



PY 2026-2027
Annual Action Plan
Community Development Block Grant (CDBG)
and
HOME Investment Partnerships (HOME) Programs

Date: July 2026

Prepared by: Dept. of Housing and Community Engagement Department Staff, City of Gastonia

Executive Summary

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

1. Introduction

As an entitlement jurisdiction, the City of Gastonia is required to prepare a Five-Year Consolidated Plan, Annual Action Plans (AAP), and Consolidated Annual Performance and Evaluation Reports (CAPERs) in order to remain eligible for federal funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. These planning documents serve as comprehensive frameworks for identifying housing and community development needs, setting long-term and annual goals, and outlining strategies to address local priorities. They also ensure compliance with HUD regulations and enable the City to coordinate resources effectively to maximize the impact of federal investments.

This Draft Annual Action Plan reflects the anticipated FY 2026–2027 grant allocations provided by the U.S. Department of Housing and Urban Development (HUD). For the 2026–2027 Program Year, the City of Gastonia will receive a CDBG allocation of \$587,547 and will have an estimated \$203,405 in CDBG program income. For the HOME program, the City will receive an allocation of \$768,918.66 with providing estimated HOME program income of approximately \$60,000. The Plan details the specific projects, programs, and activities the City intends to undertake during Program Year 2026–2027 to address priority needs identified in the Consolidated Plan. These activities may include affordable housing initiatives, public facility improvements, and services for low- and moderate-income residents. By clearly defining the use of CDBG and HOME funds, the Annual Action Plan promotes transparency and accountability in the management of federal resources.

2. Summarize the objectives and outcomes identified in the Plan

The 2026–2027 Annual Action Plan (AAP) represents the second year of the City of Gastonia’s 2025–2029 Consolidated Plan. It outlines the City’s priorities for addressing housing and community development needs of very low-, low-, and moderate-income residents, along with the strategies, resources, and partnerships to meet those needs. The AAP also serves as the City’s application for federal funding from the U.S. Department of Housing and Urban Development (HUD) under the following programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)

The Consolidated Plan establishes a five-year strategic framework that identifies long-term goals for housing and community development. In alignment with HUD program objectives, the City has identified the following priority needs for PY 2026:

- 1) Develop affordable housing through strategies such as CHDO set-asides, new construction, housing rehabilitation and direct homeownership assistance, increasing access to safe and affordable housing options for residents;

- 2) Invest in public infrastructure improvements that enhance the quality of life and support the needs of individuals and families throughout the community, including upgrades to public facilities, streets, sidewalks, and neighborhood amenities;
- 3) Address homelessness throughout the community by supporting services, shelter, and prevention strategies that promote housing stability and self-sufficiency;
- 4) Provide general administration and project delivery services to ensure effective management, oversight, and implementation of all funded programs and activities.

To implement these priorities, the City collaborates with the Gaston-Lincoln-Cleveland Continuum of Care (CoC), nonprofit and for-profit organizations, neighborhood groups, Gaston County, and other local and regional partners.

3. Evaluation of past performance

The City of Gastonia values its Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funding and the positive impact these programs have on low- and moderate-income residents. These federal resources support essential community and economic development activities, such as improving housing quality, expanding affordable housing options, upgrading public infrastructure, and providing supportive services for vulnerable populations. CDBG and HOME funds enable the City to address local priorities and provide services that would not otherwise be available, helping to revitalize neighborhoods, promote economic opportunity, and enhance the overall quality of life for residents.

The City's 2025–2029 Consolidated Plan satisfies HUD requirements for the five-year planning period and establishes broad priorities to allow flexibility in funding a wide range of eligible projects and activities. The plan is developed based on an assessment of community needs, data analysis, public input, and consultation with local partners. This approach ensures that resources are directed toward the most pressing needs, such as affordable housing, neighborhood revitalization, homelessness prevention, and public facility improvements.

These priorities have remained consistent since the City began receiving CDBG and HOME funding. Continued program performance has enabled the City to support initiatives that serve individuals and families in need throughout the community. Over the years, CDBG and HOME-funded projects have included housing rehabilitation for low-income homeowners, acquisition of properties for redevelopment, construction of new affordable housing units, public facility and infrastructure improvements, and the delivery of supportive services for special needs populations. These investments have contributed to neighborhood stabilization, increased access to safe and affordable housing, services and the overall well-being of Gastonia residents.

For additional information on past performance and program outcomes, the City's 2024 Consolidated Annual Performance and Evaluation Report (CAPER) provides a comprehensive overview of accomplishments, expenditures, and progress toward meeting Consolidated Plan goals. The CAPER is available upon request from the Community Development Department or can be accessed through the City's official website.

4. Summary of Citizen Participation Process and consultation process

Citizen participation is a cornerstone of the City of Gastonia's planning process and includes advisory committee involvement, public hearings, public comment periods, stakeholder consultations, and targeted outreach. The City and the Gastonia-Gaston Consortium actively encourage input from residents, community organizations, service providers, and other stakeholders to ensure that the Annual Action Plan (AAP) reflects the community's most pressing housing and community development needs.

Public Hearing #1 was held on April 20, 2026, at the Phillips Community Center to gather input on priority needs and funding priorities for the FY 2026 Annual Action Plan. Outreach included public notices, website postings, and direct communication with neighborhood groups and service providers to encourage participation, particularly from low- and moderate-income residents.

The Affordable Housing Advisory Board met on April 13, 2026, to review housing needs, discuss community priorities, and provide recommendations on affordable housing strategies and proposed activities. The Board includes representatives from housing organizations, service providers, advocacy groups, and community members.

The Citizen Advisory Board met on April 27, 2026, to review accomplishments of the CDBG and HOME programs, discuss community development needs, and provide recommendations for future funding priorities. The Board serves as a liaison between the City and residents.

Both board meetings were open to the public and included opportunities for public comment. Agendas were distributed in advance, and meeting discussions were considered during development of the Annual Action Plan.

Public Hearing #2 was held on July 6, 2026, at the Gastonia City Hall in a hybrid format to maximize accessibility. During the hearing, staff presented the draft FY 2026 Annual Action Plan, reviewed proposed funding allocations and activities, and invited public comments and questions.

A 30-day public comment period was conducted from June 10, 2026, through July 11, 2026. The draft Annual Action Plan was made available online and at the Garland Business Center behind City Hall. Residents were encouraged to submit comments by email, mail, or in person. All comments received were reviewed and considered prior to finalizing the Plan.

In addition to public meetings, City staff conducted consultations with community stakeholders and partner organizations to identify housing needs, service gaps, and community development priorities. Organizations consulted included:

- HealthNet Gaston and the Gaston-Lincoln-Cleveland Continuum of Care
- Our Neighbors, Inc.
- United Way of Gaston County
- Gaston County Department of Health and Human Services
- Gastonia Housing Authority
- Belmont Housing Authority
- Gaston Association of Realtors
- Citizen Advisory Board

- **Affordable Housing Advisory Board**

Information gathered through public hearings, advisory board meetings, stakeholder consultations, and the public comment period was incorporated into the development of the FY 2026 Annual Action Plan. The City remains committed to maintaining an open, transparent, and inclusive planning process that responds to the needs and priorities identified by residents and community partners.

