

Cabarrus/Iredell/Rowan Consortium Consolidated Plan FY2020 – FY2025



City of Concord

Planning & Neighborhood Development Department
35 Cabarrus Avenue West
Concord, NC 28025

Prepared for the U.S. Department of Housing & Urban Development

Executive Summary

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

1. Introduction

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium are required to submit a five-year Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD). This plan identifies housing and community development needs in Concord and the surrounding Consortium areas and outlines a coordinated strategy to address them. The purpose is to create a unified vision for community development efforts over the five-year period.

A central focus of the plan is citizen participation and collaboration. Public input, along with feedback from community development partners, helps shape the plan's priorities, strategies, and specific actions. This collaborative approach ensures that the plan addresses real and relevant needs within the region.

The plan includes a Strategic Plan that lays out goals for housing and community development over the five-year term. It details how the City and the HOME Consortium will utilize federal resources to address the identified priorities. These resources include the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME).

As a condition for receiving HUD funding, the City and Consortium must conduct a comprehensive assessment of housing and community development needs every five years. This assessment includes evaluating needs in areas such as housing, homelessness, community services, and economic development.

The Consolidated Plan also includes the first Annual Action Plan for the program year beginning July 1, 2025, through June 30, 2026. This Annual Action Plan outlines the specific activities and funding allocations for that year, as part of the broader five-year strategy.

Overall, the Consolidated Plan aims to guide local economic and community development efforts by promoting a more integrated planning process. It encourages better coordination among jurisdictions and makes program information more accessible to the public, helping residents and organizations assess whether priorities are being achieved.

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

The Consolidated Plan proposes that over the next five years HOME and CDBG funds will be used to support efforts that address affordable housing, homelessness, and community services for special needs populations. To arrive at these priorities, citizens were asked to complete a Needs Assessment Survey and rate various scaled activities while identifying and prioritizing community needs.

3. Evaluation of past performance

Once the program purpose (objective) has been established and the intended result (outcome), the next step is to identify how to measure progress towards achieving the intended results.

4. Summary of citizen participation process and consultation process

The City of Concord as well the HOME Consortium continues to acknowledge the importance of citizen participation when developing activities for each upcoming year. There were revisions made in 2023 and is still under review to the Citizen Participation Plan to increase public awareness. Despite the changes to the plan, the City will always seek out new avenues to increase the level of participation by the community.

Furthermore, the City will seek guidance from HUD, other municipalities, and most importantly people from target communities.

5. Summary of public comments

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

All public comments were valid, and staff made notes on each. Staff reviewed all comments after each survey or web posting was over and noted that all comments should be accepted.

7. Summary

The Consolidated Plan is designed to help the City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the: Community Development Block Grant (CDBG), and the HOME Investment Partnership (HOME). Key components of the Consolidated Plan include:

- **Consultation and Citizen Participation:** Allows the City and staff to both consult and collaborate with other public and private entities, non-profits, and other community stakeholders to align and coordinate community economic development programs with a range of other plans, programs and resources to achieve a greater impact in the neighborhoods, communities, and target service areas.
- **The Consolidated Plan.** The Five (5) Year Consolidated Plan describes the jurisdiction's community development priorities and multiyear goals based on a needs' assessment of

housing and community development, a strategic plan, and a market analysis of housing and economic market conditions and available resources.

- **The Annual Action Plan.** The Consolidated Plan is carried out through Annual Action Plans, which provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. **Consolidated Annual Performance and Evaluation Report (CAPER).** In the CAPER, grantees report on projects, activities, accomplishments and progress toward Consolidated Plan goals in the prior year.

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The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Concord	City of Concord
HOME Administrator	Concord	City of Concord

Table 1 – Responsible Agencies

Narrative

The Cabarrus/Iredell/ Rowan HOME Consortium was established in 1996 and is funded through the U.S. Department of Housing and Urban Development (HUD). The City of Concord, as the lead entity, is authorized to request, submit and receive HOME Investment Partnerships Program funding from the

U.S. Department of Housing and Urban Development on behalf of the Consortium. The Consortium was formed for the purposes of cooperatively providing and promoting the development of safe, decent and affordable housing for low to moderate-income citizens living in six incorporated municipalities and three counties: Cabarrus, Iredell and Rowan counties and the cities/towns of Concord, Kannapolis, Mooresville, Salisbury and Statesville. There are also three Community Housing Development Organizations (CHDOs) that receive 15% of the annual HOME allocation. The CHDOs are located in the cities of Salisbury, Mooresville, and Kannapolis. HOME members engage in HOME eligible activities intended to respond to specific community needs. Eligible activities include acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and down payment assistance to purchasers of HOME-assisted housing sponsored or developed with HOME funds. DPA and owner-occupied rehab are not HOME eligible activities for CHDOs.

In recent years, most member governments have experienced growth: growth that is expected to continue throughout the impending five years. With this growth, there will be an increase in the demand for quality, affordable housing opportunities to the citizens of these jurisdictions.

Consolidated Plan Public Contact Information

City of Concord, NC

35 Cabarrus Ave., West Concord, NC, 28026

Office: 704-920-5133

Email: begop@concordnc.gov Website: www.concordnc.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Action Plan is a planning document that is submitted to the U.S. Department of Housing and Urban Development (HUD) that details the City of Concord's as well as the Cabarrus/Iredell/Rowan HOME Consortium proposes to spend and utilize HOME funds for the upcoming program year. [MC1] The City of Concord staff consulted with consortium members and other service providers to provide input on housing and other community development issues. The City of Concord recognizes that partnerships with community stakeholders, sharing resources, and the coordinated efforts from service providers will become more important than ever before. Despite cuts in funding, the demand for assistance remain high in addressing the needs of the low to moderate community. The need for leveraging dollars and resources among partners is the only solution in addressing the increase in housing cost while also maintaining and possibly expanding services.

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

The City works with the HOME Consortium members and their respective community stakeholders that include prospective homebuyers, public and private agencies to assess/prioritize community needs, develop strategies, create action plans, identify key community resources, and promote the coordination of those resources. Representatives from public and private agencies, as well as the private sector involved in assisted housing, health services, and social services provide perspective, information, and input to the development of the Annual Action Plan as well as the ConPlan.

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 Piedmont Regional Continuum of Care (PRCoC), established in February 2005, consists of five counties: Cabarrus, Davidson, Rowan, Stanly and Union. The PRCoC is a collaborative effort among stakeholders to reduce and eliminate homelessness. The PRCoC assesses the housing needs and works collaboratively with HUD and State of North Carolina, County, and City agencies to secure grants and request funding to develop affordable housing opportunities for the chronically homeless throughout the five-county area. The vision for the PRCC is to provide leadership and direction in the analysis of community needs and develop solutions to attack the multi-faceted causes of homelessness. The objectives are to provide opportunities for residents to gain access to nourishment, health care, education, employment, recreation, self-sufficiency, safe affordable housing and a good quality of life. Preventing homelessness throughout the community is one of the City's priorities, as indicated in

the Five-year Consolidated Plan. Although the City of Concord does not directly address homelessness, it supports and funds agencies that actively address the needs of the homeless population. Concord has staff members that attend CoC meetings. One of which assists with application reviews for agency funding. Also note a City of Concord staff member attends the local Homelessness Task force to glean information, support, and serve as an advocate.

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

The NC Balance of State Continuum of Care (BoS CoC), that include Cabarrus County, Iredell, and Rowan County, is organized into Regional Committees. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The Regional Lead is the Piedmont Regional Continuum of Care (PRCoC). Applicants seeking ESG funds submit their request through the regional committee, which ranks them and makes recommendations. Consultation occurs through periodic attendance at Community Link's monthly meetings. Staff also periodically meets with representatives serving the homeless to discuss housing and service needs.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Concord
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Planning and Neighborhood Development Department (Community Development) solicited public with sent out a ConPlan Public Input Notice and the survey link to HOME Consortium Members to be placed on their respective websites and community bulletin boards on November 27, staff also consulted community stakeholders through public meetings and housing needs surveys (distributed to community public service organizations and stakeholders on January 4 thru January 31. The last public hearing was held on July 10th.
2	Agency/Group/Organization	Concord Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Service-Fair Housing

	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 Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Public Housing Department (CPHD) was consulted through meetings and phone conversations. CPHD is a city department that has partnered with the Planning and Neighborhood Development Department to address affordable housing needs. The City of Concord anticipates that the continued partnership should produce the production of new affordable housing units.
3	Agency/Group/Organization	COOPERATIVE CHRISTIAN MINISTRY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CCM have been consulted through our association as supported public service subrecipient. CCM serves areas of the HOME Consortium service area where their programs help move people from crisis to restoration. CCM's collaborations and partnerships with community stakeholders, local businesses, and local governments have been helpful in addressing homeless and housing needs

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	Piedmont Continuum of Care	The HOME Consortium will work with the Piedmont Continuum of Care in association with State and other local government agencies to address the problems of homelessness in a comprehensive manner in concert with the goals and objectives discussed in the Consolidated Plan. The planning and implementation of housing and community development strategies relies on the formal and informal coordination among public and private entities

Table 3 – Other local / regional / federal planning efforts

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

The City of Concord will work with the State and other local government agencies to ensure that the goals and objectives discussed in the Consolidated Plan are implemented in the most effective and efficient way possible. The planning and implementation of housing and community development strategies relies on formal and informal coordination among public and private entities.

Narrative

These agencies consist of the following:

Continuum of Care:

Housing stability), Crisis Ministry (Emergency response and housing stability), Homes of Hope (Emergency response and housing stability), Rape, Child, and Family Abuse Crisis Council (Emergency Response), Turning Point (Emergency response), and Union County Community Shelter (Emergency response and housing stability)

Public Services:

Cooperative Christian Ministries, Salvation Army, Opportunity House, Cabarrus Meals on Wheels, Prosperity Unlimited, Coltrane Life Center, and AYA House.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

A ConPlan virtual public hearing was presented to community stakeholders on November 27, 2024 where the staff created and sent out a ConPlan Public Input Notice with a housing needs survey within the 3 county HOME Consortium service area that was made public on the same day and it ran thru January 10, 2025. A ConPlan draft were also placed on our website for the community to review and comment. Staff encouraged HOME Members to post the ConPlan Notice on municipal community bulletins to advertise the opportunities for the community to provide responses to the plan. HOME members had public dates of 5/20, 6/3, and 6/23 with comment periods that ran from 5/20-7/3. The City of Concord had a final public hearing on 7/10 to publicly review and present to council before submitting to IDIS. ConPlan Input from citizens was used to develop priorities in Affordable Housing, Homeless, Suitable Living Environment, Special Needs Housing, Public Services, Public Facilities and Improvements, and Special Populations.

Outreach efforts also included consultation from various public service, housing, and human services organizations. Additional input was received from the Cabarrus/Iredell/Rowan HOME Consortium Housing Needs Study and Housing Needs Survey that was distributed to LMI neighborhood representatives.

The responses gleaned from the survey, website posting, the meetings, and the public notices provided input and identified community needs for a consolidated plan. The closing date for the survey was January 10, 2025.

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	Public Notices/Survey Response	Non-targeted/broad community	5863 responses	Notices with surveys HOME Consortium municipal websites and community boards advertising the survey, soliciting input, and informing them of the place to review drafts of Plan on Nov 27,2024	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	Internet Outreach	Non-targeted/broad community		Survey and Social Media. Results included elimination of environmental hazards, providing assistance plan for appropriate development within neighborhoods, upgrading parks and neighborhood facilities, and engaging in non-residential historic preservation	N/A	
3	Public Hearing	Non-targeted/broad community	50+ at Public Hearings on Nov 27, May 20, June 3, June23, and July 10, 2025	Affordable housing-rehab and new construction, Community Development, funding resources, and amount available for development	n/A	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing Needs Assessment that considered the following:

- Demographic Characteristics and Trends
- Economic Conditions and Initiatives
- Existing Housing Supply (Rental and For-Sale) and Development Pipeline
- Various Other Housing Factors
- Transportation and Walkability Analysis
- Community Services
- Development Opportunities
- Development Costs and Government Regulations
- Homeless Population
- Housing Program Identification
- Input from the Community (Surveys of Stakeholders, Employers and

Residents/Commuters)

Rental property stock in the geographic area covered by the Consortium largely consists of small apartment complexes and single-family rental homes. The housing construction boom in recent years primarily consisted of single-family homes for owner occupancy. In fact, in Concord there were no apartment complexes that catered to the LMI community built between 2025 and 2029.

A large percentage of extremely low-income individuals and low-income households in the City of Concord and Consortium area experience one (1) or more housing problems. The lack of good affordable housing options caused many low-income households to pay more than 30% of their monthly household income for housing resulting in many of those households to be cost burdened.

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NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	415,480	447,665	8%
Households	152,675	164,865	8%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	19,315	20,514	30,565	18,944	75,530
Small Family Households	5,672	6,850	11,725	8,122	42,560
Large Family Households	1,127	1,960	2,359	1,933	7,216
Household contains at least one person 62-74 years of age	4,438	5,289	7,899	4,662	17,545
Household contains at least one person age 75 or older	3,194	3,997	4,081	2,142	5,577
Households with one or more children 6 years old or younger	3,068	3,324	4,966	2,901	9,320

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	209	209	144	50	612	19	92	59	25	195
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	245	405	285	85	1,020	0	139	132	39	310
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	545	400	424	240	1,609	113	259	279	175	826
Housing cost burden greater than 50% of income (and none of the above problems)	5,224	1,430	179	30	6,863	3,684	1,838	1,315	288	7,125

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,209	4,294	2,005	350	7,858	2,098	2,650	3,875	1,740	10,363
Zero/negative Income (and none of the above problems)	917	0	0	0	917	932	0	0	0	932

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,230	2,445	1,033	405	10,113	3,818	2,343	1,774	523	8,458
Having none of four housing problems	3,716	6,915	9,600	5,181	25,412	5,505	8,829	18,140	12,829	45,303
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,878	2,544	810	6,232	1,446	1,634	1,754	4,834
Large Related	634	330	85	1,049	203	471	442	1,116
Elderly	1,351	1,472	381	3,204	3,237	2,016	2,171	7,424
Other	2,419	1,803	1,051	5,273	867	526	889	2,282
Total need by income	7,282	6,149	2,327	15,758	5,753	4,647	5,256	15,656

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	680	680	1,132	611	0	1,743
Large Related	0	0	10	10	124	123	45	292
Elderly	917	485	59	1,461	1,791	908	668	3,367
Other	0	2,154	375	2,529	632	0	0	632
Total need by income	917	2,639	1,124	4,680	3,679	1,642	713	6,034

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	700	724	679	290	2,393	113	313	256	130	812

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	75	60	30	25	190	0	85	154	64	303
Other, non-family households	10	35	15	10	70	0	0	0	14	14
Total need by income	785	819	724	325	2,653	113	398	410	208	1,129

Table 11 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

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

Data not available

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data not available

What are the most common housing problems?

The most common housing problems are households with housing costs greater than 30% of their monthly gross income. The rising cost of housing has burdened many low-income families. A lack of affordable rental and ownership housing is a significant hardship for low-income households that prevent them from meeting other basic needs, such as nutrition and healthcare, having reserves, or saving for the future.

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

The data in the tables above do show that there are a couple of target populations/ household types that are more affected by the housing problems. The data illustrates that the degree of housing problems increases as household income decreases. Extremely low-income households are more than twice as likely to have housing problems than low-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many low to moderate-income individuals and families with children, who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered, include those who are under-employed working in a service-based industry; and those that lack education and employment to support themselves and their children. When a stable family helps or takes in an unstable family, the result becomes two unstable families. Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of their assistance need living wage employment, job training, affordable childcare, financial literacy intervention, and education regarding budgeting/finances. Without these needs being addressed, they will find themselves back in the same situation.

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

The operational definition that the City of Concord as well as the HOME Consortiums use for the "at-risk" population is: Anyone living at 50% or below of median income could be considered "at risk". This is also a standard benchmark for other HUD housing assistance programs.

The amount of people living in the City of Concord as well as the Charlotte, NC MSA considered "at risk" can be generated by looking at the 2023 ACS data. For a single individual in Charlotte, NC MSA – 50% AMI is equal to \$39,300 and for a family of four (4) 50% AMI is equal to \$56,100.

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

The housing side of the instability of occupancy relates to availability of living wage jobs, education, cost of healthcare, cost of childcare, and affordability of the unit. The particular housing characteristics that have been linked with instability and an increased risk of homelessness include, but are not limited to: affordability of rent, utilities costs, and rent-to-income ratios. Other factors include transportation barriers; landlords; poor credit history; legal issues/evictions; financial literacy, and lack of or misinformation about housing.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, White households across all median income levels experience housing problems at a disproportionately greater percentage than other racial or ethnic

groups. However, Black/African American households also experience needs above 10 percentage points. These groups will require housing assistance.

A large percentage of very low and low-income households in the City of Concord experience one (1) or more housing problems. The U.S. Department of Housing and Urban Development define housing problems as (1) Lack of complete kitchen facilities, (2) Lack of complete plumbing facilities, (3) More than one (1) person per room, and (4) Cost burden greater than 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,364	5,925	0
White	7,939	4,349	0
Black / African American	3,369	1,320	0
Asian	225	19	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	1,520	203	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,738	8,789	0
White	6,707	6,344	0
Black / African American	2,590	1,714	0
Asian	359	35	0
American Indian, Alaska Native	29	0	0
Pacific Islander	25	0	0
Hispanic	1,833	559	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,674	21,870	0
White	5,209	17,235	0
Black / African American	2,102	2,428	0
Asian	275	159	0
American Indian, Alaska Native	0	27	0
Pacific Islander	0	0	0
Hispanic	938	1,690	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,020	15,915	0
White	2,135	11,830	0
Black / African American	535	2,682	0
Asian	20	124	0
American Indian, Alaska Native	19	8	0
Pacific Islander	0	0	0
Hispanic	315	1,087	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, with the exception of households earning between 30% and 50% of AMI, both White and Black/African American households across all median income levels experience severe housing problems at a similar disproportionate rate when compared to other groups. However, White households earning between 30% and 50% AMI experience severe housing problems at a disproportionately greater rate than all other groups in this category. These groups will require housing assistance to address their severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,048	9,221	0
White	5,758	6,536	0
Black / African American	2,601	2,085	0
Asian	205	39	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	1,301	432	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,788	15,744	0
White	2,484	10,569	0
Black / African American	988	3,324	0
Asian	174	215	0
American Indian, Alaska Native	25	4	0
Pacific Islander	25	0	0
Hispanic	988	1,388	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,807	27,740	0
White	1,557	20,890	0
Black / African American	624	3,923	0
Asian	75	364	0
American Indian, Alaska Native	0	27	0
Pacific Islander	0	0	0
Hispanic	499	2,129	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	928	18,010	0
White	559	13,390	0
Black / African American	220	3,008	0
Asian	0	144	0
American Indian, Alaska Native	19	8	0
Pacific Islander	0	0	0
Hispanic	130	1,272	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole.

Based on this definition, White households across all median income levels experience housing cost burdens at a disproportionately greater percentage than other racial or ethnic groups. However, Black/African American households also experience needs above 10 percentage points.

With the expected growth of the Hispanic population and the known disproportionate needs of the population; the City of Concord must plan for this issue appropriately. These groups may need rental assistance to afford housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	126,577	21,055	15,257	1,971
White	99,880	13,764	9,302	1,313
Black / African American	15,278	4,365	3,695	543
Asian	2,479	455	363	15
American Indian, Alaska Native	241	18	19	0
Pacific Islander	54	0	25	0
Hispanic	7,374	2,147	1,539	80

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

DRAFT

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

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

The Hispanic population showed a disproportionately greater need in both housing problems and severe housing problem throughout the 0% - 80% AMI range. Meanwhile, the other groups did show a great need within the same range, but not at the same rate. It was clear after conducting the calculations from the 2023 CHAS data, that the Hispanic population shows the greatest need.

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

The Hispanic population has many of the same needs that all other individuals and families who are low-income face. Everyone within the low-moderate income ranges face the same barriers to affordable housing

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

The 2023 ACS data shows that the vast majority of the Hispanic population in Concord and the HOME Consortium Service lives in areas/neighborhoods that are identified as low to moderate neighborhoods.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Families below 30 percent of AMI are traditionally served by Public Housing. The Concord Housing Department (CPHD) owns and operates 174 units of public housing. These units are spread out amongst four (4) locations within the city limits and Kannapolis the other units are landlord owned with project-based vouchers. The CPHD has control over 715 Housing Choice Vouchers at this time. The Villas at Logan Gardens are not Housing owned, but they received Housing vouchers

Families below 30% if AMI are traditionally served by Public Housing. The Concord Housing Department (CHD) owns and operates 174 public housing units. within the city limits of Concord. The CHD has 492 Housing Choice Vouchers (HCV), 12 Veterans Affairs Supportive Housing vouchers (VASH), 14 Family Unification Program Vouchers (FUP). There are also 44 Project-Based Vouchers (PBV) for the elderly, in partnership with Douglas Development, LLC.

CHD's Public Housing waiting is currently closed. The Housing Choice Voucher waiting list consists of more than 1600 applicant families, who are at or below 30% of the Area Median Income (AMI). Public Housing has over 2700 applicants. Payment standards range from 95% - 110% of the Fair Market Rent (FMR), published by HUD. The waiting lists for both programs are closed at this time.

The City of Kannapolis does not have its own housing authority. The Rowan County Housing Authority operates two public housing communities in Kannapolis (Running Brook and Locust St.) The Rowan County Housing Authority and the Concord Housing Authority administer Section 8 tenant-based vouchers, which can be used in Kannapolis. Each housing authority submits its own five-year plan to HUD.

The City of Salisbury will address participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes are offered on budgeting, credit preparedness, purchasing a home and similar topics. These classes are offered by the CDC at no charge, except for course materials.

The Concord Housing Department is currently at **100 %** of Fair Market Rent with their Section 8 vouchers. This is a strategic move on the part of the Concord Housing Department staff - by doing so, the vouchers are able to extend to more families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	152	565	38	527	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	6,234	11,722	12,008	11,702	0	0
Average length of stay	0	0	6	6	0	6	0	0
Average Household size	0	0	2	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	25	102	38	64	0	0
# of Disabled Families	0	0	16	93	0	93	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	152	565	38	527	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	9	61	0	61	0	0	0
Black/African American	0	0	142	504	38	466	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	7	0	7	0	0	0
Not Hispanic	0	0	150	558	38	520	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Many of those families and individuals discussed in the disproportionate needs section are the same people that are described in this section. Families and individuals that are 0% - 30% primarily reside in public housing. There is an annual turnover of about 15%. The Concord Housing Department's waitlist for Section 8 and Public Housing is currently closed. At this time, there is no anticipated date for when the waitlist will reopen.

There are a range of needs for families in public housing. Many of these needs are addressed through programs that CHD already has in place. These are programs such as the Pathways to Self-Sufficiency and Home Ownership Classes.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The current Section 8 application list has more than 1,600 applicants and Public Housing has over 2,700 applicants of families at or below 30% of Area Median Income for Section 8 assistance. The annual turnover rate is over 15%.

There are a range of needs for families in public housing. Many of these needs are addressed through programs that CHD already has in place. These are programs such as the Pathways to Self-Sufficiency and Home Ownership Classes

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

The majority of Concord/Consortium's population does not have to deal with the housing problems that the low-moderate income individuals and families do. The four (4) housing problems are mostly affecting low-income households. The 80% and above AMI may have to deal with these issues on a small scale, but data shows that there is a direct correlation between annual income and housing conditions.

The City of Concord staff as well as Consortium Members will continue to promote education programs, job creation programs, and job training programs. These types of programs can help individuals and families increase their annual income.

Discussion

DRAFT

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The 2024 Balance of State Point-in-Time Count reported that there's one hundred fifty (175) homeless persons in Cabarrus County[MC1] , one hundred sixty-four (215) in Iredell County, and one hundred fifty-four (162) in Rowan County for a total of four hundred sixty-eight (468) are in the HOME consortium service area.

The City of Concord has been a partner in the homeless strategic planning process. As a financial supporter of Cooperative Christian Ministry's (CCM) Plan to End Chronic Homelessness in Cabarrus County – there are two (2) main goals that we intend to partner in.

- Assist in providing community-based services and support to prevent homelessness prior to it happening and mitigate the reoccurrences of homelessness.
- Assist in the creation of short-term housing options and supportive housing for those who are chronically homeless or at risk of becoming homeless.

Many persons or families threatened with homelessness lack problem-solving skills or management abilities. The primary factor that causes homelessness is the loss of employment. Programs and training are often needed to provide the client(s) with the skills they need to maintain a stable home. Cooperative Christian Ministries, City of Concord Public Housing, The Salvation Army, Opportunity House, CVAN and Prosperity Unlimited offer programs and training in life skills, budgeting, childcare, and many other areas to help clients learn the skills needed for independence.

As part of the strategic plan, the City has supported CCM's efforts in the development of programs that provide expanded services to homeless. The City of Concord will continue to support these programs with up to 15% of our CDBG budget to fund Public Service agencies – of which CCM, The Salvation Army, Opportunity House and Prosperity Unlimited are included.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: ☐ Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

NO data available

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

The Point-in-Time Survey was conducted in 2024 . There were an estimated six hundred (4180) in the HOME Consortium Service Area that were experiencing homelessness over that time within the HOME Consortium jurisdiction.

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

The vast majority of homeless families and individuals are "Not Hispanic", according to the Point-in-Time Survey conducted. In 2023, PIT reports that the majority of homeless families and individuals are White (approximately 57 percent) and Black (approximately 26 percent). Percentages for Asian, Hispanic, and Multi-racial are in the single digits. In the 2024 PIT count, I have yet to find any reporting of ethnicity breakdown.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Accurately capturing data on the nature and extent of homeless persons is challenging. However, data from the Point-in-Time count provides a snapshot of the extent of homelessness in our community. The Point-in-Time Survey data shows that the vast majority of homeless are sheltered within many local public service organizations i.e. the Salvation Army and CCM.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section describes the specific housing and supportive service needs of certain population groups that are not homeless. In an effort to identify non-homeless special needs, staff utilized a survey approach. A Needs Assessment Survey was distributed during community meetings, distributed to non-profit organizations and it was also made available online. The goal of the survey was to identify priorities in the areas of affordable housing, homelessness, suitable living environment, special needs housing, and special populations. Although there are a number of agencies and groups that provide services designed to improve the quality of life for special needs populations, it is difficult to produce precise numbers.

