

# WAYne Forward Community Review of Fair Housing Needs: Part II

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# Agenda

- Review of Feedback from Poll Questions on Fair Housing Needs
- General Overview of the City of Goldsboro's Consolidated Plan
- General Overview of the City of Goldsboro's Annual Action Plan
- Next Steps

# Poll Questions and Answers

William Munn and Selena Ibarra from the NC Justice Center will discuss results



# Goldsboro's Consolidated Plan

- The City of Goldsboro created a draft Consolidated Plan to address housing and community development needs for years 2020-2024.
- Goldsboro Demographics
  - Population: 34,972
  - Households: 12,914
  - Median Income: \$40,791
- Housing Needs Assessment
  - Affordable rental housing
  - Homeownership opportunities
  - Sustainable working wages

# Goldsboro's Consolidated Plan

## Severe Housing Problems

- 1) Living in housing that lacks complete kitchen facilities,
  - 2) Living in housing that lacks complete plumbing facilities,
  - 3) More than one person per room (overcrowded), and
  - 4) Cost burden greater than 30 percent of Area Median Income (AMI).
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- **Blacks/African-Americans with 0% to 80% of AMI disproportionately have a greater issue with severe housing problems compared to other racial groups.**

# Goldsboro's Consolidated Plan

## Housing Cost Burden in Goldsboro

- Cost Burden means that a household pays more than 30 percent of its gross household income toward housing costs, including utilities, insurance, and property taxes.
    - 7,365 Black/African American households face housing cost burden.
    - 5,480 White households face housing cost burden.
    - 615 Hispanic households face housing cost burden.
    - 233 Asian households face housing cost burden.
    - 64 American Indian households face housing cost burden.
- \*More Black/African-American households face housing cost burden compared to other races.**

# Goldsboro's Consolidated Plan

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

Table - Goals Summary Information

Goal 1: Affirmatively Further Fair Housing Choice			
Category(s)	Geographic Area(s)	Need(s) Addressed	
Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing	
<b>Start Year:</b> 2020	<b>End Year:</b> 2024	<b>Outcome:</b> Availability/Accessibility	<b>Objective:</b> Provide decent affordable housing
<b>Funding</b>		<b>Description:</b> Funds will be provided to taking meaningful actions to overcome significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.	
CDBG:	\$ 2,000		
HOME:	\$ 0		
Other - Urgent Repair (URP):	\$ 0		
Other - CDBG-CV:	\$ 0		
Total	\$ 2,000		
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Public service activities other than Low/Moderate Income Housing Benefit		40	Persons Assisted
Goal 2: Increase Affordable Rental Housing Option			
Category(s)	Geographic Area(s)	Need(s) Addressed	
Affordable Housing Homeless Non-Homeless Special Needs	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing	
<b>Start Year:</b> 2020	<b>End Year:</b> 2024	<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
<b>Funding</b>		<b>Description:</b> Funds will be used to leverage public-private partnerships that produces new affordable rental housing. This will allow for LMI households to pay no more than 30 percent of their income for housing cost (including utilities).	
CDBG:	\$ 0		
HOME:	\$ 525,028		
Other - Urgent Repair (URP):	\$ 0		
Other - CDBG-CV:	\$ 0		
Total	\$ 525,028		
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Rental units constructed		82	Households Housing Unit

# Goldsboro's Consolidated Plan

<b>Goal 3: Increase Access to Affordable Homeownership Option</b>			
Category(s)	Geographic Area(s)	Need(s) Addressed	
Affordable Housing Homeless Non-Homeless Special Needs	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing	
<b>Start Year:</b> 2020	<b>End Year:</b> 2024	<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
<b>Funding</b>	<b>Description:</b>		
CDBG: \$ 6,120	Funds will be used to reduce the monthly carrying costs of mortgage loans from private lenders to increase homeownership opportunities through down payment and closing cost assistance along with housing counseling services to LMI households (including individuals and families with children who are currently housed but threatened with homelessness).		
HOME: \$ 217,416	Goldsboro will add new homeownership housing by one or both activities: 1) providing funds to nonprofit(s) designated as Community Housing Development Organization (CHDO) for construction of new single-family housing within their organization's target area(s) or 2) by the Goldsboro utilizing funds for properties to be acquired, rehabilitated, or reconstructed for resale as single-family or multi-family housing units for LMI households within Goldsboro's targeted area(s).		
Other - Urgent Repair (URP): \$ 0			
Other - CDBG-CV: \$ 0			
Total \$ 223,536			
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Public service activities for Low/Moderate Income Housing Benefit		30	Households Assisted
Homeowner Housing Added		6	Households Housing Unit
Homeowner Housing Rehabilitated		4	Household Housing Unit
Direct Financial Assistance to Homebuyers		10	Households Assisted