5. Summary of public comments

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

During the first public hearing held on April 20, 2026, community members emphasized the importance of housing preservation and supporting older adults in aging in place.

Participants expressed concern about the lack of availability of affordable housing and the need to increase the supply of housing options for low- and moderate-income households. In response, staff highlighted several recent and ongoing affordable housing developments within the City of Gastonia. These included the recently completed Fair Haven development, a 200-unit multifamily affordable housing project that did not utilize federal funding, the 52-unit Enclave at Forest Heights development supported through the Low-Income Housing Tax Credit (LIHTC) program, and an additional 48-unit LIHTC-supported development currently in the planning stages. All three developments provide rental housing opportunities for households earning up to 80% of Area Median Income (AMI). Residents also commented on the importance of strategically and intentionally targeting investments in specific neighborhoods throughout the city, including the Myrtle School Road area, to address longstanding community needs and improve neighborhood conditions. Questions were raised regarding the potential use of federal and other funding sources to support cooperative housing models as an alternative affordable homeownership strategy.

Additionally, community members emphasized the importance of public facility and infrastructure improvements, noting that investments in publicly accessible buildings, parks, and community spaces contribute significantly to neighborhood quality of life and community well-being. These comments will be considered as the City evaluates funding priorities and project selection for the 2026 Program Year.

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

All comments have been accepted.

7. Summary

The City of Gastonia engages the community and stakeholders in identifying and prioritizing needs for the Annual Action Plan through a comprehensive process. This includes public hearings, advisory committee meetings, and opportunities for public comment, all of which encourage input from residents, local organizations, and service providers. Public notices for hearings and meetings are published in local newspapers and on the City's website to maximize awareness and participation. The copy of the Annual Action Plan draft is made available digitally

on the City's website, and paper copies can be requested for those without internet access and received at the Garland Business Center, the City's administration building directly behind City Hall. This transparent approach ensures that all community members can stay informed and involved in setting priorities for CDBG and HOME funding.

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

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

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	Gastonia	Community Development Division
HOME Administrator	Gastonia	Community Development Division

Table 1 – Responsible Agencies

Narrative

The City of Gastonia City Council serves as the governing body. The City Manager, or his designee, is authorized to act on behalf of the Council in all administrative and operational matters related to these programs, including the execution of grant agreements, budget approvals, and oversight of program implementation.

The City of Gastonia serves as the lead agency for preparing the Consolidated Plan, Annual Action Plans (AAPs), and Consolidated Annual Performance and Evaluation Reports (CAPERs) in compliance with U.S. Department of Housing and Urban Development (HUD) regulations. As the lead agency, the City is responsible for coordinating the planning process, facilitating public participation, conducting needs assessments, and ensuring that the AAPs align with the strategies and objectives outlined in both the City's and the Gastonia-Gaston HOME Consortium's five-year Consolidated Plan. Staff monitor progress toward goals and report annually on accomplishments and expenditures.

In this role, the City works closely with other governmental entities, nonprofit organizations, and for-profit partners to address affordable housing and community development needs. Key partnerships include collaboration with the Gaston-Lincoln-Cleveland Continuum of Care, local housing authorities, public health agencies, and community-based organizations. Joint efforts may involve leveraging additional funding sources, sharing data and best practices, conducting outreach to underserved populations, and coordinating service delivery to maximize impact. These partnerships are essential to serving low- and moderate-income residents and improving overall quality of life in Gastonia. The City is committed to ensuring access to housing, employment, and services for all residents, regardless of race, gender, age, income level, or disability.

Consolidated Plan Public Contact Information

Mr. Quentin McPhatter
Assistant City Manager
City of Gastonia

Garland Municipal Business Center
PO Box 1748
150 S. York Street, Gastonia, NC 28053-1748
Quentin.McPhatter@gastonianc.gov

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

1. Introduction

During the annual action plan planning process, the City of Gastonia conducted public outreach to gather input from residents and key stakeholders, government agencies, nonprofit agencies, affordable housing developers, and local service providers. The City of Gastonia utilized its citizen participation process to engage citizens, non-profit agencies, developers and the like to comment on the planning of its PY 2026 Annual Action Plan.

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

A public comment period and public hearings were used to field citizen comments as related to the preparation of the PY 2026 Annual Action Plan. The City of Gastonia works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The City has representatives on many non-profit boards and/or advisory committees, including the Gastonia Housing Authority, Gastonia Affordable Housing Advisory Board, and Gastonia Community Development Citizen Advisory Board. The Housing and Community Engagement Department also works with a variety of housing, community development, and service agencies to gather data and identify gaps in services.

In allocating CDBG and HOME funding, the City of Gastonia considers activities that will enhance linkages between housing and services. In developing this Annual Action Plan, the City strove to include input from housing providers, non-profits, community/economic development organizations, and other service agencies.

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

The City of Gastonia regularly engages with the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC) throughout the program year to collaborate and understand evolving needs as it relates to homelessness. It is through this engagement that the G-L-C CoC performance standards, outcomes of projects and other related matters are conveyed. This information is taken into consideration when preparing the Annual Action Plan. Furthermore, the Gaston-Lincoln-Cleveland Continuum of Care Governance Board chairperson is the City of Gastonia's Affordable Housing and Unsheltered Population Coordinator.

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.

As noted above, the City of Gastonia is an active participant in the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC) and is represented in the planning and decision-making processes related to Emergency Solutions Grant (ESG) funding and the annual Continuum of Care Notice of Funding Opportunity (NOFO). Through its involvement in the G-L-C CoC, the City helps support the oversight of federally funded homelessness programs, including performance monitoring, outcome evaluation, Homeless Management Information System (HMIS) administration, and coordination of the annual Point-in-Time (PIT) Count.

While the City of Gastonia is not an ESG entitlement jurisdiction and does not receive ESG funds directly from HUD, HealthNet Gaston serves as the ESG recipient and lead agency for the G-L-C CoC. ESG funding is utilized throughout the region to support emergency shelter operations, essential services for individuals experiencing homelessness, homelessness prevention activities, and rapid rehousing assistance. These resources provide short- and medium-term rental assistance and housing stabilization services for individuals and families who are homeless or at imminent risk of homelessness. ESG funds also support the implementation and operation of the Homeless Management Information System (HMIS), which serves as the region's primary data collection and reporting tool for homeless assistance programs. HMIS enables the G-L-C CoC and its partner agencies to meet federal reporting requirements, evaluate program effectiveness, and make data-driven decisions to improve outcomes for individuals and families experiencing homelessness.

