/2015 3:47:54 PM
As of 4/9/15
-  Author:HPHA Subject:Note Date:4/20/2015 9:45:04 AM
Remove Disabled and add "Mainstream"
-  Author:amcgill Subject:Cross-Out Date:4/20/2015 9:44:10 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:42:17 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:37:39 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:42:17 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:42:17 AM



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:09 AM



Author:HPHA Subject:Note Date:4/16/2015 3:48:11 PM

As of 4/19/15



Author:HPHA Subject:Note Date:4/20/2015 9:45:39 AM

See correct stats attached



Author:HPHA Subject:Sticky Note Date:4/20/2015 9:45:57 AM

Remove Disabled and add "Mainstream"



Author:amcgill Subject:Cross-Out Date:4/20/2015 9:46:13 AM

-  Author:HPHA Subject:Note Date:4/16/2015 3:58:33 PM
HPHA
-  Author:HPHA Subject:Note Date:4/16/2015 4:20:13 PM
HPHA
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:36:33 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 12:19:58 PM
15 developments
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:36:33 AM
1,132
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:36:33 AM
1,132
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 4:13:16 PM
HPHA - remove "City's" to eliminate ambiguity
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:01:13 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:36:33 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:36:33 AM
2015
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:14:27 PM
Section 8 Housing Choice Voucher program
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:36:33 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 4:20:17 PM
HPHA, the waiting list total as of 2015 for public housing is 942 and section 8 waiting list is 1,437
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
and section 8
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
249
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
369
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
232

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
360

 Author:HPHA Subject:Sticky Note Date:4/20/2015 9:49:32 AM
of Astor Dowdy Towers and Elm Towers.

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:09 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 10:39:35 AM
These #s need to match the tables

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:35 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:35 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 4:26:05 PM
such as

 Author:HPHA Subject:Sticky Note Date:4/16/2015 4:27:20 PM
*Add Artz Program, Seeds to Success Initiative which includes Reading & Tutoring & much more.

 Author:HPHA Subject>Note Date:4/20/2015 9:52:32 AM
...more on the waiting list than could assist ...

 Author:HPHA Subject>Note Date:4/20/2015 9:51:29 AM
Remove "Voucher Program" and add CHSP

 Author:HPHA Subject>Note Date:4/20/2015 9:51:55 AM
Add "CHSP"

 Author:amcgill Subject:Cross-Out Date:4/16/2015 4:22:43 PM

 Author:amcgill Subject>Note Date:4/16/2015 4:45:26 PM
Cancelled set by amcgill

 Author:HPHA Subject:Sticky Note Date:4/20/2015 9:50:53 AM
Programs

 Author:HPHA Subject:Cross-Out Date:4/20/2015 9:47:59 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 11:16:32 AM
HPHA - remove "City's" to eliminate ambiguity



Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

\$249.00



Author:HPHA Subject:Sticky Note Date:4/16/2015 11:07:10 AM

\$241.00



Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM



Author:HPHA Subject:Highlight Date:4/16/2015 10:33:54 AM



Author:HPHA Subject>Note Date:4/20/2015 9:54:45 AM

terminology

 Author:HPHA Subject:Note Date:4/20/2015 9:55:10 AM
HPHA

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
50

 Author:HPHA Subject:Sticky Note Date:4/16/2015 5:04:06 PM
256

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 5:03:56 PM
876

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
70%

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
55%

 Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
28%

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM

Is elderly housing a concern?



Author:HPHA Subject:Note Date:4/16/2015 5:08:17 PM

Can the number of boarded up housing be mentioned here?

 Author:HPHA Subject:Note Date:4/20/2015 9:57:32 AM
HPHA

 Author:HPHA Subject:Cross-Out Date:4/16/2015 5:12:00 PM
1,384

 Author:HPHA Subject:Sticky Note Date:4/16/2015 5:10:24 PM
0

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
1,132

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
50

 Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
50

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:35 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:35 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:39:35 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 10:39:35 AM
1,484

 Author:HPHA Subject:Sticky Note Date:4/20/2015 9:58:45 AM
Remove Disabled and add Mainstream

 Author:amcgill Subject:Cross-Out Date:4/16/2015 5:12:17 PM

 Author:amcgill Subject:Cross-Out Date:4/16/2015 5:12:27 PM

 Author:amcgill Subject:Cross-Out Date:4/16/2015 5:12:32 PM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 9:59:39 AM
As of 4/9/15

 Author:HPHA Subject:Cross-Out Date:4/20/2015 9:59:29 AM

-  Author:HPHA Subject:Note Date:4/16/2015 5:14:16 PM
HPHA
-  Author:HPHA Subject:Highlight Date:4/16/2015 10:35:05 AM
-  Author:HPHA Subject:Highlight Date:4/16/2015 10:35:05 AM
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
1,132
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
HPHA
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
1,132
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
15
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
 1. Daniel Brooks Homes
 2. Astor Dowdy Towers
 3. Carson Stout Homes
 4. Beamon Courts
 5. JC Morgan Courts
 6. Elm Towers
 7. Juanita Hills
 8. Scattered Sites A/B
 9. Daniel Brooks Annex
 10. Scattered Sites (Upward Mobility)
 11. Deep River Homes
 12. Spring Brook Meadows Villas
 13. Scattered Sites RHF
 14. Park Terrace I
 15. Park Terrace II
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:14:04 PM
1,484
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:14:44 PM
50
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:14:27 PM
50



Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM



Author:HPHA Subject:Sticky Note Date:4/20/2015 10:01:48 AM
which includes



Author:HPHA Subject:Cross-Out Date:4/20/2015 10:02:31 AM



Author:HPHA Subject:Cross-Out Date:4/20/2015 10:05:19 AM



Author:HPHA Subject:Sticky Note Date:4/20/2015 10:05:58 AM
HPHA's



Author:amcgill Subject:Sticky Note Date:4/20/2015 12:23:42 PM
surrounding public housing, as substandard



Author:amcgill Subject:Cross-Out Date:4/20/2015 12:19:49 PM



Author:HPHA Subject:Cross-Out Date:4/20/2015 12:21:13 PM



Author:HPHA Subject:Sticky Note Date:4/20/2015 12:23:08 PM
change 'properties' to 'developments'

-  Author:HPHA Subject:Note Date:4/16/2015 5:16:17 PM
HPHA
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:35:10 PM
91
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
Beamon Courts
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
82
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:43:20 PM
76
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM
86
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:44:24 PM
98
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:07:39 AM
96
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:40:58 PM
83
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 10:13:00 AM
*Add Park Terrace I at 98 & Park Terrace II at 94
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:39 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 10:40:39 AM
Upward Mobility
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:41:27 PM
92
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 5:17:44 PM
60

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 5:35:20 PM
93

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:09 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 10:40:09 AM
93

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:39 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 10:40:39 AM
93

 Author:HPHA Subject:Sticky Note Date:4/20/2015 12:26:12 PM

This is not an accurate description of needs for all HPHA public housing however, it relates to the surrounding community housing.

Include below in section:

The HPHA's Daniel Brooks Homes is the only property built prior to 1965 in the HPHA's inventory. Of the 1,132 housing units, 1,122 are occupied, resulting in a vacancy rate of 1%.

The majority of HPHA's public housing units are noted to be in either fair or good condition, requiring no current action or only minor rehabilitation or repairs. Daniel Brooks Homes is in need of rehabilitation or demolition and revitalization.

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:39 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:17:05 AM
CDBG

 Author:HPHA Subject:Sticky Note Date:4/20/2015 12:50:13 PM
*Is this part of the City's strategy

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:12:36 AM
86

 Author:HPHA Subject:Sticky Note Date:4/20/2015 12:08:59 PM
rehabilitation of surrounding properties.

 Author:amcgill Subject:Sticky Note Date:4/20/2015 12:25:14 PM
many of the non-public housing units were built over 50 years ago

 Author:HPHA Subject:Sticky Note Date:4/20/2015 12:49:01 PM
Include in this section:

Maintenance of Housing and a Suitable Living Environment

The High Point Housing Authority provides 1,132 units of public housing in the City of High Point. In addition, HPHA administers 1,484 Section 8 Housing Choice Vouchers. HPHA uses HUD guidelines for income targeting

as a means of serving lower income residents. HPHA's mission is to provide eligible families and individuals with adequate and affordable housing, economic advancement, and homeownership opportunities – in a safe, drug-free, and suitable living environment, without discrimination.

Public Housing Resident Participation

 Author:HPHA Subject:Note Date:4/20/2015 10:20:32 AM
HPHA

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:39 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:40:39 AM

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:41:44 AM

 Author:HPHA Subject:Sticky Note Date:4/16/2015 6:08:12 PM
This information was started earlier.

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:21:28 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:22:51 AM
The HPHA administers a myriad of programs, such as , Family Self Sufficiency.....

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:23:57 AM

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:24:49 AM
HPHA

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:25:45 AM
(FSS)

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:26:33 AM
REmove ()

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:26:55 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:27:44 AM
(CHSP)

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:28:24 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:29:23 AM
CHSP

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:30:46 AM

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:31:24 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:32:19 AM
Annual Holiday Toy Drive

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:33:05 AM
Annual

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:35:04 AM
Public Housing Authority State Athletic Conference ... put () around PHASAC



Author:HPHA Subject:Sticky Note Date:4/16/2015 6:19:48 PM

Guilford

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
and boarded up housing



Author:HPHA Subject:Note Date:4/16/2015 6:21:25 PM

Housing Authority of the City of High Point



Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM

and Housing Choice Vouchers program participants



Author:HPHA Subject:Cross-Out Date:4/20/2015 12:52:55 PM

 Author:HPHA Subject:Note Date:4/20/2015 10:38:03 AM

Reference to HPHA

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:39:46 AM

HPHA administers a myriad of programs, such as,

 Author:HPHA Subject:Cross-Out Date:4/16/2015 10:41:44 AM

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:40:56 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:41:45 AM

Family Self Sufficiency (FSS) program

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:42:17 AM

(CHSP)

 Author:HPHA Subject:Sticky Note Date:4/20/2015 10:43:27 AM

and Section 8 program participants.

 Author:HPHA Subject:Cross-Out Date:4/20/2015 10:43:07 AM

 Author:HPHA Subject:Sticky Note Date:4/20/2015 12:56:08 PM

The items below are all City not HPHA activity

 Author:HPHA Subject:Sticky Note Date:4/20/2015 1:00:04 PM

In addition, the HPHA's program participants are involved in various City initiatives. The City of High Point



Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM



Author:HPHA Subject:Sticky Note Date:4/16/2015 11:03:50 AM

HPHA

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
and HPHA

 Author:HPHA Subject:Note Date:4/20/2015 10:48:52 AM
Define if not defined earlier

 Author:HPHA Subject:Sticky Note Date:4/20/2015 1:15:35 PM
Include in this section:

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

 Author:HPHA Subject:Note Date:4/20/2015 10:49:27 AM

HPHA



Author:HPHA Subject:Cross-Out Date:4/16/2015 11:03:50 AM



Author:HPHA Subject:Sticky Note Date:4/20/2015 1:19:20 PM

HPHA



Author:HPHA Subject:Sticky Note Date:4/20/2015 10:50:58 AM

Family Self Sufficiency program



Author:HPHA Subject:Cross-Out Date:4/20/2015 10:51:43 AM

Training



Author:amcgill Subject:Cross-Out Date:4/20/2015 10:52:40 AM



Author:HPHA Subject:Sticky Note Date:4/20/2015 1:20:02 PM

Training

-  Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
Reference to HPHA
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:06:23 AM
1,132
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:06:23 AM
1,484
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:06:23 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:06:23 AM
101 Section 8 New Construction units
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:05:37 AM
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:05:37 AM
The section 8 waiting list closed April 7, 2015. The waiting list has more applicants than they can assist within a 5 year period. The public housing waiting list is open for all bedroom sizes.
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:05:16 AM
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 1:27:47 PM
will continue to collaborate with the HPHA through its various programs, such as, FSS, CHSP, etc. ...

"...engage HPHA program participants"
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:05:37 AM
Involved in management?
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:05:16 AM
The services are under the resident services department
-  Author:HPHA Subject:Sticky Note Date:4/16/2015 11:05:16 AM
and section 8 program participants.
-  Author:HPHA Subject:Cross-Out Date:4/16/2015 11:05:16 AM
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 11:00:43 AM
Housing Authority fo the City of High Point (HPHA) or HPHA if defined earlier
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 11:03:42 AM
*Is the City going to do these things with & for HPHA?
-  Author:HPHA Subject:Cross-Out Date:4/20/2015 10:59:53 AM
owns and operates
-  Author:HPHA Subject:Cross-Out Date:4/20/2015 11:01:20 AM
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 1:25:08 PM
In collaboration with the HPHA, the City will work...
-  Author:amcgill Subject:Cross-Out Date:4/20/2015 1:26:32 PM
-  Author:HPHA Subject:Sticky Note Date:4/20/2015 1:30:34 PM
Include in this section:

As a HUD approved housing counseling agency, HPHA provides services in the area of credit counseling, prepurchase counseling, post-purchase counseling, and fore-closure prevention and mitigation. The HPHA offers



Author:HPHA Subject:Cross-Out Date:4/16/2015 11:05:16 AM



Author:HPHA Subject:Sticky Note Date:4/16/2015 11:05:16 AM
and Section 8 Voucher program participants

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM

HPHA should be a partner

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM

Address boarded up housing

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
small "i"

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
HPHA should be a partner

 Author:HPHA Subject:Note Date:4/16/2015 10:35:05 AM
HPHA should be a partner

Characteristics of Residents

	Public Housing	All Voucher Funded
Average Income	\$ 10,553	\$ 12,898
Average length of stay (years)	2	3
Average Household Size	2.5	2.4
Number Homeless at Admission	0	0
Number Elderly Program Participant > 62	249	232
Number of Disabled families	271	360
Number of Families requesting accessibility features	94	0
Number of HIV/AIDS Participants	0	0
Number of DV Victims	0	0

Race of Residents (All Household Members)

	Public Housing	All Voucher Funded
White	382	510
Black/African	2,072	2,820
Asian	191	34
American Indian	0	34
Alaska Native	0	0
Pacific Islander	68	0

Ethnicity (All Household members)

	Public Housing	All Voucher Funded
Hispanic/Latino	109	102
Non-Hispanic/Latino	2,617	3,295

Melissa Mailloux

From: DUNCAN MITCHELL <ddm117@gmail.com>
Sent: Sunday, February 22, 2015 1:15 AM
To: Melissa Mailloux
Subject: Contact Us: FUTURE small residential developments. Two ideas!

1) In Blair park village I've noticed a pattern of starter homes turning to rentals due to outdated design for today's growing families or high energy inefficiency. Owners move away and homes resume being "investor" owned or vacant. This "village" really seems to need smart, affordable, new homes designed for it's narrow lots which will attract and retain FAMILIES for future decades!

