



COMMUNITY DEVELOPMENT DEPARTMENT

PROGRAM YEAR 2024 ANNUAL ACTION PLAN

(JULY 1, 2024– JUNE 30, 2025)



Public Review Comment Period:
March 20, 2024 through April 19, 2024

Public Hearing:
April 15, 2024 @ 6:45 p.m.
Cumberland County Courthouse
117 Dick Street, Fayetteville, NC

DRAFT 3/20/24

Executive Summary

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

1. Introduction

Cumberland County's Community Development Department acts as the grant administrator for entitlement funds awarded by the United States Department of Housing and Urban Development (HUD). In compliance with HUD regulations, the County must prepare an Annual Action Plan detailing proposed projects for the Program Year (PY)/Fiscal Year (FY). This plan is a necessary component of the 2020-2024 Consolidated Plan (5-Year Strategic Plan), outlining priority needs, goals, and objectives that Cumberland County plans to accomplish to meet the needs of the community over the five-year period. This Annual Action Plan covers the PY 2024 grant cycle, marking the fifth and final year of progress towards the goals set in the Consolidated Plan. The grant cycle will run from July 1, 2024, to June 30, 2025.

Cumberland County receives two HUD entitlement grants outlined in the Action Plan:

- Community Development Block Grant (CDBG): The CDBG program aims to enhance urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. Projects funded under CDBG must meet one of three National Objectives: benefit low- and moderate-income individuals, aid in the prevention or elimination of slums or blight, or address urgent community development needs where other financial resources are not available.
- Home Investment Partnerships Program (HOME): The HOME program aims to increase the supply of decent, safe, sanitary, and affordable housing for low-income individuals.

For the PY 2024 grant cycle, Cumberland County expects to receive approximately \$930,856 in CDBG funds and \$459,564 in HOME funds. Allocations are pending and could change. Any increase or decrease in funding will be applied to Housing Rehabilitation projects. Additionally, HUD has allocated an extra \$1,435,021 in HOME funds through the American Rescue Plan (ARP) Act of 2021. Supplemental funding from HUD, including Coronavirus Aid, Relief and Economic Securities (CARES) Act, and the American Rescue Plan (ARP) Act, further supports the goals of the Consolidated Plan.

Cumberland County also secures funding from other sources to address community needs. This includes competitive grants such as the Continuum of Care Program grant, supporting housing programs and the local Continuum of Care (CoC). The County also allocates general funds to aid the homeless population. The Community Development Department oversees these programs, providing direct assistance to residents and partnering with various private and public entities, including for-profits, nonprofits, local governments, and agencies like the local housing authority, to fulfill these initiatives.

2. Summarize the objectives and outcomes identified in the Plan

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

Cumberland County identified the following priority needs, goals, and objectives as part of its 2020-2024 Consolidated Plan:

1. Housing: Improve, preserve, and expand the inventory of affordable housing for low- and moderate- income persons and families living in Cumberland County.
2. Homeless: Improve the living conditions and support services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.
3. Special Needs: Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.
4. Community Development: Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.
5. Economic Development: Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County. To achieve this goal, Cumberland County will support job creation / retention, workforce development, employment, and job training services; support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans; and encourage new economic development through local, state, and Federal tax incentives and programs.
6. Administration, Planning, and Management: Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

3. Evaluation of past performance

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

Affordable Housing Needs:

- \$499,992 in HOME funds for were expended to construct five single-family homes in the Spring Lake area.
- \$429,772 were used for housing rehabilitation assistance to 13 homeowners.
- Approximately \$210,819 for project delivery costs supported housing-related activities.

Homeless Needs:

- Assisted approximately 1,217 low to moderate-income persons through the coordinated entry referral system.
- Expended \$59,393 in CDBG funds for rental assistance and hotel/motel vouchers for 30 individuals.
- \$110,339 through CDBG-CV Public Services Program to assist around 48 households with tenant-based rental assistance and other supportive services.
- Used \$136,635 from City and County general funds to support Data and Evaluation analyst position, Homeless Management Information System, and housing and supportive services.
- Utilized approximately \$134,158 of Continuum of Care Program funds to support transitional housing and a permanent supportive housing program, assisting 82 persons.
- \$27,828 in CDBG funds as a match towards additional support for the transitional housing program.
- Through a partnership with a local nonprofit, the Projects for Assistance in Transition from Homelessness (PATH) program provided outreach to 301 persons and enrolled 25 persons in the program.

Non-Housing Community Development Needs:

- Approximately \$20,000 in CDBG and other private funds were expended to provide public services including prescription medications and other health services for 107 low to moderate-income persons.
- \$26,198 for project delivery costs supporting staff costs associated with carrying out public service activities.

In total, the CDBG expenditures include:

- Housing Rehabilitation (Owner-Occupied): \$429,772
- Housing Project Delivery: \$210,819
- Public Services: \$185,591
- Public Services (CDBG-CV): \$110,339
- General Administration (including CV): \$204,254

Despite facing challenges during the pandemic, Cumberland County ensured that residents could access assistance from programs to address their immediate needs. The funds allocated for affordable housing, homeless assistance, and non-housing community development reflect a commitment to meeting the priorities and objectives outlined in the plan, with special attention to the highest priority activities identified.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Copies of the Annual Action Plan were placed at the Town Halls for each of the eight (8) municipalities within Cumberland County (excluding Fayetteville) as well as on the County's website for public review and comment. A copy was also available at the Cumberland County Community Development Department's office located at 707 Executive Place, Fayetteville. A public hearing was held before the Board of County Commissioners on the evening of April 15, 2024 in the County Courthouse building, located at 117 Dick Street. There were no comments from the public.