2. Agencies, groups, organizations and others who participated in the process and consultations

1	Agency/Group/Organization	Citizens Advisory Board
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Citizens Advisory Board (CAB) was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.
2	Agency/Group/Organization	Affordable Housing Advisory Board
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Affordable Housing Advisory Board (AHAB) was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.
3	Agency/Group/Organization	HealthNet Gaston (Gaston-Lincoln-Cleveland Continuum of Care Lead Agency)
	Agency/Group/Organization Type	G-L-C CoC Lead Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HealthNet Gaston was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.
4	Agency/Group/Organization	Our Neighbors, Inc.
	Agency/Group/Organization Type	Housing Services – Housing Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Our Neighbors, Inc. was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.
5	Agency/Group/Organization	Gastonia Housing Authority

	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gastonia Housing Authority (GHA) was consulted during the PY 2026 Annual Action Plan development process through direct outreach requesting feedback on housing and community development priorities. GHA provided input regarding affordable housing needs, Housing Choice Voucher program pressures, housing affordability challenges for extremely low-income households, preservation of existing affordable housing stock, and the growing need for emergency housing, rapid rehousing, housing stabilization services, and pathways to sustainable homeownership. Anticipated outcomes of the consultation include continued coordination on affordable housing strategies, housing stabilization efforts, preservation of existing affordable housing units, supportive housing needs, and identification of priority housing issues affecting low- and moderate-income households within the community.
6	Agency/Group/Organization	Belmont Housing Authority
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Belmont Housing Authority (BHA) was consulted during the PY 2026 Annual Action Plan development process through direct outreach requesting feedback on housing and community development priorities. BHA provided input regarding the shortage of affordable housing units for low- and moderate-income households, the need for preservation and rehabilitation of existing housing stock, supportive service needs, and funding gaps related to redevelopment and long-term capital improvements. BHA also identified priorities including development of new affordable housing units, rehabilitation and modernization of existing units, and projects that leverage multiple funding sources to maximize impact. Anticipated outcomes of the consultation include continued coordination on affordable housing development, housing preservation activities, supportive housing services, and partnership opportunities utilizing CDBG and HOME funds alongside housing authority and nonprofit resources.
7	Agency/Group/Organization	Gaston Association of Realtors
	Agency/Group/Organization Type	Nonprofit Professional Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gaston Association of REALTORS® (GAR) was consulted during the FY2027 Annual Action Plan development process through stakeholder outreach and follow-up communication requesting feedback on housing and community development priorities. Feedback received included input regarding housing affordability, down payment assistance programs, and concerns related to homeowners being required to repay down payment assistance funds when refinancing to obtain lower interest rates. Anticipated outcomes of the consultation include continued coordination with the local real estate community, increased outreach and education regarding available housing programs, and collaboration to support affordable homeownership opportunities and housing stability within the community.
8	Agency/Group/Organization	Gaston County Dept. of Health and Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Gaston County Dept. of Health and Human Services was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.
9	Agency/Group/Organization	United Way of Gaston County

	Agency/Group/Organization Type	Other-Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Gaston County was aware of the planning process and involved in the public hearing process and encouraged them to provide input as to the needs of the community.

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

The Mount Holly Housing Authority was not directly consulted during the FY2027 Annual Action Plan development process. The agency owns the 46-unit Holly Hills Apartments public housing development; however, the property is managed under contract by the Statesville Housing Authority. Due to the limited size of the agency's housing inventory and management structure, consultation efforts were focused on housing authorities and organizations with broader operational involvement and direct engagement in housing and community development activities within the City of Gastonia and Gaston County service area.

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	HealthNet Gaston	The goals of the Strategic Plan align with the G-L-C CoC's plan to end homelessness. Both plans cover several years and outlines activities to reach accomplishment.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

Committee involvement, public notices, public hearings, and comment periods are used to actively solicit citizen participation and input for proposed projects and activities. Advisory committees, such as the Affordable Housing Advisory Board and Citizen Advisory Board, provide forums for in-depth discussion and recommendations. Both these meetings are open to the public to attend. Public notices are published in local newspapers and on the City's website to ensure residents are aware of opportunities to participate. Public hearings are held at accessible locations and times, including options for virtual attendance, to gather direct feedback from community members. Comment periods, such as the 30-day public review window, allow residents to submit written feedback on draft plans. These activities ensure that a diverse range of voices are heard and considered in developing plans and carrying out activities, making the process transparent, inclusive, and responsive to the needs of Gastonia residents.

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 #1	Affordable Housing Advisory Board	In-person board meeting was held on Monday April 13, 2026 at 6:00 pm in the Bobbin Conference Room at the Garland Business Center, which meeting was open to the public to attend.	Priorities should include : Housing preservation, community center and other public facility updates, increasing of affordable housing units.	N/A	

2	Public Meeting #2	Citizen Advisory Board	In-person board meeting was held on Monday April 17, 2026 at 6:00 pm in the Bobbin Conference Room at the Garland Business Center, which meeting was open to the public to attend.	Priorities should include : Housing preservation, community center and other public facility updates, increasing of affordable housing units, aging in place, increase the down payment assistance amount.	N/A	
3	Public Hearing #1	Minorities Non-English Speaking	In-person public hearing was held on April	Priorities should include : Housing	N/A	

		ng - Specif y other langua ge: Spanis h Non- target ed/bro ad comm unity	20, 2026 at 6:00pm 5 attende es were present .	preserv ation, comm unity center and other public facility update s, increas ing of afforda ble housin g units, aging in place, increas e the down payme nt assista nce amoun t, multi- year strateg ic invest ments in other neighb orhood beside s the Highla nd		
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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)
				Neighborhood, more sidewalk improvements to promote walkability, small business TA.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Comment Period	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Public Comment period was held June 10, 2026 thru July 9, 2026	No	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing #2	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	In-person and virtual public hearing was held on Monday, July 6, 2026 at 6:00 pm in the Spindle Conference room located at Gastonia City Hall.	No	N/A	https://cityofgastonia.webex.com/join/join?MTID=m960f2003746dc9bf47de342f57a7912b

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Gastonia receives federal entitlement funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City anticipates receiving \$1,434,765.66 in HUD grant funds for the 2026-2027 program year (PY 2026), which runs from July 1, 2026, through June 30, 2027.

The FY2026-2027 Annual Action Plan Budget includes \$587,547 in funds allocated for the Community Development Block Grant (CDBG) program plus \$203,405 in anticipated CDBG program income, for a total of \$790,952 in CDBG funding. The City anticipates receiving \$768,918.66 in HOME funding, plus \$60,000 in projected HOME program income, for a total of \$828,918.66 in HOME funding.

The table below outlines anticipated funding levels by program and estimates additional grant funds to be received during the remaining years covered by the City's 2025-2029 Five-Year Consolidated Plan.

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	587,547	203,405	0	790,952	1,762,641	Funding to assist low- and moderate-income neighborhoods and households with housing, services, employment opportunities, and public improvements.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	768,918.66	60,000	0	828,918.66	2,306,755	Funding to assist low- and moderate-income households obtain and maintain safe, decent, and affordable housing.