Describe the characteristics of special needs populations in your community:

According to Needs Assessment Survey, characteristics of the special needs' population in order of priority with the top three receiving priority for funding consideration;

- elderly persons,
- veterans,
- victims of domestic violence;
- persons with disabilities;
- at-risk youth,
- homeless persons,
- persons with HIV/AIDs, and
- ex-offenders.

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

The City of Concord will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. The city will provide resources and funding to both the Salvation Army and CCM to assist both types of the aforementioned cases. The city agrees that both

transitional housing and supportive housing has the ability to assist with breaking down the barriers to affordable housing.

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

Although specific data is not available on the characteristics of the HIV/AIDS population for the HOME Consortium service area, according to the 2017 North Carolina HIV/STD Surveillance Report[MC1] , of the HIV disease cases diagnosed in 2017, within the state, African American's represented 64.8 percent of all cases with a rate of 45.5 per 100,000 adult/adolescent population. The highest rate (78.0 per 100,000) was among adult/adolescent African American males.

According to the Cabarrus Health Alliance staff, there are currently no supportive housing and only limited special needs services in Cabarrus County solely for people with HIV and/or AIDS; however, they do work with various agencies/groups that provide limited supportive services such as medical assistance and medications. The Alliance provides some rental assistance as well. The Cabarrus Health Alliance does not differentiate the supportive housing needs of people with HIV/AIDS from other types of disabilities; however, the supportive housing needs are the same as other people with disabilities that are on fixed incomes.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The US Housing and Urban Development Department list examples of public facilities as senior, handicapped, youth, or neighborhood centers, shelters for the homeless, and childcare centers. The City of Concord as well as the HOME Consortium Service Area has several centers around the community that cater to a wide array of demographics.

Public facilities serve the community in many different capacities. These facilities are necessary to support and maintain the high quality and standards of social, physical and economic health, safety, comfort, and general well-being. ClearWater Arts Center and Studios is a community development project utilizing CDBG funds to enable inspiration, creative expression and community connections through providing access to top-notch artists, their teaching and their works; as well as affordable space for working artists to build their practice and community, and for the community to hold private or public events and to gather. The City's Recreation and Parks Department also enhances the quality of life for residents by managing park systems, greenways, and public grounds in a manner that provides residents with safe, clean, and attractive indoor facilities and outdoor spaces. Collaboration between the Planning and Neighborhood Development and departments such as Parks and Recreation evaluate opportunities to leverage CDBG funds to meet the needs of low-income areas.

How were these needs determined?

These needs were suggested at the Needs Survey for the Consolidated Plan.

Describe the jurisdiction's need for Public Improvements:

The City of Concord has a need for a variety of public services and strives to meet these needs by providing allocation of general funds, and up to 15 percent of CDBG funds, to non-profit organizations. The public service category is an extremely valuable tool that every Planning and Neighborhood Development Department should capitalize on. Non-profits can be a great resource for getting programs

out in the community. Public service activities include housing referral and counseling services, personal budget classes, homeownership counseling, food distribution (food bank services), health education, or workforce development. Based on the results of the Needs Survey, citizens indicated that public

services were a priority in enhancing the quality of life. These needs include but are not limited to transportation, senior activities, youth activities, childcare services, health services, legal services, anti-crime programs and job training. Feedback received during the community input meetings also highlighted the need for financial literacy training. The entire city and the target areas can benefit from the services that non-profits provide. Each year, the city allows non-profit organizations to competitively apply for funding. Applications are reviewed and recommendations for funding are submitted to City Council for final approval.

How were these needs determined?

These needs were suggested from the Needs Survey for the Consolidated Plan as well as contact with local CD officials. Also, additional public services were identified through consultations with non-profit organizations and public service providers.

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Concord as well as the HOME Consortium Service Area lies within the Charlotte, NC MSA. The three-county Consortium has a total land area of 1,485.20 square miles. The City of Concord is the principal urban center (2023 population estimate –111,584), followed by the City of Kannapolis with an estimated 64.8 sq miles. The City of Concord is located in the piedmont of North Carolina, in the western half of Cabarrus County, approximately 20 miles from downtown Charlotte. Concord serves as the county seat.

According to 2023 Census data, there are 162,511 owner occupied housing units, and 62,885 renter occupied housing units within the HOME Consortium Service Area. Sixty-five percent of the housing units within the HOME Consortium Service Area are owner occupied. Approximately, 8 percent of the available housing stock is vacant. Most of the housing stock was built between 1980 and 1999 (approximately 23 percent) and approximately 13 percent of the housing stock was built between 1960 and 1979. Thus, the housing stock is becoming more and more in adequate.

The housing market has suffered all throughout the nation, and we have seen some of this here within the City of Concord. However, our market has made significant progress over the past year. Staff will continue to monitor the condition of the market over the next five (5) years and strategically implement activities accordingly.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The City of Concord as well as the HOME Consortium Service Area has many rental units available within the tri-county area. However, the number is very deceiving because a number of those units may not be affordable to many low to moderate income households. Likewise, many of these units are also substandard in condition.

Moreover, there are a significant amount of affordable rental properties that were built prior to 1980. Therefore, over the next five (5) years their age may adversely affect their ability to be rented. As noted in the tenure table below, there is a significant amount of three (3) or more bedroom units which are outdated and for renters - the two (2) bedroom units are very popular, but out-of-date. Also note, the two (2) bedroom is by far the most utilized, but the number of new two (2) bedroom units on the market are few.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	137,335	74%
1-unit, attached structure	3,771	2%
2-4 units	6,710	4%
5-19 units	10,159	5%
20 or more units	3,614	2%
Mobile Home, boat, RV, van, etc	24,328	13%
Total	185,917	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	177	0%	2,140	5%
1 bedroom	998	1%	5,149	11%
2 bedrooms	17,424	15%	18,635	41%
3 or more bedrooms	101,323	85%	19,002	42%
Total	119,922	101%	44,926	99%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

In the next 5 years, the City looks to provide up to 10 houses to address the affordable housing needs of low to moderate - income families that utilize federal funds. Families typically need two (2) - three (3) bedroom units, although the need for 1 bedrooms are growing. We can utilize our CHDOs and other private groups to leverage additional dollars with construction or rehabilitation.

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

In consultation with the Concord Housing Department, staff didn't project nor expect any units to be lost from inventory. The proposed RAD redevelopment will provide additional affordable housing opportunities. Furthermore, the Section 8 waiting list is at six hundred plus (500+) individuals.

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

No, the housing does not meet the needs of the population in two (2) very contrasting ways. First, the housing stock appears to be aging more rapidly than new housing being developed. Second, the amount of affordable housing available is limited. Third, loss of naturally occurring affordable housing (NOAH).

Describe the need for specific types of housing:

Over the past five (5) years the market conditions have changed dramatically. The nation has witnessed a sharp incline in demand for all housing types while the supply has recognized a very small lapse.

The City of Concord recognizes the flux in the market, and we have made a conscience effort to be proactive in pursuing affordable housing development opportunities. The Community Development division of the Planning and Neighborhood Development Department will continue to advocate and promote homeownership, but we will also evaluate other options for affordable housing.

Within the City of Concord, there are several housing needs for low to moderate income families and individuals. They are (1) Home Ownership Opportunities, (2) Lease-Purchase Programs for Single-Family Homes, (3) Rental Housing Opportunities for Single-Family Homes, and (4) Multi-Family Housing Rental Opportunities. Staff will explore the feasibility of each.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

According to 2023 ACS 3-year estimate data, the cost of housing is one of the major barriers to affordable housing. From 2020 - 2023[MC1] the median home value has increased \$256,000 in Cabarrus County, \$240,000 in Iredell County, and \$178,500 in Rowan County- that is a respective change of 216, 206, and 187 percent. During that same period, Cabarrus, Iredell, and Rowan Counties experienced increases in the median contract rents of 191, 195, and 134 percent respectively. These increases in rent can become a barrier to affordable housing for those who are on fixed incomes - such as the elderly.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	13,513	30.1%
\$500-999	24,224	53.9%
\$1,000-1,499	4,969	11.1%
\$1,500-1,999	1,529	3.4%
\$2,000 or more	668	1.5%
Total	44,903	99.9%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,594	No Data
50% HAMFI	14,648	12,087
80% HAMFI	30,819	32,679
100% HAMFI	No Data	47,045
Total	49,061	91,811

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	800	805	980	1,270	1,388
High HOME Rent	621	673	838	1,001	1,098
Low HOME Rent	522	560	672	776	866

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the 2023 ACS 5-year estimates, there are a total of 247,798 housing units within the Cabarrus, Iredell, and Rowan Counties. The same data notes that 49,2397 of the aforementioned units were built prior to 1980. Approximately, twenty percent of the total housing units available are almost twenty-five (25) years of age. This is important to note because of age means more maintenance and repairs.

The total number of rental-occupied units is 59,335. There are 55,629 total rental units with the estimated gross rent at or above \$500.00. The 2023 corresponding median contract rent for Cabarrus, Iredell, and Rowan is \$1484, \$1238, and \$974 respectively.

There is not enough housing for all income levels. Furthermore, the housing that is available is already out-of-date, or will quickly become out-of-date.

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

The median rent contract in 2023 for Cabarrus, Iredell, and Rowan according to ACS was \$1,484, \$1,238, and \$974 respectively. Then in 2000 ACS the median rent contract was \$509, \$419, and \$416. ACS the data showed that the median rent contracts within the three counties increase by 191, 195, and 134 percent since 2000.. This data alone suggests that over the next five (5) years we should expect our rent percentage increases to move even higher than was reported in the 2023 ACS data.

According to ACS, the median home values for Cabarrus, Iredell, and Rowan County in 2000 was

\$118,200, \$116,100, and \$95,200 respectively. The 2023 ACS respective median home values were

\$374,200, \$356,100, and \$273,700 in the three counties. Since 2000, the respective three counties have observed approximately a 216, 206, and 187 percent increase in median home values.

Despite the lack of economic growth, the counties have been very fortunate in the sense that they all have observed increases in the median home values. This data alone suggests that over the next five (5) years we should expect our home values to increase.

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

According to the HUD FMR and HOME rents table above, the Fair Market Rents for the two (2) - three

(3) bedroom units are \$1,484 and 1,378 respectively in the Charlotte MSA (that includes Cabarrus County). As noted in the 2023 ACS survey the median rent contracts for HOME Consortium Service Area are in the \$850 range. The vast majority of clients that the counties serve are at or below the 50% AMI level. Thus, the data suggests that there is a large gap in the FMR and the Low Home Rent.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section describes the characteristics of the existing housing supply, including age and condition and the risk posed by lead-based paint. The term "condition" refers to one or more of the following housing problems and is identical to the categories set forth in the Housing Needs Summary found at section NA-10.

The City of Concord Minimum Housing Code notes that a "**dilapidated**" shall mean that a dwelling is unfit for human habitation and **cannot** be repaired, altered or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value."

The code also notes that "**deteriorated**" shall mean that a dwelling is unfit for human habitation and **can** be repaired, altered, or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value."

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Concord uses two (2) terms to describe both, substandard condition **NOT** suitable for rehabilitation, and substandard condition suitable for rehabilitation. These two (2) terms are "dilapidated structures" and "deteriorated structures." Our Code Enforcement Department uses these terms to note not only the condition of the structure, but the priority in which these structures will be addressed.

The City of Concord Minimum Housing Code notes that a "**dilapidated**" shall mean that a dwelling is unfit for human habitation and **cannot** be repaired, altered or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value."

The code also notes that "**deteriorated**" shall mean that a dwelling is unfit for human habitation and **can** be repaired, altered, or improved to comply with all of the minimum standards established by this article at a cost not in excess of 50% of its value

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	21,484	18%	16,985	38%
With two selected Conditions	338	0%	1,535	3%
With three selected Conditions	8	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	98,095	82%	26,445	59%
Total	119,925	100%	44,980	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	39,239	33%	9,664	22%
1980-1999	39,113	33%	14,764	33%
1950-1979	30,634	26%	14,159	32%
Before 1950	10,886	9%	6,367	14%
Total	119,872	101%	44,954	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	41,520	35%	20,526	46%
Housing Units build before 1980 with children present	17,515	15%	12,058	27%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Based on housing stock information provided in the 2023 Census for the tri-county area, there are 69,777 housing units built before 1980. There is no data on the number of housing units that are occupied by low to moderate income families with LBP Hazards. It can be estimated that the number of low-income households in Section NA-20, reporting severe housing problems, with one or more of four housing problems may contain lead-based paint.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The City of Concord “local” public housing authority is a department within the municipality. The Housing Authority operates 174 units within Cabarrus County. All of the units are classified as “low rent.” There is a need for additional affordable housing units, as indicated by the 1100 families have applied for these units. There are no plans in the immediate future to construct any more public housing units in Concord or Cabarrus County.

Also, there is not a waiting list, but there are currently 500 families who have applied for Section-8 Housing Choice Voucher program. Obviously, the number of families who have applied for public housing and vouchers reflect the need for more affordable housing. The wait-time for these households could be more than 24 to 48 months based on the current turnover rate.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	174	541	39	502	0	143	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Concord Housing Department (CHD) operates a total of 174 public housing units. CHD annually receives Federal funds to modernize and repair public housing units. The CHD renovates a number of units annually and largely replaces floor tile, kitchen cabinets, countertops, water heaters, and complete bathroom renovations along with painting. The CHD has a replacement cycle on all appliances, and has installed roofs, A/C siding, and security doors on much of the housing stock over the past several years. The proposed RAD development project will replace older housing stock with new housing stock.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Although the Concord Housing Department has a replacement and restoration cycle on its units, much of their housing stock is already or quickly becoming outdated. Over the next five (5) years it is going to be tough to sustain their current cycle - due to funding cuts. The CHD must continue to apply for grant funds to both construct new units and renovate its current stock. The proposed RAD development will replace some of the older stock with newer housing stock.

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

The Concord Housing Department does have a strategy to improve the living environments of the families who utilized their services. They will continue to seek funding from a variety of sources to construct new units and renovate the current units. The CHD seek to provide educational and training opportunities in the areas of pre-homeownership, basic financial management, and workforce development. CHD also hopes to implement measures to de-concentrate poverty by participating in mixed income developments, and to work with local Law Enforcement to make communities more safe and secure

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

According to the U.S. Department of Housing and Urban Development (HUD), a person is considered homeless only when he or she: (1) Resides in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings, (2) Resides in an emergency shelter, (3) Resides in transitional housing for persons who originally came from the streets or emergency shelters, (4) Resides in any of the aforementioned places but is spending a short time (up to thirty (30) consecutive days) in a hospital or other institution, (5) Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing, (6) Is being discharged within a week from an institution, such as mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than thirty (30) consecutive days and no subsequent residence has been identified, and (7) Is fleeing a domestic violence situation and no subsequent residence has been identified.

The City of Concord intends to continue to support and assist those organizations that help mitigate and abolish homelessness

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

Public Service organizations that provide assistance to homeless persons (CCM and Salvation Army) indicated that the lower earning households that we see are normally candidates for SNAP benefits, Medicaid, childcare subsidies, etc. Since they don't normally have health insurance other than Medicaid many of them may be eligible for the Affordable Healthcare plans. The community needs more navigators with a broader presence to enroll persons into plans and provide education that people can understand.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically homeless individual is defined as "an unaccompanied, disabled individual who has been persistently homeless for more than a year or who has been homeless for four (4) or more episodes over a period of three (3) years." Professionals in the field of homelessness note that, "people who are chronically homeless are highly likely to cycle in and out of housing, the streets, emergency shelters, hospitals, mental health facilities, and/or jails for varying periods of time. Within the Consortium Area there are several services and facilities that meet the needs of the homeless population. Those facilities include, Cardinal Innovations- Permanent Supportive Services, Partners, Cooperative Christian Ministry, Rowan Helping Ministries, CVAN, Salisbury VAMC, Carolinas Care Partnership- HOPWA serves Persons with HIV/ AIDS in Rowan and Iredell Counties, The Salvation Army Night Shelter, Opportunity House, Family Crisis Council of Rowan (serves victims homeless as a result of domestic violence and sexual assault) The wide varieties of services and facilities have the ability to provide several levels of resources to those in need. These resources range from emergency housing and transitional housing to workforce development and medical services.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

As the City of Concord as well as the HOME Consortium Service Area becomes a larger community, the need for facilities and services for the special needs' population will increase. The data from 2023 shows that the Consortium area has nearly 551,048 people within its service areas. With an increase of approximately 20,009 people since 2018, the HOME Consortium service area needs to develop partnerships and strategies to address and mitigate potential issues as it relates to facilities and services for the growing special needs population. Cabarrus County have developed a community cohorts that meets, collaborate, and coordinate efforts to address the needs of the community.

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

The City of Concord as well as the HOME Consortium Members will partner with several agencies in their respective areas to provide services to populations mentioned above. The City of Concord and the Concord Housing Department have programs and services to support the elderly. The City provides assistance to the elderly through the homeowner rehabilitation program and the Concord Housing Department provides both housing and services for this particular population[MC1] . Over the next five (5) years the City of Concord will pursue new partnerships (i.e.MPW, Coltrane, AYA House, CCM, etc) and with the medical community and non-profit groups who are working with the elderly population.

The special needs populations in the City need access to decent, safe, and affordable supportive housing units. Many who fall within these categories, are on fixed incomes which impact their ability to afford decent housing or to rehabilitate their existing homes. The City, in the past, has been able to address the needs of the elderly by providing funding to support the development of affordable rental

units. Opportunities will be sought in the coming years.

The City will seek partnership to provide assistance to those non-profits whose mission is to provide housing and supportive services to individuals with disabilities. The City also invests 1 percent of sales tax from general funds to the nonprofit WeBuild to address affordable housing development.

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

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

The Cabarrus County Community Cohort serves as one of the advocates for Supportive housing [MC1] that benefits those who are homeless. However, supportive housing can also act to prevent homelessness. Many individuals with disabilities and other special needs can benefit for the preventative nature of this program. The City of Concord intends on partnering and assisting those organizations whose mission is to support those in danger of becoming homeless. The City will continue to allocate funding to assist organizations that provide housing and supportive service activities.

In our annual goals, the City states that we shall provide resources to the special needs' population. Those resources include, but are not limited to transitional housing assistance, supportive housing assistance, and counseling.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

There are many complex factors which prevent low to moderate-income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels, availability of affordable housing units, and home purchase prices and rental rates. In addition, there are low to moderate-income residents that could afford a mortgage payment, but they cannot secure a mortgage because they lack sufficient capital for the down payment and closing costs. Misinformation, financial mismanagement, and poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment. The amount of DPA that is currently provided may not be enough to make a dent in affordability, so the amount is under consideration for an increase.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The increase in the cost of housing as well as the development of housing have affected the affordable housing market. As a result, the economic and commercial growth that will help provide employment opportunities as well as raise wages to help more people pursue affordable housing opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	329	79	1	0	-1
Arts, Entertainment, Accommodations	5,355	10,199	16	26	10
Construction	2,326	2,486	7	6	-1
Education and Health Care Services	4,174	4,255	13	11	-2
Finance, Insurance, and Real Estate	3,244	1,370	10	4	-6
Information	888	674	3	2	-1
Manufacturing	3,293	3,829	10	10	0
Other Services	1,041	1,111	3	3	0
Professional, Scientific, Management Services	3,829	1,734	11	4	-7
Public Administration	0	0	0	0	0
Retail Trade	5,006	9,696	15	25	10
Transportation and Warehousing	1,762	1,151	5	3	-2
Wholesale Trade	2,116	2,346	6	6	0
Total	33,363	38,930	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	272,782
Civilian Employed Population 16 years and over	258,167
Unemployment Rate	5.40
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 41 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	13,655
Farming, fisheries and forestry occupations	1,304
Service	4,485
Sales and office	9,950
Construction, extraction, maintenance and repair	4,029
Production, transportation and material moving	3,135

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,548	54%
30-59 Minutes	16,862	39%
60 or More Minutes	2,926	7%
Total	43,336	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,111	480	2,466

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	25,178	490	2,466
Some college or Associate's degree	40,635	1,338	3,942
Bachelor's degree or higher	52,007	947	6,725

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	3,541	335	555	473	714
9th to 12th grade, no diploma	1,295	915	724	1,265	1,189
High school graduate, GED, or alternative	8,183	29,874	32,344	55,602	29,000
Some college, no degree	2,335	2,453	2,869	5,040	1,810
Associate's degree	6,269	1,150	1,325	2,079	495
Bachelor's degree	1,415	12,231	15,388	24,388	9,449
Graduate or professional degree	0	24,974	1,780	1,508	798

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	98,657
High school graduate (includes equivalency)	128,003
Some college or Associate's degree	126,478
Bachelor's degree	193,067
Graduate or professional degree	245,207

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

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

The three (3) largest employment sectors in HOME Consortium Service Area are (1) Retail Trade, (2) Arts, Entertainment, Accommodations,

and (3) Education and Health.

Describe the workforce and infrastructure needs of the business community:

The overwhelmingly high number of people in the age group 18-65 is definitely the area's greatest resources. This depicts an available and willing workforce for area. Economic development has many driving factors. One of the most important factors in economic development is human capital. In 2018, approximately 35% of people in the HOME Consortium Service Area had college, some college or associate's degrees. This means that approximately 190,421 had college degrees in 2023 according to the ACS Community Survey. Current employment sectors all benefit from a workforce having a variety of skills, education and knowledge.

Concord is well served by an extensive roadway network. Transportation is a key component for economic development and growth. Recognizing the need for quality, well-maintained streets, the City includes street maintenance and construction projects in their Capital Improvement Plan to mitigate growth.

When industries are searching for a site to locate their business, they take into account the current stock of human capital and potential stock of human capital (Area colleges, universities, and Community Colleges in Cabarrus, Rowan, and Iredell County). We also have the ability to train the labor force to suit each business through our community college system

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

Over the next five (5) years, Concord, NC expects to have numerous local and regional private investments that will generate a great deal of economic activity.

The respondents that completed the primary needs survey cited economic development as an important priority. Job creation was a primary concern. Providing financial assistance for job training programs also cited in the needs' assessment. Underserved communities expressed the need

for appropriate economic development in their areas. The City works in conjunction with the Cabarrus County Economic Development Corporation to keep the tax base low. The City looks to work with Cabarrus Economic Development Corporation as they look to continue to expand and diversify economy opportunities, create a positive business environment, support existing businesses, maintain and expand community infrastructure and provide resources to new and expanding business. The program is structured to benefit greenfield sites and encourage re-use of existing building like the City owned Clearwater Arts Center & Studios.

Clearwater Arts Center & Studios is an economic and community development project that have helped to revitalize the low to moderate-income neighborhood known as Gibson Village. The City owned buildings located on Kerr Street has been renovated through 5 phases to provide space for artists and the community to use. The area in which the building is located is a predominately low to moderate-income neighborhood (60% LMI) called Gibson Village.

City Master Plan as one of the key revitalization areas in the city. The Gibson Village Neighborhood Association proposed the idea of an "Artist Village" and is very excited about its progress.

Another infrastructure asset is the influx of business within the Downtown Opportunity Zone. During the next five (5) years the addition of a 166-unit affordable housing project, rehabilitation of two (2) currently unused buildings and the rework of the streetscape on Union Avenue will bring in various commercial and residential pieces to Downtown Concord. Total investment for the housing project alone will be over \$50,000,000.

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

The HOME Consortium Service Area is very fortunate to have four (4) higher educational institutions within the service area. These educational institutions help develop both technical and professional skills. This combination works great because the community has jobs for both workforces. The community colleges in Cabarrus, Iredell, and Rowan County provide continuing educational opportunities while also helping to address the needs of the workforce that finish high school or did not go to college. Cabarrus has community college too.

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

The Centralina Workforce Development Board serves as the governing body for a variety of programs, including the Job Training Partnership Act, Work First (JOBS) welfare and placement programs, the Older Worker Americans Act Job Training and Employment Program, etc.

Local community colleges and Goodwill industries will provide occupational skills training and educational training. They all provide free educational options along with job-specific training. Occupational Skills training is designed to meet the special requirements of a business and that is conducted with employer commitment to continue to employ all trained individuals upon successful completion of the training. Secondly, educational training including workplace literacy, basic skills, "soft" skills, and English as a second language

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

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

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Discussion

MA-50 Needs and Market Analysis Discussion

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

For the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-to moderate income census tracts within the City of Concord and the HOME Consortium Service Areas

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

Yes, for the purposes of the Five-year Consolidated Plan and this section, the term concentration will be used to refer to the low-to moderate income census tracts within the City of Concord and HOME Consortium Service Areas.

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

These "concentrated" areas are typically characterized by old housing stock, low and fixed-incomes, and specified racial demographic. Another characteristic that can be assumed through data is a lower educational attainment level.

Are there any community assets in these areas/neighborhoods?

There are a significant number of community assets in these neighborhoods. These include schools, churches, parks and recreation facilities, access to trails and bus stops. However, of particular concern in some of these areas is a lack of a grocery store or other mainstream retail stores.

Are there other strategic opportunities in any of these areas?

Both aforementioned areas have a tremendous amount of opportunity. These neighborhoods in Concord are within close proximity to the downtown areas. The same holds true with low wealth communities in the HOME consortium service area. The opportunity for housing development, commercial development, and job growth are endless.

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

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

Based on survey data, over 90% of Concord residents have internet service access

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

Jurisdictions all have more than one broadband internet service provider.

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

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

N/A

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

N/A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The mission of the City as well as the HOME Consortium is to extend and strengthen partnerships among the public and private sector to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities. The Consolidated Plan establishes a unified, coordinated vision of community development actions for the upcoming five (5) years. Key elements of the Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from citizens and its community development partners to determine its housing and community development needs, and to undertake specific actions consistent with those strategies. Specifically, the City and the HOME Consortium will be actively involved with, and obtains significant input from specialized organizations, agencies, and committees focused on the needs of the City and its residents. Input is also gathered throughout the year through public meetings, citizen participation, and interaction with residents, businesses, and community stakeholders.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Concord HOME Consortium Service Area
	Area Type:	3 counties
	Other Target Area Description:	3 counties
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	HOME Consortium Service Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Describe the basis for allocating investments geographically within the state

Our focus will remain in the Lower Wealth communities. These areas have been underserved. This geographic location will serve as a great asset in the future for housing, business, senior programs, and educational opportunities.