# Goldsboro's Consolidated Plan

## Goal 4: Improve-Expand Public Facilities Access & Capacity

Category(s)	Geographic Area(s)	Need(s) Addressed
Public Housing Non-Homeless Special Needs Non-Housing Community Development	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Non-Housing Community Development

**Start Year:** 2020    **End Year:** 2024    **Outcome:** Sustainability    **Objective:** Create suitable living environments

Funding	Description:
CDBG: \$ 340,123 HOME: \$ 0 Other - Urgent Repair (URP): \$ 0 Other - CDBG-CV: \$ 0 Total \$ 340,123	Funds will be used to support the needs of Goldsboro's residential sustainability growth and, at the same time, replacing existing facilities that have deteriorated due to age of have become obsolete within LMI census tracts/block groups. It is anticipated that the costs for such improvements will leverage or spur new developments and enhance existing residential units and possibly nearby businesses.

Goal Outcome Indicator(s)	Quantity	Unit of Measurement (UoM)
Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	1,497	Persons Assisted

## Goal 5: Provide Essential Service & Employment Training

Category(s)	Geographic Area(s)	Need(s) Addressed
Other - Expansion of Available Public Services	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Neighborhood Stabilization Non-Housing Community Development

**Start Year:** 2020    **End Year:** 2024    **Outcome:** Availability/Accessibility    **Objective:** Create economic opportunities

Funding	Description:
CDBG: \$ 30,000 HOME: \$ 0 Other - Urgent Repair (URP): \$ 0 Other - CDBG-CV: \$ 165,246 Total \$ 195,246	Funds will be used to provide and expand upon essential services and employment training to LMI individuals and families and special needs populations, not to exceed the 15% public services cap as regulated by HUD.

Goal Outcome Indicator(s)	Quantity	Unit of Measurement (UoM)
Public service activities other than Low/Moderate Income Housing Benefit	1,205	Persons Assisted
Homelessness Prevention	100	Person

# Goldsboro's Consolidated Plan

<b>Goal 6: Provide Rehabilitation Owner-Occupied &amp; City-Owned</b>				
<b>Category(s)</b>		<b>Geographic Area(s)</b>		<b>Need(s) Addressed</b>
Affordable Housing Other – Reduce Slum & Blight		Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization
<b>Start Year:</b> 2020	<b>End Year:</b> 2024	<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments	
<b>Funding</b>		<b>Description:</b>		
CDBG:	\$ 85,910	Funds will be provided for owner-occupied housing rehabilitation for LMI households and special needs population. Funds will also be provided for Goldsboro to acquire, rehabilitate, or reconstruct housing units to ensure affordability for LMI households and special needs populations. While reducing slum & blight to benefit LMI households and special needs populations within a physical environment of a deteriorating area.		
HOME:	\$ 0			
Other - Urgent Repair (URP):	\$ 100,000			
Other - CDBG-CV:	\$ 0			
Total	\$ 185,910			
<b>Goal Outcome Indicator(s)</b>			<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Homeowner Housing Added			6	Households Housing Unit
Homeowner Housing Rehabilitated			14	Households Housing Unit
Building Demolished			3	Buildings
<b>Goal 7: Program Admin to Support ConPlan &amp; AAPs Objectives</b>				
<b>Category(s)</b>		<b>Geographic Area(s)</b>		<b>Need(s) Addressed</b>
Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Other – Program Planning & Administration		Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization Non-Housing Community Development Equity & Affirmatively Furthering Fair Housing
<b>Start Year:</b> 2020	<b>End Year:</b> 2024	<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments	
<b>Funding</b>		<b>Description:</b>		
CDBG:	\$ 70,227	Funds will be provided for planning, activities, and administration to support this five-year cycle ConPlan and AAPs' objectives, not to exceed the 20% CDBG, 20% CDBG-CV, and 10% HOME program caps as regulated by HUD.		
HOME:	\$ 23,708			
Other - Urgent Repair (URP):	\$ 0			
Other - CDBG-CV:	\$ 41,308			
Total	\$ 135,243			
<b>Goal Outcome Indicator(s)</b>			<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Not applicable with this Goal Type				