Table 2 - 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

The City of Gastonia leverages resources through partnerships with local agencies, including non-profit organizations and for-profit entities, that contribute additional funding and staff capacity to projects supported with CDBG and HOME funds.

Matching funds may include contributions from eligible federal and non-federal sources, as well as the value of third-party in-kind contributions such as volunteer labor, personnel,

office space, materials, equipment, and supplies.

Over the next five years, the City anticipates meeting applicable requirements and leveraging additional resources through a variety of sources, including:

- City funding and other support for the G-L-C CoC Lead Agency;
- Contributions from Continuum of Care member agencies;
- In-kind services for new construction and rehabilitation provided by Habitat for Humanity of Gaston County;
- Waived fees from local financial institutions participating in the City's Homebuyer Assistance Program; and
- Matching funds supporting public facility and infrastructure projects.
- Matching funds supporting owner-occupied housing rehabilitation activities.
- Matching funds supporting multi-family affordable housing project.

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

CDBG funding may be used to develop public facilities or infrastructure on existing publicly owned land to benefit low- and moderate-income people or households. Additionally, publicly owned residential lots may be used to support additional housing/homeownership opportunities for low- and moderate-income households.

Discussion

The PY 2026 allocation for CDBG is \$587,547 with anticipated program income of \$203,405 from CDBG funded new construction single family home sale. The PY 2026 HOME allocation is \$768,918.66 with \$60,000 in program income from HOME loan repayment.

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
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1	Safe and Decent Affordable Housing	2025	2029	Affordable Housing	Central Gastonia, Gastonia Consortium	Develop, Acquire, or Preserve Affordable Housing Homebuyer Assistance Rental Assistance	CDBG: \$1,843,814 HOME: \$3,142,693	Rental units constructed: 20 Household Housing Unit New Construction Homeowner Housing Added: 35 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit CHDO related activities regarding newly constructed and rehabbed housing units. 4 Housing Units Direct Financial Assistance to Homebuyers: 60 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
2	Homeless Assistance and Services	2025	2029	Homeless	Central Gastonia	Homelessness Housing and Supportive Services	CDBG: \$403,103	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Homelessness Prevention: 300 Persons Assisted
3	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Central Gastonia	Public Improvements & Neighborhood Revitalization	CDBG: \$13,948	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2600 Persons Assisted
4	Public Services	2025	2029	Public services	Central Gastonia	Public Services	CDBG: \$2,467	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Fair Housing	2025	2029	Fair Housing	Central Gastonia	Fair Housing Education and Enforcement	CDBG: \$27,120	Public service activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted
6	Planning and Administration	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Central Gastonia	Program Administration	CDBG: \$563,969 HOME: \$343,372	Other: 1 Other
7	Economic Development	2025	2029	Microenterprise assistance Small business incubator	Central Gastonia	Economic Development Services	CDBG: \$20,000	Low- and moderate-income business owners or employees: 3 businesses assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Safe and Decent Affordable Housing
	Goal Description	• Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Preserve the existing affordable housing stock by assisting income eligible homeowners with housing rehabilitation and repairs. • Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes. • Increase the number of first-time home buyers through down payment and closing cost assistance. • Working with community partners, assist income-eligible renter households with tenant-based rental assistance. • Collaborate with agencies in the CoC and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
2	Goal Name	Homeless Assistance and Services
	Goal Description	• Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability. • Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.

3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	• Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas. • Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations.
4	Goal Name	Public Services
	Goal Description	• Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.
5	Goal Name	Fair Housing
	Goal Description	• Participating in the coordination of fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords. • Continue taking calls on the City of Gastonia's fair housing hotline and rerouting those calls to HUD by the Housing and Community Engagement staff person.
6	Goal Name	Planning and Administration
	Goal Description	Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.
7	Goal Name	Economic Development
	Goal Description	• Provide microenterprise assistance through a subrecipient such as but not limited to business training, technical assistance, financial literacy activities, MWBE TA etc. • Assist with Small business incubator space leasing.

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	CDBG – Administration
2	CDBG – Public Services
3	CDBG – Community Development Needs
4	CDBG – Affordable Housing
5	HOME – Administration
6	HOME – Community Housing Development Organization
7	HOME – Affordable Housing

Table 4 – Project Information

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

During Program Year (PY) 2026, the City of Gastonia will continue to prioritize the expansion and preservation of affordable housing opportunities throughout the community. Findings from the City’s 2025–2029 Consolidated Plan, combined with ongoing stakeholder engagement and public input, demonstrate that affordable housing remains one of the most pressing community needs. Residents and stakeholders consistently identified senior housing and aging in place, homeownership assistance programs, and housing opportunities for individuals with disabilities as critical areas requiring continued investment.

To address these needs, the City anticipates utilizing Community Development Block Grant (CDBG) funding to support housing-related activities, including owner-occupied housing rehabilitation and projects that increase the supply of affordable housing. HOME Investment Partnerships Program (HOME) funds will be directed toward a range of housing strategies, including homebuyer assistance, redevelopment of affordable rental opportunities.

Public participation efforts also reinforced the importance of investing in community facilities and infrastructure improvements. Residents identified homeless service facilities, and community centers as the highest-priority public facility needs, while transportation-related improvements, including streets and roads, were cited as the most significant infrastructure concern, especially when it comes to connectivity and walkability. In response, the City expects to dedicate a portion of its CDBG allocation toward eligible public facility and infrastructure projects that improve quality of life and neighborhood conditions.

Addressing homelessness and supporting vulnerable populations will remain key priorities during PY 2026. Community feedback gathered during the public outreach process demonstrated strong support for homelessness prevention activities, emergency shelter access, supportive services, and housing-focused interventions.

Because Gastonia receives relatively modest annual allocations of CDBG and HOME funding compared to larger entitlement communities, the City recognizes that federal resources alone cannot meet the full range of community needs. Therefore, the City will continue to leverage partnerships with nonprofit organizations, private developers, faith-based organizations, public agencies, and Gaston County and additional funding sources to maximize available resources, pursue additional funding opportunities, and implement collaborative solutions that address housing, community development, and homelessness challenges throughout the community.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG - Administration
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing Homeless Housing and Supportive Services subrecipient oversight Program Administration/Planning/ER
	Funding	CDBG Funding: PY26 \$117,509
	Description	Funding will be used to support the administration and management of the City's CDBG program, including planning, coordination, monitoring, reporting, environmental review, citizen participation, financial management, compliance activities, and other eligible administrative costs necessary for the successful implementation of HUD-funded projects and activities identified in the PY 2026 Annual Action Plan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Gastonia - Garland Business Center, 150 S York St, Gastonia, NC 28052
2	Planned Activities	Eligible activities authorized under program administration as listed in the Description.
	Project Name	CDBG – Public Services
	Target Area	City-wide
	Goals Supported	Homeless Assistance and Services and Public Services