2) Another phenomenon in this "village" I feel may be connected (a water main break today and the high number of semi-truck tractors being "garaged" on this and other residential streets) Are such streets structurally capable of supporting these huge vehicles on a daily basis? If not maybe there needs to be a new development concept aimed at attracting and facilitating the growing number of households whose livelihood comes from OTR truck driving. Such a housing complex would have planned PARKING areas exclusively for OTR truck tractors and it's streets would be STRONG enough to support these on a REGULAR, DAILY basis w/o impacting pavements or sub ground public utilities.

Sent from IP Address: 98.121.100.109

This message was submitted from your website contact form: <http://www.highpointconplan.com/contact-us.html>

Appendix VI
Public Survey Instruments

High Point Housing & Community Development Survey

The City of High Point has begun its planning process for the following documents:

- 1) 2015-2019 Consolidated Plan; and
- 2) 2015-2016 Annual Action Plan.

These documents are required by the U.S. Department of Housing and Urban Development (HUD) and are related to the local receipt of federal funds through the Community Development Block Grant (CDBG) and HOME Programs. These plans will identify needs related to housing, economic/community development, homelessness, public services, and public facilities and infrastructure.

A key component of this process involves hearing from members of the public on issues of community needs and housing. The questions on the following pages are intended to serve these purposes.

Your responses will be kept strictly confidential. We will only report this information in combination with the other survey responses and in summary format to protect your privacy. Please do not place your name or other identifying information anywhere on the survey. You may discontinue your participation at any time without loss of benefits otherwise afforded to you. If you have questions about the use of survey information, please call WFN Consulting at 770-420-5634.

Estimated time to complete this survey: 7-10 minutes

1. Please indicate the ZIP Code of your residence.

ZIP:

2. Please **SELECT** the **ONE** income range that most accurately reflects your total household income.

- Less than \$10,000
- \$10,000 to \$14,999
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 and above

High Point Housing & Community Development Survey

3. Which is your age group?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-61
- 62-74
- 75+

4. In which field(s) are you employed?

- Agriculture, forestry, fishing, hunting, and mining
- Construction
- Manufacturing
- Wholesale Trade
- Retail Trade
- Transportation, warehousing, and utilities
- Information
- Finance, insurance, and real estate
- Professional, scientific, and management
- Educational services, health care, and social assistance
- Arts, entertainment, accommodation and food services
- Public Administration
- Other Services
- Not Currently Working
- Other (please specify)

5. If you are currently employed, please indicate the ZIP Code where you work.

ZIP:

High Point Housing & Community Development Survey

6. The U.S. Census Bureau considers the following to be "minority groups:" Black, Hispanic, Asian, Native Hawaiian, Pacific Islander, American Indian, and Alaska Native.

Are you a member of one of the groups listed above?

- Yes
- No

7. Is a language other than English spoken regularly in your household?

- Yes
- No

If yes, what language?

8. Does anyone in your household have a disability?

- Yes
- No

**9. Which of the following are important considerations to you in choosing a place to live?
(SELECT ALL THAT APPLY)**

- Proximity to work
- Price of housing
- Adequate living space
- Attractiveness of surrounding area
- Access to reliable public transportation
- Condition of housing
- Safe area
- Quality of schools
- Convenience to facilities such as medical services and retail areas
- Other (please specify)

High Point Housing & Community Development Survey

10. How satisfied are you with your current place to live?

- Satisfied
- Somewhat satisfied
- Not satisfied

11. If you are not satisfied with your current place to live, what are the reasons for your dissatisfaction? (SELECT ALL THAT APPLY)

- Too far from work
- Too expensive
- Too small
- Too crowded
- Unattractive area to live
- Poor public transportation opportunities
- Housing in poor condition
- Unsafe area
- Poor public schools in area
- Not convenient to facilities such as medical services and retail areas
- Other (please specify)

12. Please rank the following Public Facility Needs in the High Point on a scale ranging from a low need to a high need.

	Low Need	Moderate Need	High Need
Community centers and facilities (i.e. youth centers, senior centers)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child care centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community parks, recreational facilities, and cultural centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health care facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public safety offices (fire, police, emergency management)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Street, road, or sidewalk improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other Public Facility Needs (please specify)

High Point Housing & Community Development Survey

13. Please rank the following Economic/Community Development Needs in High Point on a scale ranging from a low need to a high need.

	Low Need	Moderate Need	High Need
Facade improvements for businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial assistance for community organizations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial assistance to entrepreneurs and job creators	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Redevelopment/rehabilitation/demolition of blighted properties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased code enforcement efforts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Historic preservation efforts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Economic/Community Development Needs (please specify)	<input type="text"/>		

14. Please rank the following Public Service Needs in High Point on a scale ranging from a low need to a high need.

	Low Need	Moderate Need	High Need
Employment training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighborhood cleanups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child abuse prevention/parenting classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Domestic abuse services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical and dental services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Drug education/crime prevention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Public Service Needs (please specify)	<input type="text"/>		

High Point Housing & Community Development Survey

15. Please rank the following Homeless Needs in High Point on a scale ranging from a low need to a high need.

	Low Need	Moderate Need	High Need
Accessibility to homeless shelters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programs to prevent homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transitional/supportive housing programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Permanent housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other Homeless Needs (please specify)

16. Please rank the following Housing Needs in High Point on a scale ranging from a low need to a high need.

	Low Need	Moderate Need	High Need
Downpayment assistance/1st time homebuyer program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitation of owned housing units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitation of rental housing units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Energy efficiency improvements to current housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New construction of housing for homeownership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New construction of affordable rental units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tenant based rental assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Elderly housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing for people with disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other Housing Needs (please specify)

High Point Housing & Community Development Survey

17. Please indicate any challenges that you may have related to transportation. (SELECT ALL THAT APPLY)

- I do not have a car
- Transportation is not available from my home to my work
- Transportation is not available from my home to my medical services
- Transportation is not available to the public services I need
- Transportation is not available on weekends (Friday evening to Sunday)
- Transportation is not available weekdays after 5 pm
- I do not have any transportation challenges

Other (please specify)

18. Please check the frequency that you need transportation assistance. Count a round trip as one instance of assistance.

- 5 or more times per week
- 2-4 times per week
- 2-4 times per month
- Occasionally (once a month or less)
- I do not need transportation assistance

19. Regarding the following public services provided in High Point, please identify whether you feel they are equally or not equally provided across all areas.

	Equally Provided	Not Equally Provided	I Don't Know
Roads	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Water/Sewer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Police Protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fire Protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Code Enforcement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sanitation Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

High Point Housing & Community Development Survey

20. What is your current housing status?

- I own a home
- I rent a home
- I live in a hotel/motel
- I am homeless
- Other (please specify)

21. What percentage of your monthly income is used for housing expenses (include rent or mortgage, taxes, insurance, and utility payments) ?

- less than 30%
- 30%
- 31-50%
- 51% or more
- I do not have any housing costs
- Not applicable

22. Please use the box below to provide any additional information regarding local housing and community development needs.

THANK YOU for your time in completing this survey and assisting with this housing and community development study.

If you are completing a printed copy of this survey, please return the completed survey to the following location:

Wfn Consulting
123 Church Street, Suite 300
Marietta, Georgia 30060
(770) 420-5634
mail@wfnconsulting.com

Ciudad de High Point Encuesta para Vivienda y Desarrollo Comunitario

La Ciudad de High Point ha iniciado el proceso de planificación en los documentos siguientes:

- 1) 2015-2019 Plan Consolidado; Y
- 2) El Plan de Acción Anual para 2015-2016.

Estos documentos son requeridos por el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD) y están relacionados con la región que recibe fondos federales a través del Community Development Block Grant (CDBG) Subvención en bloque para el desarrollo comunitario y Programas de HOME Alianza para la inversión inmobiliaria. Estos planes identificarán las necesidades respecto con la vivienda, el desarrollo económico de la comunidad, la falta de vivienda, servicios públicos, y los servicios públicos e infraestructura.

Un componente esencial de este proceso consiste en escuchar de los miembros del público en temas de necesidades de la comunidad, equidad de vivienda, y la elección de vivienda. Las preguntas de las páginas siguientes están designadas a servir a estos propósitos.

La información que usted comparta con nosotros será anónima y los resultados se reportarán solamente en combinación con otras respuestas de otras encuestas, y esto será en forma resumida para proteger su privacidad. Le pedimos que no ponga su nombre o ninguna otra información de identificación, para mantener su privacidad. Usted mantiene el derecho de terminar la encuesta en cualquier momento sin consecuencias. Si usted tiene preguntas respecto a este estudio, por favor comuníquese con la oficina de WFN Consulting al 770-420-5634.

Esta encuesta solo tomara 7-10 minutos para completar.

1. Indique el código postal en el que reside.

ZIP:

2. Por favor, seleccione el ingreso que más refleja el ingreso total del hogar.

- Menos de \$10,000
- \$10,000 to \$14,999
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 o más

3. ¿Cuál grupo de edad le pertenece a usted?

- 18-24 años
- 25-34 años
- 35-44 años
- 45-54 años
- 55-61 años
- 62-74 años
- 75 años o más

4. ¿Cuál es su profesión?

- Agricultura, silvicultura, pesca y caza, y minería
- En la construcción
- En la fabricación
- Comerciales al por mayor
- Comercio minorista
- Transporte y almacenamiento, y los servicios públicos
- Información o comunicación
- En la finanzas y seguros y bienes raíces y alquiler y arrendamiento
- Profesionales, científicos, y administrativos y servicios de administración de despojos
- Los servicios educativos y servicios de salud y asistencia social
- Artes, entretenimiento, alojamiento y servicios de comida
- Administración pública
- Otros servicios, excepto administración pública
- Actualmente no está trabajo
- Otros (por favor explica)

5. Indique el código postal en el que trabaja.

ZIP:

6. La Oficina del Censo de EE.UU. considera que los siguientes son " grupos de minorías:" son Negros o Afro Americanos, Hispanos, Asiáticos, Isleños del Pacífico, o Indios Americanos / Natural de Alaska.

¿Es usted miembro de uno de los grupos minorías referido anteriormente?

- Si
- No

7. ¿Hay otro idioma que no sea inglés platicado regularmente en su hogar?

- Si
- No

En caso que si, ¿qué es el idioma?

8. ¿Hay personas en su hogar con discapacidades espéciales?

- Si
- No

9. ¿Cuál de los siguientes son consideraciones importantes para usted en la elección de un local donde vivir? (SELECCIONES TODO LO QUE LE CORRESPONDA)

- La distancia al trabajo
- Costo de vivienda
- Que el espacio sea adecuado para vivir
- Atracciones de la comunidad
- El acceso de transporte público que sea confiable
- La cualidad de la vivienda
- La seguridad de la comunidad
- La cualidad de las escuelas
- Conveniencia a instalaciones como los servicios médicos y zona comercial
- Otros (por favor explica)

10. ¿Cuál es su nivel de satisfacción estás con su situación de vivienda actual?

- Satisfecho
- Algo satisfecho
- No satisfecho

11. ¿Si usted está insatisfecho con su situación de vivienda actual, cuáles son las razones de su Insatisfacción? (SELECCIONES TODO LO QUE LE CORRESPONDA)

- Muy lejos del trabajo
- Demasiado caro
- Demasiado pequeño
- Muy concurrido
- La comunidad no es atractiva para vivir
- Oportunidades inadecuadas de la transportación pública
- Vivienda en malas condiciones
- La comunidad es insegura
- La cualidad de las escuelas públicas
- No hay conveniencia para las instalaciones como los servicios médicos y áreas comerciales
- Otros (por favor explica)

Ciudad de High Point Encuesta para Vivienda y Desarrollo Comunitario

12. Por favor elijas las siguientes necesidades de instalaciones públicas en la Ciudad de High Point sobre una escala que va desde poca necesidad a alta necesidad.

	Poca Necesidades	Hay Necesidades	Alta Necesidades
Centros comunitarios y alojamientos (centros de juventud, centros para los jubilados)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Centros de cuidado de niños	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parques comunitarios e alojamientos recreativas y centros culturales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Centros para el cuidado de salud	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oficinas de seguridad pública (bomberos, policía, servicios de emergencias)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejoras las calles, carretera o las aceras	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otros alojamientos publico necesita que no estas mencionados anteriormente

13. Por favor elijas las siguientes necesidades Económica y del Desarrollo Comunitario en la Ciudad de High Point en una escala que se extiende desde pocas necesidades a alta necesidades.

	Poca Necesidades	Hay Necesidades	Alta Necesidades
Renovar la fechada de las empresas locales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia financiera adicional para las organizaciones de la comunidad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia financiera adicional para lo empresarios y generadores de empleo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reurbanización y rehabilitación de propiedades arruinadas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Aumento de los esfuerzos para el reglamento de aplicación	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Esfuerzos para la conservación histórica	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otros necesidades que no mencionaron anteriormente sobre la Economia y del Desarrollo Comunitario

Ciudad de High Point Encuesta para Vivienda y Desarrollo Comunitario

14. Por favor clasifique las siguientes necesidades de Servicios Publico en la Ciudad de High Point en una escala que se extiende desde pocas necesidades a alta necesidades.

	Poca Necesidades	Hay Necesidades	Alta Necesidades
Entrenamiento de empleo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consejería de domicilió	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios legales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para los juveniles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para los jubilados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Centros de alimento	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Limpieza de la comunidad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cuidado de niños	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prevención de abuso a los niños/clases de ser pariente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prevención de abuso domestico	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios médica y dentista	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Educación de prevenir uso de drogas y eliminar el crimen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otros servicio de necesidades publicas

15. Por favor elijas las siguientes necesidades de las personas desamparadas en la Ciudad de High Point en una escala que se extiende desde poca necesidad a alta necesidad.

	Poca Necesidades	Hay Necesidades	Alta Necesidades
Accesibilidad a los refugios de las personas desamparadas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programa de prevenir personas desamparadas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programas transición de vivienda y de apoyo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vivienda permanente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Hay otros necesidades para las personas desamparadas que no fueron mencionados anteriormente

Ciudad de High Point Encuesta para Vivienda y Desarrollo Comunitario

16. Por favor elijas las siguientes Necesidades de Vivienda en la Ciudad de High Point en una escala que se extiende desde poca necesidad a alta necesidad.

	Poca Necesidades	Hay Necesidades	Alta Necesidades
Asistencia para compradores de casas por la primera vez	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitación de vivienda para los propietarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitación de vivienda para alquiler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Modernizar las viviendas para que seas más eficiente de energía	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construcción de nuevas casas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construcción de propiedades para alquilar	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia de renta	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vivienda para las personas jubilada	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia para la personas discapacidades espaciales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Hay otros necesidades de vivienda que no fueron mencionados anteriormente

17. Por favor indicas las dificultades que puede tener en relación con el transporte. (SELECCIONAR TODO LO QUE CORRESPONDA)

- No tengo auto
- De mi casa a mi trabajo no hay transportación disponible
- De mi casa a los servicios médico no hay transportación disponible
- De mi casa a los servicios público no hay transportación disponible
- Transportación no trabaja los fines de semana (Viernes a Domingo)
- La transportación no trabaja después de las 5 de la tarde
- Yo no tengo necesidades de transportación

Otros (por favor explica)

18. Por favor, escoges las frecuencias que usted necesitás ayuda con transportación. Cuentas una ronda como un viaje.

- Más de 5 veces a la semana
- 2-4 veces a la semana
- 2-4 veces al mes
- Solamente una vez al mes o menos
- No necesito asistencia con transportación

19. Por favor identifica si usted sientes que beneficias de los servicios públicos en el la Ciudad de High Point igualmente o desigualmente.