The City of Concord has always conducted scattered site activities. Low-income households are not limited to one (1) or two (2) portions of the city. These households can be in many places throughout the city limits.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Reduce Substandard Housing and Blight
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Public Housing Residents
	Geographic Areas Affected	3 counties
	Associated Goals	Creation of Decent Affordable Housing Provide resources for rehabilitation
	Description	Reduce Substandard Housing and Blight
	Basis for Relative Priority	
2	Priority Need Name	Preserve and increase affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	3 counties
	Associated Goals	Creation of Decent Affordable Housing Provide resources for rehabilitation Administration of Federal Programs HOME Acquire/Rehab/Resell
	Description	Preserve and increase affordable housing
	Basis for Relative Priority	
3	Priority Need Name	Improve Public Infrastructure
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	3 counties
	Associated Goals	Creation of Decent Affordable Housing
	Description	Improve Public Infrastructure
	Basis for Relative Priority	
4	Priority Need Name	Increase Economic Opportunities
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	3 counties
	Associated Goals	Support Artisan's Village
	Description	Increase Economic Opportunities
	Basis for Relative Priority	
5	Priority Need Name	Scattered Site Rehabilitation
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	3 counties

	Associated Goals	Provide resources for rehabilitation Administration of Federal Programs
	Description	Scattered Site Rehabilitation
	Basis for Relative Priority	
6	Priority Need Name	Produce Affordable Housing
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	3 counties
	Associated Goals	Creation of Decent Affordable Housing Administration of Federal Programs Acquisition
	Description	Produce Affordable Housing
	Basis for Relative Priority	
	Priority Need Name	Elimination of Environmental Hazards
	Priority Level	Low
7	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	3 counties
	Associated Goals	Provide resources for rehabilitation
	Description	Elimination of Environmental Hazards
	Basis for Relative Priority	
	Priority Need Name	Support Public Service Non-Profit Agencies

8	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	3 counties
	Associated Goals	Provide Resources to special needs population
	Description	Support Public Service Non-Profit Agencies
	Basis for Relative Priority	

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	
Rehabilitation	The Planning and Neighborhood Development Department understands that our current housing stock is aging, and the need of owner-occupied rehabilitation will continue to increase. Since we plan on being more strategic with our new home construction - this should free up some resources for rehabilitation
Acquisition, including preservation	Staff will continue to pursue properties for acquisition. These properties will be both residential and commercial in use. It is always our intention to keep the character and design of the neighborhood intact. In many cases, the properties we purchase are damaged beyond repair. In those cases, we will demolish and rebuild with past character in mind.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Concord is the lead entity of the Cabarrus/Iredell/Rowan HOME Consortium. The City also receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that Concord will have a total of \$560,220 in CDBG entitlement funds and approximately \$900 in program income for a total of \$561,120 to carry out the activities included in this first-year action plan. The anticipated allocation total of \$1,238,487.98, estimated program income of \$273,900, will total \$1,512,387.98 in funding for HOME activities for the HOME Consortium in the first year of the plan. The City of Concord will utilize approximately \$580,129.99 in HOME funding for HOME activities. The total includes: HOME allocation of \$253,833.99, estimated program income of \$242,9446, and \$83,352 in program 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	560,220	900	0	561,120	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,238,488	273,900	0	1,512,388	0	

Table 50 - Anticipated Resources

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

Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. Over the next five years, City council approved funds will be used to support affordable housing activities.

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

Over the past five (5) years staff has strategically invested in properties within our target/focus areas. These properties are slated to address the affordable housing needs for those seeking homeownership, rehabilitation, and the McGill Redevelopment will provide food access.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PROSPERITY UNLIMITED	CHDO	Ownership Rental	Other
SALISBURY COMMUNITY DEVELOPMENT CORPORATION	CHDO	Ownership	Other
Concord Housing Authority	PHA	Public Housing Rental	Jurisdiction
Concord	Government	Ownership Planning Rental	Jurisdiction
Habitat for Humanity Cabarrus County	Non-profit organizations	Homelessness Ownership	Jurisdiction
COMMUNITY HOUSING DEVELOPMENT CORPORATION OF MOORESVILLE/S. IREDELL	CHDO	Ownership Rental	Other
WeBuild Concord	Non-profit organizations	Ownership	Other

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The delivery structure for CDBG and HOME services within the City of Concord are developing as planned. Staff has cultivated many programs through sub-recipient dollars and partnerships with non-profits. We have also increased our partnerships with other institutional organizations and government agencies throughout the years

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	

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

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Services to the homeless populations, including families with children, are generally coordinated through homeless public service organization such as Salvation Army, Opportunity House, Rowan Helping Ministries, and Cooperative Christian Ministries (CCM). Services for homeless veterans are provided by VA Medical Center to address their medical needs and the local housing authorities assist with their housing. Also, Salvation Army, Opp House, Hell Fighters, Aya House also provide supportive services.

needs. Services for unaccompanied youth are coordinated through CCM. Services to persons with HIV are generally coordinated through the respective County Health Departments.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There are agencies that provide domestic violence programs, substance abuse programs, education programs, and health services programs. However, where gaps do exist, it is primarily due to a lack of funding and in very limited cases, non-profit capacity. The Cabarrus County Cohort meets to collaborate, coordinate, advocate services among community stakeholders to address the needs of the community.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As stated above, one of our community's largest gaps is the capacity of our service providers. Our responsibility as the PJ is to try to help build this capacity. We will continue to provide resources to existing service providers in an effort to address capacity concerns. We will also partner with all capable and effective agencies that provide the public service programs for low-mod communities.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation of Decent Affordable Housing	2025	2029	Affordable Housing	Concord HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and increase affordable housing Improve Public Infrastructure Produce Affordable Housing	HOME: \$253,833	Homeowner Housing Added: 5 Household Housing Unit
2	Provide Resources to special needs population	2025	2029	Non-Homeless Special Needs	Concord HOME Consortium Service Area	Support Public Service Non-Profit Agencies	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide resources for rehabilitation	2025	2029	Rehabilitation	Concord HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and increase affordable housing Scattered Site Rehabilitation Elimination of Environmental Hazards	CDBG: \$100,000 HOME: \$227,784	Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Administration of Federal Programs	2025	2029	Affordable Housing Non-Housing Community Development	Concord HOME Consortium Service Area	Preserve and increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing	CDBG: \$136,508 HOME: \$130,499	Other: 5 Other
5	HOME Acquire/Rehab/Resell	2025	2029	Affordable Housing	Concord HOME Consortium Service Area	Preserve and increase affordable housing	HOME: \$123,848	Homeowner Housing Added: 3 Household Housing Unit
6	Support Artisan's Village	2025	2029	Non-Housing Community Development	Concord HOME Consortium Service Area	Increase Economic Opportunities	CDBG: \$173,176	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Acquisition	2025	2029	Affordable Housing	Concord HOME Consortium Service Area	Produce Affordable Housing	CDBG: \$100,909	

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of Decent Affordable Housing
	Goal Description	Creation of Decent Affordable Housing
2	Goal Name	Provide Resources to special needs population
	Goal Description	Provide Resources to special needs population
3	Goal Name	Provide resources for rehabilitation
	Goal Description	Provide resources for rehabilitation
4	Goal Name	Administration of Federal Programs
	Goal Description	Administration of Federal Programs
5	Goal Name	HOME Acquire/Rehab/Resell
	Goal Description	HOME Acquire/Rehab/Resell
6	Goal Name	Support Artisan's Village
	Goal Description	

7	Goal Name	Acquisition
	Goal Description	

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Concord as well as the HOME Consortium will do its best to serve all the very low, low, and moderate-income families within the HOME Consortium Service Area (s). We will continue to focus our services and resources within our low to moderate income neighborhoods. *SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)*

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

The Concord Housing Department has a gap in the number of available units and the number of applicants on the applicant list. The proposed RAD redevelopment will address the need.

Activities to Increase Resident Involvements

The Concord Housing Department provides several avenues for resident involvement. They would like to continue and increase some of these programs. For example, they provide residents with

(1) neighborhood networking opportunities (2) Home-ownership counseling, and (3) classes to self-sufficiency.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

The Concord Housing Department does not have the "troubled" designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

There are many complex factors which prevent low to moderate-income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels, availability of affordable housing units, and home purchase prices and rental rates. In addition, there are low to moderate-income residents that could afford a mortgage payment, but they cannot secure a mortgage because they lack sufficient capital for the down payment and closing costs. Misinformation, financial mismanagement, and poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment. The amount of DPA that is currently provided may not be enough to make a dent in affordability, so the amount is under consideration for an increase.

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Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- Support non-profits who help those that have made bad decisions in the past, to work towards better opportunities. Provide and assist in down-payment assistance programs, workforce development programs, and financial management programs
- Partner with lending institutions to provide a wide variety of financing options for low-moderate income households. DPA amounts increases are being considered to help with affordability.

Homebuyer education workshops are being held for the Spanish speaking population

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Concord partners with the Piedmont Regional Continuum of Care and local public service agencies to combat homelessness and provide assistance for the creation of a seamless continuum of housing and support services. It is the ultimate goal to provide services and housing to all homeless and subpopulations of homeless in the city and county. However, as the system stands today, there are multiple agencies and coalitions working on this issue. Over the course of the next five (5) years, the city and its partners must strengthen the coordination of homeless prevention activities by taking a comprehensive approach to the issue. This is not a housing issue, nor is it a support service issue. We must begin to treat homelessness as a community development activity - meaning workforce development, job creation, support services, and housing all combined.[MC1]

There will continue to be Point-in-Time surveys conducted to identify both sheltered and unsheltered persons. Through these surveys, the COC and partners will implement strategies that will:

- Identify the chronically homeless persons within the City of Concord and HOME Consortium Service Area (s)
- Create programs that prevent homelessness prior to it occurring
- Provide supportive and transitional housing for those in need

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to provide funding to support shelter operations like Cooperative Christian Ministries(CCM) and Salvation Army. The City will collaborate with organizations seeking to provide transitional and rapid housing for homeless persons.

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

The CCM housing staff identifies affordable housing units in the community, provide tenant education and helps to mediate potential landlord issues for customers. For veterans, the CCM and Samaritan House Shelter program provides rehousing for veterans and their families who may be in the emergency shelter as well as prevention services to help stabilize veterans in their existing housing. There are limited Permanent supportive housing resources in our community for persons with disabilities. Also, CCM's program serves the Unaccompanied Youth demographic.

Opportunity house provides a day shelter, but they often refer families or individuals to other service providers.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The cause, nature and full extent of the homeless problem in the HOME Consortium Service Area is both varied and complex. With the different homeless populations described here and the level of services offered as they relate to the Piedmont Regional Continuum of Care initiative, it is obvious that there is no single cause of homelessness.

As stated above, there are several programs and a team to implement the Ten (10) Year Plan to end Chronic Homelessness. One (1) strategy in the plan is to move families and individuals into both transitional and permanent supportive housing. The City will assist the Piedmont Regional CoC, Concord Housing Department, and CCM with such programs.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

HUD required that all residential properties built before 1978 receiving federal funds are tested for lead based paint and that any lead hazards discovered are to be addressed. At this time the City of Concord only provides assistance to owner occupied housing as well as those we purchase.

The Consortium understands the danger of lead-based paint and asbestos. The discovery of asbestos or lead based paint in a dwelling unit may require encapsulation or removal prior to demolition. All CDBG and HOME-assisted rehabilitation projects are carried out in compliance with HUD's lead-based paint hazard regulations, which require complete abatement of the lead-based paint hazard when CDBG or HOME funds are used for substantial rehabilitation. In collaboration with CHA and SoilSHOP events, lead-safe work practices and clearance testing are performed as required by HUD regulations.

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

Based on housing stock information provided in the 2020 Census [MC1] for the HOME Consortium Service Area there are 50,670 housing units built before 1978. The HOME Consortium Service Area has a low rate of lead poisoning and the actions outlined above are designed to minimize the risk of exposure to lead paint hazards and spices.

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

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City of Concord's housing programs were created to address poverty and the lack of resources through providing housing opportunities for low-income households. Without these housing opportunities many low-income households would not be able to afford housing rehabilitation costs, renting, or purchasing a home.

During the next five years the City will continue to support non-profit organizations and programs that provide emergency shelter, affordable housing, and other supportive services designed to assist this population achieve economic independence. In addition, the City will continue to encourage economic development in low- and moderate-income areas to remove slum and blight conditions; rehabilitate substandard existing single-family homes; rehabilitate or provide new affordable rental housing units; improve public facilities and public infrastructure; offer down payment assistance toward the purchase of a home; support programs for the homeless. The Cabarrus County Collaboration has served to be a great asset in supporting, collaborating, and advocating services that address community needs.

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

SP-80 Monitoring - 91.230

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

After evaluating all the necessary information, the lead agency monitor writes an assessment letter to the member summarizing the findings. Included are suggestions for organizational improvements or necessary program changes.

CDBG Subrecipient Monitoring

The City provides small grants annually to eight public service agencies to help cover operational costs. Public service agencies must be concerned with the efficiency and effectiveness of service delivery. All subrecipients are required to submit quarterly reports and audits to the City. Since most of the recipients have been funded by the city for a number of years, their efficiency and effectiveness are familiar; therefore, on-site monitoring visits and desk monitorings are planned to be rotated every other year. If, however, an agency does not appear to be performing effectively or efficiently, a site visit is promptly made and technical assistance provided. CDBG and HOME projects staff holds a in-house monthly compliance meeting for each project.

Rental Projects Housing Monitoring

Staff must review annual Project Compliance Reports and perform regular on-site visits throughout the affordability period to ensure continued compliance with:

- Rent and occupancy requirements
- Property standards
- Other Federal requirements (e.g. fair housing, lead-based paint, and affirmative marketing)

Expected Resources

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

Introduction

The City of Concord is the lead entity of the Cabarrus/Iredell/Rowan HOME Consortium. The City also receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that Concord will have a total of \$560,220 in CDBG entitlement funds and approximately \$900 in program income for a total of \$561,120 to carry out the activities included in this first-year action plan. The anticipated allocation total of \$1,238,487.98, estimated program income of \$273,900, will total \$1,512,387.98 in funding for HOME activities for the HOME Consortium in the first year of the plan. The City of Concord will utilize approximately \$580,129.99 in HOME funding for HOME activities. The total includes: HOME allocation of \$253,833,.99,

estimated program income of \$242,9446, and \$83,352 in program 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	560,220.00	900.00	0.00	561,120.00	0.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,238,487.98	273,900.00	0.00	1,512,387.98	0.00	

Table 54 - 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

Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. Over the next five years, City council approved funds will be used to support affordable housing activities.

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

Over the past five (5) years staff has strategically invested in properties within our target/focus areas. These properties are slated to address the affordable housing needs for those seeking homeownership, rehabilitation, and the McGill Redevelopment will provide food access.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation of Decent Affordable Housing	2025	2029	Affordable Housing		Produce Affordable Housing	CDBG: \$560,220.00 HOME: \$227,738.00	Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Provide Resources to special needs population	2025	2029	Non-Homeless Special Needs	Concord HOME Consortium Service Area	Support Public Service Non-Profit Agencies	CDBG: \$75,000.00	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of Decent Affordable Housing
	Goal Description	
2	Goal Name	Provide Resources to special needs population
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Concord as well as the HOME Consortium has established the following two (2) categories of strategies for meeting the needs of the underserved in the community. These categories are Housing Strategies and Community Development Strategies. Each category has several projects associated with them. The Housing Strategy projects include down payment assistance, development of affordable housing, and community partnerships. The Community Development Strategy projects include revitalization, leveraging multi-family development, infrastructure improvements, and creating economic development opportunities.

Projects:

- Program Administration
- Housing Rehabilitation
- Public Service
- Economic Development
- Acquisition of Substandard Properties
- Development and New Construction of homeownership and rental properties
- Down Payment Assistance
- Community Housing Development Organizations

#	Project Name
1	HOME-Consortium Administration
2	CDBG Administration
3	HOME CHDO Allocation
4	CDBG-Public Services
5	CDBG Clearwater Activity
6	CDBG Substantial Repairs
7	HOME Concord Owner-Occupied Rehabilitation
8	HOME Consortium Acquisition/Rehab/Resell

Table 56 – Project Information

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

The City of Concord and HOME Consortium has been dedicated to assisting lower wealth families and individuals. The HOME Consortium and the City's programs assist in providing resources, information, and education that help prospective homebuyers in their respective pursuit toward homeownership.

The resources, information, and education help them to address and overcome the barriers to affordable housing.

AP-38 Project Summary
Project Summary Information

1	Project Name	HOME-Consortium Administration
	Target Area	HOME Consortium Service Area
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$123,848.80
	Description	HOME-Consortium Administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The administration funds help consortium members administer the HOME program
	Location Description	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	Planned Activities	
2	Project Name	CDBG Administration
	Target Area	Concord HOME Consortium Service Area
	Goals Supported	Creation of Decent Affordable Housing
	Needs Addressed	Scattered Site Rehabilitation
	Funding	CDBG: \$112,044.00
	Description	CDBG Administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Type will be LMI homeowners who need emergency repairs. Those are repairs which will cause them harm or force them to leave their home. Concord estimates to assist 5-10 depending on need.
	Location Description	The City of Concord Service Area
	Planned Activities	Public Services, community centers, and Housing rehabilitation
	Project Name	HOME CHDO Allocation

3	Target Area	HOME Consortium Service Area
	Goals Supported	Creation of Decent Affordable Housing
	Needs Addressed	Preserve and increase affordable housing
	Funding	HOME: \$185,773.20
	Description	HOME CHDO Allocation
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 planned, but 1 since it takes 2 years of funding to produce affordable housing
	Location Description	
	Planned Activities	
4	Project Name	CDBG-Public Services
	Target Area	Concord HOME Consortium Service Area
	Goals Supported	Provide Resources to special needs population
	Needs Addressed	Support Public Service Non-Profit Agencies
	Funding	CDBG: \$75,000.00
	Description	CDBG-Public Services
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimate of touching 1000+[MC1] families
	Location Description	City of Concord Service Area
	Planned Activities	Activities range from educational, health/medical support, housing, homeless supportive services, and helping to feed those in need
5	Project Name	CDBG Clearwater Activity
	Target Area	Concord HOME Consortium Service Area
	Goals Supported	
	Needs Addressed	Improve Public Infrastructure

	Funding	CDBG: \$173,176.00
	Description	CDBG Clearwater Activity
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Facility has a direct benefit to the Gibson Community which is an LMI community of over 3,000 residents. However, the facility is open to all Concord resident to learn and experience art.
	Location Description	City of Concord Service Area
	Planned Activities	Community events and meetings for the neighborhood and surrounding communities
6	Project Name	CDBG Substantial Repairs
	Target Area	Concord HOME Consortium Service Area
	Goals Supported	Creation of Decent Affordable Housing
	Needs Addressed	Reduce Substandard Housing and Blight Preserve and increase affordable housing Scattered Site Rehabilitation
	Funding	CDBG: \$100,000.00
	Description	CDBG Substantial Repairs
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimate about 1-2 Elderly LMI families depending on the scope and cost of the substantial repair
	Location Description	City of Concord Service area
	Planned Activities	
7	Project Name	HOME Concord Owner-Occupied Rehabilitation
	Target Area	HOME Consortium Service Area
	Goals Supported	

	Needs Addressed	Reduce Substandard Housing and Blight Preserve and increase affordable housing Scattered Site Rehabilitation
	Funding	HOME: \$227,783.99
	Description	HOME Concord Owner-Occupied Rehabilitation
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimate of 5 or more LMI Elderly families depending upon the scope and cost of the rehab
	Location Description	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	Planned Activities	Rehabilitation services to Elderly LMI families
8	Project Name	HOME Consortium Acquisition/Rehab/Resell
	Target Area	
	Goals Supported	Creation of Decent Affordable Housing
	Needs Addressed	Produce Affordable Housing
	Funding	HOME: \$300,000.00
	Description	HOME Consortium Acquisition/Rehab/Resell
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)

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

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

Program activities carried out by the City of Concord and the HOME Consortium will occur in Cabarrus, Rowan, and Iredell County. However, over the past ten (10) years the City of Concord has focused the vast majority of its Community Development resources within the older low to moderate income communities near the inner city. These neighborhoods include Logan, Gibson Mill, Silver Hill, Underwood Park, Sidestown-Shankletown, and Brown Mill.

The city considers these neighborhoods our primary target area to address any underserved needs. In the past ten (10) years, we have focused housing, public service, code enforcement, and economic development activities in these neighborhoods.

According to the 2023 ACS , a majority of the population within these targeted neighborhoods are minority. However, the City of Concord supports all low-moderate income families and individuals regardless of the location within the Concord City limits. Our programs, marketing, and service incorporate the entire city.

Geographic Distribution

Target Area	Percentage of Funds
Concord HOME Consortium Service Area	100
HOME Consortium Service Area	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

First, these lower wealth neighborhoods (HUD determined LMI areas) were identified as underserved when looking at community economic development needs. We also determined that there Was lower investment in these communities which has led to hampered revitalization efforts. As an advocate, we wanted our investment to serve as a catalyst for additional public and private investment in lower wealth communities.

The federal funding will provide underserved communities resources to turn a negative into a positive in these areas. Federal programs will give us the ability to leverage funding from both private and public agencies in this area due to the amount of low wealth within these communities. Partnerships with other community stakeholders allow the city to "stretch" its dollars in these underserved areas. To the greatest extent feasible, funding will be targeted in these geographic areas. However, in order to ensure

the timely expenditure of funds, program activities will continue to be funded on a first-come, first-served basis.

Discussion

The Cabarrus/Iredell/Rowan HOME Consortium consists of City of Concord, Cabarrus County, City of Kannapolis, Town of Mooresville, City Statesville, City of Salisbury, and Rowan County . The CHDOs include Prosperity Unlimited, Community Foundations, and Salisbury CDC . HOME Consortium members get 10% of the HOME allocation to use for administration of the HOME program. CHDOs receive the 15% of the HOME allocation for HOME projects and activities. Rowan and Cabarrus County have not elected not to take any funds for 2025-2026 program year

Affordable Housing

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

Introduction

In an attempt to address the barriers to developing affordable housing, the City of Concord and the HOME Consortium Service area will continue to create single-family affordable housing opportunities. Moreover, we will continue to try and leverage additional dollars for multi-family affordable housing. Properties are currently owned or acquired by the City of Concord and the HOME Consortium with local federal funds. Upon acquisition of buildable land, those lots will be used to develop affordable houses which will be built by Concord, HOME consortium members, or other non-profit agencies. Purchase of land and improvements increase the affordability of the lot or units, which in turn drives the cost down for the potential tenant. As lots or units are sold, leased, or rented - a portion of the funds may be recaptured to fund future developments.

Recaptured funds will be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations.

The City of Kannapolis does not plan to provide housing assistance for homeless or special need families through their CDBG and HOME programs. Those needs will be partially addressed through partner organizations. For example, Cooperative Christian Ministry has expanded its My Father's House emergency shelter for families.

The 2025-2029 City of Salisbury's Consolidated Plan identifies a considerable need for affordable housing units to decrease the cost burden on individuals and families. The plan identifies a need for these units to be located in areas accessible for individuals and families without automobiles to access basic goods and services. Additionally, there is a need for affordable housing for seniors and the disabled. Additionally, the plan prioritizes Salisbury's community development activities upon increasing the supply of affordable housing for homeownership; activities include owner-occupied rehabilitation, emergency rehabilitation, and acquisition/rehab or new construction.

Salisbury's plan also identifies strategies to remove or ameliorate barriers to affordable housing, such as insufficient understanding of fair housing laws, insufficient testing and supporting activities, and a lack of interest in fair housing and affirmatively furthering fair housing. The City of Salisbury is committed to affirmatively furthering fair housing and will update its Analysis of Impediments report as required. The City of Salisbury will also partner with the local Humans Relations Council and the Housing Advocacy Commission to form a new joint-committee to develop a city-wide Fair Housing Plan, with the intent of providing educational materials and resources to advocate for fair housing and ensure that the law is

understood by local stakeholders.

One Year Goals for the Number of Households to be Supported	
Homeless	450
Non-Homeless	30
Special-Needs	0
Total	480

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

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

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

Introduction

Families below 30 percent of AMI are traditionally served by Public Housing. The Concord Housing Department (CPHD) owns and operates 174 units of public housing. These units are spread out amongst eight (4) locations within the city limits and Kannapolis. The CPHD has control over 715 Housing Choice Vouchers at this time.

Families below 30% if AMI are traditionally served by Public Housing. The Concord Housing Department (CHD) owns and operates 174 public housing units. The units are spread out amongst four (4) locations within the city limits of Concord. The CHD has 492 Housing Choice Vouchers (HCV), 12 Veterans Affairs Supportive Housing vouchers (VASH), 14 Family Unification Program Vouchers (FUP). There are also 44 Project-Based Vouchers (PBV) for the elderly, in partnership with Douglas Development, LLC.

CHD's Public Housing application list consists of more than 1100 applicant families, who are at or below 30% of the Area Median Income (AMI). The Housing Choice Voucher application list consists of more than 500 applicant families, who are at or below 30% of the Area Median Income (AMI). Payment standards range from 95% - 110% of the Fair Market Rent (FMR), published by HUD. The waiting lists for both programs are closed at this time.

The City of Kannapolis does not have its own housing authority. The Rowan County Housing Authority operates two public housing communities in Kannapolis (Running Brook and Locust St.) The Rowan County Housing Authority and the Concord Housing Authority administer Section 8 tenant-based vouchers, which can be used in Kannapolis. Each housing authority submits its own five-year plan to HUD.

The City of Salisbury will address participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes are offered on budgeting, credit preparedness, purchasing a home and similar topics. These classes are offered by Prosperity Unlimited

for nominal fees for homebuyer education and enrollment.

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

The City of Concord's Housing Department plans to:

- Production of new affordable units through our RAD property redevelopment
- Maintain current units
- Provide grants for resident self-sufficiency
- Establish a homeownership education and awareness program
- Make improvements to energy saving items

No City of Kannapolis funds for FY 2024-25 will be used to directly serve residents of public housing.

The City of Salisbury Police Department will meet with property managers at Salisbury Housing Authority properties to develop crime reduction strategies where needed.

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

The City of Concord and the Concord Housing Department have worked together over the past five (5) years to facilitate pre-homeownership counseling and education to interested residents. During this time, we have worked with the Concord Housing Department staff to provide affordable housing options to public housing residents that are preparing for the unique responsibility of homeownership. We have collaborated on Pre-homeownership counseling and education as well as partnered on Fair Housing awareness forums. The City anticipates this partnership to continue to provide housing opportunities through affordable housing development, rehabilitation, and the City's down payment assistance (gap funding) program to help prospective homeowners.