	Needs Addressed	Homelessness housing related and supportive services Public Services Fair Housing Education and Enforcement
	Funding	CDBG Funding: PY26 \$86,000
	Description	Funding will support eligible public service activities that address the needs of low- and moderate-income residents and special needs populations. Services may include homelessness prevention and assistance, emergency/winter shelter operations, case management, employment and workforce development services, and other activities that improve quality of life and promote self-sufficiency.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	400
	Location Description	City-wide
	Planned Activities	The City will provide CDBG funding to eligible public service providers serving homeless and low- and moderate-income residents. Funded activities may include homelessness prevention and assistance, emergency/winter shelter operations, case management, supportive services, and other programs that address community needs.
3	Project Name	CDBG – Community Development Needs
	Target Area	City-wide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Public Improvements & Neighborhood Revitalization
	Funding	CDBG Funding: PY26 \$260,000; PY25 \$206,730; PY24 \$136,095.44; PY23 \$56,825.76; PY22 \$11,723.93; PY25 PI \$185,105

	Description	The City continues to experience significant community development needs related to public facilities and infrastructure, particularly in low- and moderate-income neighborhoods. Investments are needed to improve the condition, accessibility, and functionality of public facilities that serve residents, including community centers, parks, recreational facilities, shelters, and facilities operated by nonprofit service providers. Infrastructure improvements such as sidewalks, streets, drainage systems, water and sewer connections, accessibility enhancements, lighting, and other public improvements are also needed to support neighborhood revitalization, improve public safety, and enhance quality of life.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	715
	Location Description	City-Wide
	Planned Activities	The City will utilize CDBG funds to acquire, construct, reconstruct, rehabilitate, or improve public facilities and infrastructure that principally benefit low- and moderate-income persons and neighborhoods. Eligible activities may include improvements to community centers, parks, recreational facilities, shelters, facilities operated by nonprofit organizations, accessibility upgrades, and other public facilities that provide essential community services. Funding may also be used for infrastructure improvements such as sidewalks, streets, drainage systems, water and sewer improvements, lighting, and other public improvements that enhance public safety, accessibility, and neighborhood quality of life.
4	Project Name	CDBG – Affordable Housing
	Target Area	City-wide
	Goals Supported	Safe and Decent Affordable Housing

Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
Funding	PI: \$18,300 CDBG Funding: PY26 \$124,038; PY21 \$136,754.66; PY20 \$25,910.14; PY19 \$142,196.84
Description	This project will support the development, preservation, rehabilitation, and expansion of affordable housing opportunities for low- and moderate-income households. Funding may be used to acquire, rehabilitate, reconstruct, or construct affordable housing; provide homeowner rehabilitation assistance; support homebuyer activities; and leverage public and private investment to increase the supply of safe, decent, and affordable housing. Activities may include assistance to nonprofit and for-profit housing developers, housing rehabilitation programs, and other eligible housing activities consistent with HUD regulations.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	10
Location Description	City-wide

5	Planned Activities	The City will utilize Community Development Block Grant (CDBG) funds to support eligible housing activities that preserve and improve the quality, safety, and affordability of housing for low- and moderate-income households. Activities may include homeowner housing rehabilitation, emergency repairs, accessibility modifications, housing preservation activities, acquisition and rehabilitation of residential properties, clearance of unsafe structures when necessary, and other eligible housing-related activities. CDBG funds may also be used to support housing activities that eliminate conditions detrimental to health and safety, address code deficiencies, improve energy efficiency, and extend the useful life of existing housing stock. Priority will be given to projects that benefit low- and moderate-income households, address substandard housing conditions, promote aging in place, improve accessibility for persons with disabilities, and contribute to neighborhood stabilization and revitalization. Projects will be selected based on demonstrated need, consistency with Consolidated Plan priorities, readiness to proceed, cost effectiveness, and compliance with federal requirements. Through these activities, the City seeks to preserve affordable housing, improve housing quality, enhance neighborhood conditions, and increase housing stability for residents throughout the community.
	Project Name	HOME - Administration
	Target Area	County-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration
	Funding	HOME Funding: PY26 \$76,800

	Description	This project provides funding for the administration and management of the HOME Investment Partnerships Program. Eligible activities include program planning, environmental review, financial management, project underwriting and subsidy layering review, contract administration, compliance monitoring, affordability period monitoring, income eligibility verification, reporting, citizen participation, fair housing activities, labor standards compliance (when applicable), procurement, recordkeeping, and other administrative functions necessary to ensure the effective implementation of HOME-funded activities. Administrative funds support the City's ability to carry out HOME-assisted housing programs in compliance with federal regulations and HUD requirements while advancing the affordable housing goals and objectives identified in the Consolidated Plan and Annual Action Plan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-Wide

6	Planned Activities	The City will use HOME administrative funds to support the overall management and implementation of the HOME Investment Partnerships Program. Activities will include program planning, environmental review, project underwriting, subsidy layering analysis, contract administration, financial management, income eligibility verification, affordability monitoring, compliance reviews, reporting in IDIS, citizen participation activities, fair housing efforts, procurement, recordkeeping, and other administrative functions required to ensure compliance with HUD regulations. Administrative activities will support the effective delivery of HOME-funded affordable housing programs, including housing rehabilitation, homebuyer assistance, rental housing development, and other eligible housing activities identified in the Annual Action Plan. These efforts will ensure proper stewardship of federal funds, timely project implementation, regulatory compliance, and progress toward meeting the City's affordable housing goals.
	Project Name	HOME - Community Housing Development Organization
	Target Area	County-wide
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	HOME Funding: PY26 \$158,400; PY25 \$140,209; PY24 \$16,586.11; PY23 \$124,517.40; PY22 \$112,281.75; PY19 \$26,894

	Description	This project reserves HOME funds for activities to be undertaken by a qualified Community Housing Development Organization (CHDO) in accordance with HOME Program requirements. Funding may be used to support the acquisition, rehabilitation, and/or new construction of affordable housing for low- and moderate-income households. Activities may include homeownership housing, rental housing, and other eligible housing development activities that increase the supply of safe, decent, and affordable housing within the City. The City will work to identify, develop, and support qualified CHDO partners capable of carrying out affordable housing activities that address local housing needs. CHDO-funded projects will advance the goals of the Consolidated Plan by expanding affordable housing opportunities, strengthening neighborhoods, leveraging additional investment, and increasing access to housing for households with the greatest needs. Funding may also support capacity-building efforts, technical assistance, and organizational development activities necessary to strengthen CHDO capacity and ensure successful project implementation, as permitted by HOME regulations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2 housing units
	Location Description	Gaston County wide

7	Planned Activities	The City will reserve at least 15 percent of its annual HOME allocation for activities to be carried out by a qualified Community Housing Development Organization (CHDO) in accordance with HOME Program requirements. Funds may be used for the acquisition, rehabilitation, and/or new construction of affordable housing for low- and moderate-income households, including both homeownership and rental housing opportunities. During the program year, the City will continue efforts to identify, develop, and support qualified CHDO partners capable of undertaking eligible HOME-assisted housing activities. If a qualified CHDO and eligible project are identified, funds may be committed to support affordable housing development activities that increase the supply of safe, decent, and affordable housing. The City may also provide technical assistance and capacity-building support to strengthen organizational capacity and promote the successful implementation of future CHDO-sponsored housing projects. These activities are intended to expand affordable housing opportunities, preserve and improve housing conditions, leverage additional public and private investment, and advance the housing priorities established in the Consolidated Plan and Annual Action Plan.
	Project Name	HOME - Affordable Housing
	Target Area	Gaston County wide
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing Homebuyer Assistance Rental Assistance
	Funding	PI: \$60,000 HOME Funds: PY26 \$533,718.66; PY25 \$356,826