	Ha Beneficiado Igualmente	Ha Beneficiado Desigualmente	No Sabes
Carreteras	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportación Pública	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agua y alcantarilla	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parque de recreo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Escuelas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Protección de policía	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Protección de fuego	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
La ejecución de ordenanza	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios Sanitarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otros (por favor explica)

20. ¿Cuál es su situación presente de vivienda?

- Soy propietario
- Yo rento una casa
- Vivo en un hotel o motel
- Soy desamparado
- Otros (por favor explica)

Ciudad de High Point Encuesta para Vivienda y Desarrollo Comunitario

21. ¿Qué porcentaje de su ingreso mensual se utiliza para los gastos de vivienda (incluye la renta o los pagos de la hipoteca, impuestos, seguros, y servicios de utilidades)?

- Menos del 30% de mis ingresos mensual
- 30% de mis ingresos mensual
- 30-50% de mis ingresos mensual
- Más del 51% de mis ingresos mensual
- No tengo una mensualidad de gastos para mi vivienda
- No se aplique

22. Utilice el cuadro debajo para Información adicional con respecto a las necesidades de vivienda locales y el desarrollo comunitario.

Gracias por su tiempo en finalizar esta encuesta y ayudar con el estudio de vivienda y desarrollo comunitario.

Si está completando la encuesta para imprimir una copia, por favor, devuelva la encuesta completada a la siguiente ubicación:

WFN Consulting
123 Church Street, Suite 300
Marietta, Georgia 30060
(770) 420-5634
mail@wfnconsulting.com

Appendix VII
Public Survey Results

High Point Housing & Community Development Survey

Q1 Please indicate the ZIP Code of your residence.

Answered: 142 Skipped: 5

Answer Choices	Responses
Name:	0.00% 0
Company:	0.00% 0
Address:	0.00% 0
Address 2:	0.00% 0
City/Town:	0.00% 0
State:	0.00% 0
ZIP:	100.00% 142
Country:	0.00% 0
Email Address:	0.00% 0
Phone Number:	0.00% 0

#	Name:	Date
	There are no responses.	
#	Company:	Date
	There are no responses.	
#	Address:	Date
	There are no responses.	
#	Address 2:	Date
	There are no responses.	
#	City/Town:	Date
	There are no responses.	
#	State:	Date
	There are no responses.	
#	ZIP:	Date
1	27262	1/21/2015 8:55 AM
2	27262	1/7/2015 10:54 AM
3	27262	1/7/2015 10:50 AM
4	27262	1/7/2015 10:17 AM
5	27262	1/7/2015 10:14 AM
6	27262	1/7/2015 10:08 AM
7	27260	1/7/2015 10:06 AM
8	27262	1/7/2015 10:03 AM

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9	27262	1/7/2015 9:59 AM
10	27265	1/7/2015 9:57 AM
11	27265	1/7/2015 9:53 AM
12	27262	1/7/2015 9:49 AM
13	27263	1/7/2015 9:46 AM
14	27260	1/7/2015 9:41 AM
15	27260	1/7/2015 9:39 AM
16	27260	1/7/2015 9:36 AM
17	27260	1/7/2015 9:34 AM
18	27262	1/7/2015 9:29 AM
19	27262	1/7/2015 9:26 AM
20	27260	1/7/2015 9:21 AM
21	27260	1/6/2015 4:51 PM
22	27260	1/6/2015 4:49 PM
23	27260	1/6/2015 4:43 PM
24	27260	1/6/2015 4:38 PM
25	27260	1/6/2015 4:18 PM
26	27265	1/6/2015 4:16 PM
27	27260	1/6/2015 4:08 PM
28	27260	1/6/2015 4:00 PM
29	27260	1/6/2015 3:55 PM
30	27260	1/6/2015 3:53 PM
31	27260	1/6/2015 3:50 PM
32	27260	1/6/2015 3:48 PM
33	27260	1/6/2015 3:45 PM
34	27260	1/6/2015 3:42 PM
35	27265	1/6/2015 3:39 PM
36	27263	1/6/2015 3:34 PM
37	27260	1/6/2015 2:26 PM
38	27263	1/6/2015 2:23 PM
39	27265	1/6/2015 2:20 PM
40	27260	1/6/2015 2:15 PM
41	27260	1/6/2015 1:58 PM
42	27262	1/5/2015 4:48 PM
43	27260	1/5/2015 4:42 PM
44	27260	1/5/2015 4:36 PM
45	27260	1/5/2015 4:30 PM
46	27260	1/5/2015 4:26 PM

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47	27260	1/5/2015 4:21 PM
48	27260	1/5/2015 4:18 PM
49	27260	1/5/2015 4:02 PM
50	27260	1/5/2015 3:57 PM
51	27260	1/5/2015 3:51 PM
52	27260	1/5/2015 3:47 PM
53	27260	1/5/2015 3:41 PM
54	27260	1/5/2015 3:35 PM
55	27407	12/12/2014 12:01 PM
56	27262	12/9/2014 10:45 AM
57	27260	12/9/2014 10:41 AM
58	27262	12/9/2014 10:37 AM
59	27260	12/9/2014 10:34 AM
60	27262	12/9/2014 10:28 AM
61	27260	12/9/2014 10:25 AM
62	27260	12/9/2014 10:21 AM
63	27265	12/6/2014 11:49 AM
64	27262	12/4/2014 5:46 PM
65	27262	12/4/2014 5:20 PM
66	27410	12/4/2014 3:02 PM
67	27262	12/3/2014 12:14 PM
68	27262	12/3/2014 12:13 PM
69	27262	12/3/2014 12:08 PM
70	27262	12/3/2014 12:06 PM
71	27262	12/3/2014 12:04 PM
72	27262	12/3/2014 12:01 PM
73	27262	12/3/2014 11:47 AM
74	27262	12/3/2014 11:44 AM
75	27262	12/3/2014 11:41 AM
76	27260	12/2/2014 4:54 PM
77	27262	12/2/2014 4:50 PM
78	27262	12/2/2014 4:48 PM
79	27262	12/2/2014 4:45 PM
80	27262	12/2/2014 4:43 PM
81	27262	12/2/2014 4:40 PM
82	27260	12/2/2014 4:34 PM
83	27260	12/2/2014 4:30 PM
84	27260	12/2/2014 4:27 PM

High Point Housing & Community Development Survey

85	2726	12/2/2014 4:24 PM
86	27260	12/2/2014 4:21 PM
87	27260	12/2/2014 4:01 PM
88	27265	12/2/2014 3:58 PM
89	27265	12/2/2014 2:55 PM
90	27265	12/2/2014 2:45 PM
91	27262	12/2/2014 2:41 PM
92	27265	12/2/2014 2:38 PM
93	27265	12/2/2014 2:34 PM
94	27265	12/2/2014 2:24 PM
95	27265	12/2/2014 2:20 PM
96	27265	12/2/2014 2:14 PM
97	27260	12/2/2014 2:11 PM
98	27260	12/2/2014 2:09 PM
99	27260	12/2/2014 2:07 PM
100	27260	12/2/2014 2:05 PM
101	27260	12/2/2014 2:01 PM
102	27205	12/2/2014 1:56 PM
103	270062	12/2/2014 1:47 PM
104	27260	12/2/2014 1:34 PM
105	27260	12/2/2014 1:32 PM
106	27260	12/2/2014 1:31 PM
107	27260	12/2/2014 1:27 PM
108	27260	12/2/2014 1:24 PM
109	27260	12/2/2014 1:20 PM
110	27262	12/2/2014 12:24 PM
111	27262	12/2/2014 11:54 AM
112	27260	12/2/2014 11:50 AM
113	27265	12/2/2014 11:42 AM
114	27262	12/2/2014 11:16 AM
115	27262	12/2/2014 11:13 AM
116	27265	12/2/2014 11:08 AM
117	27760	12/2/2014 11:04 AM
118	27262	12/2/2014 10:57 AM
119	27262	12/2/2014 10:33 AM
120	27262	12/2/2014 10:26 AM
121	27265	12/2/2014 10:19 AM
122	27265	12/2/2014 10:13 AM

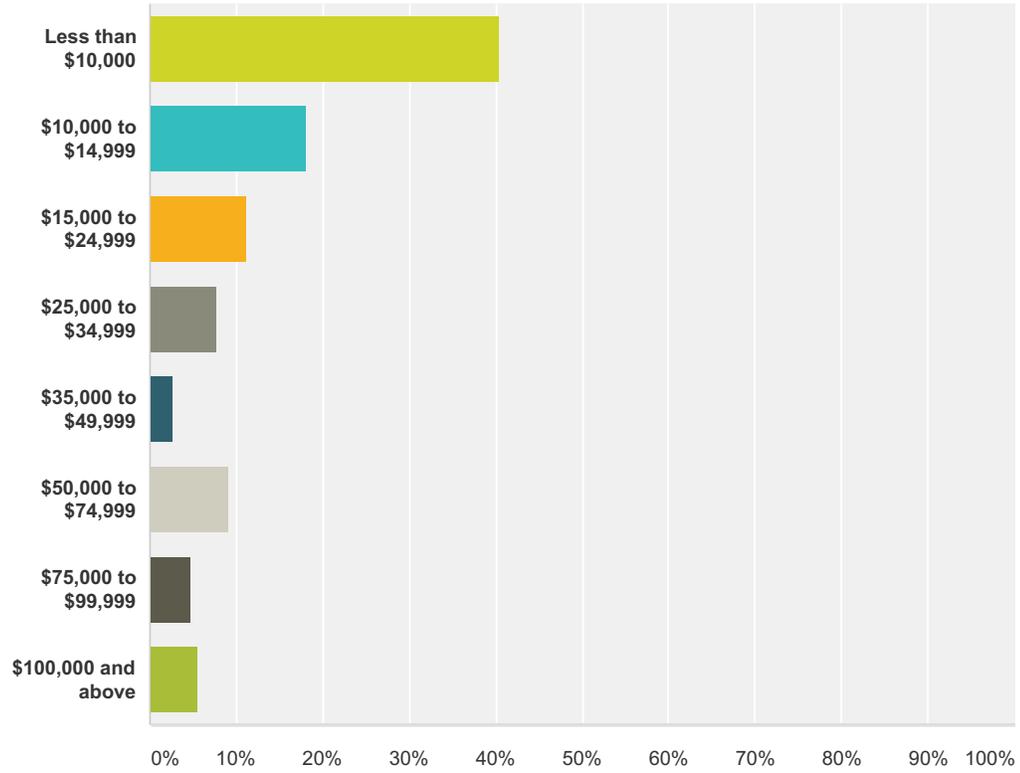
High Point Housing & Community Development Survey

123	27260	12/2/2014 10:08 AM
124	27265	12/2/2014 10:03 AM
125	27262	12/2/2014 10:00 AM
126	27260	12/2/2014 9:55 AM
127	27265	12/2/2014 9:51 AM
128	27460	12/2/2014 9:48 AM
129	27282	12/2/2014 9:41 AM
130	27282	12/2/2014 9:36 AM
131	27265	12/2/2014 9:33 AM
132	27360	11/25/2014 10:04 PM
133	27265	11/25/2014 12:52 PM
134	27262	11/25/2014 12:51 PM
135	27262	11/19/2014 4:04 PM
136	27260	11/19/2014 12:14 PM
137	27260	11/16/2014 6:58 PM
138	27260	11/11/2014 4:23 PM
139	27262	11/10/2014 9:00 PM
140	27265	11/10/2014 12:46 PM
141	27262	11/10/2014 11:45 AM
142	27262	11/5/2014 10:33 AM
#	Country:	Date
	There are no responses.	
#	Email Address:	Date
	There are no responses.	
#	Phone Number:	Date
	There are no responses.	

**Q2 Please SELECT the ONE income range
that most accurately reflects your total
household income.**

Answered: 143 Skipped: 4

High Point Housing & Community Development Survey

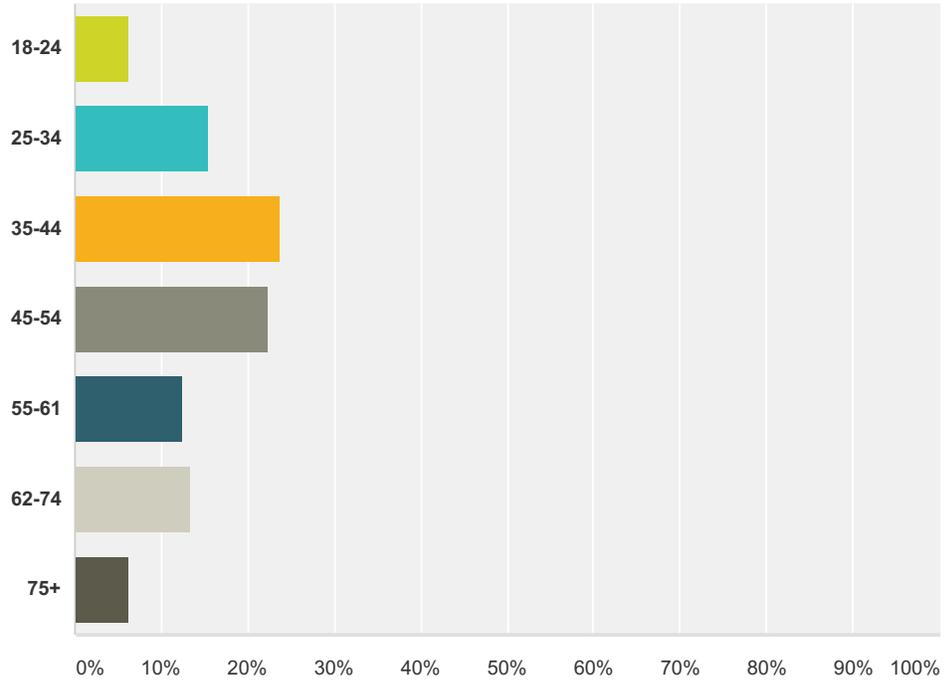


Answer Choices	Responses	
Less than \$10,000	40.56%	58
\$10,000 to \$14,999	18.18%	26
\$15,000 to \$24,999	11.19%	16
\$25,000 to \$34,999	7.69%	11
\$35,000 to \$49,999	2.80%	4
\$50,000 to \$74,999	9.09%	13
\$75,000 to \$99,999	4.90%	7
\$100,000 and above	5.59%	8
Total		143

Q3 Which is your age group?