5. Summary of public comments

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

No comments were submitted.

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

No comments were submitted.

7. Summary

Cumberland County will continue to use its entitlement funding to address the goals and objectives outlined in the 2020-2024 Consolidated Plan. For this Program Year, the County will continue to make the necessary changes in its CDBG and HOME program policies and procedures to ensure flexibility and residents are able to access assistance without barriers. The County will maintain strong public-private partnerships to develop affordable housing, rehab or construct public facilities and improvements, provide aide to small businesses, expand public services (human services), and address homelessness in the community.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Cumberland County	Community Development Department
HOME Administrator	Cumberland County	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

Cumberland County’s Community Development Department administers the CDBG and HOME programs. The Community Development Department is responsible for preparing the Consolidated Plan, Annual Action Plans, and the Consolidated Annual and Performance Evaluation Report (CAPER). The Department is also responsible for monitoring and oversight of the programs funded through the CDBG and HOME programs.

Consolidated Plan Public Contact Information

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

1. Introduction

Cumberland County will continue to build new partnerships and maintain strong partnerships with local agencies to identify community needs and address gaps in the services delivery system. Our community partners include local non-profits, the Fayetteville Metropolitan Housing Authority, housing providers, social service agencies, community and economic development organizations, members of the faith-based community, the Fayetteville/Cumberland County Continuum of Care on Homelessness (CoC), City of Fayetteville and County agencies, and elected officials.

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))

Cumberland County continues to work closely with the following agencies to enhance coordination:

- **Mental Health and Social Services Agencies** – To improve access to services for low- and moderate-income persons;
- **Housing Providers** – Provides funding to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households; and
- **Community and Economic Development Agencies** – Provides funding to improve services to low- and moderate-income persons.

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 Fayetteville/Cumberland County Continuum of Care (CoC) covers all of Cumberland County, including the City of Fayetteville and the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, and Wade. The Cumberland County Community Development Department serves as the Lead Agency/Collaborative Applicant for the CoC, providing essential institutional knowledge and leadership for the CoC Board while coordinating its ESG and CoC program funding.

Our community has successfully implemented a Coordinated Entry System (CES), currently managed by Cumberland HealthNET. This system adheres to the intake, assessment, and prioritization process outlined by HUD and our CoC. The CES facilitates referrals for homeless individuals and those at risk of homelessness within Cumberland County. During intake, individuals undergo evaluation using the VI-SPDAT, are scored, prioritized based on service needs, and referred to an available bed.

Cumberland County faces a significant challenge with a large unsheltered homeless population. As a response, the CoC has prioritized housing for the chronically homeless, disabled individuals, and homeless families with children. Given our proximity to Fort Liberty, we also have a sizable veteran

population. CES collaborates with the Veterans Administration and Volunteers of America to house and provide services to homeless veterans.

Any unaccompanied youth are assessed and referred to appropriate housing and service providers. Providers are required to collaborate with local school district homeless liaisons to ensure a seamless transition and continued support for educational needs.

Cumberland County Community Development, supported by CoC community partners, organizes and conducts the Point-in-Time Homeless Count for both sheltered and unsheltered homeless individuals annually during the last week of January. The results of the count are published on the Department's website (https://www.cumberlandcountync.gov/departments/community-development-group/community_development/point-in-time-count) to inform the public.

The County continues to coordinate with the CoC by developing performance standards, identifying training needs and conducting training, contributing resources to support the CoC, the HMIS system, and the CES, serving on the CoC Board and other CoC committees, and frequently engaging with our community partners.

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

Upon receiving the Request for Applications from the NC Department of Health and Human Services, the County's Community Development Department forwards the information to the CoC for dissemination to the listserv. This process ensures that potential applicants are aware of the opportunity and understand the application process. After applications are submitted, the CoC's grant review committee convenes to assess and score the proposals, selecting projects for ESG funding and determining the allocation for each selected project.

Selected project applicants are required to demonstrate their capacity and performance record in providing services to homeless individuals or those at risk of homelessness, aligning with eligible activities outlined in the application. To support grant recipients, the Community Development Department and the CoC offer training sessions to clarify documentation and reporting requirements, ensuring providers understand their obligations.

ESG recipients are required to input client and service information into HMIS and submit quarterly performance reports via SAGE. The County has employed a Data and Evaluation Analyst, funded through the Homeless Initiative Fund Program, to facilitate access, provide training, and offer technical support to HMIS users. Additionally, the Community Development Department collaborates with the CoC to develop and implement policies and procedures for the operation and administration of HMIS. The Data and Evaluation Analyst works closely with the CoC's HMIS/CE Committee to promote best practices.

To sustain the HMIS system, the County, in partnership with the City of Fayetteville, funds the HMIS administrator (currently the Michigan Coalition Against Homelessness) and licenses HMIS users in

Cumberland County. This joint effort ensures the continued operation and effectiveness of the HMIS system in tracking and addressing homelessness in the community.

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

1	Agency/Group/Organization	Fayetteville/Cumberland County Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cumberland County is the Lead Agency and Collaborative Applicant for the CoC and has ongoing consultation with the CoC through Executive, Board, Member, and Committee meetings. The CoC Planning Grant will be used for a consultant to assist the CoC with a Strategic Plan. The County regularly communicates and meets with homeless service providers to determine ways to improve service delivery and customer service.

