

# Cabarrus/Iredell/Rowan Consortium Consolidated Plan Fiscal Years 2025 – 2029



## 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

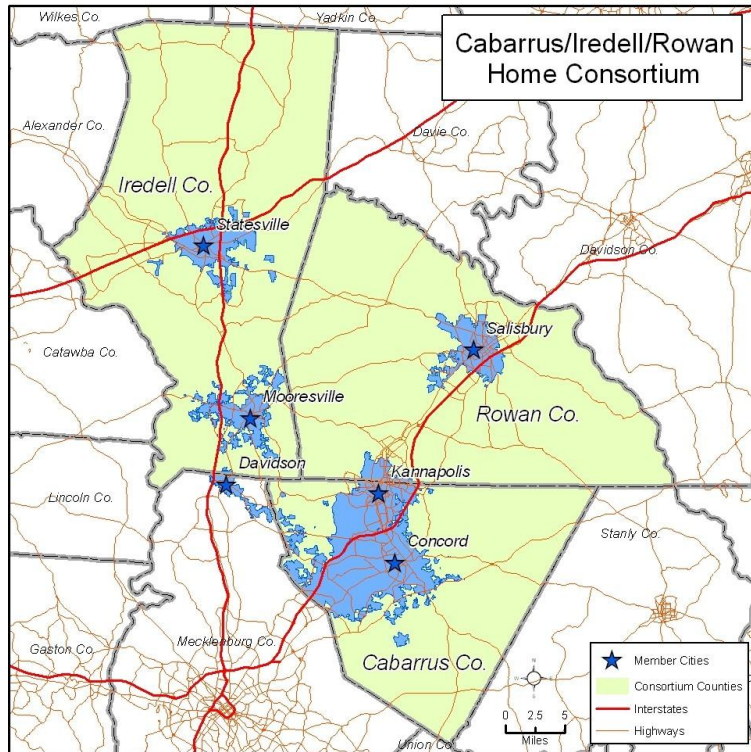
### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the City of Concord and surrounding Consortium areas, but also a coordinated plan to meet those needs. The Consolidated Plan establishes a unified, coordinated vision for community development actions for the upcoming five years. Key elements of this consolidated plan are its emphasis on citizen participation and the collaborative nature of the process. The City of Concord uses the input from citizens and its community development partners to determine their housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. In response to the needs identified through the citizen participation process, the strategic plan outlines the overall goals for addressing area housing and community development needs in the coming five years. The plan will identify how the City and HOME Consortium intend to use their federal resources to address priority needs. As a prerequisite to funding, the city and the HOME Consortium must conduct a comprehensive assessment of its housing and community development needs every five years.

The specific resources to be discussed include the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME). Through the public participation and consultation process, the City and Consortium must identify housing, homeless, community, and economic development needs and resources in their respective service areas. For each subsequent program year, the city must develop and submit an *Annual Action Plan* to HUD, this document, therefore, also contains the consortium's first Annual Action Plan of the Five-Year Consolidated Plan that covers the period of July 1, 2025 through June 30, 2029.

This plan was developed using a comprehensive process as required by HUD to identify housing, homelessness, community, and economic development needs and resources. In summary, the intent of the Consolidated Plan is to promote a comprehensive approach to local community economic development programming by requiring communities in the City of Concord and the HOME Consortium, to improve the process of developing *effective* community economic development strategies and by providing more *user-friendly* information to citizens and local groups on whether these priorities are being met.



## 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

Performance measurement is a program tool that can help housing and community development practitioners collect data, track progress, and report on program results in a way that speaks to the impact a specific program has on a community. Performance measurement is an organized process for gathering information to determine how well programs and activities are meeting the established needs and goals. There are three (3) primary components to the Outcome Performance Measurement System: They are (1) Objectives, (2) Outcomes, and (3) Indicators.

### 1) Objectives:

Performance Measurement offers three possible objectives for each activity. These objectives are based on the broad statutory purposes of the three (3) Community Planning and Development programs:

#### **a. Creating Suitable Living Environments**

This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. The activities are intended to address a wide range of issues faced by low to moderate-income persons, from physical problems with their environment, such as inferior infrastructure, to social issues such as crime prevention, literacy, or elderly health services.

#### **b. Providing Decent Housing**

This objective focuses on housing activities whose purpose is to meet individual family or community housing needs.

#### **c. Creating Economic Opportunities**

This applies to activities related to economic development, commercial revitalization or job creation.

#### **2) Outcomes:**

The second component of the system is outcomes, which are closely related to objectives. The program outcome helps further refine the objectives and is designed to capture the nature of the change or the expected result of the objective to achieve. The following are the three identifiers:

##### **a. Availability/Accessibility**

This applies to activities that make infrastructure, public services, public facilities, housing or shelter available or accessible to low to moderate-income people, including people with disabilities.

##### **b. Affordability**

These are activities that provide affordability in a variety of ways to low to moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation or day care.

##### **c. Sustainability**

This applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to people of low and moderate income by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

#### **3) Indicators:**

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 2003 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.

In the past, the City has also encouraged participation in developing the Five (5) Year Consolidated Plan and the Annual Action Plan by making a copy of the plan assessable and available for community review at the Planning and Neighborhood Development Office, Public Library, and on the City Website.

The 5-year Consolidated Plan Virtual Public Input community survey was held online from the City of Concord website and HOME Members online from November 27, 2024 to January 31, 2025. The public, boards and commissions, non-profits, and other interested parties are asked to review plan drafts and submit comments from November 27, 2024 – January 31, 2025. Public Ad was posted on May 13 and it ran through June 13. The last public hearing will be held on July 7th at City Hall at 6:00 PM. These meetings were held so the community would have input on the Plan.

#### **5. Summary of public comments**

The following comments and feedback identifying areas of citizen concerns were from the 1st and 2nd Virtual Community Meetings and surveys. The results are given in priority order:

- Affordable Housing: Building affordable housing for first-time homebuyers with low to moderate incomes
- Affordable Housing: Building affordable rental housing opportunities for low to moderate households
- Affordable Housing: Low-interest loans and down payment assistance for first-time homebuyers with low to moderate incomes
- Affordable Housing: Need for budgeting and credit education
- Economic Development: Workforce development programs
- Economic Development: Projects that increase employment opportunities
- Economic Development: Low-interest business development loans to people with low to moderate incomes
- Neighborhood Revitalization: Providing assistance to neighborhoods for the development of plans and strategies to encourage development
- Neighborhood Revitalization: Repairing rental and owner housing stock

- **Neighborhood Revitalization:** Providing support and resources for neighborhood organizing and leadership development
- **Neighborhood Revitalization:** Incentives for investment in low to moderate income neighborhoods

## 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 meeting 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.

## 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

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DRAFT

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

**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 propose to spend and utilize CDBG and HOME funds for the upcoming program year. 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 resulting from the pandemic and services 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(l)).**

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.

**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.

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

The 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. Carolina Homeless Information Network (CHIN) administers the local HMIS. 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. Agencies, groups, organizations and others who participated in the process and consultations**

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

1	<b>Agency/Group/Organization</b>	Concord
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Service-Fair Housing Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Concord Housing Authority
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy

	<p><b>Briefly describe how the Agency/Group/Organization was consulted.</b></p> <p><b>What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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.</p>
3	<p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p>	<p>COOPERATIVE CHRISTIAN MINISTRY</p> <p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted.</b></p> <p><b>What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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</p>

**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 City 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**

### Narrative

These agencies consist of the following:

Continuum of Care:

Community Link (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 Hope Haven.