# Goldsboro's Annual Action Plan

**Project Sorting Number: 1**

<b>Project Title: Fair Housing</b>			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 1	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 05J-2020
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>		<b>Priority Need(s) Addressed</b>
Affirmatively Further Fair Housing Choice	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Availability/Accessibility	<b>Objective:</b> Provide decent affordable housing
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be provided to taking meaningful actions to overcome significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.	
CDBG: \$ 2,000	HOME: \$ 0	<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 40 Low/Mod Limited Clientele (LMC) Families	
Total \$ 2,000	Total \$ 2,000		
<b>Expected Resources</b>		<b>Planned Activities:</b> Fair housing services (e.g. counseling on housing discrimination) as public services.	
CDBG: \$ 2,000	HOME: \$ 0		
Other – Urgent Repair (URP) \$ 0	Other – CDBG-CV: \$ 0		
Total \$ 2,000	Total \$ 2,000		
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Public service activities other than Low/Moderate Income Housing Benefit		40	Persons Assisted

# Goldsboro's Annual Action Plan

**Project Sorting Number: 2**

Project Title: Housing Counseling							
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 2	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 13A-2020				
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>		<b>Priority Need(s) Addressed</b>				
Increase Access to Affordable Homeownership Options	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing				
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing				
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be provided for counseling that is independent, expert advice customized to the need of the consumer to address the consumer's housing barriers and to help achieve their housing goals. This will include, but not be limited to, intake; financial and housing affordability analysis; an action plan, except for reverse mortgage counseling; and a reasonable effort to have follow-up communication with the client when possible.					
CDBG:	\$ 6,120	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><b>Estimate the number and type of families that will benefit from the proposed activities:</b></td> <td>30 Low/Mod Housing (LMH) Families</td> </tr> <tr> <td colspan="2"><b>Planned Activities:</b> Housing Counseling, under 24 CFR 5.100</td> </tr> </table>		<b>Estimate the number and type of families that will benefit from the proposed activities:</b>	30 Low/Mod Housing (LMH) Families	<b>Planned Activities:</b> Housing Counseling, under 24 CFR 5.100	
<b>Estimate the number and type of families that will benefit from the proposed activities:</b>	30 Low/Mod Housing (LMH) Families						
<b>Planned Activities:</b> Housing Counseling, under 24 CFR 5.100							
HOME:	\$ 0						
Total	\$ 6,120						
<b>Expected Resources</b>							
CDBG:	\$ 6,120						
HOME:	\$ 0						
Other – Urgent Repair (URP)	\$ 0						
Other – CDBG-CV:	\$ 0						
Total	\$ 6,120						
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>				
Public service activities for Low/Moderate Income Housing Benefit		30	Households Assisted				

# Goldsboro's Annual Action Plan

**Project Sorting Number: 3**

Project Title: Public Facilities & Improvements (City-Owned)			
Grantee/PJ Name: Goldsboro	Program Year: 2020	IDIS Project ID: 3	Grantee/PJ Project ID & (Matrix Code): 03A/Z-2020
Annual Goal(s) Supported	Target Area(s) Included & Location Description	Priority Need(s) Addressed	
Improve-Expand Public Facilities Access and Capacity	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Non-Housing Community Development	
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be used to support the needs of Goldsboro's residential sustainability growth and, at the same time, replacing existing facilities that have deteriorated due to age of have become obsolete within LMI census tracts/block groups. It is anticipated that the costs for such improvements will leverage or spur new developments and enhance existing residential units and possibly nearby businesses. Funds will be used for the debt service of the WA Foster Center construction approved under the 2015 Request for Release of Funds and Certification by HUD.	
CDBG:	\$ 340,123		
HOME:	\$ 0	<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 1,497 Families within Low/Mod Area Benefit (LMA)	
Total	\$ 340,123		
<b>Expected Resources</b>		<b>Planned Activities:</b> CDBG funds will be used by the grantee or other public or private non-profit entities for public facilities and improvements.	
CDBG:	\$ 340,123		
HOME:	\$ 0	<b>Goal Outcome Indicator(s)</b>	
Other – Urgent Repair (URP)	\$ 0		
Other – CDBG – CV:	\$ 0		
Total	\$ 340,123		
		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit		1,497	Persons Assisted