	2. Agency/Group/Organization	City of Fayetteville Community and Economic Development Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County and City have regular communication and collaboration, developed the 2020-2024 Consolidated Plan together through a consultant, and anticipate doing the same for the upcoming cycle. The City and County have an Interlocal Agreement that combines Homeless Initiative Funds for homeless services and are members of the Homeless Advisory Committee.
3	Agency/Group/Organization	Fayetteville Cumberland County Human Relations Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cumberland County maintains regular communication with the FCC Human Relations Department and will continue to fund a staff member to assist with Fair Housing support.

4	Agency/Group/Organization	Fayetteville Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular communication regarding partnerships. Cumberland County and FMHA will continue to explore ways to partner and support the community.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Fayetteville/Cumberland County Continuum of Care on Homelessness	The goals of both plans seek to develop more housing options for homeless and low-income populations, as well as increase coordinated support services.
Connecting North Carolina State Broadband Plan	North Carolina DIT Broadband Infrastructure Office	Broadband goals are incorporated into the Five Year Consolidated Plan and Annual Action Plans.

Table 2 – Other local / regional / federal planning efforts

Narrative (optional)

Cumberland County Community Development Department has ongoing consultations and discussions with our community partners. These include the agencies and organizations that participate in the CoC, as well as other service providers. Examples include:

- **Fayetteville Metropolitan Housing Authority** – Improvements to public housing communities and connecting homeless persons to public housing and Section 8 Vouchers.
- **Mental Health and Social Services Agencies** (Department of Social Services, Salvation Army, Action Pathways, Endeavors, Fayetteville Urban Ministry, Cumberland HealthNET, Communicare, Alliance Health, etc.) – Improve services to low- and moderate-income persons.
- **Housing Providers** (Endeavors, Family Promise, Kingdom CDC) –Rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.
- **Community and Economic Development Agencies** (Kingdom CDC, City of Fayetteville)–Improve services to low- and moderate-income persons.

AP-12 Participation – 91.105, 91.200(c)

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

Cumberland County engaged in a robust process of including citizen participation within the planning process. A series of public meetings were held in conjunction with town council meetings within the jurisdiction. Residents were notified of the meetings through public service announcements and media notices. A Housing and Community Needs Survey was distributed through press releases, social media, and the County's website. The County provided the public the opportunity to review and comment on the proposed action plan through its display at 10 public locations, including government offices and public libraries.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	N/A	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	<p>Stedman Town Hall, 5110 Front St., Stedman, NC, January 4, 2024 @ 7pm. Town Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 15 people in attendance.</p>	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	<p>Hope Mills Town Hall, 5770 Rockfish Rd; Hope Mills, NC; January 8, 2024 @ 7pm. Town Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 25 people in attendance.</p>	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	Wade Town Hall, 7128 Main St., Wade, NC, January 9, 2024 @ 7pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 25 people in attendance.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	Linden Town Hall, 9456 Academy St, Linden, NC, January 16, 2024 at 7:30 pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 10 people in attendance.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	Falcon Town Hall, 7156 West St., Falcon, NC; February 5, 2024 @ 7pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 15 people in attendance.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	Spring Lake Town Hall; 300 Ruth St; Spring Lake, NC; February 12, 2023 @ 6pm. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 20 people in attendance.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	Town of Godwin; Godwin, NC; January 22, 2024 @ 7pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 20 people in attendance.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Non-targeted/broad community	Eastover Town Hall, 4008 School St., Eastover, NC 28312, February 13, 2024 at 7 pm. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately 20 people in attendance.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Internet Outreach	Non-targeted/broad community	Housing and Community Needs Survey distributed via website, email, and social media. 513 viewed, 35 completed responses. Survey solicited public opinion regarding priorities and needs in affordable housing, homelessness, and public services.	Top three Affordable Housing needs were identified as 1. Construction and rehabilitation of affordable rental housing 2. Down payment/closing cost assistance for first-time homebuyers 3. Rehabilitation/emergency repair programs for low-income homeowners and/or low-income seniors. Top three Homeless Services needs were 1. Overnight emergency shelters 2. Permanent Supportive Housing 3. Housing navigation/case management. Top three Public Services needs identified were 1. Homeless services 2. Healthcare 3. Youth services.	N/A	

Table 3 – Citizen Participation Outreach

Expected Resources

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

Introduction

Cumberland County anticipates receiving approximately \$930,856 in CDBG entitlement funds and \$459,564 in HOME entitlement funds for FY 2024. The County is expecting to receive or use approximately \$148,000 in CDBG program income and \$158,000 in HOME Program income. The program year period begins July 1, 2024 and ends June 30, 2025. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	884,313	185,372	426,055	1,495,740	1,495,740	Funds will be used for various housing activities, public services, public facilities/improvements, homeless services, and economic development.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	436,586	175,000	2,889,502	3,501,088	3,501,088	Funds will be used for affordable housing activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Other	228,152	0	0	228,152	228,152	
Other	public - local	Admin and Planning	316,995	0	0	316,995	316,995	Match for CDBG projects
Other	public - local	Housing	577,211	0	0	577,211	577,211	Match for HOME funds
Other	public - local	Other	187,500	0	0	187,500	187,500	

Table 4 - Expected Resources – Priority Table

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

In addition to the entitlement funds, Cumberland County anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Programs
- Rapid Rehousing Programs
- Homeless Prevention Programs
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to Cumberland County in PY 2024 to address needs identified in the FY 2020-2024 Five

Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Cumberland County has recently purchased property that will be used for a Homeless Support Center, offering overnight shelter and comprehensive supportive services. The County is collaborating with the Cape Fear Valley Hospital System and Fayetteville Technical Community College, as well as homeless and service providers in the Continuum of Care.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide- Other Shaw Heights NRSA	Housing	HOME: \$50,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide- Other Shaw Heights NRSA	Housing	CDBG: \$110,000 HOME: \$2,966,841 Gen funds: \$577,211	Rental units constructed: 48 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Housing for Homeless added: 10 Household Housing Unit Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Housing	CDBG: \$345,507 HOME: \$210,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Homeless Priority	CDBG: \$10,000 Continuum of Care: \$228,152 Homeless initiative: \$187,500	Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 20 Persons Assisted
5	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Community Development Priority	CDBG: \$200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Housing Homeless Priority Other Special Needs Priority Community Development Priority	CDBG: \$122,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	CDS-5 Clearance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Community Development Priority	CDBG: \$10,000	Buildings Demolished: 5 Buildings
8	CDS-8 Revitalization	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Housing	CDBG: \$190,000	Other: 10 Other
9	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Economic Development Priority	CDBG: \$25,000	Jobs created/retained: 5 Jobs Businesses assisted: 1 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA	Administration, Planning, and Management Priority	CDBG: \$213,937 General Funds: \$316,995	Other: 5 Other
11	APM-2 Planning	2020	2024	Administration	Countywide-Other	Administration, Planning, and Management Priority	HOME: \$274,247	Other: 5 Other

Table 5 – Goals Summary

Goal Descriptions

1	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	To assist low-to-moderate income households become homeowners.
2	Goal Name	HSS-2 Housing Construction
	Goal Description	The goal is to promote and assist in the development of new affordable housing inventory for both rental and sales housing.
3	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	The goal is to promote and assist in the preservation of existing owner and renter-occupied housing inventory in Cumberland County.
4	Goal Name	HOM-3 Homeless Prevention
	Goal Description	The goal is to promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness. Support agencies providing rental assistance.

5	Goal Name	CDS-2 Community Facilities
	Goal Description	The goal is to improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction. Support will be provided to a nonprofit agency to provide additional transitional housing units to house those who are homeless and/or have a substance use disorder.
6	Goal Name	CDS-3 Public Services
	Goal Description	The goal is to improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County. Support will be provided to several nonprofit agencies to improve access to services serving low to moderate income persons.
7	Goal Name	CDS-5 Clearance
	Goal Description	The goal is to remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
8	Goal Name	CDS-8 Revitalization
	Goal Description	Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
9	Goal Name	EDS-2 Financial Assistance
	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
10	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
11	Goal Name	APM-2 Planning
	Goal Description	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

All projects in Cumberland County are determined based on the HUD CDBG and HOME allocations, as well as the County's goals and objectives.

Projects

#	Project Name
1	HOUSING REHABILITATION
2	HOMEOWNERSHIP ASSISTANCE
3	AFFORDABLE HOUSING DEVELOPMENT
4	HOUSING PROJECT DELIVERY
5	PUBLIC SERVICES
6	HOMELESS SERVICES
7	PUBLIC FACILITIES / INFRASTRUCTURE
8	DEMOLITION / CLEARANCE
9	LAND ACQUISITION
10	RELOCATION ASSISTANCE
11	ECONOMIC DEVELOPMENT
12	GENERAL ADMINISTRATION / PLANNING

Table 6 - Project Information

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

Cumberland County has allocated its CDBG funds for PY 2024 to principally benefit low- and moderate-income persons.

The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.

The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of

the households with low- and moderate incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an exception community by HUD. Any Block Groups below the County's designated exception level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

There are challenges as it relates to the development of affordable housing. Construction costs still remains to be above the norm, causing challenges to fund projects. Also, the lack of available contractors makes it difficult to reach program goals. However, Cumberland County has explored various options to address these issues to include leveraging funding resources, expanding partnerships among other entities (such as trade schools, etc), examining best practices, and exploring various technologies to help save on construction costs and turnaround time.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOUSING REHABILITATION
	Target Area	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing
	Funding	CDBG: \$345,507 HOME: \$210,000
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation; and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	25 Households
	Location Description	Scattered Site
	Planned Activities	Funds will be used for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation; and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County.
2	Project Name	HOMEOWNERSHIP ASSISTANCE
	Target Area	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA
	Goals Supported	HSS-1 Homeownership Assistance
	Needs Addressed	Housing

	Funding	HOME: \$50,000
	Description	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increase knowledge and resources related to purchasing a home.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	3 Households
	Location Description	Scattered site
	Planned Activities	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increase knowledge and resources related to purchasing a home.
3	Project Name	AFFORDABLE HOUSING DEVELOPMENT
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing
	Funding	CDBG: \$110,000 HOME: \$2,966,841 Gen funds: \$577,211
	Description	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	64 Households
	Location Description	Elizabeth Street, Spring Lake, NC Candleberry Ct, Fayetteville, NC Other TBD
	Planned Activities	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords. General funds are provided as match.
4	Project Name	HOUSING PROJECT DELIVERY
	Target Area	Countywide-Other
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing
	Funding	CDBG: \$269,296
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	25 Households
	Location Description	Countywide
	Planned Activities	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords. General funds are provided as match.