## **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**

Staff created and sent out a ConPlan Public Input Notice with a housing needs survey within the 3 county HOME Consortium service area. 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. 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 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.

## 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	Non-targeted/broad community		Affordable housing-rehab and new construction, Community Development, funding resources, and amount available for development		
2	Public Notices/Survey responses	Non-targeted/broad community		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		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	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		

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of Concord as well as the HOME Consortium have experienced growth in population and median income since the last plan. The positive growth provided a mixture of housing opportunities, but the lower wealth households continue to experience a lack of affordable housing opportunities. Low to Moderate Income household median incomes have not kept pace with the rise in housing costs thus resulting in a lack of affordable housing for the lower wealth community.

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.

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

### Summary of Housing Needs

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	447,665	551,048	
Households	164,865	228,811	
Median Income	\$0.00	\$79,004	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2009-2013 ACS (Base Year), 2023 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 1 - 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
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

	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
Zero/negative Income (and none of the above problems)	917	0	0	0	917	932	0	0	0	932

**Table 2 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

## 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
<b>NUMBER OF HOUSEHOLDS</b>										
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 3 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	7,282	6,149	2,327	15,758	5,753	4,647	5,256	15,656

**Table 4 – 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 5 – 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
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 6 – Crowding Information - 1/2**

Data 2016-2020 CHAS  
Source:

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

Table 7 – 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. 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 \$56100.

**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, 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

DRAFT

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

Assess the need of any racial or ethnic group that has a 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 8 - Disproportionately Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*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 9 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*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 10 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*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 11 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*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 a 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 12 – 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 13 – Severe Housing Problems 30 - 50% 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%

### 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 14 – Severe Housing Problems 50 - 80% 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%

## 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 15 – Severe Housing Problems 80 - 100% 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%

## 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 16 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

## **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 2013-2018 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 2018 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 eight (8) locations within the city limits and Kannapolis. The CPHD has control over 715 Housing Choice Vouchers at this time. There are 73

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 waiting list consists of more than 5800 applicant families, who are at or below 30% of the Area Median Income (AMI). The Housing Choice Voucher waiting list consists of more than 2900 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 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			Special Purpose Voucher	
				Total	Project - based	Tenant - based	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
# 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	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
*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)

DRAFT

## **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, and if they do not - many of them are on the waiting list. Concord Housing Department reports a public housing waiting list of six hundred seventy-two (672) families at or below the 30% AMI range. There is an annual turnover of about 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, Neighborhood Networks, 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 Concord Housing Department reports a public housing waiting list of over **six hundred seventy-two (672)** 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, Neighborhood Networks, 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**

## **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, 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

DRAFT

### 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 2023. There were an estimated six hundred (590) individuals 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. CCM 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

### 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 Annual 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; *neglected/abused children, 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?**

Based on the results of the Needs Assessment Survey the housing and supportive service needs of these populations are:

- Tenant-Based Rental Assistance.
- Access to quality public services such as transportation, senior activities, youth activities, childcare services, health services, legal services, anti-crime programs and job training;
- Supportive housing for the elderly, disabled veterans, disabled persons, and victims of domestic violence; and
- Supportive services for neglected/abuse children, elderly people and veterans.

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, 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.

**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 both public meetings as well as the Needs Survey for the Consolidated Plan.

### **Describe the jurisdiction's need for Public Improvements:**

The City of Concord continually evaluates the need for public improvements. These provide benefits to communities as a whole, rather than very specific individuals and families. When public improvement needs exist in low-to-moderate income areas, the City takes the opportunity to collaborate and partner with City departments. The partnership allows us to explore CDBG funding leverage opportunities. The City of Concord has and will continue to provide Infrastructure improvements. These include street, sidewalk, water, sewer, flood, and drainage improvements.

The primary criterion for investment in infrastructure should be a positive social net benefit/cost ratio. That is, the overall equation between net benefits and costs for the community as a whole – subject to there being budgetary scope to fund the servicing costs of the public component of the investment.

### **How were these needs determined?**

These needs were suggested at both public meetings as well as the Needs Survey for the Consolidated Plan.

### **Describe the jurisdiction's need for Public Services:**

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.

# 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 –110,119), followed by the City of Kannapolis with an estimated 59,321. 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 160,664 owner occupied housing units, and 68,147 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	179,518	72
1-unit, attached structure	6,271	3
2-4 units	10,530	5
5-19 units	18,288	7
20 or more units	9,866	4
Mobile Home, boat, RV, van, etc	21,077	9
<b>Total</b>	<b>95770</b>	<b>100</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2023 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	413	1%	2,812	4%
1 bedroom	1,889	1%	10,985	16%
2 bedrooms	105,287	65%	48,129	71%
3 or more bedrooms	53,075	33%	6,221	9%
<b>Total</b>	<b>115,958</b>	<b>100%</b>	<b>48,963</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2023 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. 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. Furthermore, the Section 8 waiting list is at six hundred plus (600+) 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.

**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 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: 2020	Most Recent Year: 2023	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2023 ACS (Base Year), 2018-2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,706	6.2%
\$500-999	24,821	41.8%
\$1,000-1,499	14,830	25.0%
\$1,500-1,999	9,636	16.2%
\$2,000 or more	4,260	7.2%
<b>Total</b>		

Table 30 - Rent Paid

Data Source: 2023 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,749	No Data
50% HAMFI	14,505	11,651
80% HAMFI	32,299	31,120
100% HAMFI	No Data	44,695
<b>Total</b>	<b>50,553</b>	<b>87,466</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 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 17 – Monthly Rent

### 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, twentypercent of the total housing units available are almost twenty-five (25) years of age.

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 economic downturn, 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**

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## 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 for "substandard 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%
<b>Total</b>	<b>119,925</b>	<b>100%</b>	<b>44,980</b>	<b>100%</b>

**Table 18 - Condition of Units**

Data Source: 2016-2020 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	34,810	21.7%	15,299	22.4%
1980-1999	45,190	28.1%	15,698	23.0%
1950-1979	25,532	15.9%	8,837	13.0%
Before 1950	9,795	6.1%	4,603	6.8%
<b>Total</b>				

**Table 34 – Year Unit Built**

Data Source: 2023 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 19 – 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.**

The City of Concord has many old homes which need rehabilitation. Many of these homes are within areas that Community Development has deemed as focus areas. The City of Concord has been

conducting owner-occupied rehabilitation since the early 1980's. It is our intention and goal to continue this service over the next five (5) years. Every year the list for owner-occupied rehabilitation grows. Staff is currently implementing the list based on a first come first served basis, based on need and availability of funds

**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 672 families on the wait list 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 are currently 672 families currently on the waiting list for Section-8 Housing Choice Voucher program. Obviously, the waiting lists for public housing and vouchers reflect the need for more affordable housing. The wait-time for these households is 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.

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## 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.