The Rowan County Public Housing and Concord Housing Department both have educational programs that encourage self-sufficiency and make residents aware of resources that can assist in the path towards homeownership. They will refer residents to homebuyer education programs when appropriate.

Housing counselors with Prosperity Unlimited and Community Foundations will assist public housing residents on their self-sufficiency goals related to financial literacy, improving their credit score and in some cases, purchasing a home. Public housing residents also have the option of participating in the Family Self Sufficiency Program administered by the Salisbury Housing Authority (SHA) and Concord Housing Department CHD). Participants work with program staff to set attainable goals and take part in

a savings plan. Resident Councils are available through the SHA and CHD to provide an avenue for resident participation in policy development and plans that affect them.

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

The City of Concord's Housing Department or the Salisbury Housing Authority is not a troubled agency.

Discussion

The City of Kannapolis relies on the Rowan County Housing Authority and Concord Housing Department [MC1] to address the needs of public housing residents. The City of Kannapolis does not put direct funding towards public housing; we use our funds to address other low-moderate income priorities.

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

Introduction

This provides an overview of the programs that will be funded in FY25-26 that address the needs of the homeless and those with special needs. Services for homeless individuals and families and persons with special needs will continue to be provided through a network of collaborative partnerships with local non-profit organizations. During the FY25-26 fiscal year, the City of Concord will allocate CDBG funding to support public service activities, including those that serve homeless persons.

Due to limited funding and staff capacity, the City of Concord relies heavily on partner organizations to address the needs of the homeless and special needs. The Salvation Army provides overnight services. Cooperative Christian Ministry (CCM) provides an array of housing options for homeless individuals and families and is a sub-recipient of public service funds from the City's CDBG program. Opportunity House and HellFighters are using public service funds to help address some of the needs of the homelessness. Within the HOME Consortium Service area, Cardinal Innovations receive permanent supportive housing grants and manages services for those with mental or developmental disabilities, and those with substance abuse.

Salisbury's homeless subpopulations include veterans, victims of domestic abuse and other groups; non-homeless special needs populations include the physically and developmentally disabled, the mentally ill, substance abusers, HIV/AIDS populations and the elderly. Overnight homeless assistance is provided by Rowan Helping Ministries. Homeless prevention activities will include foreclosure prevention programs offered by the Salisbury Community Development Corporation (CDC), as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners.

The City of Salisbury does not directly administer any program providing support or care to homeless individuals and families. However, the City of Salisbury provides annual public service funding for local emergency shelters for the homeless that are administered by the Rowan Helping Ministries and the Family Crisis Council. The City is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City will continue to allocate public service funding to these organizations, as well as attend meetings relative to the City of Salisbury's role in addressing poverty in our community.

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

The City of Concord, in conjunction with the Piedmont Regional CoC, Concord Housing Department, Cooperative Christian Ministries (CCM), Salvation Army, CVAN, and Opportunity House will provide programs to both reduce and end homelessness. These goals may include but are not limited to (1) providing funding for homeless essential services to include outreach and counseling, and (2) providing funding for facilities for the homeless.

The City of Concord has a co-worker on the committee that is committed to the continuance of support for the Piedmont Regional committee Continuum of Care through programs and services that reduce and eliminate homelessness.

This process is a stated method that the City of Concord cannot confirm. Homeless persons who are referred to an emergency shelter will be assessed through the Coordinated Assessment Plan being submitted by the Balance of State Continuum of Care that includes the Piedmont Regional Committee. The Coordinated Assessment Plan describes how and where individuals and families will be assessed and prioritized for housing in the community. That plan is not finalized but essentially says that assessment will happen at the emergency shelter level and diversion efforts will take place to make sure that people can return to the community without entering shelter if they don't absolutely need shelter. Those who are unsheltered are assessed by the organization that provides services for these individuals. That could include a soup kitchen, daytime homeless program (such as the Opportunity House), and the school systems if the families have children in school. These organizations work to understand the households' needs, provide available assistance, and make referrals to other organizations for additional assistance.

The City of Salisbury will fund a public service activity this year to help offset costs of the overnight shelter manager position for Rowan Helping Ministries. Also this year the City of Salisbury will help support the overnight shelter manager for Family Crisis Council which provides emergency assistance for victims of domestic abuse. This assistance will help ensure that these facilities are adequately staffed to meet the individual needs of shelter guests. The Town of Mooresville didn't provide any assistance with any homeless service organizations.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Concord is committed to the continuance of support for the regional homeless shelter managed by the Salvation Army and Opportunity House (a day shelter). Furthermore, the City is

committed to providing resources and assistance to mitigate homelessness before it happens through programs and services that reduce and eliminate homelessness.

Kannapolis' Coordinated Assessment Plan will help assess the needs of homeless persons and direct them to the most suitable and available type of shelter or housing option. The plan also describes how people will be prioritized for housing using a tool called the Vulnerability Index- Service Prioritization Decision Assistance Tool (VI-SPDAT). Current shelter options in the Kannapolis area include emergency shelter for individuals, emergency shelter for families, shelter for domestic violence victims, transitional housing programs for families and single mothers with children, and rental or financial assistance to help cover the cost of an apartment or hotel.

The City of Salisbury does not directly administer any program providing support or care to homeless individuals and families. However, the City provides annual public service funding for local emergency shelters for the homeless that are administered by the Rowan Helping Ministries and the Family Crisis Council. The City of Salisbury is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City of Salisbury will continue to allocate public service funding to these organizations, as well as attend meetings relative to the City's role in addressing poverty in our community.

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

The concept of transitional housing has a long history in the fields of mental health and corrections, predating its application to the homeless arena by decades. State and local public mental health and corrections departments developed these residential programs to ease the transition back into regular housing for people leaving mental hospitals or prisons.

Today transitional housing has many other users. These users range from the mentally disabled, to homeless, youths aging out of foster care, and to those on the brink of becoming homeless. In the HOME Consortium Service Area, the typical individual or family that stays in transitional housing usually has demonstrated an inability to sustain housing. They have either defaulted on their lease, been evicted from their homes, and/or have a poor credit history.

The City of Salisbury partners with Prosperity Unlimited to offer classes in budgeting, purchasing insurance, and related topics that help public housing residents become self-sufficient. Rowan Helping

Ministries offers counseling services to individuals to address obstacles that may be contributing to their homelessness.

The City of Concord will not differentiate between the already homeless and those individuals and families who are on the brink of becoming homeless. CDBG funds have been allocated for Public Service activities. Nonprofit organizations (AYA House, CCM, Opportunity House, and any others who work in this area) will be provided an opportunity to apply for public service funding to assist with shelter operations and delivery of services to the homeless population. The City understands that both transitional and supportive housing has the ability to help break down the barriers to affordable housing.

In Kannapolis, The CoC Coordinated Assessment has built in timelines that will facilitate families' movement through the system if resources are available. For veterans, the Supportive Services for Veterans Families (SSVF) program provides rapid rehousing for veterans and their families who may be in the emergency shelter as well as prevention services to help stabilize veterans in their existing housing. There are limited permanent supportive housing resources in the community for persons with disabilities. Spots open up in that program mainly when deaths occur.

Cooperative Christian Ministry are looking to expand its My Father's House program, which provides emergency shelter and services for families with children, to have double the current capacity to house more families. The newly expanded Salvation Army Center for Hope Concord will be another local resource to help the needy in providing emergency shelter and services for families.

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.

Although the City of Concord does not receive ESG assistance, the city remains committed to assisting partners such as the Salvation Army, Cooperative Christian Ministries (CCM), Opportunity House, AYA House, and other local public housing and service agencies. As mentioned above, the City will provide CDBG funding to assist with public service activities, including those that meet the needs of homeless persons. In addition, a number of the organizations participating in the CoC provide case management services. Case management focuses on identifying resources within the community and making the necessary referrals to ensure the direct assistance is provided to minimize the risk for homelessness. There are ongoing case management services provided through organizations such as Piedmont Regional CoC Care, CCM, Salvation Army, and Rowan Helping Ministries, and the County

(Cabarrus, Rowan, and Iredell) Department of Social Services.

The City of Kannapolis' non-profit partners are key in the prevention of homelessness. Cooperative Christian Ministry provide financial assistance for rent and utilities as well as a food pantry. Prosperity Unlimited and Habitat for Humanity provide financial literacy education and foreclosure prevention counseling. The school systems provide referrals and some assistance to families at imminent risk of homelessness.

For individual who are being discharged from institutions and systems of care, there are some specialized services to assist these individuals. These support organizations include the Cabarrus County Criminal Justice Partnership Program, the Employment Security Commission's Offender Specialist to help with job seeking, Cardinal Innovations for mental health, Rowan-Cabarrus Community College for workforce training programs for offenders and its R3 Career Center (has programs for those with a criminal record).

Homeless prevention activities will include foreclosure prevention programs offered by the Prosperity Unlimited, as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. Many CHDO clients are elderly and do not have the resources to make minor repairs or modifications to their homes to allow them to age-in-place.

The City of Salisbury supports services for the homeless, persons with HIV and others focus on homeless prevention through crisis assistance to address eviction notices, disconnect notices, food and clothing assistance to help avoid displacement. For those experiencing homelessness, two emergency shelters are available with the capacity to assist chronically homeless, families with children, unaccompanied youth, veterans and victims of domestic abuse. Services offered in conjunction with shelter services include life skills coaching, transportation assistance, cooked meals, deposits, prescriptions and referrals to other human service agencies. Case management is a critical service offered to connect the homeless population with other services, some of which are listed above, available in the community to help meet their individual needs. While the City of Salisbury does not have a specific strategy to help individuals avoid becoming homeless upon discharge from mental health institutions or other types of facilities, the public services funding it allocates to Rowan Helping Ministries helps provide shelter and supportive services for the general homeless population where these individuals can receive other supportive services that may help them assimilate back into the community.

Discussion

Although the City of Kannapolis does not provide direct funding for the homeless, the City of Kannapolis supports organizations that do so through the grants we provide non-profit organizations for public service activities. In addition, the City of Kannapolois has provided rehabilitated housing units for use as transitional housing. Most direct services to homeless and special needs individuals are done through

partner organizations. Mooresville and Statesville did not provide any working relationships with homeless service organizations?

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

Introduction

The City of Concord has identified several barriers that impede efforts to develop affordable housing or that make decent, safe, and sanitary housing unobtainable by lower income families in Concord and the HOME Consortium Service Area. Financial barriers to affordable housing exist for both homeowners and renters. Many low and moderate-income families do not have the funds needed for down payment and closing costs for the purchase of a home. The aforementioned barrier coupled with poor credit histories does not make acquiring a home easy. Many lower wealth families' incomes have not kept pace to the rising costs of owner-occupied and rental housing.

Many low and moderate-income households, especially first-time homebuyer could benefit from homeownership, counseling/budgeting, and education to prepare them for the unique responsibility of homeownership. In addition, first-time homebuyers may not fully understand the home buying and lending process, making them less willing or ready to enter into homeownership. For lower income renters, a lack of understanding concerning the laws and requirements of landlords and the rights to tenants can further act as a barrier.

The City of Concord had adopted affirmative marketing procedures and requirements for any housing with five or more HOME-assisted units. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, to make them aware of available affordable housing opportunities.

The City of Concord and HOME Consortium members understands that we have populations that are in a greater disproportionate need. The Hispanic population is not only a growing population across the nation, but also in the HOME Consortium Service Area. *See attached Housing Study. The City prepares affordable housing brochures in Spanish. We also completing Fair housing training fully in Spanish. We are encouraging agencies to present the home education workshops and other housing related presentations in Spanish as well

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

In an attempt to address the barriers to developing affordable housing, the City of Concord continues to create affordable housing. The land for the affordable housing development is purchased by the City with funding from approved public funds. Upon acquisition and installation of infrastructure, the City builds or makes lots available for development. All submitted proposals are accepted based on a

reasonable price per square foot and the contractor's ability to meet building specifications as required by the Solicitation of Contractors to be vetted and added to Contractor's List. The Contractor's List is where we solicit bids for construction activities. The purchase of the land and installation of the infrastructure improvements increases the affordability of the lots, while reducing the cost to the homebuyer. We only sell after we construct and sometimes the land cost is added to the deed restriction as the method to create affordability.

The HOME Consortium Service Area has many lower wealth residents that can afford a mortgage payment but are unable to obtain the goal of homeownership because they cannot save sufficient funds to cover the down payment and closing costs, or they have credit issues that prevent them from obtaining loan approval. We will continue to partner with local non-profit agencies to provide homeownership counseling and educational workshops for prospective homebuyers. The City of Concord also recognizes the need for additional affordable rental units for lower wealth households and special needs populations. The City will continue its support of local housing initiatives by ensuring that diverse and affordable housing options are available. The City will also continue to partner with non-profit organizations and for-profit developers.

Discussion

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

Introduction

Continue to provide low to moderate income homeowners with a **rehabilitation program** that ensures that their homes are energy efficient, that they are suitable living environments, and remain affordable. Complete ten (10) overall homeowners and elderly rehabilitations/reconstruction each year in the 2025 – 2029 Consolidated Plan.

- Provide **Public Service funding** to a variety of agencies.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Provide urgent repairs to owner occupied homes when feasible
- Look at partnering with the private sector, non-profits, and public sector agencies to produce more **affordable housing** units using CDBG funding. Invest in new multi-family units when possible - by providing gap funding.
- Continue to cultivate and build training capacity for CHDO's to build single-family homes for both renters and home buyers.
- Continue efforts to support the **special needs** population with both permanent and transitional housing. Continue partnering with the Continuum of Care.

Actions planned to address obstacles to meeting underserved needs

nue to provide low to moderate income homeowners with a **rehabilitation program** that ensures that their homes are energy efficient, that they are suitable living environments, and remain affordable. Complete ten (10) [MC1] overall homeowners and elderly rehabilitations/reconstruction each year in the 2025 – 2029 Consolidated Plan.

- Provide **Public Service funding** to a variety of agencies.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Provide urgent repairs to owner occupied homes when feasible
- Look at partnering with the private sector, non-profits, and public sector agencies to produce more **affordable housing** units using CDBG funding. Invest in new multi-family units when possible - by providing gap funding.
- Continue to cultivate and build training capacity for CHDO's to build single-family homes for both renters and home buyers.
- Continue efforts to support the **special needs** population with both permanent and transitional

housing. Continue partnering with the Continuum of Care.

Actions planned to foster and maintain affordable housing

The City of Concord as well as the HOME Consortium intends to take the following actions to foster and maintain affordable housing:

1. Increase homeownership opportunities under programs that maximize HOME resources by providing funding for down payment assistance for first-time homebuyers and referring prospective homeowners to homeownership educational workshops.
2. Sustain housing for existing homeowners by providing both CDBG and HOME funds for owner-occupied rehabilitation
3. Increase homeownership opportunities under programs that maximize HOME and partnership with non-profit developers.
4. Provide funding for the acquisition of blighted, deteriorated, and dilapidated rental structures for rehabilitation or demolition.
5. Provide HOME funding for multi-family homeownership and rental purchase/new construction
6. Help broker information and refer residents to the necessary resources to help residents seek economic opportunities through youth development programs, job training programs, housing education programs, and personal budget classes. The City is reviewing the current funding levels for DPA to assess need to increase assistance for FTB.

Actions planned to reduce lead-based paint hazards

Over the next year the HOME Consortium member's Local County Health Departments will continue its efforts to monitor the health and safety risks created by lead-based paint. The respective Health Department will continue to administer the Lead Poisoning Prevention Program. The Lead Poisoning Prevention Program is targeted to children birth to 6 years of age and provides screening for elevated blood lead. The program also educates parents on how to prevent lead poisoning in their child. Older children are screened if lead poisoning is found in younger siblings or close contacts. There are no charges for lab services/consultation for this service at the respective County Health Departments. In addition, through the Residential Rehabilitation program, the City will continue to conduct lead testing on homes constructed before 1978. If lead-based paint is found, and if economically feasible, the lead

will be removed or encapsulated. All contractors must have the proper lead certifications. Lead based paint brochures are also provided to all applicants applying for rehabilitation assistance . The City of Concord SoilSHOP efforts provide important info where we would share this effort with members who wish to host an event in their community.

Actions planned to reduce the number of poverty-level families

Concord housing programs inherently address poverty by creating housing opportunities for low-income households. Without these housing opportunities many low-income households would not be able to afford housing rehabilitation costs or to purchase a home. Furthermore, funding through the CDBG Public Service line item allows transitional housing providers such as the Cooperative Christian Ministries to assist those families and individuals who normally reside in impoverished conditions. They can do so through job training and educational programs. The strategy is to find suitable employment for people, thus reducing the number of those in poverty.

Actions planned to develop institutional structure

The City of Concord will continue to provide program delivery services through the process established for administering the HOME and CDBG federal funds. Nonprofit agencies are helpful to the City of Concord's institutional structure. Agencies such as: WeBuild, Habitat for Humanity, Concord Housing Department, WeBuild , Piedmont Regional CoC, Cooperative Christian Ministries, Salvation Army, and United Way are only some of the valuable non-profits that the City relies on within its delivery structure. The Cabarrus Collaborate Co-hort is a source of Community stakeholders to communicate, collaborate, and coordinate services to address community needs.

There are several city departments/divisions that assist in carrying out the Community Development's Housing activities. These include but are not limited to the Planning and Neighborhood Development Department, Engineering Division, and the GIS Department. Cabarrus County government is also a partner in the city's community development activity. They assist with the Continuum of Care and the Homeless programs.

The City of Concord's Community Development Department has primarily worked with three (3) CHDO's through the HOME Consortium over the past five (5) years, but staff intends on pursuing other non-profits to serve as additional resources in housing delivery. Staff also works with a variety of sub-recipients who utilize the Public Service dollars. These non-profits provide programs that assist with education, crisis assistance, workforce development, domestic violence treatment, and small business

counseling.

Staff also anticipates that we will be partnering with WeBuild, Habitat, and private industry over the next five (5) years to support, collaborate, and be an advocate for affordable housing needs. We understand that in order to continue our level of service amidst the current economic conditions – partnerships are paramount.[

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

During the next year, we will continue to collaborate with the local organizations in an effort to stay abreast of emerging issues and trends. We intend to continue attending meetings and to actively serve on many of the housing and human services committees. This will allow the City of Concord to provide a broad-based community development plan with constant updates of goals and objectives. annual lenders, annual realtor, annual contractor meetings as a way to coordinate public and private, City staff attends the CoC, Cabarrus Housing Collaborative, and we host a collaborative meeting monthly for local agencies who work to communicate, collaborate, and coordinate community service needs.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 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	900
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:	900

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.	100.00%

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:

Local jurisdictions will be providing general funding investments in HOME projects and activities to help satisfy match requirements. The North Carolina Housing Finance Agency in partnership with eligible HOME Consortium Members will provides up to \$15,000 in down payment assistance. Rebuilding together administers the Single Family Rehab program. Concord's general fund will be used as match and CabCo's allocation of \$2million for WeBuild to start the revolving fund for affordable housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, City of Concord has adopted the recapture provision. Concord and HOME consortium members provides direct HOME subsidy, on a pro-rata basis, to eligible homebuyers, which includes down payment assistance and closing costs. The HOME Consortium provides HOME funds to its CHDO's to develop affordable housing. HOME Consortium CHDO's have adopted the HOME recapture provision.

All CHDO's, sub-recipients and all entities who administer HOME programs will follow recapture provisions that have been adopted by the City of Concord and HOME Consortium. The City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period.

Net sales proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage, sales commission, the original homebuyer's down payment and the cost of any property improvements made by the original homebuyer. To the extent that net proceeds are available at closing, all of the HOME funds are due and payable. In the event of foreclosure, the Lender may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale. The recapture provision is enforced through execution of a Declaration of Deed Restrictions, which identifies the period of affordability, primary residency requirement, and term and conditions required when using the recapture provision.

Homebuyer assistance may be used for down payment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for the Charlotte, NC MSA. Maximum loan amounts of up to \$10,000 is available for Concord and up to \$15,000 for some members of the Consortium. Loans will be amortized over a five-year period at 0% interest. If the property is

disposed voluntarily, involuntarily or is in default, the percentage for repayment is based on the years remaining.

Assistance provided to nonprofit agencies through the CDBG Program will be secured with a sub-recipient agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured or not approved for reimbursement.

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of the HOME Consortium, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing in the HOME Consortium Service Area.

Recaptured HOME funds provided by an agency other than a CHDO, will be recaptured by City of Concord to be used for eligible HOME activities in accordance with the requirements of the HOME statute and regulations. The recapture provision will ensure that each HOME assisted unit will remain affordable for a period of time determined by the recapture schedule below, established in accordance with 24 CFR 92.254(a)(4):

HOME Funds Provided and the Period of Affordability is:

Less than \$15,000 is 5 years, \$15,000 to \$40,000 is 10 years, and more than \$40,000 is 15 years.

Less than \$15,000 is 5 years, \$15,000 to \$40,000 is 10 years, more than \$40,000 is 15 years, and New Construction is 20 years.

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:

Housing Rehabilitation Assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size and as published annually for the Charlotte, NC MSA. For Concord Only: For households with incomes less than 50% of the area median income, a deferred loan will be offered up to 95 percent of house equity for rehabilitation assistance. For households with incomes up to 80 percent of the median area income, loans are repaid at 50 percent repayment with a 2 percent interest loan depending on household income.

Deferred loans are forgiven at a rate of 10% each year.

Assistance provided to nonprofit agencies through the CDBG Program will be secured with a sub-recipient agreement/contract. Should the agency fail to comply with program rules, the approved grant funds will have their reimbursements disallowed.

Recaptured HOME funds by Community Housing Development Organizations (CHDO), on behalf of HOME Consortium, are not considered to be CHDO proceeds but shall be used by the CHDO's to provide affordable housing in the HOME Consortium Area.

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

The City of Concord does not have existing debt.

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).

N/A

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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Executive Summary

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

1. Introduction

Kannapolis has experienced strong population growth and is expected to continue to do so. Housing values and construction costs have escalated, creating wealth for those fortunate enough to own property, and creating affordability challenges for many households including those who rent. Limited sewer treatment capacity in Cabarrus County will hamper the pace of residential development for the foreseeable future, particularly multifamily development. The infrastructure challenges exacerbate the housing affordability issues.

This 2025-29 Consolidated Plan identifies the housing and community development needs and market conditions that affect low and moderate income households in Kannapolis. Using the City's resources to leverage the work of other agencies and non-profit organizations, the City has developed this Consolidated Plan with a set of priorities, goals, and action to guide our community development work over the next five years.

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

Housing Needs Assessment

The Cabarrus-Iredell-Rowan HOME Consortium conducted a Housing Needs Assessment in 2024. The issues identified in that study include: a growing elderly population, 7% of renter-occupied units in Cabarrus County in substandard condition, 46.5% of renter households and 19% of owner households in Cabarrus County are cost burdened with 20% of renter households and 6% of owner households being severely cost burdened. Community and stakeholder input showed a need for rental units priced at \$1,250/month or less and for-sale units priced at \$300,000 or less. It is projected that 25% of renter households in Kannapolis will continue to earn less than \$30,000 annually in 2028, indicating an ongoing need for affordable rental units. The Housing Needs Assessment estimated a need for at least 1,061 rental units and 394 for-sale units affordable to households earning less than 80% of area median income in the next five years.

Strategic Plan

Based on the needs assessment, market analysis, public input, and consultation with partner agencies, the City's one and five year goals for the Consolidated Plan are:

- Improve and strengthen neighborhoods
- Provide decent & affordable housing
- Prevent and address homelessness

- Promote self sufficiency and community development

The outcomes to be achieved include public infrastructure and facilities, public service activities, new and rehabbed housing units, transitional housing, direct financial assistance to homebuyers, and homelessness prevention.

3. Evaluation of past performance

Due to higher construction costs and limited land and sewer treatment capacity, the City has focused less on new construction over the past 5 years. Funds have been spent on homeowner rehab, urgent repair, and infrastructure. The City has also continued to support non-profit organizations through its funds for public services.

4. Summary of citizen participation process and consultation process

Citizens were provided with opportunities to comment in public hearings, community survey, online, community advisory meeting and at neighborhood meetings.

5. Summary of public comments

Comments were made regarding federal cuts to program and sustainability of programs in the city. Also, concerns regarding affordable housing and lack thereof.

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

All comments accepted.

7. Summary

The following projects show how the City of Kannapolis will be using its 2025-26 CDBG funding allocation of \$380,894 to further the goals within its Consolidated Plan and Annual Action Plan.

- Housing Repairs - The City will spend \$248,716 on urgent repair projects and housing rehabilitation.
- Fair Housing - The City will spend approximately \$1,000 to undertake outreach and education activities to affirmatively further fair housing. These include workshops and information sessions.
- Public Services - The City will provide \$56,000 in grants to non-profit organizations that carry out public services for Kannapolis residents.

- Program Administration - The City will spend \$76,178 for program administration and subrecipient monitoring.

The City also receives HOME funds used for downpayment assistance and homeowner rehabilitation projects and will spend its HOME-ARP funds on acquisition of properties for transitional housing. In addition, the City has received a significant amount of one-time program income from a property sale and will use most of those funds for infrastructure projects, as well as public services, property acquisition for transitional housing, and program administration.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Kannapolis	Community Development/City of Kannapolis

Table 60– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Sherry Gordon, Community Development Program Administrator

401 Laureate Way, Kannapolis, NC 28081

704-920-4332 or sgordon@kannapolisnc.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Kannapolis works very closely with local non-profit agencies and service providers that address the needs of low-to-moderate income families, homeless, and community development.

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

The City of Kannapolis is part of the Cabarrus-Iredell-Rowan HOME Consortium, and the City of Concord is the lead entity. The Consortium meets periodically to review projects and discuss any issues. The Consortium provides a forum for the City of Kannapolis to work together with other members. For example, the City of Kannapolis as well as Cabarrus County have provided HOME funds for a low-income housing tax credit project that Prosperity Unlimited CDC, a CHDO of the Consortium, recently constructed.

The City of Kannapolis plans Fair Housing educational events in conjunction with our partners, including Concord Housing Authority, City of Concord, Cabarrus County, and Prosperity Unlimited.

Through the City's interest in improving public health, the City works closely with Cabarrus Health Alliance, Rowan-Cabarrus YMCA, Atrium Health Cabarrus, and Kannapolis City Schools on health related initiatives.