Answered: 143 Skipped: 4

High Point Housing & Community Development Survey

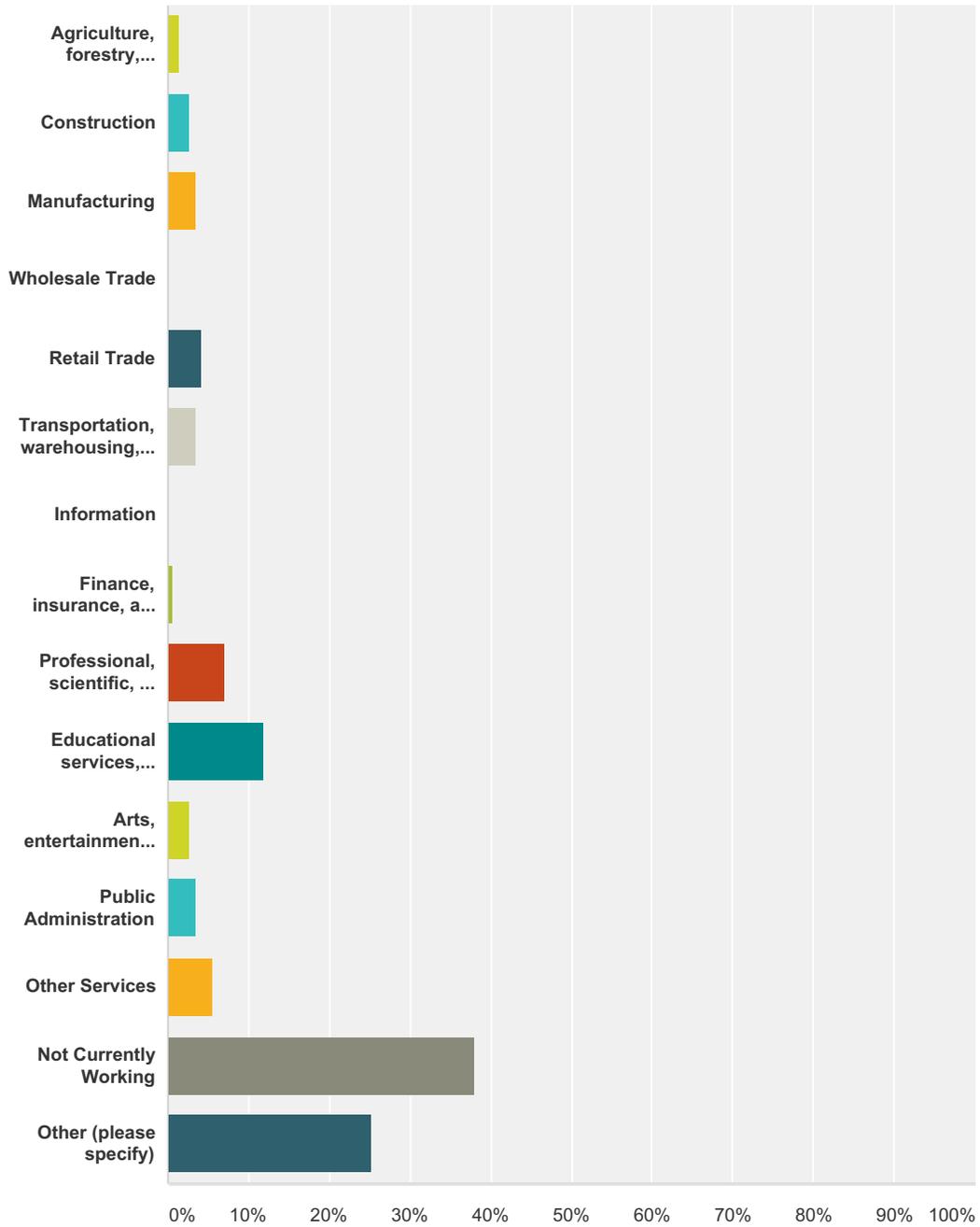


Answer Choices	Responses
18-24	6.29% 9
25-34	15.38% 22
35-44	23.78% 34
45-54	22.38% 32
55-61	12.59% 18
62-74	13.29% 19
75+	6.29% 9
Total	143

Q4 In which field(s) are you employed?

Answered: 142 Skipped: 5

High Point Housing & Community Development Survey



Answer Choices	Responses
Agriculture, forestry, fishing, hunting, and mining	1.41% 2
Construction	2.82% 4
Manufacturing	3.52% 5
Wholesale Trade	0.00% 0
Retail Trade	4.23% 6
Transportation, warehousing, and utilities	3.52% 5
Information	0.00% 0

High Point Housing & Community Development Survey

Finance, insurance, and real estate	0.70%	1
Professional, scientific, and management	7.04%	10
Educational services, health care, and social assistance	11.97%	17
Arts, entertainment, accommodation and food services	2.82%	4
Public Administration	3.52%	5
Other Services	5.63%	8
Not Currently Working	38.03%	54
Other (please specify)	25.35%	36
Total Respondents: 142		

#	Other (please specify)	Date
1	Sick	1/21/2015 8:55 AM
2	Disabled	1/6/2015 4:49 PM
3	Disabled	1/6/2015 3:55 PM
4	Restaurant	1/6/2015 3:50 PM
5	Printing	1/6/2015 3:48 PM
6	Housekeeping	1/6/2015 3:39 PM
7	Certified Nursing Assistant	1/5/2015 4:30 PM
8	Incapacitated	1/5/2015 4:02 PM
9	Food Service	1/5/2015 3:35 PM
10	Retired	12/9/2014 10:48 AM
11	Americorps	12/9/2014 10:28 AM
12	Retired, but searching for a position as a paralegal	12/6/2014 11:49 AM
13	Disabled	12/3/2014 12:06 PM
14	SSDI	12/2/2014 4:45 PM
15	Disabled	12/2/2014 4:40 PM
16	Retired	12/2/2014 2:45 PM
17	Retired	12/2/2014 2:38 PM
18	Public Service - i.e. Police, Fire, EMS	12/2/2014 2:24 PM
19	Retired	12/2/2014 2:14 PM
20	Retired	12/2/2014 2:11 PM
21	Disabled	12/2/2014 2:07 PM
22	Non-profit	12/2/2014 12:24 PM
23	Building Furniture	12/2/2014 11:54 AM
24	Can't find a good paying job in High Point, most are temp jobs with no hours.	12/2/2014 11:16 AM
25	Not answered	12/2/2014 11:13 AM
26	The both of us are disabled.	12/2/2014 10:33 AM

High Point Housing & Community Development Survey

27	Hair Stylist	12/2/2014 10:13 AM
28	Retired	12/2/2014 10:03 AM
29	Retired	12/2/2014 9:55 AM
30	Non-Profit - Self	12/2/2014 9:51 AM
31	Minister	11/25/2014 10:04 PM
32	Non profit services to underemployed residents	11/16/2014 6:58 PM
33	Social work	11/10/2014 9:00 PM
34	Non-profit	11/10/2014 12:46 PM
35	RETIRED	11/10/2014 11:45 AM
36	Landscaper	11/1/2014 8:37 AM

Q5 If you are currently employed, please indicate the ZIP Code where you work.

Answered: 65 Skipped: 82

Answer Choices	Responses
Name:	0.00% 0
Company:	0.00% 0
Address:	0.00% 0
Address 2:	0.00% 0
City/Town:	0.00% 0
State:	0.00% 0
ZIP:	100.00% 65
Country:	0.00% 0
Email Address:	0.00% 0
Phone Number:	0.00% 0

#	Name:	Date
	There are no responses.	
#	Company:	Date
	There are no responses.	
#	Address:	Date
	There are no responses.	
#	Address 2:	Date
	There are no responses.	
#	City/Town:	Date
	There are no responses.	
#	State:	Date

High Point Housing & Community Development Survey

#	ZIP:	Date
	There are no responses.	
1	98901	1/21/2015 8:55 AM
2	27262	1/7/2015 10:47 AM
3	27240	1/7/2015 10:11 AM
4	27260	1/7/2015 10:08 AM
5	27405	1/7/2015 9:46 AM
6	27260	1/7/2015 9:26 AM
7	27407	1/6/2015 4:43 PM
8	27260	1/6/2015 4:18 PM
9	27262	1/6/2015 4:16 PM
10	27260	1/6/2015 4:08 PM
11	27260	1/6/2015 3:50 PM
12	27265	1/6/2015 3:39 PM
13	27261	1/6/2015 3:34 PM
14	27265	1/6/2015 2:15 PM
15	27260	1/5/2015 4:48 PM
16	272608	1/5/2015 4:36 PM
17	27407	1/5/2015 4:30 PM
18	27265	1/5/2015 4:21 PM
19	27260	1/5/2015 3:47 PM
20	27265	1/5/2015 3:41 PM
21	27260	1/5/2015 3:35 PM
22	27401	12/12/2014 12:01 PM
23	27260	12/9/2014 10:45 AM
24	27260	12/9/2014 10:37 AM
25	27262 / 27260	12/9/2014 10:28 AM
26	27260	12/9/2014 10:25 AM
27	27407	12/9/2014 10:21 AM
28	27262	12/4/2014 5:46 PM
29	27262	12/4/2014 5:20 PM
30	27262	12/4/2014 3:02 PM
31	27260	12/3/2014 11:47 AM
32	27262	12/2/2014 4:54 PM
33	27260	12/2/2014 4:30 PM
34	27262	12/2/2014 4:27 PM
35	27262	12/2/2014 4:24 PM
36	27260	12/2/2014 4:21 PM

High Point Housing & Community Development Survey

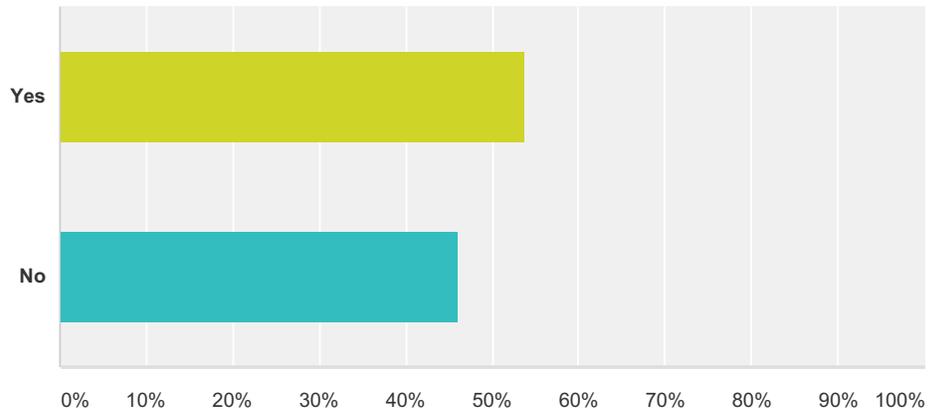
37	27105	12/2/2014 3:58 PM
38	27409	12/2/2014 2:55 PM
39	27407	12/2/2014 2:34 PM
40	27262	12/2/2014 2:24 PM
41	27317	12/2/2014 1:56 PM
42	27262	12/2/2014 1:20 PM
43	27262	12/2/2014 12:24 PM
44	27260	12/2/2014 11:54 AM
45	27407	12/2/2014 11:50 AM
46	27260	12/2/2014 11:42 AM
47	27265	12/2/2014 10:57 AM
48	27265	12/2/2014 10:19 AM
49	27262	12/2/2014 10:13 AM
50	27260	12/2/2014 10:08 AM
51	27262	12/2/2014 10:00 AM
52	27265	12/2/2014 9:51 AM
53	27262	12/2/2014 9:41 AM
54	27282	12/2/2014 9:36 AM
55	27360	11/25/2014 10:04 PM
56	27262	11/25/2014 12:52 PM
57	27262	11/25/2014 12:51 PM
58	27401	11/19/2014 4:04 PM
59	27262	11/19/2014 12:14 PM
60	27406	11/16/2014 6:58 PM
61	27262	11/11/2014 4:23 PM
62	27360	11/10/2014 9:00 PM
63	27260	11/10/2014 12:46 PM
64	27260	11/5/2014 10:33 AM
65	27262	11/1/2014 8:37 AM
#	Country:	Date
	There are no responses.	
#	Email Address:	Date
	There are no responses.	
#	Phone Number:	Date
	There are no responses.	

Q6 The U.S. Census Bureau considers the following to be "minority groups:" Black, Hispanic, Asian, Native Hawaiian, Pacific

High Point Housing & Community Development Survey

Islander, American Indian, and Alaska Native. Are you a member of one of the groups listed above?

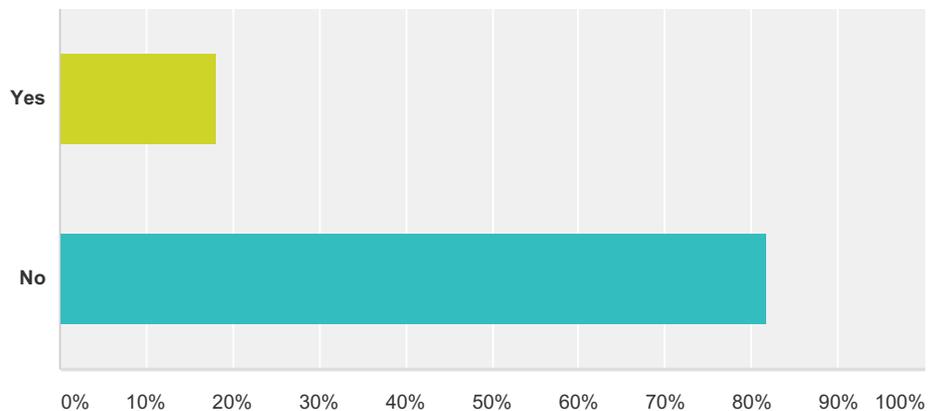
Answered: 145 Skipped: 2



Answer Choices	Responses
Yes	53.79% 78
No	46.21% 67
Total	145

Q7 Is a language other than English spoken regularly in your household?

Answered: 143 Skipped: 4



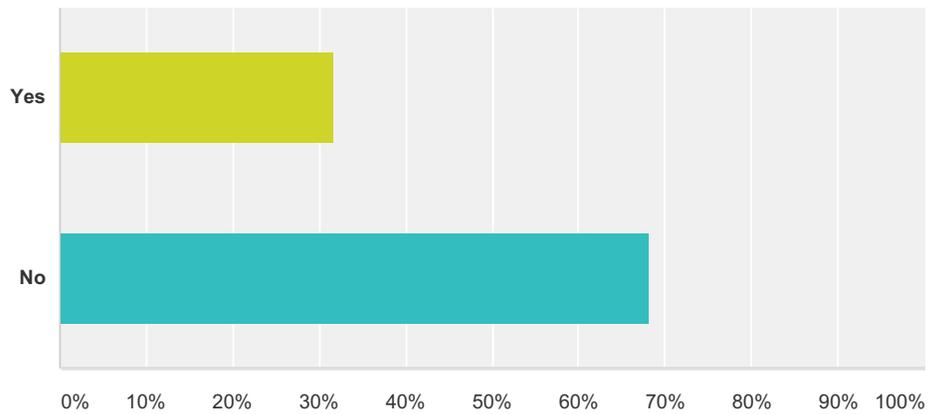
Answer Choices	Responses
Yes	18.18% 26
No	81.82% 117
Total	143

High Point Housing & Community Development Survey

#	If yes, what language?	Date
1	Spanish	1/21/2015 8:55 AM
2	Spanish	1/7/2015 10:06 AM
3	Spanish	1/7/2015 10:03 AM
4	Spanish	1/7/2015 9:50 AM
5	English	1/7/2015 9:26 AM
6	Hlspanic Spanish	1/5/2015 4:02 PM
7	Samoan	12/3/2014 11:41 AM
8	Arabic	11/25/2014 12:51 PM

Q8 Does anyone in your household have a disability?