### **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**

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: Community Link- Rapid rehousing, Permanent Supportive Housing, Supportive Services for Veteran Families, Cardinal Innovations- Permanent Supportive Services, 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 latest data 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

**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. Over the next five (5) years the City of Concord will pursue new partnerships 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 also provide assistance to those non-profits whose mission is to provide housing and supportive services to individuals with disabilities.

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

Through the work of the 10-Year Plan to End Homelessness and the Piedmont Regional Continuum of Care Committee of the NC Balance of State; agencies within and around the City of Concord have expanded housing options for homeless individuals by increasing bed inventories of permanent supportive housing. Keep in mind that those individuals who are chronically homeless may be

experiencing some mental health and/or substance abuse problems. When these individuals return from institutional rehabilitation, supportive housing is necessary.

**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)**

Supportive housing certainly 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))**

Supportive housing certainly benefits those who are homeless. However, supportive housing can also act as a means 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 and other entitlements in the Consortium will continue to allocate up to 15% of their CDBG funds to Public Service agencies that address housing and supportive service needs of their respective jurisdictions.

## **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.

## 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	329	79	1	0	-1
Arts, Entertainment, Accommodations	5,355	10,199	15	24	10
Construction	2,326	2,486	6	6	0
Education and Health Care Services	4,174	4,255	11	10	-1
Finance, Insurance, and Real Estate	3,244	1,370	9	3	-6
Information	888	674	2	2	-1
Manufacturing	3,293	3,829	9	9	0
Other Services	1,041	1,111	3	3	0
Professional, Scientific, Management Services	3,829	1,734	10	4	-6
Public Administration	0	0	0	0	0
Retail Trade	5,006	9,696	14	23	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 20 - 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	5.4
Unemployment Rate for Ages 16-24	
Unemployment Rate for Ages 25-65	

**Table 46 - Labor Force**

Data Source: 2011-2015 ACS

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 21 – 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%
<b>Total</b>	<b>43,336</b>	<b>100%</b>

**Table 22 - 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	7111	490	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	1338	4,942
Bachelor's degree or higher	52,007	947	6,725

**Table 49 - Educational Attainment by Employment Status**

Data Source: 2023 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	3541	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	6269	1,150	1,325	2,079	495
Bachelor's degree	1415	12,231	15,388	24,388	9,449
Graduate or professional degree	0	24,974	1,780	1,508	798

**Table 50 - Educational Attainment by Age**

Data Source: 2023 ACS

### 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 51 – Median Earnings in the Past 12 Months**

Data Source: 2023 ACS 1 year

**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.

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### **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.

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 4 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. Gibson Village is identified in the City's Center

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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 (2) 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 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.

**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.**

Yes

The City works closely with the Cabarrus Economic Development Corporation to support existing business and recruit new business. Concord invests in a strong infrastructure that accommodates growth. To help stimulate job growth of new of existing industries in the City of Concord, the City offers tax credits, competitive grants and discretionary funds available to assist in attracting business to the region. It is these types of financial incentives and training programs that help to spur growth and create jobs by establishing a healthy and competitive environment with which to do business. In addition to the incentives mentioned above, the City also offers the following;

- Ready Labor Force & Training through the NC Manufacturing Institute
- Streamlined Permitting Process
- Favorable Municipal & County Tax Rates
- Increasingly Competitive Electric Rates

## **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 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 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.**

NA

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

NA

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

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### **General Allocation Priorities**

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	<b>Priority Need Name</b>	Reduce Substandard Housing and Blight
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Concord Service Area
	<b>Associated Goals</b>	Creation of decent affordable housing Provide resources for rehabilitation HOME Acquire/Rehab/Resell
	<b>Description</b>	Creation of decent and affordable housing
	<b>Basis for Relative Priority</b>	
2	<b>Priority Need Name</b>	Preserve and increase affordable housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Concord Service Area

	<b>Associated Goals</b>	Creation of decent affordable housing Provide resources to prospective LMI homeowners Provide resources for rehabilitation Administration of Federal Programs HOME Acquire/Rehab/Resell Neighborhood Development
	<b>Description</b>	Creation of decent affordable housing
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
3	<b>Priority Need Name</b>	Improve Public Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Concord Service Area
	<b>Associated Goals</b>	Creation of decent affordable housing
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
4	<b>Priority Need Name</b>	Increase Economic Opportunities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	<b>Geographic Areas Affected</b>	Concord Service Area
	<b>Associated Goals</b>	Support Artisan's Village
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
5	<b>Priority Need Name</b>	Scattered Site Rehabilitation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Concord Service Area
	<b>Associated Goals</b>	Provide resources for rehabilitation Administration of Federal Programs
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
6	<b>Priority Need Name</b>	Produce Affordable Housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Concord Service Area

	<b>Associated Goals</b>	Creation of decent affordable housing Provide resources to prospective LMI homeowners Administration of Federal Programs HOME Acquire/Rehab/Resell Neighborhood Development Acquisition
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
7	<b>Priority Need Name</b>	Elimination of environmental hazards
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Concord Service Area
	<b>Associated Goals</b>	Provide resources for rehabilitation
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	Community need based on needs assessment
8	<b>Priority Need Name</b>	Support Public Service Non-Profit Agencies
	<b>Priority Level</b>	Low

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural 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
<b>Geographic Areas Affected</b>	Concord Service Area
<b>Associated Goals</b>	Provide resources to special needs population Support Artisan's Village CARES 3
<b>Description</b>	Support valuable programs and provide resources to public service providers
<b>Basis for Relative Priority</b>	Community need based on needs assessment

### Narrative (Optional)

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	NA
TBRA for Non-Homeless Special Needs	NA
New Unit Production	The City of Concord recognizes the flux in the market, and we have already made a conscience effort to pivot. Over the past five (5) years we have targeted some areas for new home construction. For the most part, these homes have sold within a reasonable amount of time
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	100,000	900	0	100,900	0	Community Development Block Grant Funds

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	1,238,487.98	273,900	0	1,512,387.98	0	HOME funds
Other	public - federal	Economic Development Homeowner rehab Public Services					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, or rental opportunities.

**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 Rental	Other
Concord Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
Concord	Government	Ownership Planning Rental	Jurisdiction
Habitat for Humanity Cabarrus County	Non-profit organizations	Homelessness Ownership Rental	Jurisdiction
COMMUNITY HOUSING DEVELOPMENT CORPORATION OF MOORESVILLE/S. IREDELL	CHDO	Ownership Rental	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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X		X
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills			X
Mental Health Counseling	X	X	
Transportation	X	X	X
<b>Other</b>			
Transitional Housing	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 the Piedmont Regional CoC, 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 needs. Services for unaccompanied youth are coordinated through CCM and the Samaritan House Shelter. Services to persons with HIV are generally coordinated through the respective County Health Departments.