# Goldsboro's Annual Action Plan

**Project Sorting Number: 4**

Project Title: Public Services			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 4	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 05A/Z-2020
Annual Goal(s) Supported	Target Area(s) Included & Location Description	Priority Need(s) Addressed	
Provide Essential Service & Employment Training	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Neighborhood Stabilization Non-Housing Community Development	
<b>Target Date for Completion:</b> 6/30/2021	<b>Outcome:</b> Availability/Accessibility	<b>Objective:</b> Create economic opportunities	
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be used to provide and expand upon essential services and employment training to LMI individuals and families and special needs populations, not to exceed the 15% public services cap as regulated by HUD.	
CDBG: \$ 30,000	HOME: \$ 0		
<b>Expected Resources</b>		<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 705 Low/Mod Limited Clientele (LMC) Families	
CDBG: \$ 30,000	HOME: \$ 0	<b>Planned Activities:</b> CDBG assisted public services activities including, but not limited to: employment services, crime prevention, health services, substance abuse services, & edu. programs.	
Other – Urgent Repair (URP) \$ 0	Other – CDBG-CV: \$ 0		
Total \$ 30,000			
Goal Outcome Indicator(s)		Quantity	Unit of Measurement (UoM)
Public Service activities other than Low/Moderate Income Housing Benefit		705	Persons Assisted

# Goldsboro's Annual Action Plan

## Project Sorting Number: 5

Project Title: Rehabilitation (Acquisition, Admin., & Public Owned Residential Bldgs.)			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 5	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 14D,14G,14H-2020
Annual Goal(s) Supported	Target Area(s) Included & Location Description	Priority Need(s) Addressed	
Provide Rehabilitation Owner-Occupied and City-Owned	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization	
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be provided for owner-occupied housing rehabilitation for LMI households and special needs population. Funds will also be provided for Goldsboro to acquire, rehabilitate, or reconstruct housing units to ensure affordability for LMI households and special needs populations. While reducing slum & blight to benefit LMI households and special needs populations within a physical environment of a deteriorating area. Funds will be provided for all delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities.	
CDBG:	\$ 85,910		
HOME:	\$ 0	<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 23 Low/Mod Housing (LMH) Families	
Total	\$ 85,910		
<b>Expected Resources</b>		<b>Planned Activities:</b> Housing: acquisition of property to be rehabilitated for housing, Rehabilitation of permanent housing owned by a public entity other than a PHA, & all delivery costs.	
CDBG:	\$ 85,195		
HOME:	\$ 0		
Other – Urgent Repair (URP)	\$ 100,000		
Other – CDBG-CV:	\$ 0		
Total	\$ 185,910		
Goal Outcome Indicator(s)		Quantity	Unit of Measurement (UoM)
Homeowner Housing Added		6	Households Housing Units
Homeowner Housing Rehabilitated		14	Households Housing Units
Building Demolished		3	Buildings

# Goldsboro's Annual Action Plan

**Project Sorting Number: 6**

Project Title: CHDO Reserve							
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 6	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 3CR-2020				
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>	<b>Priority Need(s) Addressed</b>					
Increase Access to Affordable Homeownership Option	Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing					
<b>Target Date for Completion:</b> 6/30/2021	<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing					
<b>Est. Amount (including Program Income)</b>	<b>Description:</b> Funds will be used to add new homeownership housing by nonprofit(s) designated as Community Housing Development Organization (CHDO) for construction of new single-family housing within their organization's target area(s).						
CDBG: \$ 0	<table border="1"> <tr> <td><b>Estimate the number and type of families that will benefit from the proposed activities:</b></td> <td>2 Low/Mod Housing (LMH) Families</td> </tr> <tr> <td><b>Planned Activities:</b></td> <td>At least 15% of HOME funds will be set aside for specific activities to be undertaken by a special type of nonprofit(s) as a Community Housing Development Organization (CHDO)</td> </tr> </table>			<b>Estimate the number and type of families that will benefit from the proposed activities:</b>	2 Low/Mod Housing (LMH) Families	<b>Planned Activities:</b>	At least 15% of HOME funds will be set aside for specific activities to be undertaken by a special type of nonprofit(s) as a Community Housing Development Organization (CHDO)
<b>Estimate the number and type of families that will benefit from the proposed activities:</b>				2 Low/Mod Housing (LMH) Families			
<b>Planned Activities:</b>	At least 15% of HOME funds will be set aside for specific activities to be undertaken by a special type of nonprofit(s) as a Community Housing Development Organization (CHDO)						
HOME: \$ 41,609							
Total \$ 41,609							
<b>Expected Resources</b>							
CDBG: \$ 0							
HOME: \$ 41,609							
Other – Urgent Repair (URP) \$ 0							
Other – CDBG-CV: \$ 0							
Total \$ 41,609							
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>				
Homeowner Housing Added		2	Households Housing Units				