Answered: 142 Skipped: 5

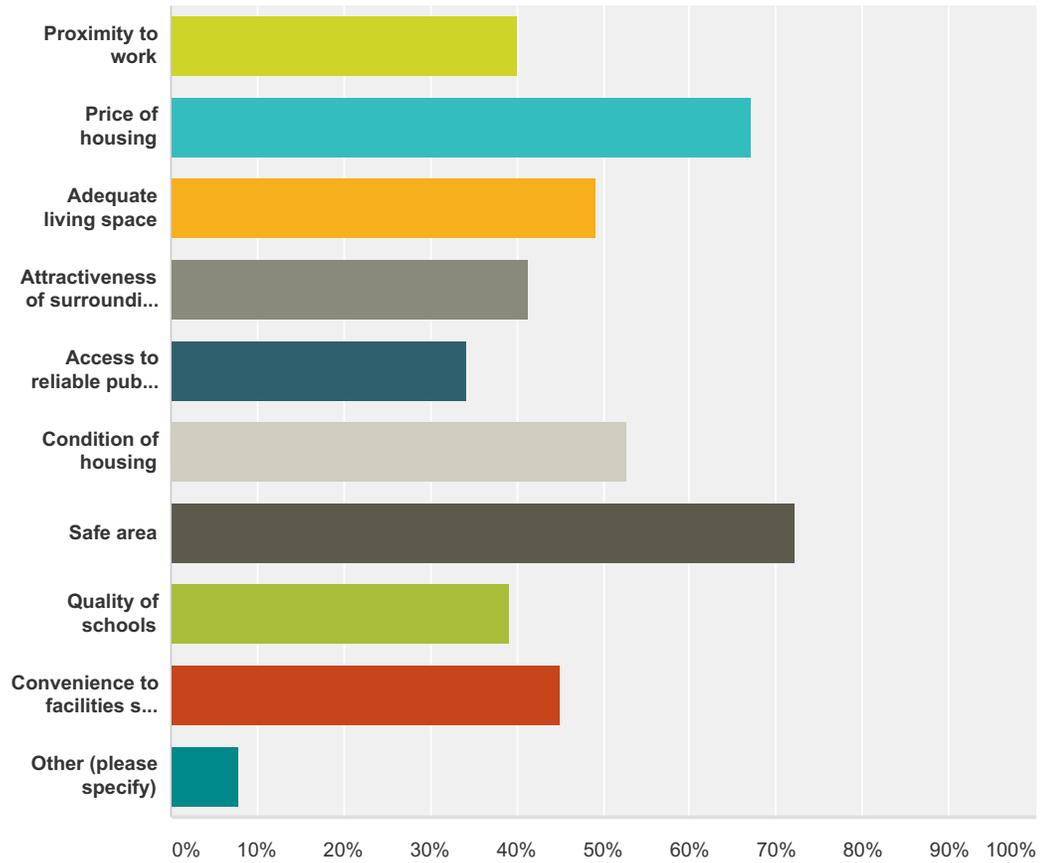


Answer Choices	Responses
Yes	31.69% 45
No	68.31% 97
Total	142

Q9 Which of the following are important considerations to you in choosing a place to live? (SELECT ALL THAT APPLY)

Answered: 140 Skipped: 7

High Point Housing & Community Development Survey



Answer Choices	Responses
Proximity to work	40.00% 56
Price of housing	67.14% 94
Adequate living space	49.29% 69
Attractiveness of surrounding area	41.43% 58
Access to reliable public transportation	34.29% 48
Condition of housing	52.86% 74
Safe area	72.14% 101
Quality of schools	39.29% 55
Convenience to facilities such as medical services and retail areas	45.00% 63
Other (please specify)	7.86% 11
Total Respondents: 140	

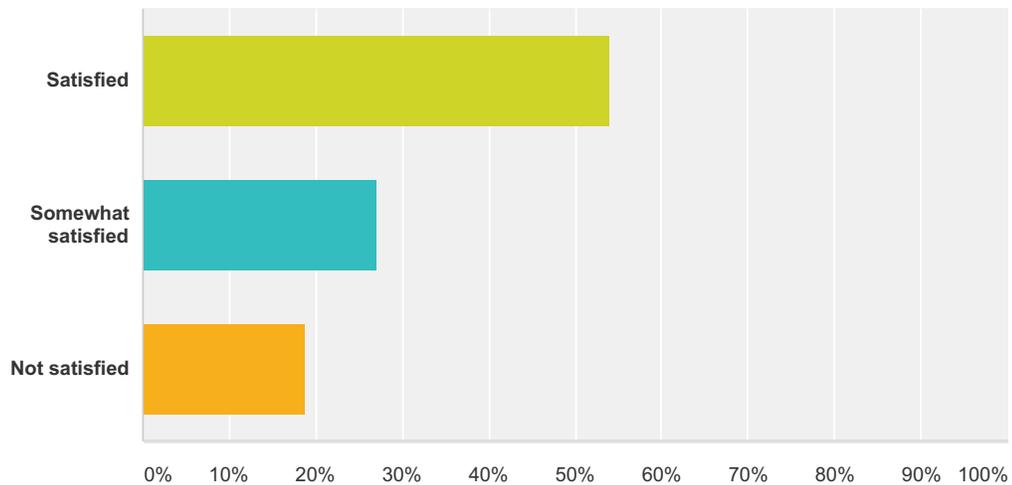
#	Other (please specify)	Date
1	Cleaning of home and aptment	1/7/2015 9:42 AM
2	As long it's a good area and we are comfortable.	1/6/2015 3:51 PM
3	Housing has been provided for me.	12/9/2014 10:29 AM

High Point Housing & Community Development Survey

4	Friendliness of neighbors	12/6/2014 11:50 AM
5	Access to highway, sidewalks, entertainment	12/2/2014 2:55 PM
6	Place where there is NO road diet!!!!	12/2/2014 2:28 PM
7	Not answered	12/2/2014 11:13 AM
8	No drugs involved; due to related theft, violence	12/2/2014 10:33 AM
9	Appointed to a church and community	11/25/2014 10:05 PM
10	ALL THE ABOVE	11/10/2014 11:48 AM
11	stability of property values in the area	11/5/2014 10:34 AM

Q10 How satisfied are you with your current place to live?

Answered: 144 Skipped: 3

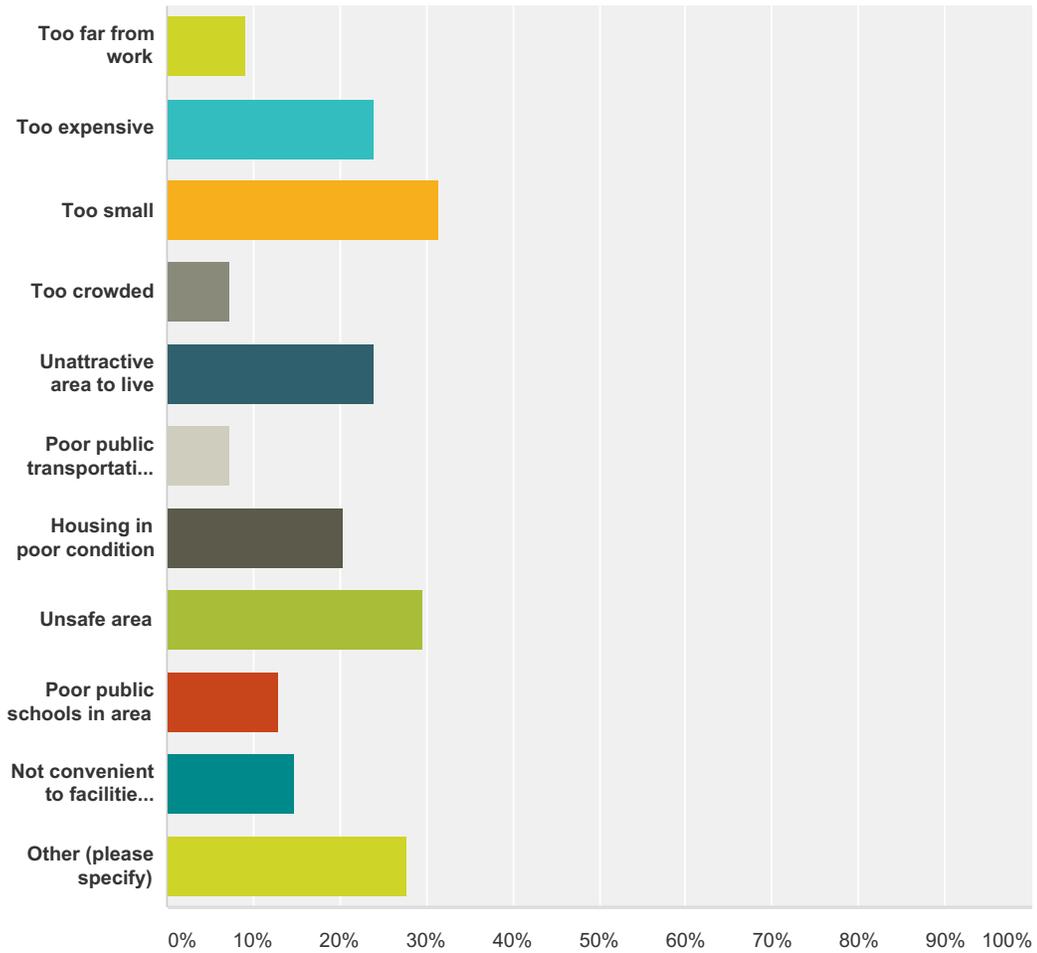


Answer Choices	Responses	Count
Satisfied	54.17%	78
Somewhat satisfied	27.08%	39
Not satisfied	18.75%	27
Total		144

Q11 If you are not satisfied with your current place to live, what are the reasons for your dissatisfaction? (SELECT ALL THAT APPLY)

Answered: 54 Skipped: 93

High Point Housing & Community Development Survey



Answer Choices	Responses
Too far from work	9.26% 5
Too expensive	24.07% 13
Too small	31.48% 17
Too crowded	7.41% 4
Unattractive area to live	24.07% 13
Poor public transportation opportunities	7.41% 4
Housing in poor condition	20.37% 11
Unsafe area	29.63% 16
Poor public schools in area	12.96% 7
Not convenient to facilities such as medical services and retail areas	14.81% 8
Other (please specify)	27.78% 15
Total Respondents: 54	

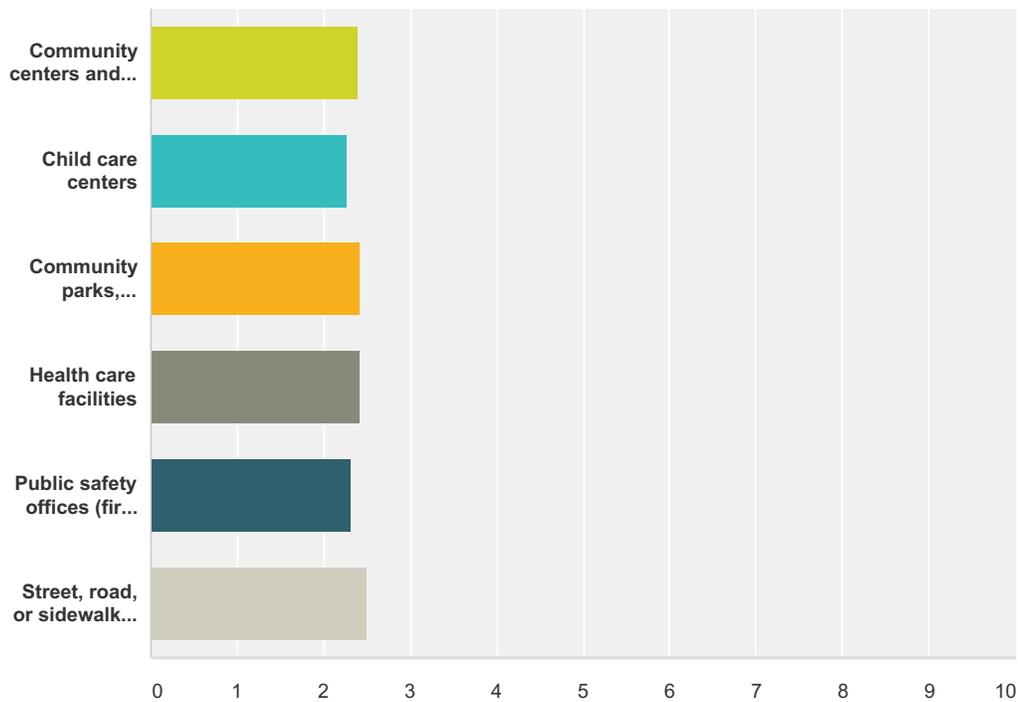
#	Other (please specify)	Date
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High Point Housing & Community Development Survey

1	Water work condint (conditions?)	1/7/2015 9:42 AM
2	Neighbors not getting along, Kids being bully.	1/6/2015 4:52 PM
3	Unsafe Area for kids	1/6/2015 4:01 PM
4	Neighborhood had deterired. Durg Dealers live here.	1/5/2015 4:50 PM
5	No comment entered	1/5/2015 4:37 PM
6	Boarding House!	12/3/2014 12:09 PM
7	Some housing is too expensive	12/3/2014 11:52 AM
8	Mold and Mildew problem	12/2/2014 4:28 PM
9	No close grocery store	12/2/2014 4:22 PM
10	No entertainment: arts, jazz, poor social environment	12/2/2014 2:56 PM
11	Tax too high	12/2/2014 2:12 PM
12	Homeless	12/2/2014 1:25 PM
13	Apartment complex - Noise from others - Need low cost housing	12/2/2014 11:17 AM
14	Too expensive for size and condition	12/2/2014 10:34 AM
15	insect infestations	11/25/2014 12:52 PM

Q12 Please rank the following Public Facility Needs in the High Point on a scale ranging from a low need to a high need.