Service delivery is usually coordinated through the Piedmont Regional CoC where families and individuals are matched with agencies or organizations to provide services, programs, and opportunities to assist individuals

**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

**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 Service Area HOME Consortium Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Improve Public Infrastructure Produce Affordable Housing	HOME: \$253,833.99	Homeowner Housing Added: 5 Household Housing Unit
3	Provide resources to special needs population	2025	2029	Non-Homeless Special Needs	Concord Service Area	Support Public Service Non-Profit Agencies	CDBG: \$75,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
4	Provide resources to prospective LMI homeowners	2025	2029	Affordable Housing	Concord Service Area HOME Consortium Service Area	Preserve and Increase affordable housing Produce Affordable Housing	HOME: \$0	Homeowner Housing Added: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide resources for rehabilitation	2025	2029		Concord Service Area 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: \$227,783.99	Homeowner Housing Rehabilitated: 10 Household Housing Unit
6	Administration of Federal Prorgams	2025	2029	Affordable Housing Non-Housing Community Development	Concord Service Area HOME Consortium Service Area	Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing	CDBG: \$136,508 HOME: \$130,499	Other: 5 Other
7	HOME Acquire/Rehab/Resell	2025	2029	Affordable Housing	Concord Service Area	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Produce Affordable Housing	HOME: \$123,848	Homeowner Housing Added: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Artisan's Village	2024	2025	Non-Housing Community Development	Concord Service Area	Increase Economic Opportunities Support Public Service Non-Profit Agencies	CDBG: \$173,176	Other: 1 Other
9	Neighborhood Development	2024	2025	Non-Housing Community Development	Concord Service Area	Preserve and Increase affordable housing Produce Affordable Housing	CDBG: \$0	Other: 0 Other
10	Acquisition	2024	2025	Affordable Housing	Concord Service Area HOME Consortium Service Area	Produce Affordable Housing	CDBG: \$100,909 0	Other: 1 Other

Table 53 – Goals Summary

## Goal Descriptions

1	Goal Name	Creation of decent affordable housing
	Goal Description	Creation of decent affordable housing
3	Goal Name	Provide resources to special needs population
	Goal Description	Provide resources to special needs population. (Up to 15% of allocation)
4	Goal Name	Provide resources to prospective LMI homeowners
	Goal Description	Downpayment assistance to prospective LMI homebuyers
5	Goal Name	Provide resources for rehabilitation
	Goal Description	Resources to LMI homeowners for housing rehabilitation
6	Goal Name	Administration of Federal Programs
	Goal Description	HOME and CDBG
7	Goal Name	HOME Acquire/Rehab/Resell
	Goal Description	Acquisition, rehabilitation, and resell of available properties for affordable housing opportunities
8	Goal Name	Support Artisan's Village
	Goal Description	Clearwater Artist Studios Development
9	Goal Name	Neighborhood Development
	Goal Description	National Registry Study for Logan Community and resources for Neighborhood Grant

10	Goal Name	Acquisition
	Goal Description	Property Acquisition for community and affordable housing development

**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 waiting list.

### **Activities to Increase Resident Involvements**

The Concord Housing Department already 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 and home purchase prices and rental rates. In addition, there are low to moderate-income residents that have the ability to 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.

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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 and home purchase prices and rental rates. In addition, there are low to moderate-income residents that have the ability to 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.

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### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Concord, in partnership with other agencies and organizations will both implement and support programs that help eliminate and mitigate the barriers to affordable housing.

- Provide and assist in the construction, rehabilitation, and planning of low to moderate income communities and housing.

- Promote, implement, and assist with educational programs that will provide future opportunities for home-ownership, job options, and family stability.
- 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.

Plan for at least one (1) homebuyer education workshop that will be held completely 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.

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. In addition, the City is working with the local homeless shelter to identify a more suitable location that will help to enhance the delivery of services to homeless persons. 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 Piedmont Regional CoC and CCM has built in timelines that will facilitate families' movement through the system if resources are available. Their 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 the any lead hazards discovered are to be addressed. At this time the City of Concord only provides assistance to owner occupied housing and housing provided by non-profits and CHDOs. 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. On smaller projects, 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 2011 Census 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.

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

Since Jan 1, 2010, NC State law states that any renovation, repair, and painting performed for compensation that disturbs painted surfaces on a house built before 1978 requires that the firm completing the work be a certified Renovation, Repair and Painting (RRP) firm. A certified firm is a company, partnership, corporation, sole proprietorship, association, or other business entity doing business in the State has been certified by the Department of Health and Human Services, Health Hazard Control Unit. The certified firm has a Certified Renovator that has taken the initial 8-hour training course for lead safe work practices and is either performing the work or directs trained workers to perform renovation activities.

Lead Abatement firms are licensed to carry out abatement activities. These firms are typically hired by Contractors to remove lead hazards within the structure and have been trained in the proper set-up, removal and disposal of lead hazards, and clean up. They have a different certification than RRP certified firms and a different insurance requirement.

So, all of the Contractors that are sent bids for housing renovations on pre-1978 houses should be RRP certified or at least in the process of getting that certification.

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## **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.

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

By providing financial assistance to homebuyers, the Down Payment Assistance program assists low income households transition from renters to homeowners and helps them build equity in their own home. This program also supports anti-poverty as construction of new homes also provides employment opportunities. Assisting low-income households with repairs to their home also increases home values. Funding non-profit organizations also ensures that comprehensive services such as transportation, employment, housing services, emergency services, and other needs are met

## **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**

### **HOME Program**

-

As the lead entity for the HOME Consortium, the City of Concord is responsible for administering programs covered by the Consolidated Plan and ensuring compliance with HOME Program regulations. The performance of each member government and CHDO is monitored on-site by Concord's Business and Neighborhood Services Department staff on an annual basis; and technical assistance is rendered by staff to members of the Consortium as the need arises. Additionally, each recipient is required to submit a comprehensive quarterly status report. If problems are detected, a call to provide technical assistance is made to the agency. The HOME Consortium also meets quarterly to discuss current issues, updated or new regulations, regulatory issues, etc.

Concord monitoring staff uses HUD's monitoring checklists for on-site monitoring visits, which provides a comprehensive assessment of the member's project administration. The onsite monitoring process generally involves the following:

- Thorough review of City/Town files, including performance agreements, reimbursement requests, contracts and other communications.
- Site visits that entail inspecting construction or rehabilitation work, gathering information and discussing progress of each program.
- Evaluating administrative capacity and financial management (per HOME requirements) by inspecting and obtaining copies of audits, financial records, etc.
- Reviewing documentation to ensure the agency is satisfying other federal requirements such as labor, procurement and contract requirements.
- Evaluating the effectiveness and timeliness of projects.

Any agency found to be "at risk" is provided additional technical assistance to help resolve the issues at hand.

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 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.

### **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 \$611,135.99 in HOME funding for HOME activities. The total includes: HOME allocation of \$253,833.99, estimated program income of \$242,944 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	Community Development Block Grant Funds

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	1,238,487. 98	273,900	0	1,512,387. 98	0	HOME funds

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**

Concord City Staff as well as HOME Consortium Staff intends on leveraging the U.S. Housing and Urban Development Funds when and where projects prove themselves to be feasible. The City of Concord and HOME Consortium will leverage funding with local, state, and federal dollars to

satisfy the match requirement. The City of Concord also uses local funding in addition to the CDBG and HOME funds to accomplish the Consolidated Action Plan objectives. Partnerships that consist of public, private, and non-profit entities that help develop strategies to leverage funds are encouraged. Federal funds leverage many other types of funding within the service areas. All organizations leverage funds differently. CHDOs, as well as government agencies, use federal funds to leverage foundation and charitable institution grants. Federal funds can also be leveraged by using program funds to purchase materials or by using volunteers to perform the labor.