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 Kannapolis area is part of the five-county Piedmont Regional Continuum of Care Committee, which is a piece of the North Carolina Balance of State CoC (BoS CoC). Because the Balance of State is the largest geographic CoC in North Carolina, representing 79 out of 100 counties, it is organized into Regional Committees that coordinate local work and planning. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The lead for the Piedmont Regional Committee is a representative of Community Link, which receives CoC funding for transitional housing and permanent supportive housing.

Ed Hosack from Cooperative Christian Ministry (CCM) serves on the Executive Team of the Piedmont Regional Committee. CCM is based in Cabarrus County and does extensive work in Kannapolis and nearby communities with preventing and addressing homelessness. CCM organized and leads the Cabarrus County Homelessness Task Force, of which the City of Kannapolis is a member, as well as Partners Behavioral Health Management - the lead of the CoC Committee. Other members of the Task Force include Kannapolis City Schools, Cabarrus County, and each of the homeless shelters and related service providers. Through the Task Force, the City of Kannapolis is able to stay updated on each organization's efforts, determine areas of potential partnerships, and make appropriate referrals to relevant agencies. The Task Force also coordinates the annual Point-in-Time Count for Cabarrus County.

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

The City of Kannapolis does not receive ESG funds.

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

Table 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	CABARRUS COOPERATIVE CHRISTIAN MINISTRY
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CCM coordinates the Cabarrus County Homelessness Task Force of which the City of Kannapolis is a member. CCM distributed the results of the Point-in-Time count. The City of Kannapolis meets regularly with CCM on projects and homelessness prevention. Our conversations frequently lead to ideas on new partnerships or ways to tweak programs to achieve better results.
2	Agency/Group/Organization	PROSPERITY UNLIMITED
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Prosperity Unlimited, Inc. is a member of the HOME Consortium with the City of Kannapolis. The City provided down payment assistance to first time homebuyers completing homebuyer classes with Prosperity Unlimited. They keep us informed on the state of the housing markets which includes homebuyers and foreclosures.
4	Agency/Group/Organization	Concord Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Concord Housing Authority provided information for the Consolidated plan for sections regarding public housing.
5	Agency/Group/Organization	Rowan County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Rowan County Housing Authority provided information for the Consolidated plan for the sections related to public housing.
6	Agency/Group/Organization	Partners Behavioral Health Management
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partners Behavioral Health manages medicaid, state and local funding for mental health, intellectual and developmental disability and substance use/addiction services. It is the lead entity for the Piedmont Regional Committee of the NC Balance of State Continuum of Care and receives CoC funding for transitional housing and permanent supportive housing.
7	Agency/Group/Organization	CABARRUS VICTIMS ASSISTANCE NETWORK (CVAN)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CVAN provided data regarding the volume of clients they serve and the organization's ability to provide services.
8	Agency/Group/Organization	Habitat for Humanity Cabarrus County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity works with the City to do urgent repairs and provide new housing for its clients. The City consulted with Habitat to learn more information about their client list and ability to continue partnership.

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	Partners Behavioral Health Management	The Goals of the Strategic Plan area aligned with the goals of the CoC plan in the areas of homelessness services and prevention.

Table 62– Other local / regional / federal planning efforts

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

For the purposes of developing the Consolidated Plan, the City of Kannapolis consulted only with the primary providers of housing programs and shelters in the area. Due to limited time and staff capacity, the City did not consult with public service providers, such as Meals on Wheels, American Red Cross, or the YMCA. Although we interact with these types of organizations through our presence in the community, they were not consulted directly regarding the Consolidated Plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City of Kannapolis encourages citizens to participate in the development of the Consolidated Plan, any substantial amendment to the plan as well as the CAPER. Participation is encouraged by working with neighborhood groups, churches, citizen advisory board, local leaders and local agencies.

Public meetings were held on May 20 and June 23, 2025 as well as a survey was distributed to gauge input along with providing information to Community Watch groups for input.

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	Public Meeting	City Council public hearing June 23,2025	60 people in attendance - City Council public hearing June 23, 2025	No comments or questions from attendees. Plan and use of funds approved by City Council.	All comments accepted.	

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	Internet Outreach	Survey Monkey	City of Concord provided public input survey on behalf of Consortium members 5-year plan and received 5,863 responses from 209 participants.	Safety, housing, education and healthcare were ranked high as important to residents. The need for more affordable housing, more services for elderly or special needs adult, more sidewalks, and more and/or improvement to pedestrian and bicycle safety.	All comments accepted.	
3	Internet Outreach	Non-targeted/broad community	None	Public comment ad provided on City website soliciting comments.	All comments accepted.	

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	Neighborhood Community Meetings	10	Concerns about Federal funding being cut and City plan to continue programs for low/mod residents. (Meeting held: May 20, 2025 @ 6 pm)	All comments accepted.	
5	Public Meeting	Community Improvement Commission	12	Concerns about affordable housing and housing for homeless population. (May - Community watch meetings) Meeting held May 20, 2025	All comments accepted.	

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment provides a picture of the City of Kannapolis' needs related to affordable housing, special needs housing, community development, and homelessness. These needs will be prioritized and serve as the basis for the Consolidated plan. Only the Non-Housing Community Development Needs section is available to be included, since Kannapolis is part of the HOME Consortium with City of Concord as the Lead Entity.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Imagine Kannapolis Strategic Plan and Parks & Recreation Master Plan identified the need for the following facilities in Kannapolis:

- Cultural arts facility/history museum
- Eastside Park
- Westside Park
- Greenways - Irish Buffalo Creek, Rocky Rivery, Bakers Creek
- Expansion and upgrades to existing parks to include skate park, pickleball, dog park, disc golf, and nature trails
- Community recreation center
- Three additional neighborhood/community parks

How were these needs determined?

The City of Kannapolis went through its Imagine Kannapolis Strategic Plan Development in 2022-2023. This included extensive public input, including the creation of several focus groups. The strategic plan covered areas including: public safety facilities and services, homelessness and transitional housing, neighborhood improvement, revitalization of key areas, historic preservation and cultural arts, tourism, environmental stewardship, recreation facilities and services, infrastructure, and transportation. The result was a list of prioritized capital projects. In addition, the Parks & Recreation Master Plan was updated and adopted in 2024 after conducting community surveys and input sessions to identify specific needs for parks and recreation facilities.

Describe the jurisdiction's need for Public Improvements:

Through the Imagine Kannapolis Strategic Plan and other community input efforts, the City has identified the need for these types of public improvements:

- Sidewalks, including around schools
- Revitalization of the Midway commercial area
- Addressing potential brownfield sites
- Water and sewer capital projects
- Stormwater system upgrades
- Street and intersection safety improvements

Also, in 2020, local jurisdictions and transit agencies adopted the Cabarrus County Long Range Public Transportation Master Plan. The plan calls for extending bus service hours, doubling frequency, adding additional bus routes, and establishing transit hubs in downtown Concord and downtown Kannapolis, as well as expanding the on-demand service to be countywide for individuals with disabilities. The Transportation Master Plan is currently being updated for the next five years.

How were these needs determined?

The City of Kannapolis went through its Imagine Kannapolis Strategic Plan Development in 2022-2023. This included extensive public input, including the creation of several focus groups. The strategic plan covered areas including: public safety facilities and services, homelessness and transitional housing, neighborhood improvement, revitalization of key areas, historic preservation and cultural arts, tourism, environmental stewardship, recreation facilities and services, infrastructure, and transportation. The result was a list of prioritized capital projects. In addition, the HOME Consortium conducted a community input survey in early 2025 in preparation for the 5-year Consolidated Plan.

Describe the jurisdiction's need for Public Services:

The 2020 Cabarrus County Needs Assessment identified needs in three key areas: housing, mental health, and early childhood education and development. Specific issues include:

- Access to affordable healthcare and insurance
- Access to affordable mental health and substance abuse services and insurance coverage
- Underemployment, unemployment, and income stagnation
- Job training (computer training, vocational training, and job-seeking skills training)
- Childcare affordability and access
- Housing affordability and overcrowding/doubling up

The City of Kannapolis Imagine Kannapolis Strategic Plan also identified the following community issues:

- Accessibility for a diversify and aging population
- Economic mobility
- Neighborhood improvement
- K-12 education and workforce development
- Small business and entrepreneurship

How were these needs determined?

The Cabarrus Health Alliance conducts the Community Need Assessment every 4 years through comprehensive data analysis and public input. The 2024 Needs Assessment is underway and not completed, so information above is from the 2020 Community Needs Assessment.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Housing Market Analysis is to provide a picture of the Kannapolis housing market and to provide key information for development of the Strategic Plan. The Housing Market Analysis will include the following topics:

- Significant characteristics of the jurisdiction's economy
- Broadband access
- Hazard mitigation

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section addresses the economic market analysis of the Kannapolis area, including number of jobs in each industry sector, labor force statistics, and educational attainment. The NC Division of Employment Security has more updated and accurate labor force statistics updated monthly. The NCDES data show a much lower unemployment rate of 3.4% for December 2024 than the 7.45% shown from the Census data.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	227	0	1	0	-1
Arts, Entertainment, Accommodations	2,835	2,236	16	18	2
Construction	1,381	562	8	4	-4
Education and Health Care Services	2,274	821	13	6	-7
Finance, Insurance, and Real Estate	1,227	361	7	3	-4
Information	369	142	2	1	-1
Manufacturing	2,072	668	12	5	-7
Other Services	473	461	3	4	1
Professional, Scientific, Management Services	1,526	1,579	9	12	3
Public Administration	0	0	0	0	0
Retail Trade	2,894	2,541	17	20	3
Transportation and Warehousing	1,029	2,292	6	18	12
Wholesale Trade	1,155	1,012	7	8	1
Total	17,462	12,675	--	--	--

Table 64 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	24,850
Civilian Employed Population 16 years and over	22,990
Unemployment Rate	7.45
Unemployment Rate for Ages 16-24	15.15
Unemployment Rate for Ages 25-65	5.80

Table 65 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector		Number of People
Management, business and financial	5,195	
Farming, fisheries and forestry occupations	825	
Service	2,150	
Sales and office	4,965	
Construction, extraction, maintenance and repair	2,314	
Production, transportation and material moving	2,200	

Table 66 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,986	62%

Travel Time	Number	Percentage
30-59 Minutes	7,000	33%
60 or More Minutes	990	5%
Total	20,976	100%

Table 67 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,815	290	1,040
High school graduate (includes equivalency)	4,615	505	1,675
Some college or Associate's degree	6,525	500	1,365
Bachelor's degree or higher	5,855	180	985

Table 68 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	12	385	430	345	590
9th to 12th grade, no diploma	495	635	610	735	710
High school graduate, GED, or alternative	1,630	1,755	1,240	3,810	2,270
Some college, no degree	1,360	2,000	1,290	2,750	2,145
Associate's degree	335	520	730	1,095	520
Bachelor's degree	180	1,445	1,395	1,955	690

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	19	735	795	700	435

Table 69 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	45,928
High school graduate (includes equivalency)	86,992
Some college or Associate's degree	163,441
Bachelor's degree	205,625
Graduate or professional degree	142,862

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Kannapolis has a large share of residents who work in hospitality, education and health care, manufacturing, logistics, and retail. This makes sense, since some of the largest employers in Cabarrus County are the Atrium Cabarrus hospital, Concord Mills Mall, Amazon, Cabarrus County Schools, Walmart, FedEx, and city and county government.

Describe the workforce and infrastructure needs of the business community:

The regional economy has recovered since Covid, making skilled workers difficult to find for employers. The 2024 Manufacturing Labor Wage Survey for the Charlotte Region showed that 63% of respondents cited the lack of qualified candidates. There are a few infrastructure factors

limiting the economic growth potential in Kannapolis. Limited remaining sewer capacity in Cabarrus County will prevent significant growth unless additional capacity is added. Kannapolis has adopted a sewer allocation policy that prioritizes economic development and downtown development to receive the limited sewer treatment allocation that we have. Road infrastructure continues to be important for economic development.

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

The City of Kannapolis has prioritized industrial development to bring jobs and economic development to the community. There are over 2 million square feet of completed industrial buildings to be leased in the near future, and another 2-3 million square feet expected to be constructed in the next five years. These projects will result in additional warehousing, transportation, assembly, and manufacturing jobs. Some of these required limited skills, while others will require specific skills related to manufacturing or technology. In addition, Eli Lilly, will open a manufacturing facility in Concord by the end of 2025. This is the largest economic development project in Cabarrus County history and will employ skilled workers. The Rowan-Cabarrus Community College has been very involved in development training programs in preparation for the skillsets needed. Housing demand will increase in the area as a result of these jobs, but our housing pipeline is somewhat limited and may not be able to keep up with demand due to the sewer treatment capacity limitations.

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

Educational attainment levels of adults in Kannapolis are lower relative to neighboring communities and the Charlotte metro area. 21.2% of adults age 25 and over in Kannapolis have a bachelor's degree or higher. 15% do not have a high school diploma or equivalent. Workers with lower education levels are well suited for the many distribution, warehousing, retail, and service jobs in the local area. However, if they want to increase their earning power and improve their career path, workers need to develop technical skills that allow them to use computers, robotics, and other technology in production-related jobs.

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

The Centralina Workforce Development Board developed its 2024-2028 Comprehensive Plan. Some of its key initiatives include:

- North Carolina Manufacturing Institute. This program is in partnership with the Rowan-Cabarrus Community College to train individuals for manufacturing jobs and identify company partners who can place these individuals immediately upon successful completion of the program.
- Finish Line Grants provide emergency assistance to currently enrolled community college students who have completed at least 50% of their training program.
- UpSkill Centralina provides competitive training grants to companies to address employee skills gaps.
- Centralina Career Headlight is a web-based platform created to match the region's career seekers with information about careers and the training needed to qualify for those regional jobs.

The Rowan-Cabarrus Community College opened its Advanced Technology Center in 2019 to house programs in robotics, engineering and advanced technology to meet the needs of manufacturers and future employers.

These programs will provide opportunities for Kannapolis residents to gain skills and be able to improve their employment prospects.

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

Yes

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

The City of Kannapolis is part of the nine-county Centralina Economic Development region around the Charlotte metro area. The 2023-2028 CEDS identified several target industries, as well as several goals and objectives related to expanding economic opportunity, building community supportive infrastructure, and strengthening regional resilience and global competitiveness. These impact people, places, and the economy. Target clusters include advanced manufacturing, health, financial services, information technology, and logistics & distribution.

Locally, the Cabarrus EDC had identified target sectors of advanced manufacturing, logistics, aviation/aerospace, automotive/motorsports, food & beverage, and healthcare. The Rowan EDC target industries are in advanced manufacturing, healthcare, office and technology, and logistics and distribution. In addition, the Cabarrus Center for Innovation and Entrepreneurship opened in 2021 to provide co-working space, support, education, and programming to entrepreneurs and early stage businesses.

The City of Kannapolis has put considerable resources into revitalizing its downtown as a way to spur economic growth in the core of Kannapolis. We work closely with partners and developers to attract industrial users and related jobs to the community. In addition, we are considering strategies to spur growth at the NC Research Campus.

Discussion

Economic development is a top priority for Kannapolis, and that priority has been reflected in our Imagine Kannapolis strategic plan, our wastewater treatment allocation policy, and our capital investments. We are expecting continued growth of private sector investments in the City as current industrial product is leased up and additional facilities are being planned. We will need to work closely with the Rowan-Cabarrus Community College and other partners to ensure that the local workforce is prepared for the jobs that are coming to the community.

MA-50 Needs and Market Analysis Discussion

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

The two Census tracts where the highest percentage of households experience at least one severe housing problem is in north Kannapolis (tract 515.01) and southeast Kannapolis (tract 407.03). These tracts have more 65% of extremely low income, more than 50% of low income, and more than 40% of moderate income households with at least one severe housing problem. While census tract 407.03 has one of the highest concentrations of extremely low, low, and moderate income populations in Kannapolis, the central part of Kannapolis (tract 410.01) also has one of the highest concentrations of extremely low to moderate income households, but tract 410.01 was not the highest area of severe housing problems.

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

The highest concentrations of Hispanic residents in Kannapolis is the northeastern part of the City in Rowan County (tract 407.01 and 514.00), with more than 20% of those Census tracts being Hispanic. Southeastern Kannapolis (tract 407.03) and northern Kannapolis (tract 515.01) also have high concentrations of Hispanic residents, 18% and 14% respectively. The areas of Kannapolis with the highest concentrations of African-American residents is in eastern Kannapolis (tract 407), where more than 34% of the population is African-American. These areas have fairly large proportions of extremely low and low income households. Eastern Kannapolis (tract 407) has the highest proportions of extremely low and low income households and a substantial number of African-American residents.

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

Median home values are the weakest in the central and southeastern parts of Kannapolis, ranging from \$94,800 in census tract 407.03 to \$110,100 in census tract 410.02. The citywide median home value in 2023 is \$245,500. The south and west sides of Kannapolis have median home values higher than the citywide median.

The highest proportion of rental housing is in the southeast part of Kannapolis (tract 407.03), where more than 80% of housing is rental-occupied. Central and northern Kannapolis also have high proportions of rental housing, ranging from 49% to 66%. The west side of Kannapolis (census tract 412.02) has seen a big jump in market rate apartment development along Kannapolis Pkwy, so rental housing now makes up 40% of total units.

Are there any community assets in these areas/neighborhoods?

The primary assets in these neighborhoods are local churches, and good access to I-85 and the nearby commercial/shopping corridors. Downtown Kannapolis, where the YMCA, library, and main park (Village Park) are located, is within a 5-10 minute drive as well. There is city bus access to some of these areas.

Are there other strategic opportunities in any of these areas?

One of the priority projects in the Parks and Recreation Master Plan is to build a park on the east side of Kannapolis to be accessible to many of the area's residents. The City anticipates that some of these neighborhoods will see investment as downtown is revitalized and jobs are created within the downtown and NC Research Campus.

If the City is able to encourage residents in these neighborhoods to become engaged and develop a stronger neighborhood presence, that would certainly benefit these areas as well. Some areas have active neighborhood watch groups, but others do not. Stronger neighborhoods result in less crime, more stability, and a better environment for children living in those areas. There is an interest from some neighborhoods to have a community center where residents can gather within their neighborhood.

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

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

The 2018 American Community Survey (latest data available) indicates that 84% of Kannapolis households have access to broadband internet, with 71% having access to home-based broadband (fiber optic, cable, etc) and 63% having access to a mobile phone plan. Access to broadband is fairly consistent across race and ethnicity. Those with higher educational attainment levels have much higher rates of broadband access than those with less than a high school degree.

Census tracts 410 and 515.01 in central and northern Kannapolis have the lowest rates of broadband access, with less than 80% of households having broadband. In these neighborhoods, home-based broadband is somewhat more prevalent (about 65% of households) than cell phone plans (about 55% of households). However, census tract 408 in central Kannapolis had the lowest rate of home-based broadband access - 57% of households.

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

Multiple services providers offer high speed internet in Kannapolis.

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

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

The Cabarrus Stanly Union Counties Regional Hazard Mitigation Plan is in the process of being updated for 2025. The draft plan identified the following types of hazards as high risk to the region: cyber attacks, excessive heat, tornadoes/thunderstorms, flooding, infectious disease. The following types of hazards were determined to be of moderate risk to the region: drought, hurricanes and coastal hazards, severe winter weather, earthquakes, geological, dam failure, wildfires, hazardous substances, terrorism, and food emergency. Cabarrus County works with local agencies to prepare for potential disasters, but resources are limited.

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

The Regional Hazard Mitigation Plan did not look specifically at low-to-moderate income housing impacts. However, it did discuss vulnerability to hazards based on population density, number and value of real property, and number of children and elderly residents in each area. It can be reasonably concluded that low and moderate income households have a more difficult time recovering from natural disasters due to factors such as limited emergency savings, lack of insurance, and limited family or local support.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to identify the priority needs of our community based on the Needs Assessment, Housing Market Analysis, and community input, and describe strategies to address the priority needs. The following topics will be included in the Strategic Plan.

- Geographic Priorities
- Priority Needs
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Lead-based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Are a N am e:	Are a T ype :	Other Targ et Area De scription:	HUD A pprova l Date:	% of Low/ Mod:	Revi tal T ype:	Other Re vital Des cription:	Iden tify the neig hbor hoo d bou ndar ies for this targ et area.	Inclu de speci fic hous ing and com merc ial char acter istics of this targe t area.	How did your cons ultat ion and citiz en parti cipat ion proc ess help you to iden tify this neig hbor hoo d as a targ et area ?	Id en tif y th e ne ed s in thi s ta rg et ea .	Wha t are the opp ortu nities for impr ove men t in this targ et area ?	Are ther e barri ers to impr ove men t in this targ et area ?
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Table 71 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City's investments will be allocated citywide.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 72 – Priority Needs Summary

1	Priority Need Name	Homelessness Prevention
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Prevent & address homelessness
	Description	There are many families who are doubled up or in other housing situations that are unstable and put them at risk of homelessness. Cost burdens are the most common housing need in Kannapolis. The City needs to continue efforts to expand the amount of transitional housing and services available to those at risk of homelessness or transitioning out of homelessness. In addition, the Cabarrus County Homelessness Task Force has identified housing for adults with disabilities, young adults aging out of foster care, senior adults, and previously incarcerated individuals as unmet needs.
	Basis for Relative Priority	
2	Priority Need Name	Safe and Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Provide decent & affordable housing
	Description	Kannapolis and Cabarrus County has a significant shortage of affordable housing. We will need to increase the number of units available to low and moderate income households through new construction, acquisition, and rehab. Substandard housing is also an issue. The City needs to continue urgent repair and homeowner rehab programs to help residents be able to live in safer, decent conditions and stay in their homes.
	Basis for Relative Priority	This is a priority to address with CDBG funding.
3	Priority Need Name	Chronic Homelessness
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Families with Children Mentally Ill Chronic Substance Abuse Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Prevent & address homelessness

	Description	The Cabarrus Homelessness Task Force identified housing for the chronically homeless, single females, young adults aging out of foster care, and rehabilitative services as unmet areas of need in the community.
	Basis for Relative Priority	The City will rely on community partner agencies to address these needs.
4	Priority Need Name	Neighborhood Improvement
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Improve & strengthen neighborhoods
	Description	Neighborhoods in Kannapolis need improved infrastructure and some need public facilities to improve safety and quality of life.
	Basis for Relative Priority	This is a priority that the City will expend CDBG funding to address.
5	Priority Need Name	Youth and Family Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	

	Associated Goals	Promote self-sufficiency & community development
	Description	Community development partners have identified the following types of community development needs in the Kannapolis area to improve self-sufficiency and long term outlook for low-to-moderate income residents: access to healthy, affordable food, access to affordable healthcare and insurance, financial literacy education, after school programs, youth development, and workforce training and work opportunities.
	Basis for Relative Priority	

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Kannapolis anticipates receiving two primary sources for community development and to implement this Consolidated Plan: CDBG and HOME funds. The City also has HOME-ARP funds to spend on addressing homelessness.

The FY 2025-26 Annual Action Plan includes activities to be funded from July 1, 2025 to June 30, 2026 with the following sources of funds: (table below)

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	380,894	1,215,249	545,000	2,141,143	0	The City has significant one-time program income from the sale of Gateway Business Park property that will be used for transitional housing, infrastructure, and public services.

Table 73 - Anticipated Resources

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

For low-income housing tax credit projects that the City participates in by providing HOME or CDBG funds, the federal dollars help leverage the developer's private investment in the projects.

The City is required to provide a 25% match for its annual HOME allocation. For the last several years, the City has been able to provide in-kind match by leveraging our partnerships with Habitat for Humanity and Cooperative Christian Ministry. With both organizations, the City has funded new construction or rehabilitation projects, and the non-profits have provided a match through volunteer labor and donated supplies and appliances (i.e. HVAC units, washer and dryer, etc).

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

The City owns a 7 acre parcel that was the former Wyrick Villas Mobile Home Park. We are working with a developer for a low income housing tax credit project on this tract. The City is also looking at acquiring additional property for transitional housing.

Discussion

Because the City of Kannapolis receives relatively limited amounts of federal funding for community development, we are constantly looking at ways to leverage these funds for maximum impact. This includes partnerships with non-profit organizations such as Prosperity Unlimited, Habitat for Humanity, and Cooperative Christian Ministry, as well as partnerships with developers using low-income housing tax credits.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PROSPERITY UNLIMITED	Subrecipient	Ownership Rental public services	Jurisdiction
CABARRUS COOPERATIVE CHRISTIAN MINISTRY	Subrecipient	Homelessness public services	Jurisdiction
Habitat for Humanity Cabarrus County	Subrecipient	Ownership	Jurisdiction
CABARRUS MEALS ON WHEELS	Subrecipient	public services	Jurisdiction
CABARRUS VICTIMS ASSISTANCE NETWORK (CVAN)	Subrecipient	Homelessness public services	Jurisdiction
Concord Housing Authority	PHA	Rental	Jurisdiction
Rowan County Housing Authority	PHA	Rental	Jurisdiction
PARTNERS BEHAVIORAL HEALTH MANAGEMENT	Continuum of care	Homelessness	Region
Kannapolis	Government	Economic Development Planning neighborhood improvements public services	Jurisdiction

Table 74 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Kannapolis will partner with other community organizations to achieve Consolidated plan goals. We have created strong partnerships with Habitat for Humanity as well as Cooperative Christian Ministries in order to strengthen our programs, leverage funds as well meet the needs of the community. All of our community partners are not listed in above chart. There is a relatively new non-profit called WeBuild Concord that serves as an affordable housing developer. They have not yet done any projects in Kannapolis. In addition, the Cabarrus Housing Collaborative formed among nonprofit

partners, local governments, and other agencies to work on affordable housing issues, improve coordination, and identify gaps.

The Homelessness Task Force has identified gaps in services for adults requiring care, services for the chronically homeless, services for youth aging out of foster care, and senior adults.

Another area where there is a gap is the limited number of CHDOs that serve Kannapolis and as a result, the limited affordable housing production that our community non-profits are taking on.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

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

Table 75 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Homelessness has increased noticeably in Cabarrus County and Kannapolis, caused by a number of factors that include the rising cost of housing, access to mental health services, and substance abuse. Tent encampments have become more prevalent, and while there are some street outreach services available in the community, these do not address the root causes of chronic homelessness. The emergency shelter and transitional housing options are at capacity, and not all homeless individuals want to enter these facilities.