Description	This project will utilize HOME Investment Partnerships Program funds to support the development, preservation, and expansion of affordable housing opportunities for low- and moderate-income households. Eligible activities may include acquisition, rehabilitation, reconstruction, and new construction of affordable housing; homebuyer assistance; homeowner rehabilitation; tenant-based rental assistance; and other eligible housing activities authorized under the HOME Program.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	20
Location Description	Gaston County wide
Planned Activities	The City will utilize HOME Investment Partnerships Program funds to support eligible affordable housing activities that increase, preserve, and improve the supply of safe, decent, and affordable housing for low- and moderate-income households. Activities may include the acquisition, rehabilitation, reconstruction, and new construction of affordable rental and homeownership housing, homeowner rehabilitation assistance, homebuyer assistance, and other eligible HOME-funded housing activities.

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

CDBG funds are available for use throughout Gastonia, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city. HOME funding is allocated to the Gastonia-Gaston HOME Consortium and administered by the City of Gastonia for use throughout Gaston County, excluding Spencer Mountain and High Shoals and including all of Kings Mountain.

Geographic Distribution

Target Area	Percentage of Funds
Central Gastonia	45
Gastonia Consortium	55

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Gastonia determined its PY 2026 projects based on priority needs, eligibility, availability of funds, and readiness to proceed, with emphasis on improving neighborhood conditions and access to opportunity in high poverty areas and increasing the number of affordable housing units throughout the Consortium.

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	400
Non-Homeless	
Special-Needs	
Total	400

Table 6 - 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	4
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	14

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Introduction

Gaston County residents are served by three public housing agencies: the Gastonia Housing Authority (GHA), the Belmont Housing Authority, and the Mount Holly Housing Authority. GHA is the largest housing authority in the county and administers the countywide Housing Choice Voucher (HCV) program, serving very low-income families, seniors, and persons with disabilities. Through HUD's Rental Assistance Demonstration (RAD) program, GHA converted its former public housing developments to project-based Section 8 housing while preserving affordability. Belmont Housing Authority operates Flowers Court, a 50-unit public housing community, and Myrtle Terrace, a 32-unit project-based Section 8 development serving seniors and persons with disabilities. Mount Holly Housing Authority owns the 46-unit Holly Hills Apartments development, which is managed through an agreement with the Statesville Housing Authority. Additional project-based Section 8 and Low-Income Housing Tax Credit (LIHTC) developments further contribute to the county's affordable housing inventory.

The City of Gastonia does not own or operate public housing units or administer a Housing Choice Voucher program. Instead, the City coordinates with local housing authorities through consultation, data sharing, referrals, and collaborative planning efforts to address housing needs and support housing stability.

During consultation, GHA identified the growing gap between housing costs and household incomes as one of the most significant housing challenges facing the community. Although rent increases have moderated since the post-pandemic surge, housing costs remain beyond the reach of many extremely low-income households without subsidy assistance. At the same time, federal housing assistance programs face funding constraints. GHA anticipates Housing Choice Voucher funding shortfalls in future years and has significantly limited voucher issuance, similar to housing authorities nationwide. As a result, waiting lists continue to grow while the supply of deeply affordable housing remains inadequate.

GHA also noted that many households face barriers to obtaining housing due to prior evictions, unpaid utility balances, judgments, and accumulated debt. These barriers often prevent families from accessing rental housing or homeownership opportunities even when units appear affordable.

Key needs identified by GHA include emergency and transitional housing, rapid rehousing assistance, housing stabilization services, mental health and supportive services, programs that help households overcome barriers to leasing and utility access, preservation of existing affordable housing, and sustainable pathways to homeownership. GHA emphasized that as subsidized housing waiting lists lengthen, the need for intervention strategies between homelessness prevention and long-term subsidy

programs becomes increasingly important.

The City will continue collaborating with local housing authorities and housing partners to address these needs through housing rehabilitation, affordable housing development, homelessness prevention, supportive services, neighborhood investments, and public facility improvements. While the City does not anticipate using CDBG or HOME funds directly for the operation or modernization of public housing, it will continue supporting affordable housing goals through investments that benefit low- and moderate-income residents. The City is not aware of any HUD designation of troubled status for any local housing authority and therefore has not established special oversight activities related to public housing operations.

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

During PY 2026, the City of Gastonia does not plan to directly develop, own, or modernize public housing but will continue to support the needs of public and assisted housing residents through its HUD entitlement programs. The City will coordinate with the Gastonia, Belmont, and Mount Holly housing authorities by sharing data, participating in consultations, and referring to income-eligible residents to housing and services. CDBG and HOME resources will be targeted to preserve and expand affordable rental housing (including LIHTC and other multifamily projects), fund rehabilitation for low- and moderate-income homeowners and invest in public improvements and services in low-income neighborhoods where many public and assisted housing residents live. These actions are intended to complement the housing authorities' capital and management plans, support RAD and voucher-assisted properties, and improve housing stability and neighborhood conditions for households who rely on public and assisted housing across Gaston County.

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

Due to significant regulatory changes within the Family Self-Sufficiency (FSS) Program and staffing challenges, GHA discontinued its Family Self-Sufficiency Program. However, it continues to engage with residents and voucher holders in planning efforts through Resident Advisory Boards (RABs), which are residents that are involved in the preparation of the housing authority's annual and five-year PHA plans.

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

No housing authorities in Gaston County are designated as troubled. GHA is considered a High Performer.

Discussion

N/A

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

Introduction

The City of Gastonia is served by the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC), a coordinated regional network of housing providers, nonprofit organizations, faith-based organizations, local governments, healthcare providers, and community stakeholders working together to address homelessness across Gaston, Lincoln, and Cleveland Counties.

The City remains committed to strengthening its partnership with the Continuum of Care and local service providers to advance a more coordinated, strategic, and data-informed response to homelessness. The City of Gastonia's Affordable Housing and Unsheltered Population Coordinator currently serves as Chair of the G-L-C CoC Governance Board and is helping lead the development of a regional advocacy and systems coordination framework designed to strengthen the organizational structure, collaboration, and collective impact of the Continuum of Care.

As part of this effort, the Continuum of Care has developed a regional advocacy plan focused on improving coordination among service providers, strengthening communication and system alignment, increasing community awareness, elevating the voices of individuals with lived experience, and advancing long-term strategic solutions to homelessness. The advocacy framework emphasizes moving beyond isolated interventions toward a more organized and collaborative regional homeless response system.