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 years, City of Concord staff have strategically acquired properties within our target/focus areas. These acquired properties were obtained to address the affordable housing needs for both owner-occupied and rental. Some of the publically owned land will be developed through Public-Private Partnerships to construct affordable housing in low to moderate-income neighborhoods. This will meet the priority need in the Affordable Housing category: property acquisition for development of affordable housing.

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, or rental opportunities.

**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	2020	2024	Affordable Housing	Concord Service Area	Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing Elimination of environmental hazards	CDBG: \$560,2200 HOME: \$227,738.99	Homeowner Housing Added: 8 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Provide resources to special needs population	2020	2024	Non-Homeless Special Needs	Concord Service Area	Support Public Service Non-Profit Agencies	CDBG: \$75,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 2 Beds

Table 55 – Goals Summary

#### Goal Descriptions

1	Goal Name	Creation of decent affordable housing
	Goal Description	Creation of decent affordable housing

3	Goal Name	Provide resources to special needs population
	Goal Description	Provide resources to special needs population

DRAFT

## 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 DPA
9	HOME Consortium New Construction
10	HOME Consortium Owner-Occupied Rehabilitation
11	HOME Consortium Acquisition/Rehab/Resell

Table 56 – Project Information

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

Over the years, the City of Concord and HOME Consortium has been dedicated to assisting low-moderate income families and individuals. The HOME Consortium and the City's programs are created to help overcome the barriers to affordable housing. Over the next five (5) years, HOME Consortium and City staff will implement a strategy that comprehensively breaks down the barriers that many low-moderate families and individuals face.

DRAFT

**AP-38 Project Summary**  
**Project Summary Information**

DRAFT

1	<b>Project Name</b>	HOME-Consortium Administration
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation Produce Affordable Housing
	<b>Funding</b>	HOME: \$123,848.80
	<b>Description</b>	Administration of the HOME Program
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The administration funds help consortium members administer the HOME program.
	<b>Location Description</b>	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Administer the HOME Program for Members of the Consortium
2	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Scattered Site Rehabilitation
	<b>Funding</b>	CDBG: \$112,044
	<b>Description</b>	CDBG Administration
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is hard to estimate the number and type of families that benefit because it addresses activities like infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, etc...
	<b>Location Description</b>	The City of Concord Service Area
	<b>Planned Activities</b>	Public Services, community centers, and Housing rehabilitation
	<b>Project Name</b>	HOME CHDO Allocation

3	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$185,773.20
	<b>Description</b>	CHDO HOME Allocation
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 planned, but 1 since it takes 2 years of funding to produce affordable housing
	<b>Location Description</b>	HOME Consortium Service Area (Cabarrus, Rowan, Iredell County)
	<b>Planned Activities</b>	Support the Development of Affordable Housing for LMI families
4	<b>Project Name</b>	CDBG-Public Services
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Provide resources to special needs population
	<b>Needs Addressed</b>	Support Public Service Non-Profit Agencies
	<b>Funding</b>	CDBG: \$84,033
	<b>Description</b>	Public Service Support
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate of touching 500+ families
	<b>Location Description</b>	City of Concord Service Area
	<b>Planned Activities</b>	Activities range from educational, health/medical support, housing, homeless supportive services, and helping to feed those in need.
5	<b>Project Name</b>	CDBG Clearwater Activity
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Improve Public Infrastructure
	<b>Funding</b>	CDBG: \$173,176

	<b>Description</b>	Support for the Community ClearWater Artist Studio
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The community artist studio benefits a variety number and types of families that use the facility for meetings and community events
	<b>Location Description</b>	City of Concord service area
	<b>Planned Activities</b>	Community events and meetings for the neighborhood and surrounding communities
6	<b>Project Name</b>	CDBG Substantial Repairs
	<b>Target Area</b>	Concord Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation
	<b>Funding</b>	CDBG: \$61,000.00
	<b>Description</b>	rehabilitation for a substantial repair for am elderly LMI resident
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate about 1-2 Elderly LMI families depending on the scope and cost of the substantial repair
	<b>Location Description</b>	City of Concord Service area
	<b>Planned Activities</b>	Substantial repari activities for elderly LMI families
	<b>Goals Supported</b>	
7	<b>Project Name</b>	HOME Concord Owner-Occupied Rehabilitation
	<b>Target Area</b>	HOME Consortium Service Area
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Preserve and Increase affordable housing Scattered Site Rehabilitation
	<b>Funding</b>	HOME: \$416,503.00
	<b>Description</b>	
	<b>Target Date</b>	6/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate of 5 or more LMI Elderly families depending upon the scope and cost of the rehab
	<b>Location Description</b>	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Rehabilitation services to Elderly LMI families
8	<b>Project Name</b>	HOME Consortium DPA
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$200,805.00
	<b>Description</b>	Down Payment Assistance to prospective LMI homeowners
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Planned Direct Assistance to approximately 10 LMI prospective homeowners
	<b>Location Description</b>	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Down Payment Assistance for prospective LMI homeowners
9	<b>Project Name</b>	HOME Consortium New Construction
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Preserve and Increase affordable housing Produce Affordable Housing
	<b>Funding</b>	HOME: \$350,000.00
	<b>Description</b>	Development of Affordable Housing for LMI applicants
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 LMI families

	<b>Location Description</b>	HOME Consortium SErvice Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Development of affordable housing for LMI families
<b>10</b>	<b>Project Name</b>	HOME Consortium Owner-Occupied Rehabilitation
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Scattered Site Rehabilitation
	<b>Funding</b>	HOME: \$504,166.00
	<b>Description</b>	Rehabilitation services for Elderly LMI families
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Plan to rehabiltate 10 Elderly LMI homes depending of the scope and cost of the rehab
	<b>Location Description</b>	HOME Consortium Service Area
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	HOME Consortium Acquistion/Rehab/Resell
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$158,563.00
	<b>Description</b>	HOME acquisition of land or house to rehab and resale to LMI applicant
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Plan to Acquire, rehab, and resell 2 (land or house) for 2 LMI prospective homeowners.
	<b>Location Description</b>	HOME Consortium SErvice Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Acquire properties to rehab and resell to LMI prospective homeowners
	<b>Project Name</b>	HOME Consortium Owner-Occupied Rehabilitation

12	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Reduce Substandard Housing and Blight Scattered Site Rehabilitation
	<b>Funding</b>	HOME: \$504,166.00
	<b>Description</b>	Rehabilitation services for Elderly LMI families
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Plan to rehabilitate 10 Elderly LMI homes depending of the scope and cost of the rehab
	<b>Location Description</b>	HOME Consortium Service Area
	<b>Planned Activities</b>	
13	<b>Project Name</b>	HOME Consortium Acquisition/Rehab/Resell
	<b>Target Area</b>	Concord Service Area HOME Consortium Service Area
	<b>Goals Supported</b>	Creation of decent affordable housing
	<b>Needs Addressed</b>	Produce Affordable Housing
	<b>Funding</b>	HOME: \$158,563.00
	<b>Description</b>	HOME acquisition of land or house to rehab and resale to LMI applicant
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Plan to Acquire, rehab, and resell 2 (land or house) for 2 LMI prospective homeowners.
	<b>Location Description</b>	HOME Consortium Service Area (Cabarrus, Iredell, and Rowan County)
	<b>Planned Activities</b>	Acquire properties to rehab and resell to LMI prospective homeowners

## **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 2022 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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Concord 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 a lack of positive investment that 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. In an economic downturn, cities are forced to look for additional funding. 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 Concord, Cabarrus County, Kannapolis, Mooresville, Statesville, 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 has 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 build by the City, HOME consortium members, or 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 our 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. Cardinal Innovations receive permanent supportive housing funding to assist individuals with mental or developmental disabilities, and those with substance abuse problems.