Answered: 138 Skipped: 9



	Low Need	Moderate Need	High Need	Total	Weighted Average
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High Point Housing & Community Development Survey

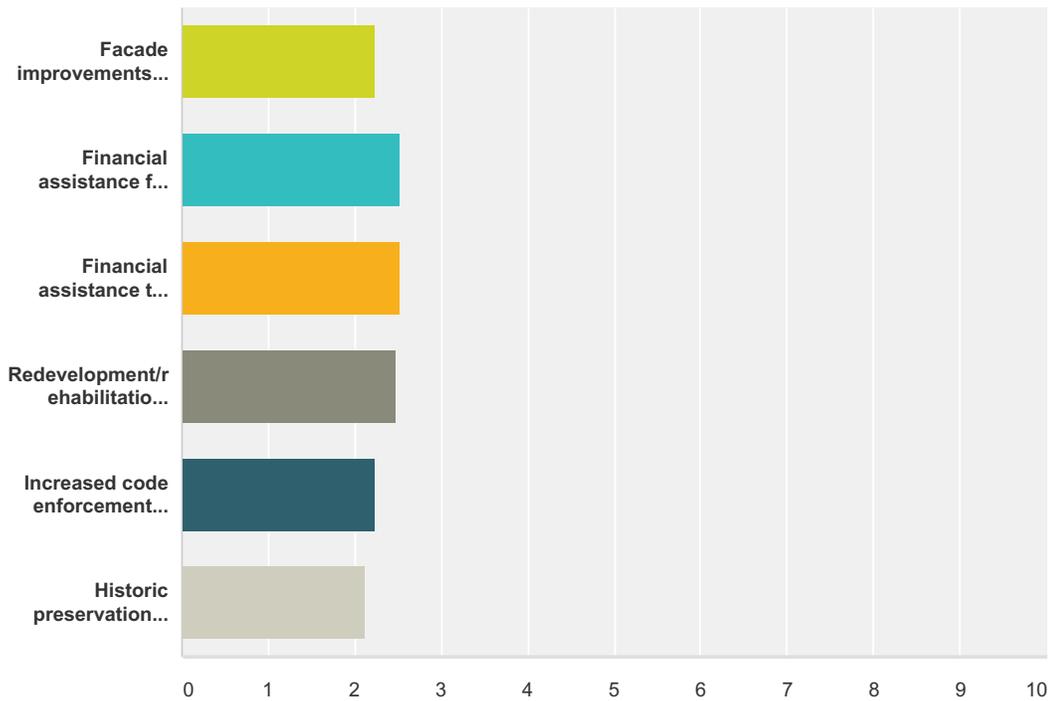
Community centers and facilities (i.e. youth centers, senior centers)	12.03% 16	34.59% 46	53.38% 71	133	2.41
Child care centers	17.69% 23	36.15% 47	46.15% 60	130	2.28
Community parks, recreational facilities, and cultural centers	11.57% 14	34.71% 42	53.72% 65	121	2.42
Health care facilities	13.74% 18	29.77% 39	56.49% 74	131	2.43
Public safety offices (fire, police, emergency management)	14.29% 18	39.68% 50	46.03% 58	126	2.32
Street, road, or sidewalk improvements	11.45% 15	27.48% 36	61.07% 80	131	2.50

#	Other Public Facility Needs (please specify)	Date
1	Longer Transporation (Public)	1/6/2015 2:04 PM
2	Places where you can make a good income. More ways to get into Recording Industry	1/5/2015 4:33 PM
3	Sidewalks, Community Gardens	12/9/2014 10:31 AM
4	NO road diet!!!!	12/2/2014 2:30 PM
5	Neighborhood Watch and Neighbor Interactions	12/2/2014 11:44 AM
6	Public transportation	11/25/2014 12:54 PM
7	Adult education facilities	11/16/2014 7:01 PM
8	The that is needed most better or to replace the power lines even putting the under ground would work.	11/1/2014 8:42 AM

**Q13 Please rank the following
Economic/Community Development Needs
in High Point on a scale ranging from a low
need to a high need.**

Answered: 139 Skipped: 8

High Point Housing & Community Development Survey



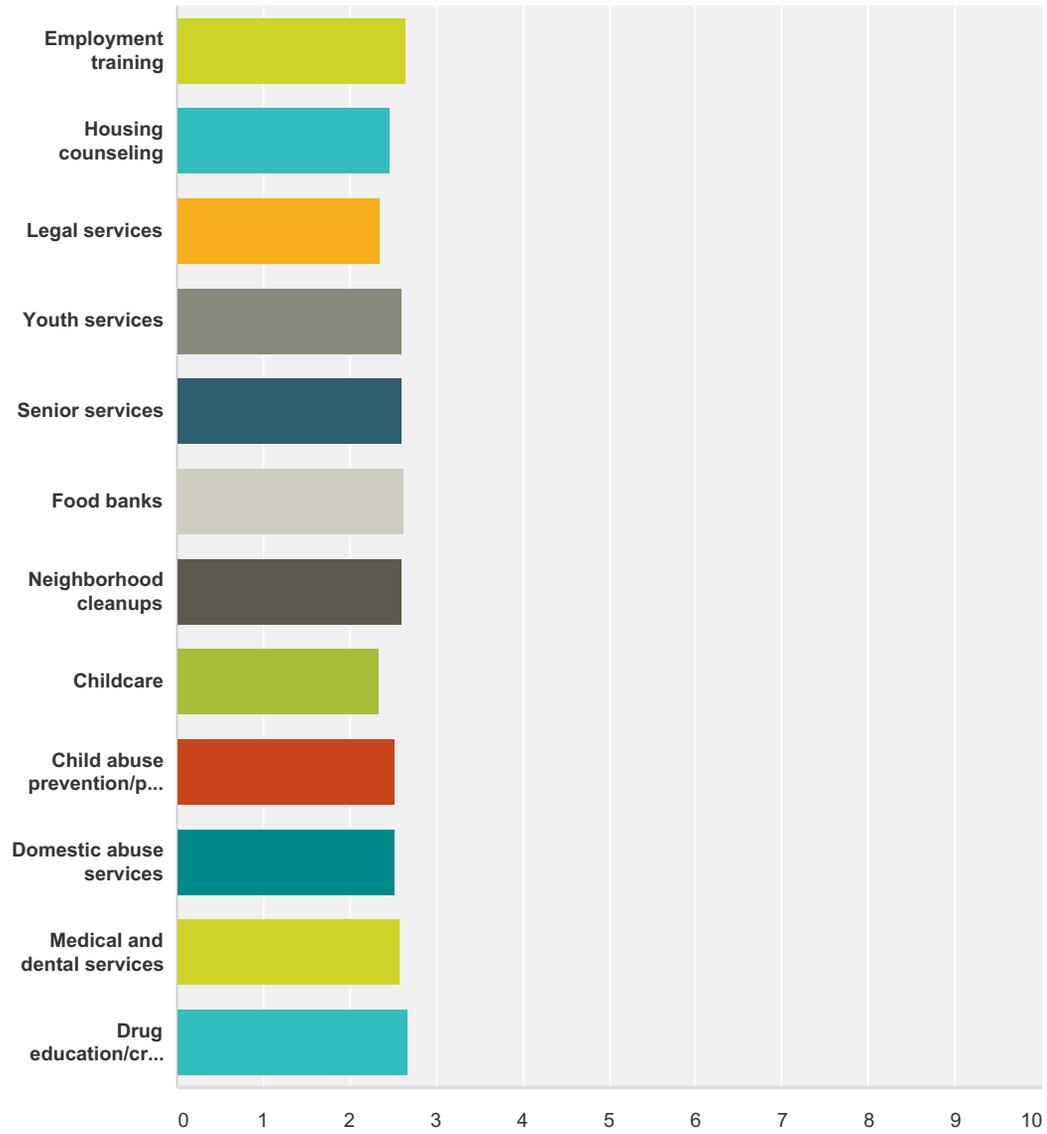
	Low Need	Moderate Need	High Need	Total	Weighted Average
Facade improvements for businesses	19.84% 25	36.51% 46	43.65% 55	126	2.24
Financial assistance for community organizations	9.77% 13	27.07% 36	63.16% 84	133	2.53
Financial assistance to entrepreneurs and job creators	11.28% 15	25.56% 34	63.16% 84	133	2.52
Redevelopment/rehabilitation/demolition of blighted properties	11.90% 15	26.98% 34	61.11% 77	126	2.49
Increased code enforcement efforts	20.31% 26	36.72% 47	42.97% 55	128	2.23
Historic preservation efforts	21.14% 26	45.53% 56	33.33% 41	123	2.12

#	Other Economic/Community Development Needs (please specify)	Date
1	Extremely high need for code enforcement and historic preseveration. No need for road dieting!!!!	12/2/2014 2:30 PM
2	Access to safe, decent affordable housing	12/2/2014 12:29 PM
3	Please note we have as many empty properties as occupied	12/2/2014 10:36 AM
4	Financial literacy	11/16/2014 7:01 PM
5	Keep the city looking like it does but get rid of the buildings that are falling down and enforce the codes!!!	11/1/2014 8:42 AM

Q14 Please rank the following Public Service Needs in High Point on a scale ranging from a low need to a high need.

Answered: 137 Skipped: 10

High Point Housing & Community Development Survey



	Low Need	Moderate Need	High Need	Total	Weighted Average
Employment training	6.72% 9	20.15% 27	73.13% 98	134	2.66
Housing counseling	9.45% 12	35.43% 45	55.12% 70	127	2.46
Legal services	14.96% 19	33.86% 43	51.18% 65	127	2.36
Youth services	10.69% 14	18.32% 24	70.99% 93	131	2.60
Senior services	7.58% 10	23.48% 31	68.94% 91	132	2.61
Food banks	7.81% 10	20.31% 26	71.88% 92	128	2.64
Neighborhood cleanups	6.45% 8	25.00% 31	68.55% 85	124	2.62

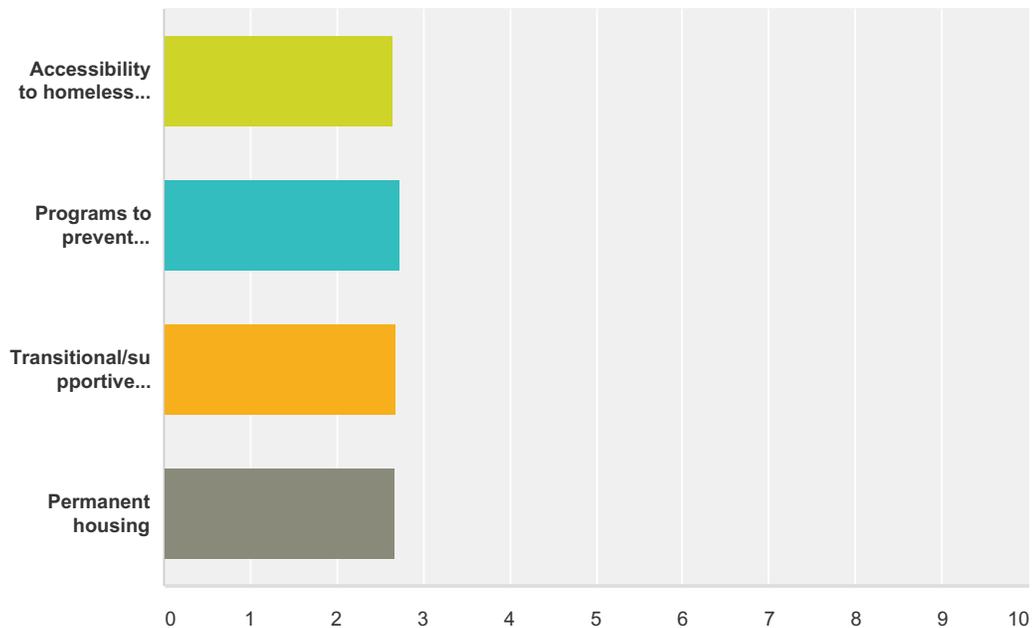
High Point Housing & Community Development Survey

Childcare	16.53% 20	33.88% 41	49.59% 60	121	2.33
Child abuse prevention/parenting classes	12.70% 16	21.43% 27	65.87% 83	126	2.53
Domestic abuse services	12.31% 16	23.85% 31	63.85% 83	130	2.52
Medical and dental services	7.03% 9	26.56% 34	66.41% 85	128	2.59
Drug education/crime prevention	6.98% 9	17.83% 23	75.19% 97	129	2.68

#	Other Public Service Needs (please specify)	Date
1	Food banks with food, Diversity Training, Activities for youth age 5-25, Community Gardens	12/9/2014 10:31 AM
2	Say NO to Drugs	12/2/2014 2:30 PM
3	Improved and extended pm services, additional buses to prevent 30 minute layover at terminals.	12/2/2014 10:36 AM
4	We need help	12/2/2014 10:30 AM

Q15 Please rank the following Homeless Needs in High Point on a scale ranging from a low need to a high need.

Answered: 137 Skipped: 10



	Low Need	Moderate Need	High Need	Total	Weighted Average
Accessibility to homeless shelters	6.62% 9	22.06% 30	71.32% 97	136	2.65
Programs to prevent homelessness	5.93% 8	14.81% 20	79.26% 107	135	2.73

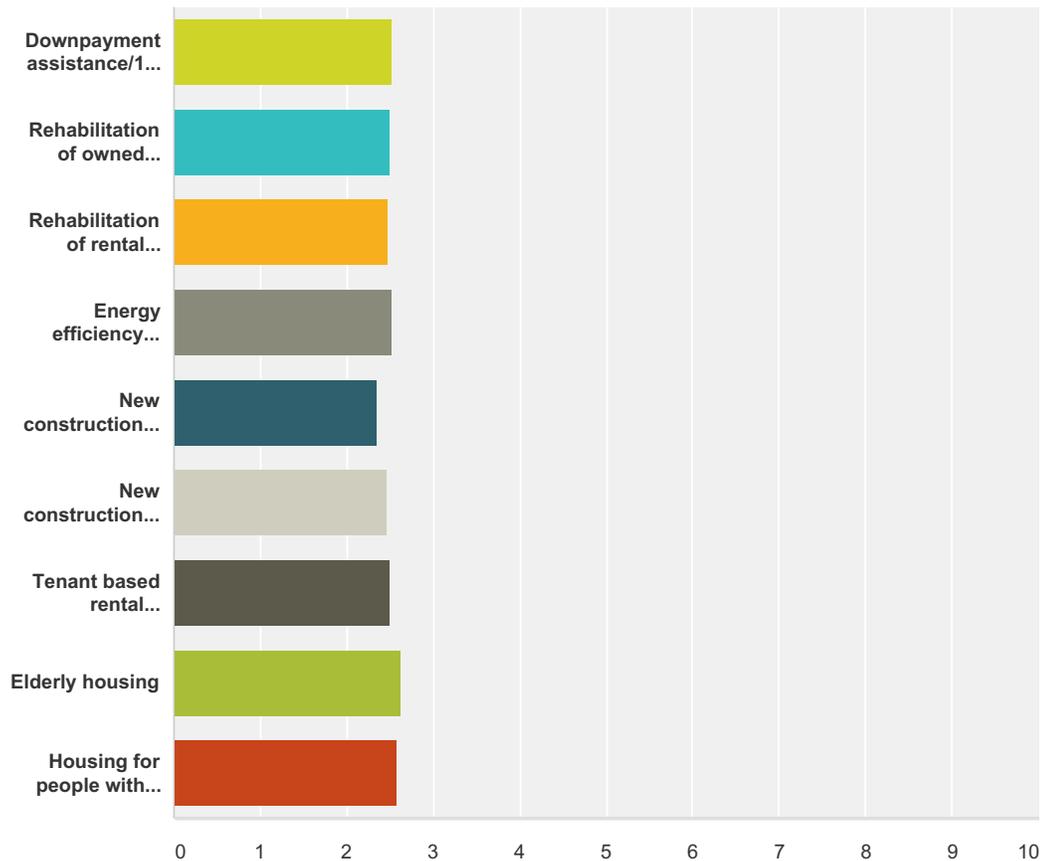
High Point Housing & Community Development Survey

Transitional/supportive housing programs	5.43% 7	19.38% 25	75.19% 97	129	2.70
Permanent housing	7.87% 10	16.54% 21	75.59% 96	127	2.68

#	Other Homeless Needs (please specify)	Date
1	For Women	1/6/2015 2:05 PM
2	Realtor- Rennovator: to fix homes in High Point that are not used.	12/9/2014 10:32 AM
3	Building communities of the small homes for homeless	12/6/2014 11:54 AM
4	More shelters to house the homeless	12/2/2014 2:31 PM
5	Food	12/2/2014 1:26 PM
6	Education and Job training; Spiritual Growth	12/2/2014 11:45 AM
7	Caucasians need homes/housing as well as other races/nationalities.	12/2/2014 10:40 AM
8	Counseling medical	11/25/2014 10:09 PM

Q16 Please rank the following Housing Needs in High Point on a scale ranging from a low need to a high need.