5	Project Name	PUBLIC SERVICES
	Target Area	Countywide-Other
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$122,000
	Description	Partner with agencies in providing social services programs. Staff and overhead costs directly related to carrying out public services activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1000 Households
	Location Description	Countywide
Planned Activities	Partner with agencies in providing social services programs. Staff and overhead costs directly related to carrying out public services activities	
6	Project Name	HOMELESS SERVICES
	Target Area	Countywide-Other
	Goals Supported	HOM-3 Homeless Prevention
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$10,000 Continuum of Care: \$228,152 Homeless initiative: \$187,500
	Description	Activities to benefit homeless persons to help prevent homelessness and to reduce homeless population. This activity will also be leveraged with local government funds of as a part of the joint city/county homeless initiative program. A portion of the local government funds will also be used to support the local HMIS and Data and Evaluation Analyst position.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	120 Households
	Location Description	Countywide
	Planned Activities	Activities to benefit homeless persons to help prevent homelessness and to reduce homeless population. This activity will also be leveraged with local government funds of as a part of the joint city/county homeless initiative program. A portion of the local government funds will also be used to support the local HMIS and Data and Evaluation Analyst position.
7	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE
	Target Area	Countywide-Other
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000
	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 Individuals
	Location Description	Wilkes Road, Fayetteville, NC
	Planned Activities	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
8	Project Name	DEMOLITION / CLEARANCE
	Target Area	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA
	Goals Supported	CDS-5 Clearance
	Needs Addressed	Community Development Priority

	Funding	CDBG: \$10,000
	Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County. Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 Households
	Location Description	Countywide
	Planned Activities	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County. Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
9	Project Name	LAND ACQUISITION
	Target Area	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA
	Goals Supported	CDS-8 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$150,000
	Description	Funds will be used to purchase land to be used for housing, homeless, and/or community and economic development activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 Households
	Location Description	Countywide

	Planned Activities	Funds will be used to purchase land to be used for housing, homeless, and/or community and economic development activities.
10	Project Name	RELOCATION ASSISTANCE
	Target Area	Low- and Moderate-Income Areas Countywide-Other Shaw Heights NRSA
	Goals Supported	CDS-8 Revitalization
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,000
	Description	Funds will be used to assist tenants to relocate to other housing units in the event of property acquisition.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 Households
	Location Description	Countywide
	Planned Activities	Funds will be used to assist tenants to relocate to other housing units in the event of property acquisition.
11	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Countywide-Other
	Goals Supported	EDS-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$25,000
	Description	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 Households, 1 business

	Location Description	Countywide
	Planned Activities	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County
12	Project Name	GENERAL ADMINISTRATION / PLANNING
	Target Area	Countywide-Other
	Goals Supported	APM-1 Management APM-2 Planning
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$213,937 HOME: \$274,247 General Funds: \$316,995
	Description	CDBG funding will be provided to support administrative and planning costs associated with carrying out the 2024 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 individuals
	Location Description	Countywide
	Planned Activities	CDBG funding will be provided to support administrative and planning costs associated with carrying out the 2024 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.

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

Cumberland County will serve the entire county area, outside of the city limits of Fayetteville, to include the Shaw Heights area.

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	20
Countywide-Other	75
Shaw Heights NRSA	5

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception

criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

Discussion

The geographic locations and the public benefit for the PY2024 CDBG and HOME Activities/Projects are as follows:

- HOUSING REHABILITATION – Low- and Moderate-Income Areas; Countywide-Other
- AFFORDABLE HOUSING DEVELOPMENT – Low- and Moderate-Income Areas; Countywide; Shaw Heights
- HOMEOWNERSHIP ASSISTANCE – Low- and Moderate-Income Areas; Countywide-Other
- HOUSING PROJECT DELIVERY – Countywide-Other
- PUBLIC SERVICES – Low- and Moderate-Income Areas; Countywide-Other
- HOMELESS SERVICES – Countywide-Other
- PUBLIC FACILITIES / INFRASTRUCTURE – Low- and Moderate-Income Areas; Countywide; Shaw Heights
- DEMOLITION/CLEARANCE-Countywide-Other
- LAND ACQUISITION-Countywide-Other
- RELOCATION-Countywide-Other
- ECONOMIC DEVELOPMENT – Low- and Moderate-Income Areas; Countywide-Other
- GENERAL ADMINISTRATION / PLANNING – Countywide-Other

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Cumberland County continues to experience an affordable housing shortage, especially for low-to-moderate-income households. The County will work with non-profit and for-profit developers to increase and maintain our affordable housing supply.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	53
Special-Needs	5
Total	68

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	53
Rehab of Existing Units	25
Acquisition of Existing Units	10
Total	188

Table 9 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the County is funding the following affordable housing projects/activities with CDBG and HOME funds:

- **HOUSING REHABILITATION** – 25 housing units
- **AFFORDABLE HOUSING DEVELOPMENT** – 53 new housing units
- **HOMELESS SERVICES** – 100 households

Additionally, the County is funding programs that assist with low- and moderate-income homeownership, which are not included in the above chart:

- **HOMEOWNERSHIP ASSISTANCE** – 3 households

AP-60 Public Housing – 91.220(h)

Introduction

Cumberland County does not own or operate public housing units but will continue to partner with the Fayetteville Metropolitan Housing Authority (FMHA) and other agencies to address the needs of affordable housing availability.