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.

The 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 join-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	15
Non-Homeless	30
Special-Needs	0
Total	45

**Table 23 - 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	3
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	13

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

## Discussion

N/A

## **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 (8) locations within the city limits and Kannapolis. The CPHD has control over 715 Housing Choice Vouchers at this time. There are 73

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 waiting list consists of more than 5800 applicant families, who are at or below 30% of the Area Median Income (AMI). The Housing Choice Voucher waiting list consists of more than 2900 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 the CDC at no charge, except for course materials.

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

The City of Concord plans to:

- Produce new affordable units
- 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 and Concord Housing Authorities 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 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. Participants work with program staff to set attainable goals and take part in a savings plan. Resident Councils are available through the SHA 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 is not a troubled agency

**Discussion**

The City of Kannapolis relies on the Rowan County and Concord Housing Authorities to address the needs of public housing residents. The City 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 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. Salvation Army, as they provide overnight services. Folks transition with CCM, but they are limited to overnight assistance only through hotels. Cooperative Christian Ministry 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 to how we are using public service funds to help homelessness. Also should add services like those who provide services to that population along with emergency vouchers via Housing. The City also provides renovated housing for CCM to use as transitional housing. Community Link manages rapid-rehousing and permanent supportive housing grants within the region, and is the lead agency for the Piedmont Regional Committee of the Balance of State Continuum of Care. 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 is committed to the continuance of support for the Piedmont Regional committee Continuum of Care through programs and services that reduce and eliminate homelessness.

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 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.

### **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 mitigating 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 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.

Public services funding will be allocated to two emergency shelter facilities to offset a portion of the salaries for shelter staff.

**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 has expanded 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), Serenity House in Concord,

and the McLeod Addictive Disease Center.

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 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 has provided rehabilitated housing units for use as transitional housing. Most direct services to homeless and special needs individuals are done through partner 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 population that is 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 as well as the Annual Action Plan 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**

I

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 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 fifteen (20) 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.
- Continue partnering with the 10-year project to end homelessness.

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

In an attempt to address the barriers to developing affordable housing, the City of Concord and the HOME Consortium continues to create affordable housing and be an advocate for job training and job creation initiatives. Available substandard units and vacant lots are reasonably purchased by the City with funding from approved public funding. As each lot or home is sold to eligible homebuyers, the funds for the lot and the costs of building affordable housing are recaptured and used to fund future developments.

The City of Concord will seek to partner with local non-profit agencies to provide homeownership counseling, homeownership education workshops, workforce development, and educational programs. The City expects that these types of partnerships will give low-moderate income families and individuals the opportunity to (1) understand the unique responsibilities of pre and post homeownership (2) prepare financially to purchase/maintain a home (3) gain the necessary direction to acquire living wage skilled jobs (4) and obtain basic education needs.

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 fifteen (20) overall homeowner and elderly rehabilitations each year in the 2024 – 2025 Consolidated Plan.
- Provide **Public Service funding** to a variety of agencies.
- Reduce **blight** and dilapidated housing via acquisition and demolition.
- Enhance partnerships with service providers as well as leverage local City funds.
- 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.
- Continue partnering with the 10-year project to end homelessness.

#### **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.

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

Over the next year the Local County Health Departments will continue its efforts to monitor the health and safety risks created by lead-based paint. The 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

### **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, Concord Family Enrichment Association, 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.

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 Planning and Neighborhood 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. 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 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 in the housing rehab space.

### **Discussion**

## Program Specific Requirements

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

#### Introduction

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

##### Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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
<b>Total Program Income:</b>	<b>900</b>

#### 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(l)(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. Habitat administers the Urgent Repair Program to qualified buyers for Cabarrus County. Rebuilding together administers the Single Family Rehab program.

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 voluntary, involuntary 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, in the same manner as program income.

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. In no case, may the assistance exceed 95 percent of the available equity in the home.[MC1]

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

## Attachments

DRAFT

## HOME Consortium Consolidated Plan (2025)

MOVE FILTER BY SEGMENT OPTIONS 

### Project Engagement

VIEWS

1,237

PARTICIPANTS

209

RESPONSES

5,863

COMMENTS

70

SUBSCRIBERS

63

### What are your community's strongest assets?

It is important not to get caught up in this constant building and cutting down trees which is home to many wildlife we have. If you lose that you lose an important part of life. Look to rebuild what we already have before tearing down trees. We'll be lost to developers. And we also have to protect the farmers.

one month ago

 78 Agree

Community events and programs as well as parks.

2 months ago

 74 Agree

The downtown area is our biggest asset.

2 months ago

 59 Agree


That the nature still visible even in the downtown city area. As well as the attractions and events!

2 months ago

 51 Agree


Food & shelters for those in need

2 months ago

 50 Agree

We need more affordable housing!

one month ago

 47 Agree

With any new building program, we need to consider the schools and roads. Developers need to be helping pay if not actively building more schools and better roads as they build new homes in our area.

one month ago

 46 Agree

I see greenways and public parks as a strong asset as well as our airport.

one month ago

 43 Agree


We still have areas where housing can be rebuilt. Stop destroying natural spaces for new housing.

one month ago

 33 Agree

Our children are our future. There are many homeless children within our school systems. It's hard to learn when you're homeless.

one month ago

 33 Agree

The library and programs offered to all ages.

one month ago

 31 Agree

2/25/25, 2:27 PM

City of Concord, NC - Report Creation

Neighorly and respectful, community atmosphere. Great for families to settle and grow.

2 months ago

👍 29 Agree

Enough with all the building. The idiots running Concord have destroyed a nice little town. We are now Charlotte, Jr. with all the crime and traffic!

one month ago

👍 27 Agree

The construction downtown has destroyed a lot of what we enjoyed about Concord. There needs to be a better balance between growth and preservation. As others have mentioned, there are plenty of places that could be rebuilt rather than tearing down all the greenery to make way for more buildings / houses / etc. Additionally, there needs to be major infrastructure improvements BEFORE any more development. The main roads can barely keep up with the current traffic volume.

one month ago

👍 26 Agree

Whatever it is, consider how over crowded the schools currently are.

one month ago

👍 22 Agree

Good neighbors

one month ago

👍 21 Agree

We are losing one of our community's most valuable long-term assets - the historical architecture and old trees of our area. These large corporate developers are destroying the fabric of our community for profit and the public officials are doing nothing to preserve our land and culture.

one month ago

👍 20 Agree

City and County spending is out of control. Property taxes need to be lowered, replaced by other sources of income. Families are being forced out of their long held homes. When their property taxes exceed their mortgage payment, it's time to make some serious funding changes.

one month ago

👍 20 Agree

Stop the building of so many new multi dwellings. The roads can't handle the overflow of cars. Public transportation is a joke. People without personal transportation can't even get to Charlotte for employment opportunities. We are now Little Charlotte without reliable public transportation  
Provide housing for the homeless that is really affordable!  
Provide more senior citizen low income housing. The rents in Concord are hurting families and seniors!