Answered: 134 Skipped: 13



	Low Need	Moderate Need	High Need	Total	Weighted Average
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High Point Housing & Community Development Survey

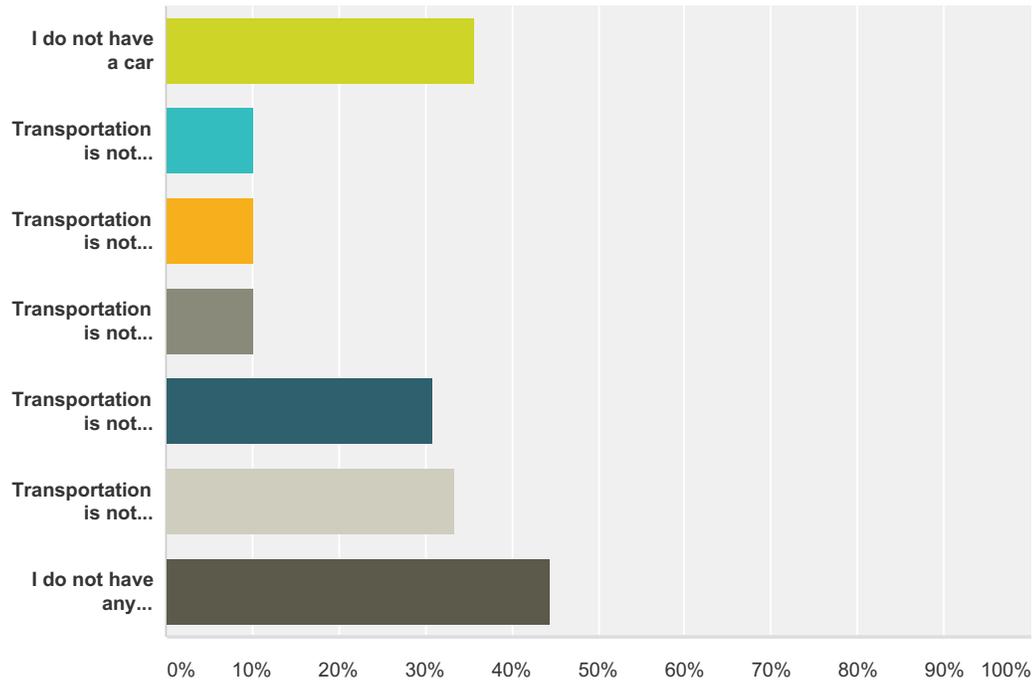
Downpayment assistance/1st time homebuyer program	13.95% 18	19.38% 25	66.67% 86	129	2.53
Rehabilitation of owned housing units	8.80% 11	31.20% 39	60.00% 75	125	2.51
Rehabilitation of rental housing units	11.02% 14	29.13% 37	59.84% 76	127	2.49
Energy efficiency improvements to current housing	7.94% 10	30.95% 39	61.11% 77	126	2.53
New construction of housing for homeownership	15.32% 19	34.68% 43	50.00% 62	124	2.35
New construction of affordable rental units	11.90% 15	29.37% 37	58.73% 74	126	2.47
Tenant based rental assistance	12.00% 15	26.40% 33	61.60% 77	125	2.50
Elderly housing	9.45% 12	18.11% 23	72.44% 92	127	2.63
Housing for people with disabilities	11.57% 14	19.01% 23	69.42% 84	121	2.58

#	Other Housing Needs (please specify)	Date
1	I don't know	1/7/2015 9:37 AM
2	Rental units, apartments for new families and young singles	12/9/2014 10:32 AM
3	Homes and shelters for homeless individuals and families	12/6/2014 11:54 AM
4	Need to educate citizens that homeownership is possible.	12/2/2014 2:57 PM
5	No dilapidated Section 8 housing left standing if it's condemned. TEAR it down!	12/2/2014 2:31 PM
6	Facilities or association offered activities for families	12/2/2014 11:45 AM
7	There are as many disturned and aged areas in and around town, these areas can be redeveloped for HUD use as well as affordable housing or multi-family units at a reasonable cost when purchased as a whole and demolished as a whole. Do not limit those homes to minority family units. There are disabled caucasians who are very much in need.	12/2/2014 10:40 AM

Q17 Please indicate any challenges that you may have related to transportation. (SELECT ALL THAT APPLY)

Answered: 126 Skipped: 21

High Point Housing & Community Development Survey

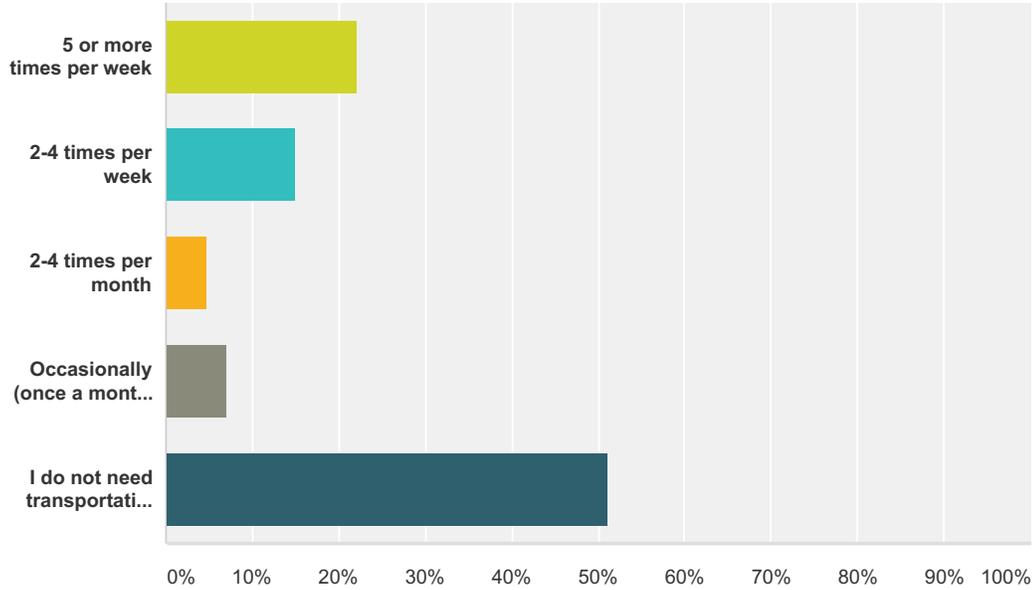


Answer Choices	Responses	
I do not have a car	35.71%	45
Transportation is not available from my home to my work	10.32%	13
Transportation is not available from my home to my medical services	10.32%	13
Transportation is not available to the public services I need	10.32%	13
Transportation is not available on weekends (Friday evening to Sunday)	30.95%	39
Transportation is not available weekdays after 5 pm	33.33%	42
I do not have any transportation challenges	44.44%	56
Total Respondents: 126		

#	Other (please specify)	Date
1	I wish buses ran after 5, maybe then I can have a job.	1/6/2015 4:06 PM
2	Car in shop!!	1/5/2015 4:40 PM
3	I would like to use public transportation - it is not reliable	12/9/2014 10:33 AM
4	My car is 15 years old and hopefully will keep going	12/6/2014 11:55 AM
5	There is a bus stop in front of house	12/3/2014 12:28 PM
6	I can't afford a car now	12/3/2014 12:11 PM
7	I am in need of a car working on it.	12/3/2014 11:57 AM
8	Road diet would hurt transportation	12/2/2014 2:32 PM
9	Need better and affordable transportation	12/2/2014 11:47 AM
10	Medical Transportation needs more vehicles	12/2/2014 10:41 AM

Q18 Please check the frequency that you need transportation assistance. Count a round trip as one instance of assistance.

Answered: 127 Skipped: 20

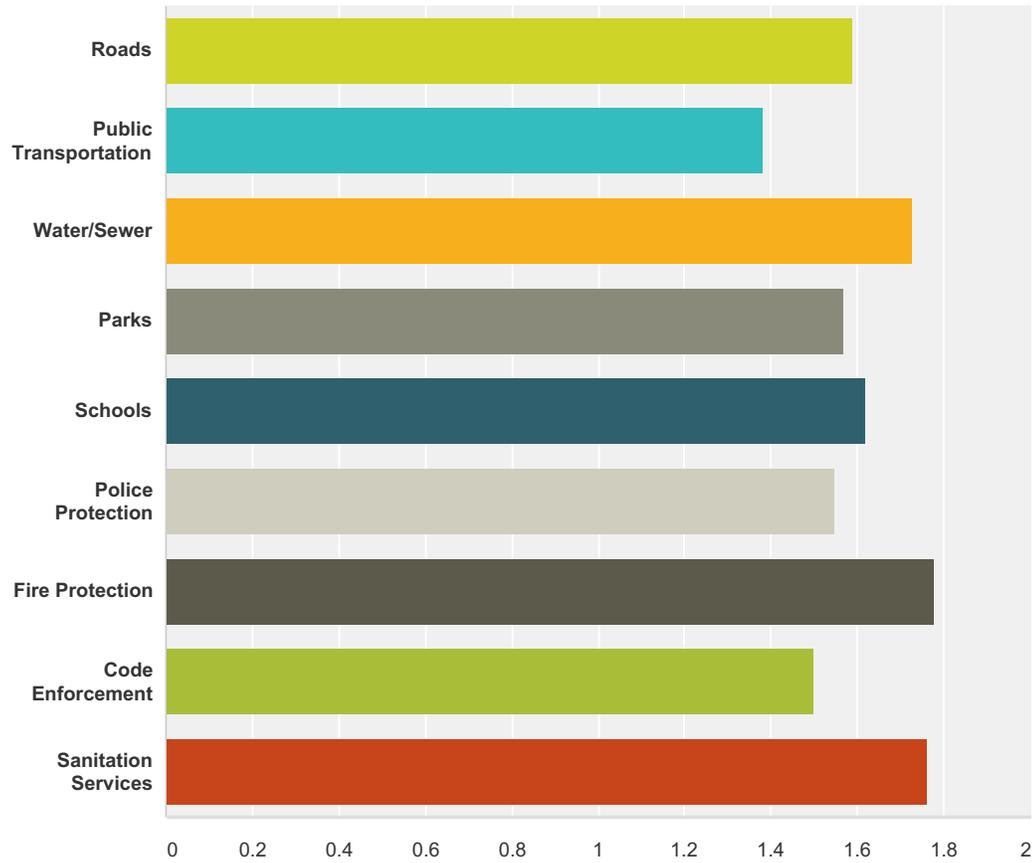


Answer Choices	Responses
5 or more times per week	22.05% 28
2-4 times per week	14.96% 19
2-4 times per month	4.72% 6
Occasionally (once a month or less)	7.09% 9
I do not need transportation assistance	51.18% 65
Total	127

Q19 Regarding the following public services provided in High Point, please identify whether you feel they are equally or not equally provided across all areas.

Answered: 134 Skipped: 13

High Point Housing & Community Development Survey



	Equally Provided	Not Equally Provided	I Don't Know	Total	Weighted Average
Roads	46.72% 57	31.97% 39	21.31% 26	122	1.59
Public Transportation	31.15% 38	50.00% 61	18.85% 23	122	1.38
Water/Sewer	55.00% 66	20.00% 24	25.00% 30	120	1.73
Parks	46.77% 58	34.68% 43	18.55% 23	124	1.57
Schools	52.54% 62	32.20% 38	15.25% 18	118	1.62
Police Protection	48.00% 60	39.20% 49	12.80% 16	125	1.55
Fire Protection	62.71% 74	17.80% 21	19.49% 23	118	1.78
Code Enforcement	35.77% 44	35.77% 44	28.46% 35	123	1.50
Sanitation Services	59.65% 68	18.42% 21	21.93% 25	114	1.76

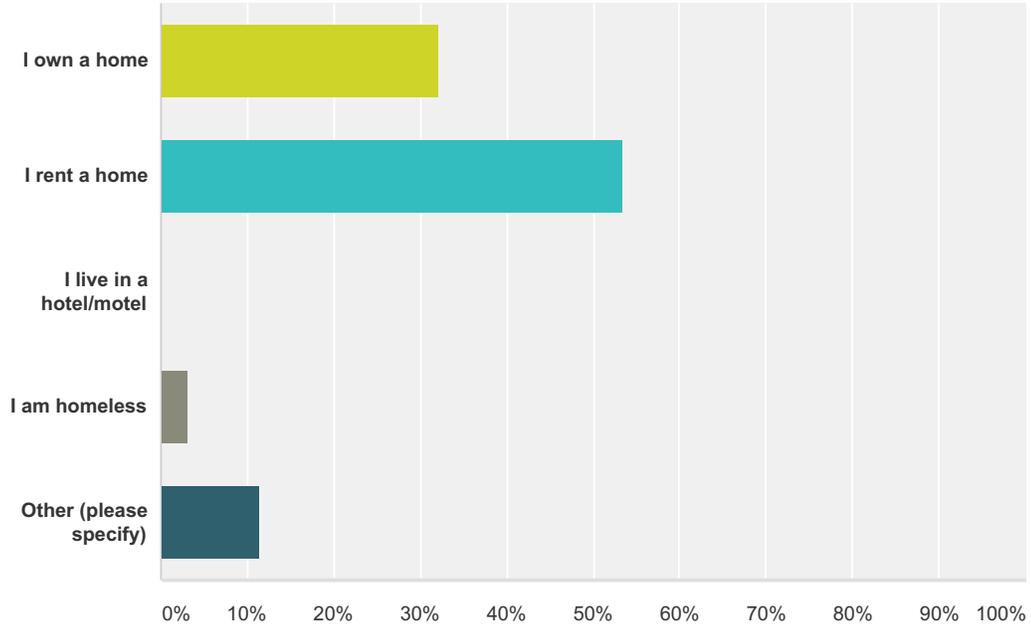
#	Other (please specify)	Date
1	no road diets on any road! Oh, and we need a dog park!	12/2/2014 2:32 PM

High Point Housing & Community Development Survey

2	More agencies helping public with payment of services	12/2/2014 11:47 AM
3	roads are in need of repair all over this city!!!!	11/1/2014 8:44 AM

Q20 What is your current housing status?