The Balance of State Continuum of Care that includes the Piedmont Regional Committee has a Coordinated Assessment Plan developed by the community that describes how and where individuals and families will be assessed and prioritized for housing in the community. Assessment happens at the emergency shelter level and diversion efforts will take place to make sure that people can return to the community without entering shelter if they don't absolutely need shelter. The clients are given referrals and contact information for other types of services that may be helpful or needed, such as education, employment services, or health services. There are also local services available for homeless persons and those at risk of becoming homeless, including an emergency shelter, transitional housing, and other support services. However, many of the housing services are at full capacity and there is more far demand than available beds.

The Carolinas CARE Partnership, formerly the Regional HIV/AIDS Consortium, serves the Charlotte Metropolitan Statistical Area. This area includes Anson, Cabarrus, Gaston, Mecklenburg, Union and York (SC) counties. The CARE Partnership administers the HOPWA funding, and their program consists of supportive services, tenant based rental assistance, resource identification, and short-term rent, mortgage and utility payments.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Cooperative Christian Ministry has worked to increase its transitional housing capacity over the last several years. It has embarked on two large capital projects. One in Kannapolis is the conversion of an assisted living facility to a transitional housing facility for single mothers with children and senior adults. This will provide about 82 additional beds. CCM is also working on a multifamily development in Concord that will result in 48 apartment units in the first phase, and eventually another 48 units in a second phase, of transitional housing units for families. In 2023, the Salvation Army emergency shelter expanded and now has 38 beds and 6 family units. Rowan Helping Ministries also expanded its transitional housing in 2023 with 12 additional units in Salisbury. These projects are much needed, but are still not sufficient to meet the increasing demand for emergency shelter and transitional housing in a growing community.

Current gaps include housing for the chronically homeless, single females, young adults aging out of foster care, senior adults, and previously incarcerated individuals, and persons with disabilities. The Homelessness Indicators Dashboard for Cabarrus County in 2024 showed 750 homeless students in the

school systems, 600 applications for transitional housing to CCM, and 350 applications to the HelpWithHousing.net website to request housing assistance. Other needs include housing for returning veterans, financial literacy education, making fresh and perishable food available in food pantries, micro-finance, employment training, and work opportunities.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Homelessness Task Force and Cabarrus Housing Collaborative will continue to meet to develop strategies to address gaps in services. Cooperative Christian Ministry is actively fundraising to be able to move forward with its transitional housing projects. Salvation Army is consider ways to incorporate social enterprises in its operational model to provide workforce development opportunities for its clients. Aya House is working with a private housing investor create potential additional capacity for transitional housing. The City of Kannapolis plans to acquire property to convert to transitional housing units in partnership with local nonprofits.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent & affordable housing	2025	2029	Affordable Housing		Safe and Affordable Housing	CDBG: \$1,000,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 45 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Prevent & address homelessness	2025	2029	Homeless		Homelessness Prevention Chronic Homelessness	CDBG: \$200,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Homelessness Prevention: 50 Persons Assisted Housing for Homeless added: 3 Household Housing Unit
3	Improve & strengthen neighborhoods	2025	2029	Non-Housing Community Development		Neighborhood Improvement	CDBG: \$800,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Promote self-sufficiency & community development	2025	2029	Non-Housing Community Development		Youth and Family Development	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Table 76 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent & affordable housing
	Goal Description	
2	Goal Name	Prevent & address homelessness
	Goal Description	The City of Kannapolis seeks to reduce the number of homeless households by addressing and preventing homelessness. Funds will be used in partnership with other local non-profits to increase the supply of transitional housing, provide services, and address unmet needs of certain homeless populations (ex: chronically homeless, single females, young adults aging out of foster care, and rehabilitative services).
3	Goal Name	Improve & strengthen neighborhoods
	Goal Description	The City seeks to provide a suitable living environment by improving our neighborhoods and eliminating blight. Funds will be used to address code enforcement or environmental concerns and invest in infrastructure and public facilities.

4	Goal Name	Promote self-sufficiency & community development
	Goal Description	

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Kannapolis estimates it will be able to assist over the next five years of this Consolidated Plan an estimated 100 households, based on the number of families assisted during the previous five-year period. We estimate that 25 extremely low-income, 70 low-income, and 5 moderate-income families will be assisted through the City's programs related to urgent repair, homeowner rehab, downpayment assistance, and new construction.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The City will continue its effort to reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead safe housing available to low-income population. The City follows HUD's Lead Safe Housing Guidelines in all of its federally funded housing development activities. Lead testing and lead control measures are a part of the scope of services in our rehab contracts for all pre-1978 dwellings.

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

The City integrates the Lead Safe Housing Rule requirements into our housing policies and procedures for all pre-1978 housing rehab activities.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City's approach to reducing the number of poverty-level families includes the following elements:

- Encouraging economic development within the City to provide jobs to residents. The City has proactive economic development efforts to recruit businesses to our community.
- Providing referrals to local job training and education resources. The City does not provide these services directly, but does establish partnerships with organizations that provide these resources.
- Support workforce development and entrepreneurship programs within the community.

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

The following key elements of the Consolidated Plan are part of the City's anti-poverty strategy:

- Increasing the supply of affordable housing, both through the use of HOME and CDBG funds, and by encouraging the work of other affordable housing developers.
- Supporting non-profit agencies that provide assistance to those experiencing poverty through the City's public services funding.

SP-80 Monitoring - 91.230

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

The City of Kannapolis takes very seriously the need for program compliance and monitoring. In addition to annual monitoring visits with its subgrantees, the City also ensures compliance through frequent communication with subgrantees throughout the project period. This is done through written, telephone, and in-person communications. At the beginning of each fiscal year, the City conducts training for the new non-profits that are receiving funding for public services so that they understand the reporting and documentation requirements. Sub-grantees submit reports throughout the year on project progress and are required to provide documentation with any reimbursement request.

Expected Resources

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

Introduction

The City of Kannapolis anticipates receiving two primary sources for community development and to implement this Consolidated Plan: CDBG and HOME funds. The City also has HOME-ARP funds to spend on addressing homelessness.

The FY 2025-26 Annual Action Plan includes activities to be funded from July 1, 2025 to June 30, 2026 with the following sources of funds: (table below)

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	380,894.00	1,215,249.00	545,000.00	2,141,143.00	0.00	The City has significant one-time program income from the sale of Gateway Business Park property that will be used for transitional housing, infrastructure, and public services.

Table 77 - 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

For low-income housing tax credit projects that the City participates in by providing HOME or CDBG funds, the federal dollars help leverage the developer's private investment in the projects.

The City is required to provide a 25% match for its annual HOME allocation. For the last several years, the City has been able to provide in-kind match by leveraging our partnerships with Habitat for Humanity and Cooperative Christian Ministry. With both organizations, the City has funded new construction or rehabilitation projects, and the non-profits have provided a match through volunteer labor and donated supplies and appliances (i.e. HVAC units, washer and dryer, etc).

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

The City owns a 7 acre parcel that was the former Wyrick Villas Mobile Home Park. We are working with a developer for a low income housing tax credit project on this tract. The City is also looking at acquiring additional property for transitional housing.

Discussion

Because the City of Kannapolis receives relatively limited amounts of federal funding for community development, we are constantly looking at ways to leverage these funds for maximum impact. This includes partnerships with non-profit organizations such as Prosperity Unlimited, Habitat for Humanity, and Cooperative Christian Ministry, as well as partnerships with developers using low-income housing tax credits.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve & strengthen neighborhoods	2025	2029	Non-Housing Community Development		Neighborhood Improvement	CDBG: \$800,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 1 Household Housing Unit
2	Provide decent & affordable housing	2025	2029	Affordable Housing		Safe and Affordable Housing	CDBG: \$200,000.00	Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Prevent & address homelessness	2025	2029	Homeless		Homelessness Prevention Chronic Homelessness	CDBG: \$160,000.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 3 Beds Homelessness Prevention: 30 Persons Assisted
4	Promote self-sufficiency & community development	2025	2029	Non-Housing Community Development		Youth and Family Development	CDBG: \$50,000.00	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Table 78 – Goals Summary

Goal Descriptions

1	Goal Name	Improve & strengthen neighborhoods
	Goal Description	The City seeks to provide a suitable living environment by improving our neighborhoods and eliminating blight. Funds will be used to address code enforcement or environmental concerns and invest in infrastructure and public facilities.
2	Goal Name	Provide decent & affordable housing
	Goal Description	The City of Kannapolis seeks to increase the supply of decent, affordable housing for low and moderate income households. Funding will be used for urgent repair, homeowner rehabilitation, new construction, down payment assistance, and other projects that will help eligible households obtain affordable and decent housing. Increasing the number of lead-safe housing units will be part of this effort. Funding will also be for public service activities that promote affordable housing. The City will continue to reduce and address barriers to affordable housing through its planning and zoning department.

3	Goal Name	Prevent & address homelessness
	Goal Description	The City of Kannapolis seeks to reduce the number of homeless households by addressing and preventing homelessness. Funds will be used in partnership with other local non-profits to increase the supply of transitional housing, provide services, and address unmet needs of certain homeless populations (ex: chronically homeless, single females, young adults aging out of foster care, and rehabilitative services).
4	Goal Name	Promote self-sufficiency & community development
	Goal Description	The City of Kannapolis seeks to address the community development and self-sufficiency needs of residents through funding of public services that provide programs and education in areas such as: access to healthy, affordable food, access to affordable healthcare and insurance, financial literacy education, after school programs, youth development, and workforce training and work opportunities. Note: Funding allocation includes one last payment on the Section 108 loan.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects will be undertaken with the City of Kannapolis CDBG funding for FY 2025-26:

#	Project Name
1	Program Administration
2	Housing Repairs
3	Non-profit partnerships

Table 79 – Project Information

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

Projects were selected to ensure that the goals of the Annual Action Plan and Consolidated Plan could be achieved. Lack of sufficient funding is the greatest obstacle to addressing underserved needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	
	Goals Supported	Provide decent & affordable housing Prevent & address homelessness Improve & strengthen neighborhoods Promote self-sufficiency & community development
	Needs Addressed	Homelessness Prevention Safe and Affordable Housing Neighborhood Improvement
	Funding	CDBG: \$76,178.00
	Description	Administration of CDBG program to include fair housing education and outreach.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100% of the projects will benefit low to moderate Kannapolis residents.
	Location Description	Citywide
	Planned Activities	Program administration covers staff overhead cost of administering CDBG program for HUD compliance.
2	Project Name	Housing Repairs
	Target Area	

	Goals Supported	Provide decent & affordable housing Prevent & address homelessness Improve & strengthen neighborhoods Promote self-sufficiency & community development
	Needs Addressed	Homelessness Prevention Safe and Affordable Housing Neighborhood Improvement
	Funding	CDBG: \$248,716.00
	Description	Repairs for homeowners which includes replacing leaking roofs, inoperable heating systems as well as installing handicap ramps, etc. to include repairs to vacant dwellings to be used for transitional housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 to 20 families are expected to benefit from this proposed activity.
	Location Description	Citywide
	Planned Activities	Repairs to made for low to moderate homeowners and families experiencing housing crisis to include urgent repairs such as re-roofing, HVAC replacement, unsafe electrical system, ramps, etc. Cost not to exceed \$10,000 per household.
3	Project Name	Non-profit partnerships
	Target Area	
	Goals Supported	Provide decent & affordable housing Prevent & address homelessness Improve & strengthen neighborhoods Promote self-sufficiency & community development

Needs Addressed	Homelessness Prevention Safe and Affordable Housing Neighborhood Improvement
Funding	CDBG: \$56,000.00
Description	Non-profits receive grants to assist in public service provided to Kannapolis residents.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that over 200 families will be served in collaboration with local nonprofits providing public services.
Location Description	City-wide
Planned Activities	The City will provide grants to local nonprofit organizations who apply to collaborate in meeting unmet public service needs of Kannapolis residents.

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

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

Central Kannapolis has the highest proportions of extremely low and low income households and a substantial number of Hispanic and African-American residents. The northern and eastern areas of Kannapolis also have significant low and moderate income households as well as higher proportions of minorities. Although urgent repair, homeowner rehabilitation and demolition programs are offered citywide, the households assisted tend to live in one of the areas of Kannapolis that has a higher proportion of low to moderate income residents.

Geographic Distribution

Target Area	Percentage of Funds

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For certain projects or types of challenges, the City believes it is more effective to allocate community development funding geographically, to have a greater impact. However, no area has been designated as a target area at this time.

Discussion

Assistance is offered citywide to eligible households, but because low and moderate income households are concentrated in the central, northern, and eastern areas of Kannapolis, community development projects are more likely to occur in these areas.

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

Introduction

The Annual Action Plan addresses underserved needs, affordable housing, lead based paint hazards, poverty reduction, institutional structure development, and agency coordination. These issues are briefly discussed within this section.

Actions planned to address obstacles to meeting underserved needs

There are many types of underserved needs in the community. These include: food, transportation, childcare, employment & workforce training, housing, mental health and healthcare, and education. There are many different populations who have underserved needs, including children, teens aging out of foster care, senior adults, single parents, disabled individuals, families with children, and more. There are many organizations within the community to address certain needs and populations, but our non-profits are increasingly experiencing funding challenges and increased demand for services. The City supports our non-profits by providing funding for public services, but this is limited to the 15% cap within the CDBG program. The City works with our non-profits in other ways, through partnerships and collaborative efforts.

Actions planned to foster and maintain affordable housing

The City's urgent repair program provides homeowners with critical repairs to their home, up to \$10,000 per home. This program allows the preservation of affordable housing, improves safety, and allows homeowners to continue living in their homes. The City's homeowner rehabilitation program also achieves these goals. The City partners with Habitat for Humanity to build new construction homes when funds and land are available. We are looking at acquisition opportunities to add to our affordable and transitional housing supply. We try to partner with low-income housing tax credit developers, but the limited amount of sewer capacity in Cabarrus County makes multifamily development a significant challenge for the foreseeable future.

Actions planned to reduce lead-based paint hazards

The City will continue its efforts to reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead safe housing available to the low-income population. The City requires lead tests on all units scheduled for rehabilitation that were built prior to 1978 and includes the lead abatement work as part of the scope of services completed by the contractor.

The City will increase access to housing without LBP hazards by participating in the construction of new housing units affordable to low-income households. These include low-income housing tax credit

projects as well as single family construction.

Actions planned to reduce the number of poverty-level families

- Proactive economic development efforts to recruit businesses to our community.
- Providing referrals to local job training and education resources. The City does not provide these services directly, but does sometimes provide support to organizations that provided these resources.
- Increasing the supply of affordable housing, both through the use of HOME and CDBG funds, and by encouraging the work of other affordable housing developers.
- Supporting non-profit agencies that provide assistance to those experiencing poverty through the City's public services funding.

Actions planned to develop institutional structure

Kannapolis is part of the Cabarrus Housing Coalition, which meets regularly to address affordable housing issues in Cabarrus County. The group includes housing providers, government agencies, social services, public transportation, and other stakeholders.

The City continues to encourage new organizations or existing organizations with new programs to apply for public service activity funding.

The Mayor and City Council make the decisions about the City's community development activities and funding, with guidance from the general public and the Community Improvement Commission (CIC). The CIC is a 9-member group of citizens appointed by City Council to provide input to the community development program, review annual plans, CAPERs, and other documents, and provide recommendations about funding for public service activities.

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

The Balance of State Continuum of Care has implemented a Coordinated Assessment Plan to improve the intake and referral process for homeless individuals. It should enhance the coordination between agencies and non-profit groups that serve the homeless population. In addition, Kannapolis will continue to be part of the Cabarrus County Homelessness Task Force, which meets to communicate needs and issues across multiple organizations that relate to services for the homeless; as well as part of the Cabarrus Housing Collaborative, which meets regularly to discuss strategies for jointly addressing the affordable housing shortage. Kannapolis will also continue to be part of the Cabarrus-Iredell-Rowan HOME Consortium led by the City of Concord, which meets a few times a year to discuss projects using HOME funds.

In terms of economic development, the City of Kannapolis works very closely with the Rowan Economic

Development Commission and the Cabarrus Economic Development Commission. Both groups have existing industry specialists, which will help improve the communication and coordination between businesses, government, and workforce training programs.

Discussion

Despite having a limited amount of funding, the City of Kannapolis works very closely with community partners to meet the housing and community development needs within our city and leverage the available funding to do more.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 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

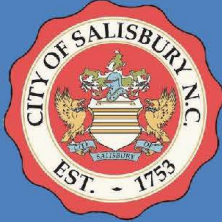
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

Although the City of Kannapolis has an urgent repair program, it may not be considered as urgent need activity by HUD definition. These repairs address needs to allow homeowners to remain in their property and may not be imminently dangerous situations. (re-roof, HVAC, electrical and plumbing deficiencies).

Appendix - Alternate/Local Data Sources

Sort or order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												



2025-2029 CONSOLIDATED PLAN FOR COMMUNITY DEVELOPMENT

On June 3, 2025 Salisbury City Council voted to adopt this 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan for HUD's consideration. A draft plan – based on estimated funding - was made available from April 1, 2025 through May 6, 2025. On May 14, HUD issued official formula funding allocations which represent an increase in estimated funding levels. This final draft reflects the rules established in the contingency provision: ***15% of allocation will be dedicated to public service grants, 20% will be dedicated to administration, a \$100,000 will be dedicated to fulfilling commitment to the Ford Motor City Lofts (affordable rental housing), and the remainder will be dedicated to owner occupied rehabilitation.***

City of Salisbury, Planning and Neighborhoods Department

132 N. Main Street, Salisbury, NC 28144

Email: plan@salisburync.gov

More information is online at www.salisburync.gov/housing

Executive Summary

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

1. Introduction

The City of Salisbury is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City works to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals and communities. As a HUD entitlement community, the City is required to submit a Five-Year Consolidated Plan which includes:

- The Citizen Participation Process
- The Needs Assessment
- The Market Analysis and
- The Strategic Plan
- The Annual Action Plan

The Strategic Plan explains how priority needs of the community identified in this Plan translate to goals and objectives and it includes broad strategies to advance goals related to improving public facilities and infrastructure, economic development and public services that will improve the quality of life of Salisbury's residents. The first year Annual Action Plan for Program Year 2025 is included in the Plan and outlines the City's planned projects and activities to address identified priority needs and specific goal objectives during the first program year of the Five-Year Consolidated Plan.

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

The Needs Assessment revealed trends that helped to shape priorities, goals, and projects that the City will continue to pursue over the next five-year period. Below is a summary:

- Data show relatively modest population growth that has trended toward smaller, single-person households among both renter and owners.
- Housing cost burden, where a household spends more than 30% of their income on housing-related expenses, is the most prevalent housing problem by a wide margin.
- Drilling down farther, cost burden is experienced at a far greater intensity among renters as compared to owners, particularly those renters in the lowest income brackets.

Housing needs include affordable units for renters, especially in the lowest income brackets. This is a particularly challenging income group to assist given the long-standing shortage of public housing which typically serves this group. Many of these households are only one paycheck away from homelessness.

Second, there is a need for owner housing rehabilitation to address deferred maintenance, correct code violations, and improve energy efficiency to reduce future housing costs and help aging owners remain in their homes as long as possible.

Lastly, there is a need for new affordable units to replace obsolete or demolished housing stock, bolster neighborhood stability, provide new homeownership opportunities for low-moderate homebuyers, and help to balance housing opportunities across neighborhoods.

Non-housing community development needs include improving a range of public infrastructure, particularly community facilities and a sidewalk network that will connect low-moderate income residents to transit and other opportunities.

Social and economic uncertainties since the outbreak of COVID-19 have continued to create a heightened need for public services. Support for public service agencies serving a wide-range of populations, but especially the most vulnerable such as the homeless population, are necessary.

3. Evaluation of past performance

The City of Salisbury's investments in housing rehabilitation, public infrastructure, and public service agencies have helped to stabilize neighborhoods by removing blighted structures, improving the condition of existing homes, increasing the supply of affordable homes, replacing aging sidewalks, and creating safe and more inviting parks and community centers. The City has partnered with Salisbury Community Development Corporation (CDC) for more than 25 years to carry out housing programs that have produced concrete, positive results. Homebuyer education programs offered by the Salisbury CDC have helped families prepare for homeownership, improve their credit worthiness, obtain financing and maintain their home. By promoting homeownership and investing in housing and public infrastructure, the City has helped to strengthen neighborhoods and improve the overall quality of life. The City's involvement as a development partner in the affordable rental market has helped with a critical need for safe and affordable units for rent.

Since 2005, the City of Salisbury has received approximately \$6,000,000.00 through the Community Development Block Grant program. Notable accomplishments with these funds include, but are not limited to, the following:

- More than 50 home acquisition/rehab/resale or new construction projects completed.
- More than 30 home emergency rehabilitation projects completed.
- Down payment and closing cost assistance made available to 15 low-moderate income first-time homebuyers.

- Demolition and blight removal to stabilize at-risk neighborhoods.
- More than five streetscape improvement/public infrastructure projects completed. These include improvements in the East End neighborhood at the Dixonville Cemetery; new sidewalk construction on Partee Street, Old Plank Road, Monroe Street and Lash Drive in the West End neighborhood; and the reconstruction of the Jersey City neighborhood entrance
- Public service funding extended to organizations serving low-moderate income populations. Services include emergency overnight shelter for the homeless, emergency shelter for victims of domestic abuse, dental services for uninsured low-moderate income adults, housing and services for recently incarcerated men.
- Summer employment program for youth of low-moderate income families
- Participation in the Brenner Crossing (formerly Civic Park) Phase I and Phase II redevelopment in the West End, offering affordable rental units.
- Participation in the Westbridge Village development, an affordable rental housing community
- More than 200 individuals have participated in homebuyer education training, consisting of training in money management, pre-homeownership, home maintenance and landscaping training.

4. Summary of citizen participation process and consultation process

The overriding purpose of the citizen participation process is to establish a framework for a continuum of public input through all stages of program planning, program delivery and program implementation. Citizens are encouraged to become involved in the community development process, particularly low- to moderate-income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly residents, public service agencies, and civic groups are also encouraged to participate. It is imperative that the plan be developed with input from those most likely to be affected by the goals and objectives set forth in the plan. The following basic principles are fundamental to citizen participation in Salisbury:

- All aspects of plan development are conducted in an open manner.
- The public is provided adequate opportunity to make proposals or comment on the plan in a manner that meets or exceeds statutory requirements.
- The public is provided information about the plan in a timely fashion and at various stages of plan development.
- The public is given full access to program information (except where personal information or confidentiality requirements dictate otherwise).
- The public is be given adequate notice of meetings related to plan development or the proposed and actual use of program funds.

The City of Salisbury developed this FY 2025-29 Consolidated Plan and PY 2025 Action Plan in accordance with the with consultation from a diverse group of individuals and organizations. Methods

included a 2024 Housing Needs Survey, a 2025 HOME Consortium Survey, a public meeting, a public hearing, newspaper and online outreach, and a public hearing.

5. Summary of public comments

Participation is encouraged through public information forums, neighborhood and committee meetings, public hearings, surveys and publicized notices. Comments during the goal/priority setting phase helped formulate the priorities and objectives, and served to reinforce the housing needs and market conditions reflected in the other data sources.

A full summary of public comments can be found in the Citizen Participation Report. High level findings are below.

The 2024 housing needs survey had over 500 responses, with over 50% of participants in the survey indicating they either strongly supported or supported the following housing policies/programs:

- Increased code enforcement of vacant/dilapidated structures
- Increased funding for owner occupied rehabilitation projects
- Incentives for energy efficiency housing rehabilitation
- Increased opportunities for affordable homeownership
- Education of tenant's rights/responsibilities and enforcement of minimum housing ordinances
- Replacing vacant commercial areas with residential development
- Incentives for developers to include affordable units in new developments

Feedback on the draft plan was solicited at a public meeting of the Housing Advocacy Commission on April 7. Results of the budgeting/prioritization activity are presented in the Citizen Participation Report.

A public hearing was held on June 3, 2025. One person spoke regarding their support for the plan, and the continued need to evaluate public safety services as the City grows.

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

All comments were accepted and have been incorporated into the Citizen Participation Report.

7. Summary

Throughout the various methods of public engagement there was consistent support for the programs identified in this 5-Year Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Salisbury	Salisbury Community Development Corporation
HOME Administrator		Salisbury Community Development Corporation

Table 81– Responsible Agencies

Narrative

The City of Salisbury, through the Planning and Neighborhoods Department, will coordinate all planning and reporting activities for the CDBG and HOME programs, including developing budgets and completion of annual Action Plans and Performance Reports. The City will provide a staff contact and participate in the Cabarrus/Iredell/Rowan HOME Consortium and the Piedmont Regional Continuum of Care. Planning staff will manage non-housing/infrastructure projects and will be responsible for monitoring the activities of public service agencies or other sub recipients. The Finance Department will oversee the drawdown of Federal funds and disbursement.

The Salisbury Community Development Corporation (CDC) will implement the CDBG and HOME grant programs as they relate to housing. The CDC will manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions such as inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants will be carried out of managed by the CDC. The CDC will also act on the City's behalf to forge partnerships with lenders and other agencies to obtain reduced interest rates, grants and other leveraged assets. The CDC will work with residents of public housing and other referrals for housing assistance and will provide foreclosure prevention and credit counseling services to the community. The City and the CDC will work with neighborhood organizations in designated revitalization areas to ensure that activities are tailored to the needs and desires of residents and will provide assistance as needed to other non-profits and agencies serving low-to-moderate income populations, the homeless and special needs populations.

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan is a document which defines a five-year course of action for the use of federal community development funding. The strategy to gather input and participate in consultation activities is informed by the framework provided by the U.S. Department of Housing and Urban Development. Additional consultation occurred during the creation of the City's 10-year strategic housing toolkit. Agencies and organizations that were consulted in the process included: Rowan Helping Ministries, Salisbury Community Development Corporation, Family Crisis Council, Salisbury Housing Authority, Rowan County United Way, and the Rowan County Chamber of Commerce. The City's Housing Advocacy Commission will opportunities to review a housing needs assessment and provide feedback on priorities during the public comment period.

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

The City of Salisbury makes effective use of federal funds through many collaborative partnerships with local housing authorities and nonprofits. The City has:

- Organized two Community Resource Fairs that brought together agencies and service providers.
- Continued to participate in the committee on homelessness spear headed by Rowan Helping Ministries
- Participated in Healthy Rowan, a collaboration of health and wellness related organizations; and
- Continued to support the efforts of the Human Relations Council and the Hispanic Coalition to engage diverse populations and encourage their participation in civic affairs.
- The City is in the process of completing its 10-year strategic housing toolkit.