one month ago

👍 20 Agree

A unified zoning, planning, and building code. Protect transportation routes for all citizens. Industrial neighbors do not belong next to residential communities.

one month ago

👍 18 Agree

The library and free community resources.

one month ago

👍 18 Agree

Preservation needs to be prioritized!! Of our land, our trees, and our old buildings.

one month ago

👍 17 Agree

We need lower taxes. The older home owners are bearing the burden for many new things in the community that they cannot access, afford , or feel safe in participating.

one month ago

👍 17 Agree

The downtown is a major asset and should be continuously improved and expanded

one month ago

👍 15 Agree

<https://publicinput.com/report?id=32228>

2/11

Help the needy, there are plenty of homeless that need help. The yuppies can wait for their selfish wishes.

one month ago

14 Agree

I think continuing to improve our roadways is an asset but needs to be done quicker.

one month ago

13 Agree

Diversified economy mixed with rural roots. We need both businesses AND green space/local farmers.

one month ago

12 Agree

Concord and Cabarrus county need to invest in their public schools and NOT spending money on charter and private schools who exclude children with disabilities and disadvantages.

28 days ago

11 Agree

We definitely need lights on the streets.

Poplar, hwy 73, Harris rd, Derita

And many more..

Concord is a very dark city

one month ago

11 Agree

Collaborative spirit within the community

one month ago

11 Agree

Mooresville resident here. I believe we need to add more bicycle lanes, greenways, and side walks to promote walkability in the town, and encourage people to get out and move. Update playgrounds and build more parks/green spaces. Promote more gyms in the area with day cares in them so working adults and children can get outside, move and stay healthy.

one month ago

8 Agree

Concord is a nice small town that is growing. Reinvest in the rebuilding of the small neighborhoods. Streets and roads and parks and community facilities need assistance.

one month ago

8 Agree

Community and events / assistance programs

one month ago

8 Agree

The community spirit is very strong and obvious.

2 months ago

7 Agree

We need to stop adding ugly large warehouses that do not bring jobs, kill beautiful landscapes, add truck traffic that destroys our roads. We need to put pressure on our developers so that they have to invest in roadways and schools as well as beauty to our area. I moved here six years ago instead of Charlotte for I loved the trees and landscape. I am now thinking if moving for we lost all of that and got what??

29 days ago

6 Agree

Rebuild what exists and stop tearing down trees. Renovate buildings to accommodate low income housing or help the homeless. Make parks, greenway's & libraries a priority over new businesses. Add lights even a path light to medians and intersections.

one month ago

6 Agree

Proactive governments

one month ago

5 Agree

An improvement to nature trails would be welcome. Concord Police does a great job of creating diversity within their force. There needs to be more recreational centers open for the youth that supports multiple sports/interests. Easier access to uptown charlotte would be welcome, some sort of light rail system possibly. Younger folks in government, too often there are people who are out of touch with reality making policies. Bigger technology investment.

one month ago

4 Agree

Our community's strongest assets should be our voices. This community has demonstrated the ability to grow and allow opportunities for others to create and build their futures while instilling diversity, safety, and connection within. However, in this growth, we share a common grievance: the continued loss of natural habitats and the ability to preserve our current wildlife areas due to the community's need for growth. The funds that the county receives could be utilized towards building concepts such as green building architecture. Many cities in countries such as Asia and Europe utilize this type of construction to better aid in water conservation, and improve health, while most obviously preserving natural environments along with several other benefits, such as energy consumption and air quality. We can innovate and grow while still bringing nature alongside us. Remember, there is no Planet B.

28 days ago

3 Agree

Regional Transportation plans. Let's work together to connect with neighboring communities instead of just working to our country lines. Most residents don't even know where these lines are located.

one month ago

3 Agree

Improve the north area of Main Street that is close to Landis.

one month ago

3 Agree

I think that we need a handicap-accessible park in each area. Right now, there are a few items at some of the parks that children with disabilities can do, but we need more. For example, we need to have swings for wheelchairs for bigger kids (and strollers for babies) who can't get into seats on the swings.

27 days ago

2 Agree

We need more greenways and parks.

one month ago

2 Agree

It is important not to get caught up in this constant building and cutting down trees which is home to many wildlife we have. If you lose that you lose an important part of life. Look to rebuild what we already have before tearing down trees. We'll be lost to developers. And we also have to protect the farmers. I feel any monies available should go to the infrastructure (Electric, water, sewer, road, schools, EMS, Fire and Police) to help with the mass building that has gone on. Those areas are not keeping up with the growth.

25 days ago

1 Agree

I really like the Afton area. I wish we had more areas that incorporated mixed sized homes and shopping with lots of sidewalks and a park.

25 days ago

1 Agree

Unless the streets are within about 250 yards of the stadium, they are not an asset. Walnut, Poplar, Locust, 12th, 13th, Church Streets, all streets in this area are so bad. Locust is probably the better out of them all and it looks like the original pavement. The others are terrible to drive over. They need to be torn out, leveled and repaved. So I guess my response is the asset here in Kannapolis is definitely not the streets unless they are very close to the ball stadium.

27 days ago

1 Agree

Need to remove trailer parks in Brown Mill areas. All are run down and 100 year old mobile that are falling apart and 4 family's living in one trailer.

Lots of drug dealing also.

Dog Fighting rings are also here to.

23 days ago

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Brown Mill area needs a lot more police presence and also code enforcement.  
This area around White Street, Liske, Epworth and Sumner need more street widening and storm drain filled in with pipe to control water runoff.  
This area needs sidewalks, more street lighting.  
Need also to reset the speed limits in all these area.  
More help is needed badly to n these areas.

23 days ago

---

Housing for low income/homeless population. Support local organizations and outreach groups who are actively serving the underserved communities. More Christian private schools with affordable tuition. School transportation for charter schools. Affordable farming land to help families step into farming to support the community.

one month ago

---

Parks and public swimming areas and water recreation

one month ago

---

1. The biggest assets are tax payer dollars NOT DOWNTOWN, whereby the tax payers dollars keep Downtown running.  
2. 10% of ALL new and existing housing development in Cabarrus county need to have a public give-back community room or community center or community space accessed for public use with in all communities. For example cultural events and all town hall gatherings.  
Moreover, 10% of housing designated for seniors and or people with disabilities & section 8 included. Therefore all landlord/developers need to be section 8-ready to accommodate that 10%. For example if a development complex has 10 buildings, 1 building is designated or assigned for senior citizens and or people with disabilities.  
OUR BIGGEST ASSET(S): PEOPLE WORKING FOR THE PEOPLE

one month ago

---

It's American and NC history and its potential to expand on its culture and arts.

2 months ago

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Strongest and weakest is downtown. Strong because it's growing. Weak because it caters only to those who are more affluent. There's basically nothing for the economically disadvantaged.