# Goldsboro's Annual Action Plan

## Project Sorting Number: 7

Project Title: Homebuyer Assistance			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 7	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 51HB-2020
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>	<b>Priority Need(s) Addressed</b>	
Increase Access to Affordable Homeownership Option	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing	
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be used to reduce the monthly carrying costs of mortgage loans from private lenders to increase homeownership opportunities through down payment and closing cost assistance to LMI households (including individuals and families with children who are currently housed but threatened with homelessness).	
CDBG:	\$ 0		
HOME:	\$ 62,000	<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 10 Low/Mod Housing (LMH) Families	
Total	\$ 62,000		
<b>Expected Resources</b>		<b>Planned Activities:</b> Direct financial assistance in the form of deferred-payment loans to purchase first primary home.	
CDBG:	\$ 0		
HOME:	\$ 62,000	<b>Goal Outcome Indicator(s)</b>	
Other – Urgent Repair (URP)	\$ 0		
Other – CDBG-CV:	\$ 0		
Total	\$ 62,000		
		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Direct Financial Assistance to Homebuyers		10	Households Assisted

# Goldsboro's Annual Action Plan

**Project Sorting Number: 8**

Project Title: Homebuyer Assistance & Rehabilitation			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 8	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 52HB-2020
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>		<b>Priority Need(s) Addressed</b>
Increase Access to Affordable Homeownership Option	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be provided for properties to be acquired, rehabilitated, or reconstructed for resale as single-family or multi-family housing units for LMI households within Goldsboro's targeted area(s) utilizing a developer. This will allow the reduction for the monthly carrying costs of mortgage loans to increase homeownership opportunities through down payment and closing cost assistance to LMI households (including individuals and families with children who are currently housed but threatened with homelessness).	
CDBG: \$ 0	HOME: \$ 113,807	<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 4 Low/Mod Housing (LMH) Families	
Total \$ 113,807	Total \$ 113,807		
<b>Expected Resources</b>		<b>Planned Activities:</b> Grantee will acquire and rehabilitate, or assist a developer to acquire and rehabilitate, substandard properties to be sold after rehabilitation to low-income purchasers.	
CDBG: \$ 0	HOME: \$ 113,807		
Other – Urgent Repair (URP) \$ 0	Other- CDBG-CV: \$ 0		
Total \$ 113,807	Total \$ 113,807		
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Homeowner Housing Added		2	Households Housing Unit
Homeowner Housing Rehabilitated		2	Households Housing Unit

# Goldsboro's Annual Action Plan

## Project Sorting Number: 9

Project Title: Rental Housing Development			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 9	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 6RH-2020
<b>Annual Goal(s) Supported</b>		<b>Target Area(s) Included &amp; Location Description</b>	<b>Priority Need(s) Addressed</b>
Increase Affordable Rental Housing Option		Located approximately at 3227 Central Heights Road, Goldsboro, NC 27534	Attainable Housing Development & Preservation Neighborhood Stabilization Equity & Affirmatively Furthering Fair Housing
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Affordability	<b>Objective:</b> Provide decent affordable housing
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> Funds will be used to leverage public-private partnerships that produces new affordable rental housing. This will allow for LMI households to pay no more than 30 percent of their income for housing cost (including utilities).	
CDBG:	\$ 0		
HOME:	\$ 525,028		
Total	\$ 525,028		
<b>Expected Resources</b>		<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 82 Low/Mod Housing (LMH) Families	
CDBG:	\$ 0	<b>Planned Activities:</b> HOME funds will be used toward the new construction of rental housing in the form of permanent mortgage loan assistance.	
HOME:	\$ 525,028		
Other – Urgent Repair (URP)	\$ 0		
Other – CDBG-CV:	\$ 0		
Total	\$ 525,028		
<b>Goal Outcome Indicator(s)</b>			<b>Quantity</b>
Rental units constructed			82
			<b>Unit of Measurement (UoM)</b>
			Households Housing Unit