Fayetteville Metropolitan Housing Authority's mission is to meet its community's housing needs by providing decent, safe, and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. FMHA believes that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care, and consideration. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Liberty and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority is rated as a "high performer" by HUD. Fayetteville Metropolitan Housing Authority owns and professionally manages ten (10) family communities and elderly/disabled rental apartments. Within these communities are 801 public housing units.

With public housing occupancy at over 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

Fayetteville Metropolitan Housing Authority does not have any homebuyer programs for residents. FMHA has a Family Self-Sufficiency program, a resident services program, and a Step Up to Work program where they average two (2) participants per year. FMHA also has a pilot program for tax forgiveness.

The Fayetteville Metropolitan Housing Authority administers approximately 2,007 Section 8 Housing Choice Vouchers, as well as approximately 223 VASH vouchers and 33 Emergency Housing Vouchers. Demand for a quality Housing Choice Voucher rental exceeds the supply of decent, affordable rental units. There are hundreds of families/individuals on the Housing Choice Voucher waiting list. The waiting list is still closed and applications are currently not being accepted at this time.

The FMHA and the City of Fayetteville was awarded a \$450,000 HUD Choice Neighborhood Program grant, which will be used to preserve and create new affordable and mixed-income housing in the Murchison Road Corridor. The FMHA and the City have applied for a \$30 million Choice Neighborhood implementation grant to continue to revitalize this area.

The County has used CDBG and HOME funds in the past to provide funding for the development of new

affordable housing units and will continue to look for new ways to partner.

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

Cumberland County will continue to partner with the FMHA and the Continuum of Care in the administration of 33 Emergency Housing Vouchers and will explore further opportunities to collaborate.

In December 2020, the City of Fayetteville, in partnership with the FMHA, was awarded a HUD Choice Neighborhoods Planning Grant for the Murchison neighborhood. This plan was centered on the redevelopment of Murchison Townhouses and Elliott Circle and aimed to replace 100% of the housing units in these developments with new mixed-income developments. On February 13, 2024, the City of Fayetteville applied for a HUD Choice Neighborhoods Implementation Grant. Upon receipt of this grant, the City and FMHA will be able to implement the Transformation Plan.

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

FMHA has implemented the Family Self-Sufficiency (FSS) program, which is a program designed to help low-income families gain education and job skills to improve their family's financial situation and overall quality of life. Services offered through the program include case management, education assistance, food boxes, transportation assistance, computer lab, and free tax preparation. The FMHA also works with community partners to provide Homebuyer Workshops, Career Counseling, resume writing and job search assistance, credit counseling, and educational opportunities. The Resident Opportunity and Self-Sufficiency (ROSS) program links residents with supportive services and activities that enable them to move towards economic independence and housing self-sufficiency, including tutoring, scholarships, college applications, life skills, certification programs, work experience, personal finance, etc. FMHA has also partnered with Fayetteville Technical Community College to provide a job skills training and apprenticeship program that allows them to apprentice with the maintenance team at the FMHA properties and potentially obtain employment at the same.

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

n/a

Discussion

The Fayetteville Metropolitan Housing Authority is continuing to meet its goals by securing funding through RAD conversion, development of Section 8 Project-Based Voucher Developments, and revitalization of its existing units.

The Fayetteville Metropolitan Housing Authority will be partnering with the City of Fayetteville in its pursuit of a Choice Neighborhoods Initiative Grant for the Murchison Road Corridor.

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

Introduction

Cumberland County continues to engage and support our local and regional partners to reduce homelessness within Cumberland County, as outlined in the 2020-2024 Five-Year Consolidated Plan. The Homelessness Strategy includes increasing our affordable housing supply, developing more permanent supportive housing and emergency shelter housing, improving access to support services, and assisting persons who may be at risk of becoming homeless through prevention services.

The local CoC conducted a sheltered and unsheltered count in January 2024. The results are pending HUD approval and will be available by the end of April 2024.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Continuum of Care and Coordinated Entry

The County supports outreach services by partnering with our nonprofit and faith-based homelessness assistance providers. Cumberland County Community Development (CCCD) serves as the Lead Agency for the Fayetteville/Cumberland County Continuum of Care (CoC) on Homelessness, with the Director serving as an *Ex-officio* Board Member. The County is also using the Planning Grant for a consultant to assist the CoC with developing its Strategic Plan.

The County will continue to work closely with the CoC to facilitate the coordination of the community's human services agencies, including the operation of our Coordinated Entry System, which is administered by Cumberland HealthNET. Through Coordinated Entry, our community supports a Housing First model, and uses standardized assessment, prioritization, and referral strategies at multiple access points to connect our homeless population with housing and services.

Emergency Solutions Grants

The CCCD serves as the Lead Agency for contracts awarded via the Emergency Solutions Grant (ESG), and coordinates with the CoC to conduct grant reviews and submit our Regional Application. Cumberland County Department of Social Services was awarded funding to continue operating the Care Center Family Violence Program in providing shelter for victims of domestic violence. Cumberland HealthNET was awarded funding to conduct street outreach and operate Coordinated Entry. Fayetteville Urban Ministry was awarded funding for homeless prevention, and Marius Maximus Foundation was awarded funding for street outreach.