Answered: 131 Skipped: 16



Answer Choices	Responses	Count
I own a home	32.06%	42
I rent a home	53.44%	70
I live in a hotel/motel	0.00%	0
I am homeless	3.05%	4
Other (please specify)	11.45%	15
Total		131

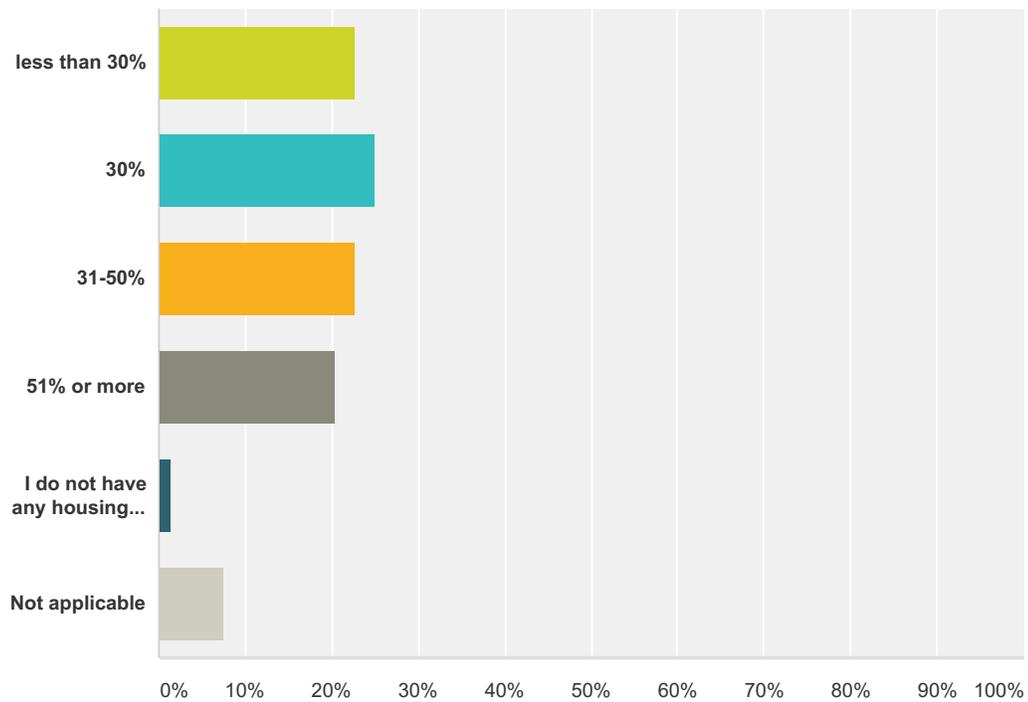
#	Other (please specify)	Date
1	Tower	1/7/2015 9:45 AM
2	Low cost housing	1/7/2015 9:24 AM
3	Housing	1/6/2015 3:44 PM
4	Housing - Rent apartment	1/5/2015 4:25 PM
5	I live in University owned housing	12/9/2014 10:33 AM
6	I am looking for a home	12/9/2014 10:24 AM
7	I rent an apartment	12/3/2014 12:28 PM
8	I live in a boarding house	12/3/2014 12:12 PM
9	Roomin House	12/2/2014 4:53 PM

High Point Housing & Community Development Survey

10	Roumin House	12/2/2014 4:50 PM
11	Apartment Rental	12/2/2014 2:23 PM
12	I live in an apt.	12/2/2014 11:58 AM
13	Apartment but threat of homelessness.	12/2/2014 11:47 AM
14	Rooming House	12/2/2014 10:41 AM
15	Live in parsonage	11/25/2014 10:11 PM

Q21 What percentage of your monthly income is used for housing expenses (include rent or mortgage, taxes, insurance, and utility payments) ?

Answered: 132 Skipped: 15



Answer Choices	Responses	
less than 30%	22.73%	30
30%	25.00%	33
31-50%	22.73%	30
51% or more	20.45%	27
I do not have any housing costs	1.52%	2
Not applicable	7.58%	10
Total		132

High Point Housing & Community Development Survey

Q22 Please use the box below to provide any additional information regarding local housing and community development needs.

Answered: 26 Skipped: 121

#	Responses	Date
1	High Schools Diploma and GED programs Help people to get jobs.	1/7/2015 10:02 AM
2	Safer on weekends.	1/6/2015 4:54 PM
3	I don't have any money I am on grievance. Please do better so I can help myself and provide my kids with.	1/6/2015 4:07 PM
4	It's hard for single mothers without child support, more we make more cost of bills/no chance to save.	1/6/2015 3:37 PM
5	Public Transportation needs to run longer	1/6/2015 2:06 PM
6	They need to ask residents about concerns face to face.	1/5/2015 4:35 PM
7	New Sidewalks, New Streets	12/9/2014 10:24 AM
8	We need more affordable rental home in decent neighborhoods with good schools.	12/4/2014 5:51 PM
9	More affordable low income housing is needed.	12/3/2014 12:12 PM
10	I was homeless 3 months ago.	12/3/2014 11:58 AM
11	Need to help all people not just people with kids or someone that's old.	12/2/2014 4:56 PM
12	More affordable housing in nice neighborhood.	12/2/2014 4:53 PM
13	More affordable housing in nice areas.	12/2/2014 4:50 PM
14	NO ROAD DIET!!	12/2/2014 2:33 PM
15	Q.6 - White and I feel like we are minority now.	12/2/2014 2:08 PM
16	Better heat and air condition for the more headcount apt.	12/2/2014 2:03 PM
17	The community needs to become more closely knitted. Help stop crime and make sure children are safe. More gatherings.	12/2/2014 11:48 AM
18	Need nice housing in a good area of town near what is visited the most. etc	12/2/2014 11:34 AM
19	Not enough	12/2/2014 11:07 AM
20	See notes under #16 (housing needs)	12/2/2014 10:42 AM
21	Need house	12/2/2014 10:31 AM
22	Rental, Elderly	12/2/2014 10:22 AM
23	Slum removal, public transportation, effective police.	12/2/2014 10:08 AM
24	I do not believe that housing and community development are the most pressing needs for the high point community. If more energy and resources were devoted to promoting hard work, education, and ethical behavior, high point would be a better community for all citizens. No amount of financial resources will transform or rejuvenate the high point community unless coupled with a strong effort to shift the culture and values that have led to the degradation of the community in the first place.	11/10/2014 9:25 PM
25	The issue of food deserts and hunger is a high priority issue in our area.	11/5/2014 10:38 AM
26	Code enforcement would solve a lot of problems. business being run out homes and homes that are falling apart still being lived in. Keep the power grid up and running it seems to fail during every thunderstorm thank you	11/1/2014 8:47 AM

Appendix VIII

Additional 2015-2016 Project Descriptions

Family Service of the Piedmont: Harmony House Supervised Visitation and Exchange Program

This project will provide a safe, neutral, and family-friendly means of available supervised visitation and safe exchange services for victims of domestic violence, child abuse, sexual assault, teen dating violence, and stalking. The project will serve families in Guilford County and surrounding counties as appropriate.

Projected Funding: Department of Justice Grant; Remaining funds from current year grant (approximately): \$94,734; New grant 2015-2016: \$500,000

Target Areas: Serve families in Guilford County and surrounding counties as appropriate for supervised visitation and safe exchange services.

Priority Needs Addressed: Offer safe visitation services to adult victims, their children and the children separated from parents due to a history of abuse. Provide safe access for parents to visit their children.

Goal Outcome Indicator: Number of families assisted

City of High Point (approval of application pending review): Volunteer Income Tax Assistance Program (VITA)

The Community & Neighborhood Development Division continues to offer free tax preparation for low-to moderate-income individuals during the tax season with a household income of \$53,000 or less. The program, sponsored by the Internal Revenue Service, offers services six days a week free of charge to residents of High Point and surrounding areas and expects to file more than 500 total federal tax returns this year, working with area partners to expand services to taxpayers beyond just tax preparation. Partners will be providing other resources and services to taxpayers as needed. Partnerships this year include: the NC VITA Coalition, the United Way of High Point, High Point University, Guilford Technical Community College, West End Ministries, and Macedonia Family Resource Center. The program also provides college students with hands-on experience in tax preparation and volunteer service. The program will increase awareness of the Earned Income Tax Credit and Child Tax Credit. The three VITA sites this year are Community and Neighborhood Development Center at 201 Fourth Street, West End Community Center at 901 English Road, and Macedonia Family Resource Center at 401 Lake Avenue.

Projected Funding: \$2,733

Target Areas: Low-to-moderate income households

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

Goal Outcome Indicator: The VITA program will prepare at least 500 federal tax returns this year.

City of High Point: Continuum of Care Permanent Supportive Housing Program

The City of High Point is the recipient of a Continuum of Care Permanent Supportive Housing grant (Formerly Shelter Plus Care) in collaboration with Open Door Ministries, which provides actual services. The program is entering its seventh year and currently assists 13 homeless individuals with disabilities to obtain housing stability and address their supportive service needs. This year the program will successfully graduate two individuals who will transition to permanent housing. Both clients no longer require intensive case management and are receiving other community services that make them ideal candidates for program graduation. Open Door Ministries will continue to provide ongoing supportive services from obtaining furniture to ensuring clients receive proper medical care.

The City provides yearly inspections at each residence to ensure compliance with HUD quality standards, processes rent, utility, and gas payments. Open Door Ministries will provide case management, direct supportive services, and maintain the services provided documentation for each client. Clients who receive disability payments from the federal government are required to make prorated rent payments. Open Door Ministries will be assisting remaining clients to apply for Social Security Disability payments. If Open Door Ministries succeeds in securing these disability payments, revenue will be added to the program funds. When this revenue amount is substantial, another client will be added to the program.

Projected Funding: \$78,408

Target Areas: Area-wide benefit

Priority Needs Addressed: Permanent Supportive Housing for Chronically Homeless Individuals

Goal Outcome Indicator: Projected number of persons to be served – 13

City of High Point: Neighborhood Stabilization Program

In 2009, the City applied for and was awarded an allocation of Neighborhood Stabilization Program (NSP) funds from the NC Department of Commerce. The program, authorized under the Housing and Economic Recovery Act of 2008, provided funding for the purchase, rehabilitation, and resale of foreclosed or abandoned homes to stabilize neighborhoods and prevent the further decline of house values of neighboring homes.

The City used part of its NSP allocation to purchase and rehabilitate nine (9) foreclosed properties that would be sold to income eligible first-time homebuyers. Due to prevailing market conditions and the tightened mortgage underwriting criteria, the City had difficulty selling the homes. Consequently, the City established a lease purchase program to facilitate the sale of the properties. Five of the nine properties have been sold with two more pending to income eligible buyers through lease purchase.

As a direct result of the sale of the lease purchase properties, the City has earned approximately \$330,000 of program income, anticipated to be used on the following:

- Construct a pedestrian bridge over Richland Creek that will allow for the expansion of Southside Park and construct a walking trail from Taylor Avenue through the park to Vail Avenue. The City will also collaborate with local groups to create opportunities for urban agriculture sites along the walking trail.
- Installation of “traffic calming devices” in the Graves Avenue area on N. Hoskins Street to improve neighborhood safety.
- Acquisition of additional foreclosed properties to for repair and resale.

As of this writing, the process that the State will use to reallocate recaptured NSP funds has not been finalized. It is anticipated that these funds will be used for NSP-eligible projects that are “shovel-ready,” as competition for these funds should be strong. Once the reallocation process has been developed, the City will make application to the State. CD&H will remain in contact with the NCDOC and apply for these funds when available.

Projected Funding: \$350,000

Target Areas: High Point city limits

Priority Needs Addressed: Access to affordable housing (acquisition of foreclosed properties), access to neighborhood services/amenities (bridge), and safety (traffic calming).

Goal Outcome Indicator: # of public improvements: 2 (bridge and traffic calming)

of homes/lots acquired for future development: 2

City of High Point: Infill Housing Development

The High Point City Council annually allocates resources from the General Fund to conduct activities that foster Infill Housing Development.

In addition to using these funds to acquire strategically located properties and preparing them for redevelopment by affordable housing producers, CD&H also proposes to use available funding to support the following related activities:

- Construction Training Partnership (CTP) Program (\$65,000) – see CTP section for more details
- Core City Homebuyer Assistance Program (\$120,000) – see Core City Homebuyer Assistance Program section for more details
- Other Housing Activities (\$35,000) – Urgent repairs, demolitions, etc. Properties that are acquired/demolished will be made available to CHDOs for future new construction of affordable housing (see CHDO section for more details).

Any leftover funding at year end is rolled over to be for ongoing infill activity in the next fiscal year. Infill development activities provide the foundations to leverage

Projected Funding: \$320,000

Target Areas: Neighborhoods where our housing development efforts are targeted fall within Core City High Point and Neighborhood Revitalization Strategy Area (NRSA) designated boundaries.

Priority Needs Addressed: To provide decent, safe and affordable housing opportunities and to improve neighborhood conditions

Goal Outcome Indicator: See sections referenced below for goal outcomes

City of High Point: Construction Training Partnership (CTP) Program

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

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

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

Projected Funding: \$130,000

Target Areas: Citywide

Priority Needs Addressed: Accessibility to affordable housing

Goal Outcome Indicator: # of CTP participants: 20 (2 classes @ 10 students/class)
of CTP graduates: 18
of rehabilitated homes: 10

of new homes assisted: 4

City of High Point: Core City Homebuyer Assistance Program

Description: In November 2014, City Council approved a pilot program using general fund resources to provide down payment and closing cost assistance to encourage middle income homebuyers to buy homes in the Core City. The assistance is in the form of a loan that is deferred for 3 years with an interest rate of 3% and a 5-year term. The amount of assistance can total up to \$7,500. The property must be owner occupied and their primary residence. The purchase price cannot exceed \$200,000 and there is no income cap.

Modeled after our existing homebuyer assistance program, the basic program requirements include:

- Completion of an 8-hour Homebuyer Education class;
- Obtaining a loan to purchase the house from a participating lender;
- Purchasing a home within eligible areas of the Core City of High Point;
- Post-purchase counseling consisting of two 2-hour individual counseling sessions within the first 12 months of ownership; and
- A minimum cash investment of \$500 toward the home purchase.

Projected Funding: \$120,000

Annual Goals: Affordable Housing

Target Areas: Core City

Priority Needs Addressed: Income diversification in the Core City

Goal Outcome Indicator: Funding sufficient to assist 10-20 households, depending upon the size of the underlying loans

City of High Point: Lead Hazard Control

On September 15, 2011, HUD announced a \$2.475 million Lead-Based Paint Hazard Control Grant award to the City of High Point to continue the Department's on-going Lead-based Paint Remediation Program on private residential housing serving very low to moderate income families. The City's on-going lead remediation program that began in 2008 has resulted in more than 300 residential units made "lead safe."

Our most recent grant expired in April 2015; however, CD&H intends to apply for another lead hazard control grant once eligible.

Projected Funding: N/A

Target Areas: Citywide

Priority Needs Addressed: Availability of decent, safe, affordable housing

Goal Outcome Indicator: N/A