In support of these efforts, the City and local partners are preparing to launch a new coordinated street outreach initiative known as "Operation Pathways to Hope." Through this pilot initiative, nonprofit service providers, outreach teams, healthcare organizations, faith-based organizations, and local government partners will coordinate outreach efforts together every other week to visit encampments and areas where unsheltered individuals are known to reside. The initiative is designed to bring coordinated resources directly to individuals experiencing homelessness where they live, improve continuity of care, strengthen provider collaboration, and create more consistent engagement opportunities with unsheltered populations.

Through these combined efforts, the City seeks to strengthen the regional homelessness response system while improving pathways to housing stability, supportive services, and long-term self-sufficiency.

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

Over the next year, the City of Gastonia will continue implementing a coordinated, data-driven, and collaborative approach to reduce and ultimately end homelessness, with a particular focus on individuals and families experiencing unsheltered homelessness. Through partnerships with the Gaston-Lincoln-Cleveland Continuum of Care, Gaston County, nonprofit organizations, healthcare providers, faith-based organizations, and outreach teams, the City will prioritize proactive engagement, coordinated assessment,

and rapid connection to housing and supportive services.

A key priority for the upcoming year is expanding and strengthening outreach to unsheltered individuals through more organized and coordinated field engagement efforts. The City and its partners are preparing to launch “Operation Pathways to Hope,” a coordinated outreach pilot initiative in which nonprofit service providers and community partners will conduct scheduled outreach activities every other Thursday in encampments and areas where unsheltered individuals are known to reside. The initiative is intended to improve service coordination, reduce duplication of efforts, enhance outreach safety and communication, and ensure individuals experiencing homelessness have direct access to housing resources, healthcare services, behavioral health support, food assistance, identification assistance, and other critical services. Outreach efforts will continue to emphasize relationship-building, trust, and consistent follow-up while meeting individuals where they are. Providers will work collaboratively to assess immediate needs, identify barriers to housing, and connect individuals to available community resources and housing opportunities.

All individuals encountered through outreach activities will be connected to the Coordinated Entry (CE) system for assessment using standardized tools that evaluate household vulnerability, housing barriers, and service needs. These assessments help prioritize assistance for individuals and families with the highest needs, including chronically homeless individuals, persons with disabling conditions, veterans, families with children, and unaccompanied youth.

The City will continue supporting efforts to expand permanent housing opportunities through collaboration with nonprofit developers, affordable housing providers, and the faith-based community. The City will also continue exploring opportunities through HOME-ARP and other available federal, state, and local resources to strengthen the community’s housing and supportive service infrastructure.

Through coordinated outreach, regional collaboration, strategic planning, and targeted housing interventions, the City of Gastonia aims to reduce the number of individuals experiencing homelessness, shorten the length of time households remain homeless, and improve long-term housing stability outcomes throughout the region.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Gastonia and the Gastonia-Gaston HOME Consortium recognize the critical role emergency shelter, temporary sheltering, and transitional housing resources play within the broader homeless response system, particularly as immediate, low-barrier entry points for individuals and families experiencing homelessness. Over the next year, the City will continue collaborating with the Gaston-Lincoln-Cleveland Continuum of Care, Gaston County, nonprofit organizations, and faith-based partners to strengthen emergency shelter coordination and improve access to temporary sheltering options for unsheltered individuals. Currently, Gaston County does not have a year-round homeless shelter. As a result, the City and community partners continue working together to identify temporary sheltering solutions, strengthen coordinated outreach efforts, and connect individuals to

available emergency shelter resources within the region.

The City will continue engaging faith-based organizations and community partners to support emergency shelter operations during periods of extreme weather and increased seasonal need. The City and local partners will also continue evaluating opportunities to improve shelter coordination, emergency response capacity, and long-term sheltering solutions for the community. In addition, Operation Pathways to Hope will serve as an important component of the community's outreach and engagement efforts by creating more consistent and coordinated contact with unsheltered individuals living in encampments. Through these coordinated outreach activities, providers will work to connect individuals directly to available shelter options, supportive services, healthcare resources, and housing assistance.

Through these collaborative efforts, the City seeks to ensure that individuals experiencing homelessness have timely access to safe and appropriate sheltering options while being connected as quickly as possible to permanent housing opportunities and supportive services.

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

Over the next year, the City of Gastonia will continue supporting strategies that promote housing stability, permanent housing placement, and long-term self-sufficiency for individuals and families experiencing homelessness. The City will continue utilizing HOME funds and other available resources to support affordable housing development, housing rehabilitation activities, and homeownership opportunities for low- and moderate-income households. The City will also continue exploring opportunities to increase the supply of permanent supportive housing, affordable rental housing, and other housing options that serve vulnerable populations.

Through its partnership with the Gaston-Lincoln-Cleveland Continuum of Care, the City will continue supporting organizations that provide case management, housing navigation, supportive services, and coordinated entry services. Service providers will continue assisting individuals and families with obtaining identification documents, accessing healthcare and behavioral health services, securing income and employment opportunities, and locating permanent housing.

The City and Continuum of Care partners will also continue implementing strategic initiatives identified through the regional advocacy planning process to improve system coordination, strengthen communication between providers, and develop a more organized and effective homelessness response system. These efforts are intended to reduce barriers to housing, shorten the length of time individuals experience homelessness, and reduce returns to homelessness. Special emphasis will continue to be

placed on serving chronically homeless individuals, veterans, families with children, survivors of domestic violence, and unaccompanied youth through coordinated outreach, prioritization within Coordinated Entry, and targeted supportive services. The City will also continue implementing strategies identified in its Analysis of Impediments to Fair Housing Choice and other local housing planning efforts to support housing affordability, housing access, and long-term housing stability throughout the community.

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.

Over the next year, housing and service providers throughout the City of Gastonia will continue working collaboratively to prevent homelessness among households that are vulnerable to housing instability or at risk of becoming homeless.

The City and Continuum of Care partners will continue strengthening coordination between housing providers, healthcare organizations, behavioral health providers, schools, faith-based organizations, veterans' services, social service agencies, and other community stakeholders to identify households at risk of homelessness as early as possible and connect them to available resources and supportive services.

Prevention efforts will focus particularly on extremely low-income households, individuals exiting publicly funded institutions or systems of care, youth aging out of foster care, veterans, survivors of domestic violence, and individuals experiencing behavioral health or substance use challenges.

The City will continue supporting collaborative regional planning efforts through the Gaston-Lincoln-Cleveland Continuum of Care to improve system coordination, strengthen referral pathways, and promote a more strategic and organized response to homelessness prevention and housing stability needs across the region.

Discussion

The City of Gastonia Department of Housing and Community Engagement has been working closely with the City Council-established Affordable Housing Advisory Board to expand the City's affordable housing toolbox by identifying and evaluating strategies that can increase housing opportunities for residents across all income levels.