# Goldsboro's Annual Action Plan

**Project Sorting Number: 10**

Project Title: Program Administration (CDBG & HOME)			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 10	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 21A/AD-2020
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>		<b>Priority Need(s) Addressed</b>
Program Admin to Support ConPlan and AAPs Objectives	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)		Attainable Housing Development & Preservation Neighborhood Stabilization Non-Housing Community Development Equity & Affirmatively Furthering Fair Housing
<b>Target Date for Completion:</b> 6/30/2021	<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments	
<b>Est. Amount (including Program Income)</b>	<b>Description:</b> Funds will be provided for planning, activities, and administration to support this five-year cycle ConPlan and AAPs' objectives, not to exceed the 20% CDBG, 20% CDBG-CV, and 10% HOME program caps as regulated by HUD.		
CDBG: \$ 70,227			
HOME: \$ 23,708			
Total \$ 93,935			
<b>Expected Resources</b>	<b>Estimate the number and type of families that will benefit from the proposed activities:</b>		Not applicable to this type of project
CDBG: \$ 70,227			
HOME: \$ 23,708			
Other – Urgent Repair (URP) \$ 0			
Other – CDBG-CV: \$ 41,308			
Total \$ 93,935			
<b>Planned Activities:</b> Overall program admin., including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation.			
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Not applicable to this type of project			

# Goldsboro's Annual Action Plan

**Project Sorting Number: 11**

Project Title: COVID-19 Public Service Grants			
<b>Grantee/PJ Name:</b> Goldsboro	<b>Program Year:</b> 2020	<b>IDIS Project ID:</b> 11	<b>Grantee/PJ Project ID &amp; (Matrix Code):</b> 19CV-2020
<b>Annual Goal(s) Supported</b>	<b>Target Area(s) Included &amp; Location Description</b>	<b>Priority Need(s) Addressed</b>	
Provides Essential Service & Employment Training	Opportunity Zone (Census Tract:37191001500) Opportunity Zone (Census Tract:37191001800) Opportunity Zone (Census Tract:37191001900) Goldsboro Citywide (within LMI requirements)	Attainable Housing Development & Preservation Neighborhood Stabilization Non-Housing Community Development Equity & Affirmatively Furthering Fair Housing	
<b>Target Date for Completion:</b> 6/30/2021		<b>Outcome:</b> Sustainability	<b>Objective:</b> Create suitable living environments
<b>Est. Amount (including Program Income)</b>		<b>Description:</b> The CDBG-CV funds allocated under Coronavirus Aid, Relief, and Economic Security Act (CARES Act) may be used under 24 CFR Parts 570.201-570.206, that prevent, prepare for, and respond to the spread of COVID-19.	
CDBG:	\$ 0		
HOME:	\$ 0		
Total	\$ 0		
<b>Expected Resources</b>		<b>Estimate the number and type of families that will benefit from the proposed activities:</b> 600 Low/Mod Limited Clientele (LMC) Families	
CDBG:	\$ 0	<b>Planned Activities:</b> CDBG-CV assisted public services activities to prevent, prepare for, and respond the spread of COVID-19. This activity is identified as an urgent need caused by COVID-19 and noted as such within the CARES Act and all HUD memorandum transmittals.	
HOME:	\$ 0		
Other – Urgent Repair (URP)	\$ 0		
Other – CDBG-CV:	\$ 165,246		
Total	\$ 165,246		
<b>Goal Outcome Indicator(s)</b>		<b>Quantity</b>	<b>Unit of Measurement (UoM)</b>
Public Service activities other than Low/Moderate Income Housing Benefit		500	Persons Assisted
Homelessness Prevention		100	Persons Assisted

# CDBG-CV Funds

- The CARES Act provided Community Development Block Grant- COVID (CDBG-CV) funds to many local governments to prevent, prepare for, and respond to the spread of COVID-19. The funds must be used to:
  - 1)Benefit Low to Moderate-Income Persons/Households;
  - 2) Aid in the Prevention/Elimination of Slum and Blight;  
or
  - 3) Meet an Urgent Need.
- Goldsboro will receive \$206,554 in CDBG-CV dollars to fund projects and activities to prevent and respond to the spread of infectious disease such as the Coronavirus disease 2019 (COVID-19).