2 months ago

---

A walkable downtown area allowing social contact outside of the vehicle

2 months ago

---

**How would you rank the items below based on what is most important to you?**

81%	Safety	Rank: 2.20	133 ✓
79%	Housing	Rank: 3.06	131 ✓
73%	Education	Rank: 3.23	120 ✓
73%	Healthcare	Rank: 3.71	121 ✓
72%	Recreation	Rank: 5.03	119 ✓
71%	Transportation	Rank: 5.21	117 ✓
21%	Other	Rank: 5.69	35 ✓
70%	Arts and Culture	Rank: 6.07	115 ✓
67%	Business Development Assistance	Rank: 6.53	110 ✓

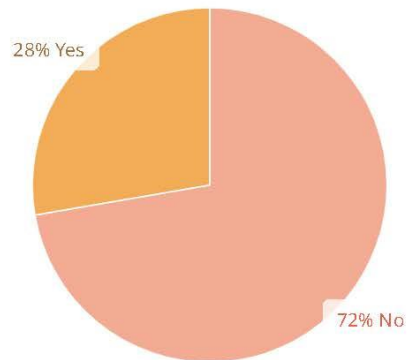
165 Respondents

**How do you feel your community addresses the following housing needs?**

Senior Housing	62% Need More	33% Right Amount	5% Need Less
Affordable Housing - Ownership Options	68% Need More	20% Right Amount	12% Need Less
Density	17% Need More	33% Right Amount	50% Need Less
Mixed-Income Housing	45% Need More	36% Right Amount	19% Need Less
Home Repairs	66% Need More	29% Right Amount	6% Need Less
Affordable Housing - Rental Options	60% Need More	20% Right Amount	20% Need Less
Location of Affordable Housing to Services	59% Need More	29% Right Amount	11% Need Less

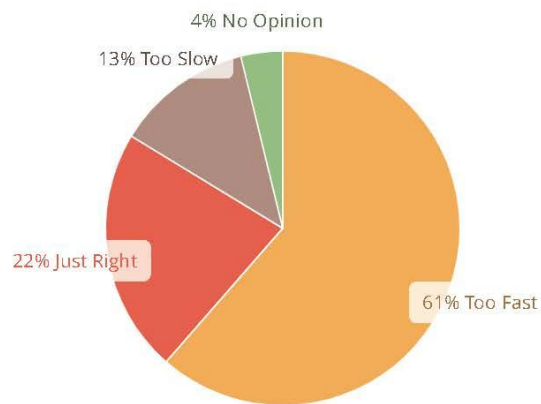
186 responses

**Do you think increased density (houses or units placed closer together) should be allowed to improve affordability?**



184 respondents

**How would you rate the pace of development in recent years?**



184 respondents

**How do you feel your community addresses the following public service needs?**

Services for Homeless	63% Need More	33% Right Amount	4% Need Less
Services for Elderly or Special Needs Adults	68% Need More	30% Right Amount	2% Need Less
Eliminating Environmental Hazards	60% Need More	37% Right Amount	2% Need Less
After-School Programs	60% Need More	37% Right Amount	3% Need Less
Health and Wellness Programs	54% Need More	44% Right Amount	2% Need Less
Educational Options (Employment Training, Substance Abuse, etc.)	61% Need More	36% Right Amount	3% Need Less
Crime Prevention Options	68% Need More	31% Right Amount	1% Need Less

176 responses

**How would you rate the infrastructure of your area?**

Water/Sewer	8% Poor	18% Below Average	33% Average	15% Adequate	14% Good	9% Excellent	3% No Opinion
Solid Waste/Trash Removal	3% Poor	8% Below Average	33% Average	14% Adequate	25% Good	15% Excellent	3% No Opinion
Street Lighting	17% Poor	20% Below Average	27% Average	17% Adequate	12% Good	4% Excellent	2% No Opinion
Sidewalks	39% Poor	23% Below Average	16% Average	11% Adequate	6% Good	3% Excellent	3% No Opinion
Parking Options	24% Poor	17% Below Average	24% Average	16% Adequate	12% Good	3% Excellent	4% No Opinion

181 responses

**How would you rank your satisfaction with the transportation system in your area?**

Cover Bus Shelters	26% Poor	24% Below Average	19% Adequate	6% Good	1% Excellent	24% No Opinion
Pedestrian & Bicycle Safety	27% Poor	30% Below Average	24% Adequate	7% Good	2% Excellent	9% No Opinion
Public Transportation	20% Poor	26% Below Average	31% Adequate	6% Good	2% Excellent	16% No Opinion
Road Conditions	21% Poor	26% Below Average	30% Adequate	19% Good	4% Excellent	- No Opinion

182 responses

What is your age?



94 respondents

## What is your race/ethnicity?

76%	White	65 ✓
15%	Black or African-American	13 ✓
7%	Hispanic, Latino, or Spanish	6 ✓
6%	I prefer not to answer	5 ✓
3%	Other	3 ✓
0%	Asian	0 ✓
0%	American Indian or Alaska Native	0 ✓
0%	Native Hawaiian or Other Pacific Islander	0 ✓

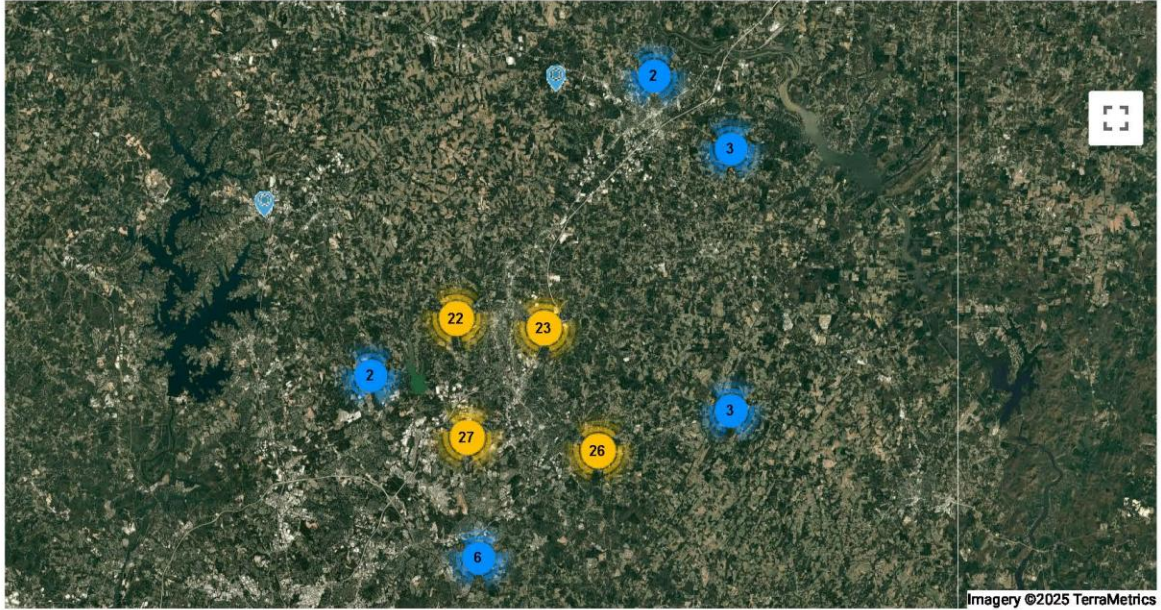
86 Respondents

## What is your gender?



83 respondents

**What is your five-digit zip code?**



**If you would like to stay informed about the Comprehensive Plan Update, please provide your contact information to join our mailing list!**

No data to display...

DRAFT