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

The City does not directly administer any program providing support or care to homeless individuals and families, however, the City has historically provided annual public service funding for emergency shelters for the homeless that are administered by Rowan Helping Ministries and the Family Crisis Council.

The City is an active participant in ongoing efforts to address the needs of homeless persons by maintaining active partnerships with local organizations that support the homeless. The City will

continue to allocate public service funding to these organizations, as well as attend meetings relative to the City's role in addressing poverty in our community.

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

Rowan County is part of a regional committee under the NC Balance of State Continuum of Care that consists of 79 rural counties and broken into 30 regional committees. The Piedmont Regional Committee includes the following counties: Cabarrus, Davidson, Rowan, Stanly and Union counties. Locally, Rowan Helping Ministries (RHM) provides services to the homeless, including overnight shelter services. RHM provides bi-annual point-in-time homeless population counts, tracking information and other coordination activities to the Piedmont Regional Committee lead organization, Community Link in Charlotte, North Carolina. There is an Action Plan for the entire NC Balance of State CoC but not specific to the Piedmont Region.

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

Table 82– Agencies, groups, organizations who participated

1	Agency/Group/Organization	SALISBURY COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in 2024 Stakeholders Workshop; attendance at monthly board meetings; one on one meetings and phone calls. Coordination over program delivery and strategies to increase existing program effectiveness.
2	Agency/Group/Organization	ROWAN HELPING MINISTRIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in the 2024 Stakeholder Workshop; monthly Homeless Taskforce Meetings; consultation visit in January 2025. Continued coordination for a pathway to housing. Continuation of street outreach team efforts.
3	Agency/Group/Organization	FAMILY CRISIS COUNCIL OF SALISBURY-ROWAN, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation visit January 2025. Discussed needs of victims, services provided, and how CDBG resources can assist.
4	Agency/Group/Organization	Rowan County Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the 2024 Stakeholders Workshop.
5	Agency/Group/Organization	Housing Authority of the City of Salisbury
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and email exchanges with the executive director. Discussed self sufficiency programs, housing need, and facility plans.
6	Agency/Group/Organization	Salisbury Fire Department
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion in relationship to the Rowan Iredell Hazard Mitigation Plan

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

NA

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	Piedmont Regional Committee	The goals are compatible
Forward 2040 Comprehensive Plan	City of Salisbury	The goals are compatible
City of Salisbury 2024 Strategic Plan	City of Salisbury	The goals are compatible
Iredell Rowan Hazard Mitigation Plan	North Carolina Emergency Management	The goals are compatible

Table 83– Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

- The City is a member in the Cabarrus/Iredell/Rowan HOME Consortium to implement HOME Investment Partnership housing activities.
- The City coordinates with the NC State Historic Preservation Office regarding activities that affect historic properties or districts.
- The City has been in coordination with Rowan County and other jurisdictions is creating a regional emergency preparedness and hazard mitigation plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City's Citizen Participation Plan ensures that the City undertakes a transparent public process that encourages input and participation from all citizens, non-profit organizations and other interested parties. The plan also guarantees access to meetings, information and public hearings on the Consolidated Plan/Annual Action Plan. Technical assistance is also provided, upon request, to organizations that would like to develop proposals for funding under the City's community development programs.

Citizen participation was offered through a 2024 housing needs survey, a 2025 housing goals survey, a public input meeting, a public hearing, and a 30-day public comment period posted in the Salisbury Post local newspaper. Participants provided comments and concerns about the Consolidated Plan and the activities that should be funded according to greater needs in low-moderate income areas.

The 2024 housing needs survey had over 500 responses, with over 50% of participants in the survey indicating they either strongly supported or supported the following housing policies/programs:

- Increased code enforcement of vacant/dilapidated structures
- Increased funding for owner occupied rehabilitation projects
- Incentives for energy efficiency housing rehabilitation
- Increased opportunities for affordable homeownership
- Education of tenant's rights/responsibilities and enforcement of minimum housing ordinances
- Replacing vacant commercial areas with residential development
- Incentives for developers to include affordable units in new developments

The **2025 consolidated plan goals survey** was coordinated through the Cabarrus/Iredell/Rowan HOME Consortium. There were only seven responses from members of the public with City of Salisbury zip codes.

At the **public meeting held at the Housing Advocacy Commission meeting on April 7, 2025** citizens were asked to provide comment on the goals, priorities, and budget outlined in the draft. There were 10 participants who were asked to place dots representing money on a variety of eligible activities. Listed below is the average percentage of funding that participants would spend on each activity.

- Affordable Rental Housing – 28%
- Owner Occupied Rehabilitation – 27%
- Administration – 14%
- Public Service Grants – 11%
- Downpayment Assistance – 10%
- New Construction – 9%
- Public Infrastructure – 2%

A 30-day public comment period will be held between April 1, 2025 and May 6, 2025 with drafts available for public review on the City’s website: www.salisburync.gov/housing and in person at the City Office Building (132 N. Main Street), City Hall (217 S. Main Street) and at the Rowan County Library Headquarters (201 West Fisher Street). No comments from the public were received.

A public hearing was held on June 3, 2025 at the 6 pm City Council Meeting at 217 S. Main Street. A public hearing was held on June 3, 2025. One person spoke regarding their support for the plan, and the continued need to evaluate public safety services as the City grows.

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	2024 Housing Needs Survey	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	Over 500 responses	<p>Over 50% of respondents indicated support or strong support for:</p> <p>Increased code enforcement of vacant/dilapidated structures</p> <p>Increased funding for owner occupied rehabilitation projects</p> <p>Incentives for energy efficiency housing rehabilitation</p> <p>Increased opportunities for affordable homeownership</p> <p>Replacing vacant commercial areas with residential development</p>	NA	

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	2024 Housing Needs Survey	Non-targeted/broad community	7 respondents to survey		NA	
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Tenants</p>	The Rental Health Event had approximately 40 people in attendance with the plan summary available to comment on.	While it was available, no input was received on the plan at this meeting.	NA	
4	Newspaper Ad	Non-targeted/broad community	Advertisement of 30 day public comment period and public hearing	NA	NA	

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	Advocates for Housing	10 survey responses at Housing Advocacy Commission on 4/7	<p>Listed below is the average percentage of funding that participants would spend on each activity.</p> <ul style="list-style-type: none"> Affordable Rental Housing 28% Owner Occupied Rehabilitation 27% Administrative 14% Public Service Grants 11% Downpayment Assistance 10% New Construction 9% Public Infrastructure 2% 	NA	

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 Hearing	Non-targeted/broad community	1	One person spoke regarding their support for the plan, and the continued need to evaluate public safety services as the City grows.	NA	

Table 84– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Population. Salisbury is 44 miles northeast of Charlotte within the Rowan County HUD Metro FMR area. Since 2000, Salisbury's population has grown by 3,018 residents. At 33,834 people, Salisbury was the 28th largest city in NC. Median household income had steadily climbed from 2010 to 2018 from \$35,871 to \$41,760. This represents a 16.4% increase, inflation has increased by roughly the same percentage. Almost half of all households in Salisbury (48%) are LMI with earnings at or below 80% of the area median income. Salisbury is predominantly made up of an aging population. 37% of households have at least one person 62 years or older, while only 14% of households include one or more children 6 years or younger.

Housing Problems. The data described below comes from the 2016-2020 CHAS dataset from HUD.

For both owners and renters, those with less than 30% AMI experience housing problems at over double the rate of those households with even slightly higher incomes. For renters who earn less than 30% of AMI, housing problems are extremely common. Over 900 households are estimated to have more than one housing related problem. In Salisbury, 34% of households (4,370) were projected to experience housing cost burden in 2020. 17% of those with a cost burden were paying greater than 50% of their income on housing.

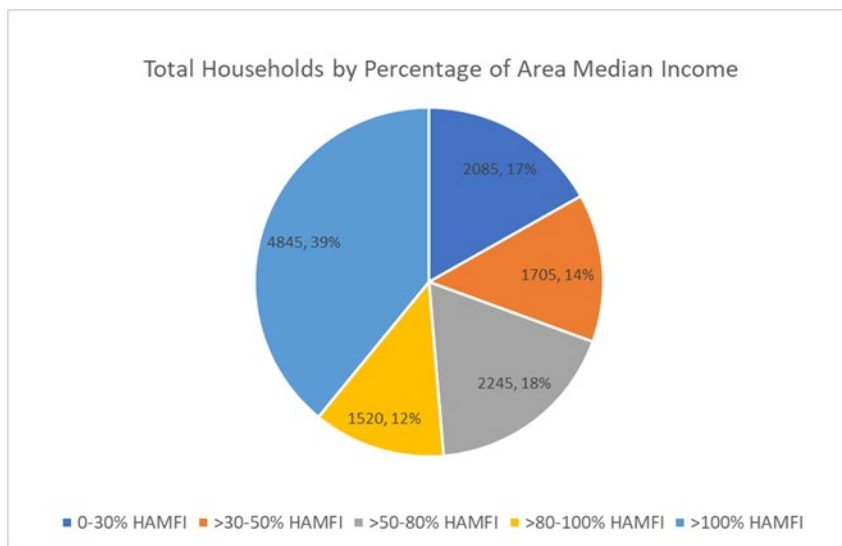
Home prices have risen from under \$90,000 in 2014 to \$260,000 in 2024, with most of the increase occurring in the last 5-year period when the median home sale price jumped by 100% (TPMA Gaps & Barriers Report for City of Salisbury, 2024). Average asking rent in multifamily properties increased by 40% from 2017 to 2023. During this time, the number of actual rental units in multifamily properties increased by a little over 7%, with few additional units containing two bedrooms (TPMA).

As a whole, renters experience a higher level of housing problems than homeowners. One anomaly in the trend, however, is that renters earning between 80% and 100% of AMI appear to have fewer housing related problems than owners with similar incomes. This could be due to the cost of maintaining a home, or increased taxes, or high interest rates/mortgage payments.

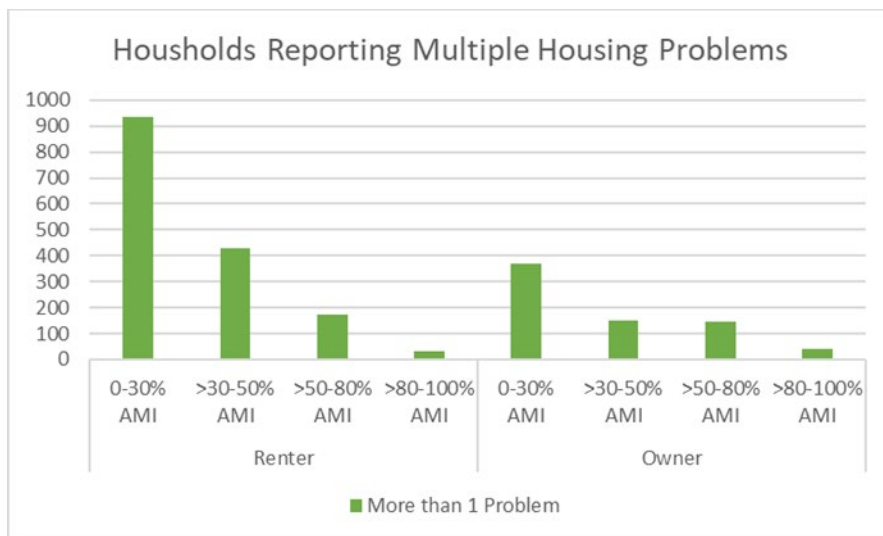
By far, the most common estimated housing problem is cost burden. Severe cost burden is seen particularly in households earning less than 30% AMI. There are 815 renter households who are extremely low income and spend a majority of their income on housing. There are also 370 extremely low-income owner-occupied households that spend a majority of their income on housing.

As a whole, there are more households who are estimated as White that are cost burdened, however, there is a higher likelihood to be cost burdened if you are African American/Black or Hispanic. Whereas a 1/3 of White households are some degree of cost burden, 39% of Black/African American households are, and 50% of Hispanic households are. Hispanic households, however, experience severe cost burden at the lowest rate (6%).

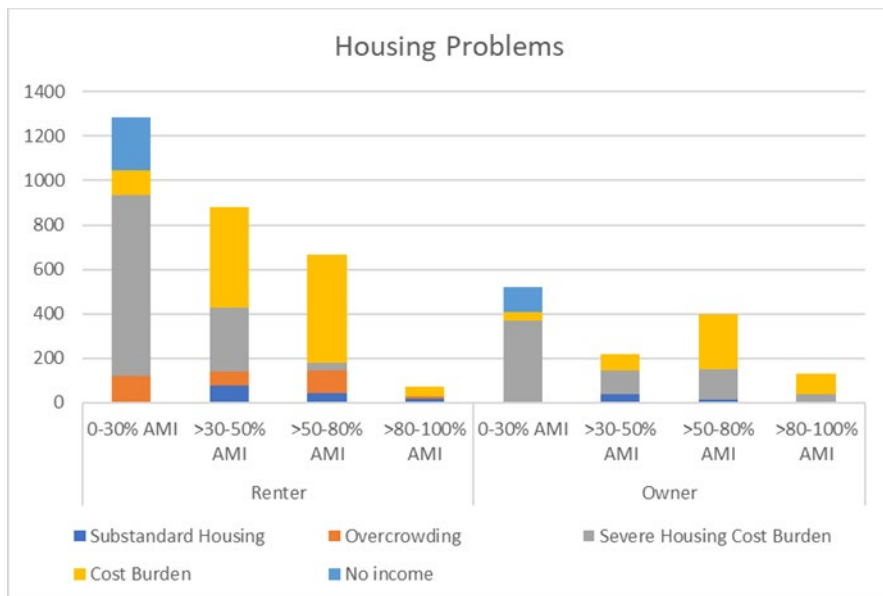
Summary. Housing needs include affordable units for renters, especially in the lowest income brackets. This is a particularly- challenging income group to assist given the long-standing shortage of public housing which typically serves this group. Many of these households are only one paycheck away from homelessness. Second, there is a need for owner housing rehabilitation to address deferred maintenance, correct code violations, and improve energy efficiency to reduce future housing costs and help aging owners remain in their homes for as long as possible. Lastly, there is a need for new affordable units to replace obsolete or demolished housing stock, bolster neighborhood stability, provide new homeownership opportunities for low-moderate homebuyers and help to equalize income distribution across neighborhoods.



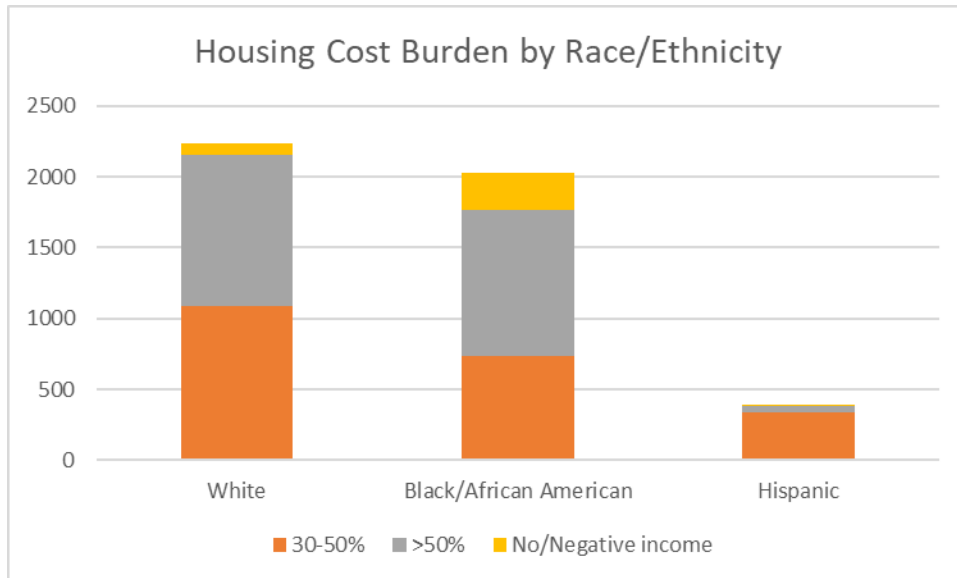
Total Households by Percentage of Area Median Income



Households Reporting Multiple Housing Problems



Housing Problems



Housing Cost Burden by Race and Ethnicity

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Multi-Purpose Center: The City of Salisbury completed a Parks and Recreation Master Plan in 2019 that inventoried and assessed the needs of community facilities. A gap analysis was performed to understand which geographic areas of the city are not being served by parks and recreation facilities, and a comparison to national level of service standards was also completed to understand gaps in the recreational amenities offered. The need for a modern multi-purpose center that would meet a multitude of needs such as an updated swimming pool, a recreation center, and gyms emerged as a top priority. The current civic center facility was constructed in 1981 and is in tremendous need of repair and upgrades to improve ADA accessibility; nevertheless, it is the most heavily used facility in the Parks and Recreation inventory.

City Event Center: A central space large enough to host small conferences, city events, private event space and a consolidation of parks/recreational management staff.

Multi-Modal Transportation Center: Expanded rail service to the surrounded metro regions of Charlotte and Greensboro is expected within the next five years. The historic Salisbury Depot offers a tremendous opportunity to become a multi-modal center that links Amtrak, local bus service, park and ride opportunities, and sidewalks and bike facilities together. The building is currently owned by the Historic Salisbury Foundation, however, if the City were to purchase the property for the purpose of its conversion into a multi-modal transportation center, improvements would need to be made to make it ADA compliant and configured for its intended purpose.

How were these needs determined?

Multi-Purpose Center: Recommendations in the 2019 Parks and Recreation Master Plan that helped determine the community's need for facilities was informed by three community meetings, a phone survey, stakeholder interviews, and guidance from the City's Parks and Recreation Board.

Multi-Modal Transportation Center: In concert with the planned increase in passenger train service, the North Carolina Department of Transportation spearheaded a study called the Salisbury Station Connectivity Study which demonstrated the value of the historic station as a multi-modal center. The city's real estate and facility manager performed initial assessments of the building for the intended use.

Describe the jurisdiction's need for Public Improvements:

Sidewalks, Crosswalks, Handicap Ramps: Improvements to the safety and accessibility of pedestrians, bicyclists and persons with disabilities is a significant need. Many of the city's older neighborhoods have some sidewalks, but are not entirely connected and often lack accessibility ramps.

Greenway Connections and Access: The City has incrementally been building sections of the Salisbury Greenway as funding opportunities become available. The Salisbury Greenway is a part of the Carolina Thread Trail, a regional network of 260 miles of trails in western North Carolina. Over four miles of trail have been constructed in Salisbury, but remain disconnected in key locations. Accessibility to the trail is also limited, even from some nearby neighborhoods. Funding is needed for additional connections, bridges over waterways, and trailhead connectors.

Lighting: There's a lack of pedestrian-scale lighting in the downtown business district and in several commercial nodes throughout the city, which means customers, shop owners, and visitors often feel unsafe after dark. Installation of pedestrian scale lighting on these blocks would help with the perception of safety and economic vitality of the businesses.

Tree Canopy: As the city ages, tree species that make up the canopy are beginning to reach the end of their life cycles. Additionally, low-income areas that are heavily populated by renters often lack a tree canopy. As part of the City's efforts to reduce greenhouse gas emissions and minimize the impacts of a changing climate, resources will need to be devoted to restoring and expanding the tree canopy.

How were these needs determined?

Several previously adopted plans including the 2009 Bicycle Master Plan and the Carolina Thread Trail Master Plan have helped to identify some of these needs. Others have been gleaned through ongoing community engagement efforts that the city regularly partakes in. These include Chit, Chat and Chew public sessions, weekly public engagement walks where city staff walk door to door talking about issues and handing out information with neighbors, and quarterly downtown stakeholder meetings organized by our Main Street partner, Downtown Salisbury, Inc.

Describe the jurisdiction's need for Public Services:

High inflation and cost of living since the COVID-19 has heightened the community's need for public services. Public services are needed to help address the needs of the homeless population, those who need employment training, those who suffer from mental health disorders and substance abuse, formerly incarcerated individuals, victims of domestic abuse as well as those at risk of becoming homeless to include shelter services, meals, food programs, utility assistance, referrals and legal aid. More youth services are needed to help keep students engaged in their education and exposed to positive role models that help them develop as citizens and leaders. Housing counseling is a continuing need to help families stay in their homes, to find housing, or to become homeowners for the first time.

Affordable health services are needed for wellness checks, health and nutrition counseling, dental care, prescriptions and medical care to help maintain health and reduce the need for financially-burdensome emergency room treatment.

How were these needs determined?

In 2020 Rowan County Public Health Department conducted an extensive Community Health Needs Assessment survey. Results from that survey indicated that the largest public services needs within the community included substance abuse, mental health, healthy lifestyles and basic needs, such as safe and affordable housing. An updated Community Health Needs Assessment is underway.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There are 14,445 housing units in Salisbury. Below are trends from a market analysis completed by TPMA Associates in association with the City's 10 Year Strategic Housing Plan.

The cost of housing in Salisbury is rising. Home prices in Salisbury have risen substantially in the past ten years, from a median sale price under \$90,000 in 2014 to more than \$260,000 in May of 2024.

The average asking rent in multifamily properties increased by over 40% from 2017 to 2023. During this time, the number of rental units in multifamily properties increased by a little over 7%, with a very small number of additional units containing two bedrooms.

The cost of housing in Salisbury is not in line with household incomes and local wages, disproportionately affecting renters and first-time homebuyers, and causing potential concerns for continued economic development success.

In 2022, the median household income in Salisbury was \$48,888. Of the 13,258 households in the city in 2022, 26.6% were considered very-low-income, with household incomes equal to or less than 50% of the area median income (AMI). An additional 15.0% are low-income, with household incomes between 51% and 80% of AMI.

More than half of all renter-occupied households in Salisbury have a household income of less than \$35,000, which places the average one-bedroom asking rent hundreds of dollars beyond the affordability range for these individuals and families. Adding the cost of utilities and other housing costs, most of the 83% of renter-occupied households who earn up to \$75,000 would struggle to afford the average three-bedroom unit.

Of the ten most common jobs in the city, five have median annual earnings below \$35,000 and only two have median earnings above \$40,000 and could comfortably afford a one-bedroom apartment.

There are a limited number of housing units that are affordable for households earning very-low (below 50% AMI) and low (51-80% AMI) incomes and developing more units for these households is becoming increasingly difficult.

The number of renter households in the lower income brackets exceeds the number of available housing units in these price ranges, leading to a deficit in the number of affordable units available to those households.

The rise in construction costs in recent years has placed an additional burden on the ability to develop new for-sale and for-rent housing that is affordable to many Salisbury residents. Since 2017, construction costs per square foot have increased by 78%. There is further reason to believe that these costs have continued to increase since 2022. These rising costs are being compounded by increases in infrastructure costs.

Need for Owner and Rental Rehabilitation

Salisbury's housing stock is made up of 6,145 owner occupied units and 6,260 renter-occupied units. Renter units have a significantly higher incidence of substandard conditions at 39%, compared to a comparatively lower, though consequential rate of 22% for owner housing. As a whole, owner housing is slightly older than renter housing, with approximately 58% of owner housing built prior to 1979, compared to 54% for renter housing. These statistics underscore the need for housing rehabilitation in both owner and renter markets to improve living conditions and help retain existing housing.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	82	0	1	0	-1
Arts, Entertainment, Accommodations	1,654	0	11	0	-11
Construction	887	0	6	0	-6
Education and Health Care Services	4,037	0	27	0	-27
Finance, Insurance, and Real Estate	713	0	5	0	-5
Information	370	0	2	0	-2
Manufacturing	1,876	0	13	0	-13
Other Services	386	0	3	0	-3
Professional, Scientific, Management Services	2,080	0	14	0	-14
Public Administration	337	0	2	0	-2
Retail Trade	1,362	0	9	0	-9
Transportation and Warehousing	586	0	4	0	-4
Wholesale Trade	631	0	4	0	-4
Total	15,001	0	--	--	--

Table 85 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	16,209
Civilian Employed Population 16 years and over	15,001
Unemployment Rate	7.50
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	5.20

Table 86 - Labor Force

Data Source Comments:

Occupations by Sector		Number of People
Management, business and financial	5,481	
Farming, fisheries and forestry occupations	0	
Service	3,234	
Sales and office	2,443	
Construction, extraction, maintenance and repair	1,357	
Production, transportation and material moving	2,486	

Table 87 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,247	76%

Travel Time	Number	Percentage
30-59 Minutes	2,175	16%
60 or More Minutes	994	7%
Total	13,416	100%

Table 88 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,367	9	0
High school graduate (includes equivalency)	4,563	0	0
Some college or Associate's degree	5,752	0	0
Bachelor's degree or higher	4,597	0	0

Table 89 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	50	262	257	339	285
9th to 12th grade, no diploma	423	535	517	457	493
High school graduate, GED, or alternative	1,455	1,704	876	1,983	1,904
Some college, no degree	2,045	1,307	1,058	2,011	1,400
Associate's degree	32	107	571	730	446
Bachelor's degree	125	646	785	1,420	1,011
Graduate or professional degree	5	292	578	665	726

Table 90 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,576
High school graduate (includes equivalency)	3,333
Some college or Associate's degree	35,767
Bachelor's degree	70,811
Graduate or professional degree	68,863

Table 91 – Median Earnings in the Past 12 Months

Data Source Comments:

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

Education and Health Care Services employ the most Salisbury residents (26.9%) followed by Professional, Scientific, and Management Services (13.9%), then Manufacturing (12.5%) and Arts and Education (11%).

Describe the workforce and infrastructure needs of the business community:

The Rowan County Chamber of Commerce continues to report that educating and attracting talent for major employers is an ongoing need.

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

Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Salisbury is beginning the implementation of the Main Street Project which will modify the downtown streetscape. This will make the pedestrian within downtown experience both safer and more visually appealing. The South Main Area Plan will also focus on about a mile of

Main Street adjacent to the southern end of downtown, working to revitalize the area (potentially through the incorporation of more businesses) and create a more pedestrian-friendly transitional area which will connect into several key neighborhoods. Both of these plans could potentially create new opportunities for more businesses to thrive in the downtown and its adjacent areas, due to increased support for new businesses, pedestrian accessibility, and visual appeal. It is essential that these businesses receive support in order to ensure longevity. Particularly during the implementation of the Main Street Project, businesses will endure a period of struggle before they receive the benefits of the modifications since access to storefronts will be limited throughout the construction process.