# Proposed Eligible Activities to Support with CDBG-CV Funds under COVID-19 Public Service Grants:

Proposed Agencies and Brief Summary of Activities Associated to COVID-19	Total Proposed Funding
<p><b>Wayne Uplift Resource Association, Inc. (WURA)</b>            Funds will be used to support the Women Shelter that has seen a surge in domestic violence needs. In addition, assistance will be provided to women and children fleeing domestic violence situation exasperated by COVID-19 pandemic (i.e., rental and utility assistance; food, household and cleaning supplies, and support of the Crisis Hotline).</p>	\$10,000
<p><b>Goldsboro Family YMCA</b>            Funds will be used to provide food distribution to children and families along with providing summer camps to children of essential workers and families to address and treat the psychological effects of COVID-19 on children.</p>	\$15,000
<p><b>Wayne Action Group for Economic Solvency, Inc. (WAGES)</b>            Funds will be used to provide case management services for the homeless, homebound seniors, and other special needs populations at-risk of homelessness as designated by HUD (i.e., temporary sheltering through hotels; rental deposits for permanent housing; employment training and education; coordination with Vocational Rehabilitation and Mental Health; toiletries; food distribution; and wellness checks).</p>	\$41,123
<p><b>Wayne Action Teams for Community Health (WATCH)</b>            Funds will be used to support the mobile clinic to provide medical response to uninsured or underinsured citizens of Goldsboro due to upsurge in demands from patients seeking care. Citizens appear to be reluctant to visit brick-and-mortar healthcare offices out of the fears of contracting COVID-19 or are just unable to get appointments due to scheduling constraints of healthcare offices working within CDC and social distance guidelines.</p>	\$41,123
<p><b>Four Day Movement, Inc.</b>            Funds will be provided for direct essential services to individuals, families, and special needs populations at-risk of homelessness as designated by HUD.</p>	\$8,000
<p><b>The Salvation Army</b>            Funds will be used to support emergency assistance for families, individuals, and special needs populations as designated by HUD impacted by COVID-19 (i.e., rental and utility assistance; homeless shelter needs; and life sustaining medical and pharmacy necessities).</p>	\$30,000
<p><b>Partnership for Children of Wayne County</b>            Funds will be used to support the key role childcare providers and facilitates are playing to support other essential workers and their children during COVID-19 (i.e., health and safety essential supplies, childcare cost for essential workers, and operations). Funding will also address the economic impact childcare providers are sustaining with diminishing enrollments and working within CDC and social distance guidelines.</p>	\$20,000
<b>Total: \$165,246</b>	

Note: Remaining \$41,308 will be used for Program Admin.

# Barriers to Affordable Housing

- Neighborhood Resistance
  - Some residents are concerned about increased traffic congestion due to proposed developments
  - Some people cannot afford a down payment or have poor credit histories for homeownership
  - Rental housing is limited
  - Some housing is in poor condition

# City's Strategies to Overcome Barriers to Affordable Housing

1. Create affordable housing in vulnerable areas and in areas of opportunity.
  - By emphasizing a focus on residents rather than just the production of housing units, Goldsboro and its partners will prioritize specific neighborhood conditions, including areas vulnerable to displacement and neighborhoods that provide access to opportunity, when creating new affordable housing. The strategies under this goal include investing in land acquisition for future housing development and promoting development of mixed-income communities.
2. Preserve affordability and housing quality.
  - Preservation is a core component of Goldsboro's comprehensive housing strategy. Goldsboro will focus on preserving existing affordable housing, both homeownership and rental, in vulnerable neighborhoods and areas of higher opportunity. The strategies under this goal include investing to maintain affordability in non-subsidized housing to preserve or continue affordability of existing housing units.
3. Promote equitable and accessible housing options.
  - Goldsboro seeks to align cross-cutting citywide actions and policies to support equitable and accessible housing options for Goldsboro residents along the housing continuum. Actions or policy decisions under this goal will enable housing strategies more broadly through community engagement, formal legislative or regulatory action, new and creative finance mechanisms, or programs that help residents access existing housing.
4. Stabilize residents at risk of involuntary displacement (support diverse and inclusive communities).
  - Policies or investments under this goal are aimed at helping to stabilize residents and support diverse, inclusive communities.

# Community Comments or Questions?

- Any comments or questions about the City's proposed plans?
- Is there something else related to housing and community development that you think the City should include in the plans?