Homeless Initiative Fund

The County and City of Fayetteville have collaborated in a joint venture project, the Homeless Initiative

Fund Program, whereby each local government contributes an agreed-upon amount from their General Funds to address any gaps in services for homeless individuals that may not qualify for federally funded programs. Through this initiative, the County will continue to serve homeless or at-risk persons who are at or below 80% of the area median income by providing direct financial assistance and support services, including rent and utility payments and deposits.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County homeless shelters are located predominantly in downtown Fayetteville, where there is a concentration of low- and moderate-income populations. The County will continue to allocate CDBG funds to support our homeless shelter providers, as well as serve as the Lead Agency for the Emergency Services Grant. The County has been awarded \$1 million by the NCGA to construct a homeless shelter and is currently in the planning and development stages of this project. The Homeless Support Center is expected to open in 2026. The County will continue to work with our community partners and local hotels/motels to improve access to shelters for the homeless population.

Cumberland County has a high population of veterans due to the presence of Ft. Liberty, and several organizations in the region target our homeless veteran population. The Salvation Army has beds designated for veterans. Volunteers of America works with the Veterans Administration and our Coordinated Entry System to provide housing and employment training, with a focus on female homeless veterans. Veteran Services of the Carolinas serves veterans in Cumberland County through the Homeless Veterans Reintegration Program (HVRP) grant, helping homeless veterans who need assistance to enter, re-enter, remain, or advance in the workforce.

Transitional Housing

The County operates a Transitional Housing program called Robin's Meadow and partners with Coordinated Entry and domestic violence shelters to house families who are literally homeless or fleeing domestic violence. This program allows families to reside in an apartment for 12 months while they apply for permanent housing and address any barriers that may prevent them from acceptance into permanent housing, including unemployment, substance abuse, bad credit, or criminal history. Robin's Meadow served approximately 78 persons in the 2022 program year, and the County anticipates the same for PY2023 and the upcoming PY2024.

The County has a Memorandum of Understanding with Cumberland County Communicare, Inc. for Communicare to administer the Projects for Assistance in Transition from Homelessness (PATH) program which provide services to homeless individuals with severe mental illness.

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

Rapid Rehousing

The County has recently been awarded a Rapid Rehousing Program grant through the Continuum of Care Program and anticipates assisting 15 households during the current grant cycle. The County will continue to work closely with the City and community partners of the FCCoC to help homeless individuals and families make the transition from homelessness to permanent housing. The Coordinated Entry System evaluates individuals when they present themselves, then will be directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. Cumberland County, along with the State of North Carolina, has prioritized expanding our rapid rehousing programs, and a lack of suitable landlords has been identified as a barrier to quickly housing our homeless population. The County will continue its efforts to recruit landlords with incentives, including down payments, extra rental payments, and repair costs.

Permanent Supportive Housing

Cumberland County has also identified a need for additional permanent supportive housing. According to care providers, approximately 20% of the homeless people in the area require more substantive services. These services could be provided through additional permanent supportive housing. Many of the organizations associated with the FCCoC focus on providing additional services to complement housing services. These services include job training, health services, and case management.

The County will be utilizing other resources to develop new projects to expand affordable housing options for households experiencing homelessness.

Increasing affordable housing

Cumberland County has partnered with a CHDO to develop affordable housing units in the Town of Spring Lake, using HOME funds construction of single-family housing that will target low-income homebuyers. This is a multi-year project, and the first phase of the project has been completed with five units being constructed. The CHDO will begin construction of six additional units in the upcoming year and is continuing to look for property in the area for acquisition and construction projects.

Public Services

The County partners with local nonprofits to provide various supportive services to low to moderate income households and to those experiencing homelessness. The County will continue to allocate CDBG

funding for Public Service Programs to community partners for Program Year 2024.

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.

For Program Year 2024, the County will continue to allocate funding to community partners for prevention services and direct financial assistance. The County will continue to work with the City, the FCCCoC, and other community partners to identify and address any gaps in service that may occur due to discharge from institutions and systems of care. The County and FCCCoC are working closely with the Cape Fear Valley Hospital Paramedic Program to identify processes that can be implemented to ensure that those exiting healthcare facilities are assisted. The County and FCCCoC work with the Reentry Council to do the same for those exiting correctional facilities. The County is also in the planning and development phase of a Homeless Support Center, which will be an overnight emergency shelter that offers supportive services. The County will be partnering with the Cape Fear Valley Hospital System and will ensure that those exiting institutions and systems of care are assisted.

The County has recently applied for the Youth Homeless System Improvement grant and has partnered with youth service providers and the Cape Fear Valley Hospital Paramedic Program to improve system performance in regards to youth homelessness. As a requirement for the grant, the parties have created a Youth Advisory Board which will remain in effect even if the County does not receive the grant.

Cumberland County Department of Social Services provides a variety of services to low-income people to support them and help them maintain stability. These services target populations that have a significant amount of crossover with homeless populations, such as addiction and mental health services. The CCDSS has been administering and will continue to administer another \$17 million in ERA2 funding from the Treasury Department, which assists low-income households with rental and utility arrears.

Discussion

n/a

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

Introduction:

The City of Fayetteville’s and Cumberland County’s 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City and County:

1. Fair Housing Education and Outreach
2. Quality of Rental Housing vs. Affordability
3. Lack of Quality Affordable Homeowner Housing
4. Continuing Need for Accessible Housing Units
5. Economic Issues Affecting Housing Choice
6. Impacted Areas of Concentration

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

Impediment 1: Fair Housing Education and Outreach - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public’s and local officials’ knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Impediment 2: Quality of Rental Housing vs. Affordability - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Impediment 3: Lack of Quality Affordable Homeowner Housing - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for

purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Impediment 4: Continuing Need for Accessible Housing Units - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Impediment 5: Economic Issues Affecting Housing Choice - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Impediment 6: Impacted Areas of Concentration - There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area's corresponding population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Discussion:

n/a

AP-85 Other Actions – 91.220(k)

Introduction:

Cumberland County has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of funding resources available for affordable housing targeted to very low, low to moderate income persons and housing for the homeless with comprehensive case management and support services. Through the Fayetteville / Cumberland County Continuum of Care on Homelessness network, improvements are being made on how services are coordinated in the community. This process helps prioritize the needs of those who are the most vulnerable in the community and ensures this population is able to access services.