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

Employers have consistent difficulties filling job openings for skilled labor positions.

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

The Rowan County Chambers' Workforce Development Alliance coordinates with Centralina Workforce, Rowan-Cabarrus Community College and Rowan Salisbury Schools' Career and Technical Education board. These groups meet monthly to share strategies and outreach to the business community.

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

No

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing problems, particularly housing cost burdened, occur throughout the City without any notable concentrations when summarized at the Census Tract level. Zooming in on a block by block perspective would likely yield a different outlook. Concentration is defined as a measurable increase in the occurrence of housing problems in one or more census tracts, as compared to other tracts.

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

Black or African-American population, the largest minority segment which makes up about 39% of the population, is concentrated in the census tracts near the center of the city, particularly in the western and eastern parts of the jurisdiction. Hispanic population is clustered in the extreme southwestern portion of the city and in this area of the county. Low income populations are primarily located near the center of the city, on the west, south and east sides of the downtown. The distribution of lower income populations is spatially coincident with concentrations of minority populations, as well as high housing vacancy rates. Concentration is defined as a measurable increase in density of the target group in one or more census tracts, as compared to other tracts.

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

The market in these neighborhoods tends to be depressed, the result of aging, older housing, and a higher incidence of housing deterioration as a result of disinvestment over many years. Home sales activity is slow and the percentage of rental housing is significantly higher than in other areas.

Are there any community assets in these areas/neighborhoods?

Many of these neighborhoods contain small parks, community centers, ample sidewalks, access to greenway trails, and have the benefit of proximity to the central business district and access to public transit. The west side is anchored by Livingstone College, W. G. Hefner VA Medical Center, Salisbury Community Development Corp., Kelsey Scott Park/Hall Gym/Miller Rec. Center, Salisbury Greenway, Community Action Agency and the Jake Alexander Blvd. commercial corridor. The Brenner Crossing redevelopment anchors the western edge along Brenner Avenue. The east side is anchored by the Rufty Holmes Senior Center, Park Avenue Community Center, Cannon Park, Central Fire Station #1, Rowan County EMS Station.

Are there other strategic opportunities in any of these areas?

An EPA Brownfields Cleanup Grant was awarded to Salisbury in May 2020 to clean up the former Kesler Mill 12-acre site at the heart of the Park Avenue neighborhood. Cleanup activities have been completed and the City is in the process of selecting a private development partner to redevelop the site into affordable housing.

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

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

Data from the Federal Communications Commission suggest that while city-wide all households have access to at least three broadband providers, low income areas are the least served. The COVID-19 pandemic has, in many ways, revealed the consequences of the digital divide. Increasingly, the negative consequences of being under-connected are growing and fueling further socioeconomic disparities. According to the interactive map, areas of Park Avenue and the North Main neighborhood appear to be the most concentrated sections of town with the fewest broadband internet providers.

In 2007 the City of Salisbury took a remarkable step toward ensuring that all residents of the city would have access to high speed broadband internet and that economic development opportunities would be created by investing in a publicly owned fiber optic network utility, Fibrant. The City held a referendum in May 2018 as a requirement to enter into a lease agreement for management of the broadband utility with Hotwire Communications. This public investment in broadband internet has ensured that low income households have the opportunity to be connected.

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

The National Broadband map created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce shows that 100 percent of Salisbury's urban population can receive broadband internet from at least three different providers at speeds equal to or greater than 25/3 Mbps.

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

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

While Salisbury is not a coastal city, the effects of climate change will be substantial. Models have predicted that temperatures in the region will increase by an average of 4 degrees Fahrenheit and that summers will be nearly 30 percent wetter than they are today in sixty years (University of Maryland's Center for Environmental Sciences). Extreme weather events such as hurricanes and heavy rainstorms will lead to more severe and frequent flooding, as was witnessed in Western North Carolina in 2024.

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

The State of North Carolina's Flood Risk Information System (FRIS) provides data and maps showing the areas of the city with the greatest flood risk. In most cases development has not occurred in the areas most at risk of flooding along Grants Creek and Town Creek. While there are some exceptions where building has taken place in a flood zone, these are not concentrated in areas with housing occupied by low and moderate income households. A notable exception is the Salisbury Mobile Home Park off of Bringle Ferry Road, which is impacted by heavy rain events causing Town Creek to spill into its floodplain.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a roadmap to address prioritized needs with strategic goals and measurable objectives. It outlines the City of Salisbury's effort in addressing these needs, taking into account the anticipated resources and challenges that may be encountered along the way.

The mission of the City in our community development programs is to extend and strengthen partnerships among the public and private sector to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities. The Consolidated Plan establishes a vision for the use of federal funding for community development in the upcoming five years. Key elements of the Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from residents and its community development partners to determine its housing and community development needs, and to undertake specific actions consistent with those strategies.

Our housing activities will be focused on increasing the supply of decent, affordable housing by continuing to enhance programs that stabilize our existing aging housing stock. While a primary goal is to support and foster opportunities for homeownership, we need to be responsive to the growing needs of our community, over half of which are renters and too many of whom are housing cost burdened. The city expects to assist private sector developers in their efforts to create stable affordable rental units.

Our non-housing community development activities will include providing support to public services agencies serving low-moderate income families and individuals and constructing public infrastructure such as sidewalks or greenway trails. A priority for the City for the next five years and beyond is the redevelopment of the former Kesler Mill site, a 13-acre vacant and blighted site in the Park Avenue neighborhood. As the City seeks a private development partner and negotiates a development agreement, CDBG funding will be a critical source of public participation.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 92 - Geographic Priority Areas

1	Area Name:	City-Wide
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	2	Area Name:
Area Type:		Other
Other Target Area Description:		Other
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		
Other Revital Description:		
Identify the neighborhood boundaries for this target area.		
Include specific housing and commercial characteristics of this target area.		
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
Identify the needs in this target area.		
What are the opportunities for improvement in this target area?		

	Are there barriers to improvement in this target area?	
--	---	--

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City's funding allocation strategy is devoid of geographical bias, but with the primary focus on activities geared towards low to moderate-income census tract block groups. The City recognizes the potential for funds to exert a meaningful neighborhood impact in addressing broader community needs. This approach allows for flexibility in directing resources to areas outside of target areas, but to all qualified census tract block groups. Drawing from HUD's 2020 CDBG Low/Mod Income Summary Data (LMISD), the qualifying Low to Moderate Income (LMI) block groups are identified. The specified block groups, including but not limited

Block Group 1, Census Tract 502.01

Block Group 2, Census Tract 502.01

Block Group 1, Census Tract 502.02

Block Group 2, Census Tract 520

Block Group 1, Census Tract 504

Block Group 2, Census Tract 504

Block Group 1, Census Tract 512.02

Block Group 3, Census Tract 512.04

The City's funding allocation strategy is characterized by a balance between targeted initiatives for low to moderate-income census tract block groups and the flexibility to address broader community needs and presumed benefits in specific areas.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 93 – Priority Needs Summary

1	Priority Need Name	Availability of safe, decent, affordable housing
	Priority Level	High
	Population	Low Moderate Families with Children Elderly
	Geographic Areas Affected	Other
	Associated Goals	Create and preserve decent, affordable housing Strengthen Neighborhoods
	Description	The Needs Assessment and Market Analysis demonstrated a shortage of housing that is affordable to low and moderate income households. Both renters and homeowners are cost burdened or severely cost burdened at a high rate. Seniors and families with children are in most need. Salisbury is a historic city with an aging housing stock that requires rehabilitation.
	Basis for Relative Priority	High housing costs can lead to instabilities that permeate to education, health, and social/community well being.
2	Priority Need Name	Access to resources for LMI households
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Provide assistance to public service agencies
	Description	Increasing number of people in Salisbury and surrounding areas are homeless or in need of services to address physical and mental health, alcohol and drug addictions, access to food, education, and supportive communities.
	Basis for Relative Priority	
3	Priority Need Name	Access to community amenities/infrastructure
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Other
	Associated Goals	Strengthen Neighborhoods
	Description	Areas with higher percentages of low moderate income households sometimes lack high quality public spaces, infrastructure and amenities.
	Basis for Relative Priority	
4	Priority Need Name	Address vacant, dilapidated housing
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Other
	Associated Goals	Strengthen Neighborhoods
	Description	Absentee owners and heirs property has been a long-standing issue. Proactive enforcement of structures that create a health/safety issue has been successful in eliminating blight and neighborhood nuisances, and should be continued.
	Basis for Relative Priority	Local resources have gone toward supporting this effort; nevertheless, it is still a need.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

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	342,969	25,000	0	367,969	1,750,000	

Table 94 - Anticipated Resources

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

Federal funds will leverage in-kind support from the City related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past six years the City has allocated funding to a housing program in low moderate-income neighborhoods to assist with exterior rehabilitations to homes. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

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

The City owns a 13-acre site in the Park Avenue neighborhood that was awarded an EPA Brownfield Cleanup Grant in 2020. Remediation of the site is complete. The City is currently partnering with the Development Finance Initiative (UNC-Chapel Hill School of Government affiliate) to assess redevelopment feasibility and identify a private sector development partner.

Discussion

There are limited resources available to meet all the needs identified in the Needs Assessment and Market Analysis. Since August 2023, Salisbury has been working with a consultant to develop a 10-year housing strategy to help assess and project needs and identify sources and uses of additional resources. A cross-sector collaborative group called Roofs over Rowan is beginning to organize to spearhead implementation.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Salisbury	Government	Non-homeless special needs Planning	Jurisdiction
SALISBURY COMMUNITY DEVELOPMENT CORPORATION	Subrecipient	Non-homeless special needs Ownership Planning	Jurisdiction
ROWAN HELPING MINISTRIES	Subrecipient	Homelessness	Jurisdiction
Housing Authority of the City of Salisbury	Other	Public Housing	Jurisdiction

Table 95 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the delivery of services include the long-standing partnership between the City of Salisbury and Salisbury Community Development Corporation (CDC) which has been involved in carrying out the City's housing programs since 1999. City leadership and staff are involved with the CDC at the board level and participate in monthly meetings which allow them to stay informed on the progress of specific activities. In addition to housing rehab and construction activities, the CDC has a relationship with Prosperity Unlimited a homebuyer education program, housing counseling and foreclosure prevention strategies which complement the federally funded programs. As previously mentioned, the City and the Salisbury CDC are spearheading the Roofs over Rowan cross-sector collaborative group which is designed to help with implementation of this plan, and other local housing related initiatives. At this time, there are no gaps in institutional structure that would hinder the programs outlined in the Consolidated Plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	

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

Table 96 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Salisbury and Rowan County have a robust network of non-profit agencies that provide support for homeless persons and families. Several non-profits have been subrecipients of CDBG funding for several years, including Rowan Helping Ministries, Family Crisis Council, Community Care Clinic of Rowan County, One Love Community Partners, and S&H Youth and Adult Services. Rowan Helping Ministries acts as a hub for service delivery, offering food, clothing, and case management. In addition to their overnight shelter, Rowan Helping Ministries is expanding the number of transitional housing units and the number of permanent supportive housing units. They partner with organizations like the Cabarrus Rowan Community Health Center to provide behavioral health and psychiatry services, dental services, and health coaching. S&H Youth and Adult Services provides outpatient mental health and substance abuse addiction treatment. Several other organizations provide services to those who are either homeless, or at risk of homelessness. Family Crisis Council is a shelter for victims of trafficking and domestic violence who also provide case management and court advocacy services. The Community Care Clinic offers medical, dental and pharmaceutical services for the uninsured, or those on Medicaid.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Several years ago, Rowan Helping Ministries organized a Homeless Task Force that meets monthly and has over a hundred people of the list-serv. The group consists of non-profits, law enforcement, business owners, city and county staff, faith-based organizations that are affected by homelessness. The group organizes the Point in Time count each year and hosts Resource Fairs to connect people in need to resources.

During COVID 19 pandemic, a Street Outreach Team was organized and includes an Outreach to Housing Coordinator and the City's Homeless Advocate. Together they assist individuals experiencing homelessness in accessing supportive services and finding stable, affordable housing. By connecting them with emergency shelter, housing, healthcare, and substance use or mental health treatment, the team aims to empower individuals to end their homelessness and achieve long-term stability.

Additional inpatient and outpatient detox centers are needed in the County, as well as services that help recently incarcerated individuals returning to society.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City intends to continue participation in the Homeless Task Force and the Street Outreach Team. Rowan Helping Ministries and other non-profits are important partners, and the City intends to continue to support these organizations as public service subrecipients.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and preserve decent, affordable housing	2025	2029	Affordable Housing	City-Wide LMI Eligible Blockgroups	Availability of safe, decent, affordable housing	CDBG: \$888,750	Rental units constructed: 60 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Strengthen Neighborhoods	2025	2029	Non-Housing Community Development	City-Wide LMI Eligible Blockgroups	Availability of safe, decent, affordable housing Access to community amenities/infrastructure Address vacant, dilapidated housing	CDBG: \$292,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
3	Provide assistance to public service agencies	2025	2029	Homeless Non-Homeless Special Needs	City-Wide	Access to resources for LMI households	CDBG: \$243,750	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Effectively plan and administer programs	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-Wide		CDBG: \$325,000	

Table 97 – Goals Summary

Goal Descriptions

1	Goal Name	Create and preserve decent, affordable housing
	Goal Description	Create a suitable, decent living environment that is safe, affordable, sustainable for low to moderate income residents through such programs as, but not limited to owner occupied rehabilitation, public private partnerships, or new construction.
2	Goal Name	Strengthen Neighborhoods
	Goal Description	Undertake measures to improve neighborhoods, including infrastructure products such as streets, sidewalks, trails, and other public facilities. This may include code enforcement actions to address vacant, dilapidated housing.
3	Goal Name	Provide assistance to public service agencies
	Goal Description	Partner with public service non-profits that assist in meeting specific needs of low-and moderate income individuals and families.

4	Goal Name	Effectively plan and administer programs
	Goal Description	Implement a well-managed community development program that takes measures to affirmatively further Fair Housing with effective progress toward five-year goals.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

We anticipate that over the five-year period, CDBG funding will go directly toward creating rental housing opportunities for 60 low-income seniors and will preserve affordable ownership opportunities for 10 households through the rehabilitation programs.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

HUD requires that all residential properties built before 1978 receiving federal funds are tested for lead based pain and that any lead hazards discovered are to be addressed. The City and the Salisbury Community Development Corporation ensure that lead-safe work practices are followed by the contractor and subcontractors in order prevent introduction of lead into the atmosphere or into the soil near the structure. Along with housing rehabilitation, construction of new housing, for ownership or multi-family development, is a high priority to help reduce exposure to lead by low-income families, especially families with young children.

Lead abatement in the context of housing rehabilitation removes the sources of lead or encapsulates the source to limit the possibility of exposure to persons at risk, particularly young children. Many homes in eligible LMI census tracts are in areas where there are older homes likely to contain lead, as well as homes in deteriorated condition with chipping or peeling paint, are more prevalent. By focusing on older housing stock and incorporating lead abatement practices during rehabilitation, the City is reducing the risk of lead exposure to low -and moderate-income families.

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

As part of all rehabilitation applications, the Salisbury Community Development Corporation informs all clients about the hazards of lead-based paint by providing a copy of the booklet entitled "Watch Out for Lead Paint Poisoning". This book details what lead is and how it affects people. The CDC tests all projects that involve homes built prior to 1980. Any lead issues found from testing are addressed within the scope of work for the project.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City has an adopted 2024 Strategic Plan that has several key themes that together contribute to reducing poverty among families. Salisbury currently has a poverty rate of 22%. Relevant key themes include:

Healthy, Safe, Engaged Neighborhoods: Engage with our community to build partnerships that promote and foster thriving neighborhoods where people feel safe and included, have access to adequate and affordable housing, and are provided opportunities and amenities to enjoy a high quality of life.

Public Safety: Ensure a safe Salisbury by partnering with our neighborhoods, businesses, Rowan County, and non-profit organizations to provide innovative, efficient, equitable, and responsive cross-departmental public safety services.

Economic and Workforce Development: Foster opportunities for economic growth and prosperity for all by retaining, cultivating, and attracting a strong and diverse workforce while leveraging local assets and partnerships to promote a resilient local economy that supports business growth and development.

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

Under the Healthy, Safe, Engaged Neighborhoods key focus area, there are several strategies that align with the CDBG 5 Year Consolidated Plan, including:

- Increase the supply of housing for all incomes, and those with special needs by completing and taking steps toward implementing the 10-year Housing Strategy Plan with funding recommended in the study including Housing and Urban Development (HUD) collaboration.
- Eliminate blight by continuing to work with property owners and neighborhoods to enforce nuisance/minimum housing regulations and pursue redevelopment opportunities for substandard and vacant properties.
- Continue to build partnerships to provide services to the unhoused population as well as short- and long-term housing.
- Seek developer partnership and funding/incentives for mixed-income and senior housing neighborhoods.
- Develop inclusive and sustainable community engagement plan and programs that build capacity among neighborhoods and stakeholders to enhance quality of life and increases trust and support with the City.

SP-80 Monitoring - 91.230

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

Expected Resources

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

Introduction

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	342,969.00	25,000.00	0.00	367,969.00	1,750,000.00	

Table 98 - 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

Federal funds will leverage in-kind support from the City related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past six years

the City has allocated funding to a housing program in low moderate-income neighborhoods to assist with exterior rehabilitations to homes. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

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

The City owns a 13-acre site in the Park Avenue neighborhood that was awarded an EPA Brownfield Cleanup Grant in 2020. Remediation of the site is complete. The City is currently partnering with the Development Finance Initiative (UNC-Chapel Hill School of Government affiliate) to assess redevelopment feasibility and identify a private sector development partner.

Discussion

There are limited resources available to meet all the needs identified in the Needs Assessment and Market Analysis. Since August 2023, Salisbury has been working with a consultant to develop a 10-year housing strategy to help assess and project needs and identify sources and uses of additional resources. A cross-sector collaborative group called Roofs over Rowan is beginning to organize to spearhead implementation.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and preserve decent, affordable housing	2025	2029	Affordable Housing	LMI Eligible Blockgroups	Availability of safe, decent, affordable housing	CDBG: \$249,969.00	Rental units constructed: 60 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit
2	Provide assistance to public service agencies	2025	2029	Homeless Non-Homeless Special Needs	City-Wide	Access to resources for LMI households	CDBG: \$50,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Homeless Person Overnight Shelter: 200 Persons Assisted
3	Effectively plan and administer programs	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$68,000.00	

Table 99 – Goals Summary

Goal Descriptions

1	Goal Name	Create and preserve decent, affordable housing
	Goal Description	
2	Goal Name	Provide assistance to public service agencies
	Goal Description	
3	Goal Name	Effectively plan and administer programs
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

CDBG Projects are listed in the table below.

#	Project Name
1	FY 2024-2026 Affordable Rental Housing
2	FY 2025-2026 Owner Occupied Rehab
3	FY 2025-2026 Public Services
4	FY 2025-2026 Administration

Table 100 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	FY 2024-2026 Affordable Rental Housing
	Target Area	
	Goals Supported	Create and preserve decent, affordable housing
	Needs Addressed	
	Funding	CDBG: \$100,000.00
	Description	Provide low interest loan to developer of housing utilizing the Low Income Housing Tax Credit and other federal grants to help fill the financing gap.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 low-moderate income households will benefit from this project
	Location Description	
	Planned Activities	Provide a low interest loan to support the development of a 60 unit mixed income development that will provide housing to seniors and older adults. The project includes aspects of historic preservation and new construction and will be located on a key corridor in Salisbury. The loan will be used to help offset costs of environmental remediation.
2	Project Name	FY 2025-2026 Owner Occupied Rehab
	Target Area	LMI Eligible Blockgroups
	Goals Supported	Create and preserve decent, affordable housing

	Needs Addressed	Availability of safe, decent, affordable housing
	Funding	CDBG: \$149,969.00
	Description	Owner Occupied Rehabilitation, assist homeowners with repairs needed to bring properties into compliance with local municipal code, thus making properties more livable, decent and safe. Rehabilitation activities that may be undertaken include, but are not limited to, acquisition for rehabilitation and rehabilitation for residential purposes; energy improvements; water efficiency improvements; connection to water and sewer lines; testing for and abatement of lead-based paint; and accommodations for the elderly and persons with disabilities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2 low-moderate income families will benefit from this project
	Location Description	Emphasis is on eligible LMI blockgroups, in particular near the Kesler Mill site in the Park Avenue neighborhood.
	Planned Activities	Create a suitable, decent living environment that is safe, affordable, and sustainable for low- and moderate-income residents. Rehabilitation activities that may be undertaken include, but are not limited to, acquisition for rehabilitation and rehabilitation for residential purposes; energy improvements; water efficiency improvements; connection to water and sewer lines; testing for and abatement of lead-based paint; and accommodations for the elderly and persons with disabilities.
3	Project Name	FY 2025-2026 Public Services
	Target Area	City-Wide
	Goals Supported	Provide assistance to public service agencies
	Needs Addressed	Access to resources for LMI households
	Funding	CDBG: \$50,000.00

	Description	Support public service agencies that primarily benefit low income residents with basic needs and specialized care.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	300 low-moderate income persons. Goal to assist 100 persons with non-housing related public services and 200 persons with overnight shelter.
	Location Description	City-wide
	Planned Activities	Public services are needed to help address the needs of the homeless population, as well as those at risk of becoming homeless. Direct services include but are not limited to shelter, food programs, and mental health counseling.
4	Project Name	FY 2025-2026 Administration
	Target Area	City-Wide
	Goals Supported	Effectively plan and administer programs
	Needs Addressed	Availability of safe, decent, affordable housing Access to resources for LMI households Access to community amenities/infrastructure
	Funding	CDBG: \$68,000.00
	Description	Implement a well-managed Community Development program with effective progress toward five-year goals as delineated in the 2025-2029 Consolidated Plan.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	City-wide
	Planned Activities	Manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions include inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants.

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

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

Housing rehabilitation funds will be directed to neighborhoods which have experienced persistent problems with housing decline; areas where predominantly low- and moderate-income families live and where neighborhoods are suffering due to the age of housing stock. Funding in support of affordable rental housing will go to support the Ford Motor City Lofts project on South Main Street. All other funds, including those for public service agencies and administration, have a city-wide benefit.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	61
LMI Eligible Blockgroups	39

Table 101 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

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

Introduction

As identified in the 2025-2029 Needs Assessment, demand for affordable housing surpasses the supply. Lack of supply of housing means that rents can increase and waitlists for subsidized housing grow longer. The City's zoning and land development policies, ordinances and zoning are generally favorable and provide opportunities for development of multi-family residential. In the past, the City has assisted in the development of affordable rental housing by providing financial assistance to several LIHTC developments, including Westridge Village Phase II and Brenner Crossing Phases I and II. Assistance has included both federal and non-federal funds.

Actions planned to address obstacles to meeting underserved needs

The City will help meet underserved needs by focusing resources in areas of concentrated poverty and where minority concentration exceeds the city average. Through the designation of available City funds, Salisbury will continue to work to increase access to health care, human services, and public transportation in order to improve outcomes for families, increase employment, improve education, introduce a greater mix of incomes and households and to improve the overall living environment

Actions planned to foster and maintain affordable housing

Efforts this year will focus on the rehabilitation of existing units to preserve housing stock and ensure quality living environments for homeowners. As property values rise, it's important that those on a limited or fixed income can stay in their neighborhoods and maintain their homes.

The City is nearing completion of a Housing Strategy Toolbox to identify programs, policies and funding mechanisms to foster and create housing at a variety of price points.

Actions planned to reduce lead-based paint hazards

For all rehabilitation work the Salisbury Community Development Corporation will conduct lead inspections and include abatement as part of the project if needed.

Actions planned to reduce the number of poverty-level families

The City will bolster partnerships with Rowan-Salisbury Schools, NC Works, Rowan Cabarrus Community College, and the Rowan Economic Development Commission to create a create an educated workforce, trained to do jobs that are being created throughout the County.

Actions planned to develop institutional structure

The City will continue its long-standing partnership with the Salisbury CDC to manage its housing

programs and homeowner education courses. City staff will continue to manage the public input and budget development process. City staff will attend monthly CDC board meetings to stay apprised of current activities and rehab work being conducted.

City will also participate in several cross-sector collaboratives to address issues including Healthy Rowan, the Homeless Task Force, and a newly created group called Roofs over Rowan

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

City staff will continue to coordinate with the Salisbury Housing Authority, the Continuum of Care, the Homelessness Coordination Team, Healthy Rowan, and other and public service agencies to identify issues where the City can provide assistance.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 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	25,000
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:	25,000

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.	81.00%

Discussion

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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Executive Summary

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

1. Introduction
2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview
3. Evaluation of past performance

- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	MOORESVILLE	
CDBG Administrator	MOORESVILLE	Planning and Community Development Department
HOME Administrator		

Table 102– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

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

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

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

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
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Table 103– Agencies, groups, organizations who participated

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?

Table 104– Other local / regional / federal planning efforts

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

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Citizen Participation Outreach

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

Table 105– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction					
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 106 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

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

Table 107 - Labor Force

Data Source: 2016-2020 ACS

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

Table 108 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

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

Table 109 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

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

Table 110 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

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

Table 111 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 112 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

Describe any needs for workforce development, business support or infrastructure these changes may create.

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

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

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

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Are a N am e:	Are a T ype :	Other Targ et Area De scription:	HUD A pprova l Date:	% of Low/ Mod:	Revi tal T ype:	Other Re vital Des cription:	Iden tify the neig hbor hoo d bou ndar ies for this targ et area.	Inclu de speci fic hous ing and com merc ial char acter istics of this targe t area.	How did your cons ultat ion and citiz en parti cipat ion proc ess help you to iden tify this neig hbor hoo d as a targ et area ?	Id en tif y th e ne ed s in thi s ta rg et ea .	Wha t are the opp ortu nities for impr ove men t in this targ et area ?	Are ther e barri ers to impr ove men t in this targ et area ?
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Table 113 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
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Table 114 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

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: \$		

Table 115 - Anticipated Resources

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

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

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 116 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

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

Table 117 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 118 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

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

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

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

SP-80 Monitoring - 91.230

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

Expected Resources

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

Introduction

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: \$		

Table 119 - 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

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

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 120 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 121 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha from act
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AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 122 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Appendix - Alternate/Local Data Sources

Sort or order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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