# Re-Cap of Community Comments

During our community meeting on June 12, 2020, the following concerns were discussed:

- The City has not defined affordability for targeted rental and homeownership options
- The City lacks a City-wide vision or policy for housing development that creates new affordable housing and rehabs City owned vacant housing
- The City has limited staff capacity to focus on a comprehensive, City-wide housing development plan that will AFFH in areas of opportunity
- There is a lack of public/private partnership to create a comprehensive affordable housing plan
- There are insufficient housing units that meet minimum housing code
- The City needs a better method of counting homeless people
- The City needs a full-time person to coordinate funding sources for those experiencing homelessness
- There is a perceived lack of housing choice for section 8 voucher holders and those transitioning from homelessness through local agencies who use HUD ESP funding for rapid rehousing
- The new Analysis of Impediments has not been provided to the public to review in conjunction with the Consolidated Plan and AAP
- The City should allocate more money towards the Urgent Housing Repair Program
- The City lacks a marketing and housing plan for attracting homeownership in its central district.
- The City has used CDBG funds to demolish naturally occurring affordable housing and other commercial places like the Centre Street Hotel, but has not used CDBG funds to create new affordable housing.
- The City has not addressed ways to overcome the NIMBY sentiment which was stated as a barrier to affordable housing and fair housing choice in areas of opportunity

# Proposed Strategies for Affordable Housing

## 1. Create affordable housing in vulnerable areas and in areas of opportunity.

One strategy is for the City to designate “**Redevelopment Zones**” which could accommodate an increase in density, and serve as the location for mixed-use and mixed-income developments. Increasing allowable density creates a significant amount of value for existing property owners and creates an incentive to redevelop older (and presumably less expensive) housing stock.

Another strategy is “**Inclusionary Up-zoning**” in certain areas which would connect greater housing development to requirements or incentives for affordable housing. For example, the City could allow a zoning change which permits a developer to have taller building height or greater density in exchange for the developer including a portion of affordable housing units.

Another strategy could be “**Affordable Housing Overlay Zones.**” These zones can offer developers incentives to build affordable housing. Incentives could include streamlined permitting process; increased density bonus; lower parking restrictions, increased building heights, and allowing housing development in locations not zoned for residential uses.

The City could allow “**Accessory Dwelling Units**” to support affordable housing. They are second dwelling units that located within the principal detached dwelling or located within a separate accessory structure. They can be created in various ways including by adding an addition to the principal dwelling, converting part of the home into an apartment, and converting a garage into a housing unit. Accessory dwelling units can provide additional affordable housing, especially for aging seniors, on certain existing residential properties.

# Proposed Strategies for Affordable Housing

## 2. Preserve affordability and housing quality.

One strategy to preserve housing affordability is for the City to create “**Conservation Zones**” which could be areas in which the existing form of the neighborhood is maintained and where new development is limited. Protect the character, density and affordability of certain neighborhoods.

Another strategy would be to implement “**Equitable Code Enforcement,**” in relation to addressing minimum housing codes. *Notice the difference w/ targeted code enforcement.*

Equitable Development is an approach to creating healthy, vibrant communities of opportunity. Equitable outcomes occur when smart, intentional strategies are put in place. It’s important to note that revitalization can lead to gentrification if it’s not done in an **equitable manner.**

# Proposed Strategies for Affordable Housing

## 3. Promote equitable and accessible housing options

**A potential strategy would be to strengthen connections between affordable housing, transit and workforce development programs.** Cities benefit when residents can easily travel between employment opportunities and reasonably priced housing. When city leaders collaborate with local workforce and transportation agencies alongside larger local employers, it can result in **transit-oriented development which spurs both the creation of affordable housing units** with price protections for lower-wage earners and reliable transportation to employment opportunities for communities.

**Land Banking function for affordable house usage** is another strategy where Goldsboro can acquire vacant sites from absentee landlords and then partner with private or nonprofit developers to build affordable rental units. Local sourced trust funds and partnerships with philanthropies are important partnerships to have in light of diminishing federal resources for home ownership and stabilization of city owned properties.

# Proposed Strategies for Affordable Housing

## 4. Stabilize residents at risk of involuntary displacement

One strategy to help long-term residents remain in their neighborhoods is for the City to create a **Housing Assistance Displacement Program**, especially for renters. Although the City should minimize the number of residents displaced, those who will be displaced should have the opportunity to seek program support to relocate within their neighborhoods.

This Housing Assistance Displacement Program could help residents faced with involuntary displacement with resources including, but not limited to, finding another affordable home (*City staff assistance or local non-profit partner assistance*); providing a security deposit for a new home; paying utility connection fees; and offering first month's rent for a new home.

# Next Steps

- Based upon your feedback today and your answers to the poll questions, Legal Aid will submit written comments to the City of Goldsboro about the plans.
- We will make recommendations based upon your housing and community development priorities.
- Deadline to submit comments is June 25, 2020.



# Questions?