The community will use funding from various available resources to expand affordable housing units for low- to moderate-income persons. Partnering agencies within the community will continue to apply for funding through the State Emergency Solutions Grant program and other funding sources to help alleviate some of the problems with the homeless population.

Despite efforts made by Cumberland County and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for Cumberland County to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the County will use its limited resources to address Cumberland County's greatest needs and improve the quality of life for its residents.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, Cumberland County will continue to provide funding towards homeownership assistance, housing construction, and housing rehabilitation (both owner-occupied and investor-owned). The County will continue to collaborate with developers to leverage funding for LIHTC projects and will look for opportunities to acquire land and construct or rehabilitate smaller projects. The County also anticipates releasing an RFP for a consultant to develop an Affordable Housing Strategy in the upcoming program year.

Actions planned to reduce lead-based paint hazards

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when

applicable.

In addition, The Community Development Department's housing rehabilitation staff will continue to receive training to implement lead-based paint safe work practices. Actions taken include implementation of lead-based paint hazard reduction measures as part of our housing rehabilitation program to comply with 24 CFR 35; contractors who rehabilitate homes built prior to 1978 are required to attend Safe Work Practices training for lead-based paint; staff persons are trained in the new HUD/EPA regulations that require contractors to use safe work practices to mitigate lead-based paint hazards in private homes and childcare centers; and distribution of the brochure to all housing rehabilitation program applicants on the hazards of lead-based paint ("The Lead-Safe Certified Guide To Renovate Right").

Actions planned to reduce the number of poverty-level families

Planned economic development and anti-poverty programs include:

- Job-training services through NCWorks.
- Partnerships for job training with Fayetteville Technical Community College.
- Business consulting with the Center for Economic Empowerment and Development (CEED).
- Homeless prevention services.
- Employment training for homeless persons and special needs populations, including veterans.
- Promotion of new job opportunities.

Actions planned to develop institutional structure

Cumberland County works with the following agencies to enhance coordination:

- Cumberland County Department of Community Development - oversees the CDBG and HOME programs and oversees the Continuum of Care for Fayetteville-Cumberland County.
- Fayetteville Metropolitan Housing Authority - oversees the improvements to public housing communities and the Section 8 Housing Choice Voucher Program.
- United Management II - oversees development of affordable housing through Low-Income Housing Tax Credits (LIHTC).
- Social Services Agencies - the County provides funds to address the needs of low- and moderate-income persons.
- Housing Providers - the County provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- Cumberland County Department of Social Services - provides mainstream social services to individuals and families in Cumberland County and the City of Fayetteville.

As part of the CDBG and HOME application planning process, local agencies, and organization are invited

to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending public hearings, informational meetings, and completing survey forms.

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

Public Housing: Cumberland County, in its role as Lead Agency for the FCCoC, collaborates with the local housing authority to administer its Emergency Housing Vouchers, which incorporate supportive services as part of its implementation. The FMHA is a member of the FCCoC and partners with community service providers. The County will continue efforts to establish an MOU for homeless preference for Housing Choice Vouchers. The County will develop MOUs with local service providers and employ case managers for the Homeless Support Center in an effort to better coordinate housing and supportive services.

Private Industry: The County partners with agencies and organizations that conduct housing and economic development activities. The County is a member of the Home Builders Association of Fayetteville, regularly attends meetings and events, and has initiated conversations regarding future affordable housing development. The County partners with the City of Fayetteville’s Department of Economic & Community Development, which has multiple programs to assist in job development and retention that are targeted toward private businesses.

Cumberland County will continue to partner with social service agencies, which are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. The County partners with the Public Health Department and the Department of Social Services, as well as other community partners, to provide services to low-income households, homeless individuals, and those at-risk of homelessness, or connect them to resources that will better assist them in obtaining or maintaining housing.

Discussion:

n/a

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 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

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

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

Cumberland County does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). | |
| 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used | |
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for homebuyer activities as required in 92.254, is as follows:

In applying the resale provisions to affordable housing development for homeownership, the County will designate a unit as an affordable unit. When a unit is designated affordable and it is sold during the affordability period, the sale must meet the following criteria:

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principle residence.

The sales price must be "affordable" to the new purchaser. Cumberland County Community Development defines affordable as the homebuyer paying no more than 30% of their annual gross income toward principal, interest, taxes, and insurance (PITI).

The County will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers whose incomes fall within the range of 60% to 80% of the area median income.

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:

Cumberland County's resale recapture guidelines for units acquired with HOME funds break down in the following manner:

HOME Amount Per Unit	Minimum Period of Affordability
Under \$15,000	5 years
\$15,000 – \$40,000	10 years
Over \$40,000	15 years

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:

Cumberland County does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

n/a

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

n/a

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Projects which target very low-income households (below 50% of the area median income) will receive priority. Additional points will be provided for projects that address a special needs population.