The Affordable Housing Advisory Board was established following the adoption of the City's Strategic Housing Plan in 2023. Since its formation, the Board has been researching best practices, studying successful housing initiatives from communities across North Carolina and the nation, and evaluating a variety of housing tools that could be strategically implemented in Gastonia. Through collaboration, education, and thoughtful discussion, the Board develops recommendations designed to support the City's long-term housing goals while ensuring that implementation is fiscally responsible, sustainable, and aligned

with the community's broader housing strategy.

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

Introduction

The City of Gastonia continues to face several barriers that impact the availability, accessibility, and long-term sustainability of affordable housing for low- and moderate-income households. These barriers include rising housing and construction costs, limited availability of affordable units, aging housing stock, increasing maintenance and rehabilitation needs, infrastructure limitations, and the growing gap between household incomes and housing costs.

In addition to the challenges associated with developing new affordable housing, the City recognizes the increasing importance of preserving the existing affordable housing inventory. Many low-income homeowners, particularly elderly households and individuals living on fixed incomes, are experiencing difficulty maintaining their homes due to rising repair costs, deferred maintenance, accessibility needs, and aging housing conditions. Without intervention, these households may face displacement, unsafe living conditions, or loss of long-term housing stability.

As a result, the City is placing increased emphasis on housing preservation strategies through its owner-occupied housing rehabilitation efforts and aging-in-place initiatives. The City recognizes that preserving existing affordable housing units can be a cost-effective and impactful strategy for maintaining neighborhood stability, supporting vulnerable populations, and preventing future housing instability and homelessness. The City's owner-occupied rehabilitation program assists low- and moderate-income homeowners by addressing critical housing needs, including health and safety repairs, code deficiencies, accessibility improvements, and rehabilitation activities that extend the useful life of the home. These efforts also support aging-in-place objectives by helping elderly and disabled residents remain safely and independently in their homes and communities for as long as possible.

The City will continue evaluating policies, partnerships, and funding opportunities that support both affordable housing development and preservation activities. This includes coordination with nonprofit organizations, housing developers, community partners, and regional stakeholders to identify strategies that improve housing conditions, maintain affordability, and expand housing opportunities throughout the community. The City also recognizes that barriers to affordable housing are interconnected with broader community issues, including transportation access, healthcare access, economic stability, and homelessness. Through ongoing planning efforts, collaboration with regional partners, and implementation of housing and community development programs funded through CDBG, HOME, and other available resources, the City seeks to reduce barriers to affordable housing and support long-term community stability and resilience.

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

The City of Gastonia continues to evaluate and address public policy barriers that impact the

availability, accessibility, and long-term sustainability of affordable housing throughout the community. As identified in the City's Analysis of Impediments to Fair Housing Choice and other local housing planning efforts, barriers to affordable housing include rising development costs, limited housing inventory, aging housing stock, infrastructure constraints, zoning and land use considerations, and increasing housing cost burdens for low- and moderate-income households.

Over the next year, the City will continue utilizing HOME and CDBG funds to support both the development of new affordable housing opportunities and the preservation of the existing affordable housing inventory. While new housing development remains important, the City recognizes the growing need to preserve existing affordable housing units, particularly for elderly homeowners, individuals on fixed incomes, and households experiencing housing instability due to rising repair and maintenance costs. As part of this effort, the City plans to place greater emphasis on its owner-occupied housing rehabilitation program as a strategy to preserve neighborhood stability, improve housing conditions, and support long-term housing affordability. Rehabilitation activities may include correction of code deficiencies, accessibility improvements, health and safety repairs, and other improvements that allow residents to remain safely in their homes. The City also recognizes the importance of supporting aging-in-place strategies that help elderly and disabled residents maintain independence and housing stability within their existing communities.

The City will continue exploring ways CDBG funding may be used to support infrastructure improvements, housing rehabilitation, neighborhood stabilization activities, and other investments that improve housing conditions and expand affordable housing opportunities.

To support affordable housing development and preservation efforts, the City will continue collaborating with nonprofit organizations, affordable housing developers, Community Housing Development Organizations (CHDOs), regional partners, and the faith-based community to identify funding opportunities and advance projects that increase housing affordability and accessibility.

The City will also continue reviewing local policies, zoning regulations, and development practices to identify opportunities that may improve housing flexibility and support diverse housing options. This includes evaluating how local land use and zoning policies may impact housing affordability, housing preservation, supportive housing models, and access to housing for vulnerable populations, including persons with disabilities and individuals experiencing homelessness.

In addition, the City will continue monitoring local housing market trends, including housing costs, property conditions, and neighborhood-level housing pressures, to better understand emerging housing needs and inform future policy discussions and investment strategies.

Through these efforts, the City seeks to promote a more balanced and comprehensive approach to affordable housing by supporting both housing production and housing preservation while reducing barriers that limit housing choice, accessibility, and long-term affordability throughout the community.

Discussion

The City of Gastonia Department of Housing and Community Engagement has been

working closely with the City Council-established Affordable Housing Advisory Board to expand the City's affordable housing toolbox by identifying and evaluating strategies that can increase housing opportunities for residents across all income levels.

The Affordable Housing Advisory Board was established following the adoption of the City's Strategic Housing Plan in 2023. Since its formation, the Board has been researching best practices, studying successful housing initiatives from communities across North Carolina and the nation, and evaluating a variety of housing tools that could be strategically implemented in Gastonia. Through collaboration, education, and thoughtful discussion, the Board develops recommendations designed to support the City's long-term housing goals while ensuring that implementation is fiscally responsible, sustainable, and aligned with the community's broader housing strategy.

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

Introduction

This section outlines the City of Gastonia's planned actions to support affordable housing, address underserved housing and community development needs, reduce poverty, strengthen institutional capacity, and improve coordination among public, private, nonprofit, and regional partners involved in housing and homelessness efforts. The City continues to pursue a balanced strategy focused on housing production, housing preservation, homelessness response, and long-term community stability.

Actions planned to address obstacles to meeting underserved needs

The City of Gastonia continues to face significant challenges related to the rising cost of housing development, limited funding resources, aging housing stock, increasing housing cost burdens, and growing homelessness needs throughout the community. In response, the City will continue pursuing partnerships, funding opportunities, and strategic initiatives that expand affordable housing options and supportive services for low- and moderate-income households.

Over the next year, the City plans to continue working with a potential development partner to evaluate the feasibility of utilizing HOME-ARP funds for a non-congregate shelter (NCS) project that would provide temporary housing and supportive services for individuals experiencing homelessness. The project is intended to strengthen the community's homeless response infrastructure while creating additional pathways to permanent housing and stability.

The City will also continue exploring federal, state, local, and private funding opportunities that can be leveraged to support affordable housing development, housing preservation activities, homelessness initiatives, and supportive services throughout the community. In addition, the City will continue evaluating local policies, zoning practices, and development strategies that may impact housing affordability and housing accessibility.

Actions planned to foster and maintain affordable housing

The City recognizes that preserving existing affordable housing is a critical component of maintaining long-term housing affordability and neighborhood stability. Over the next year, the City plans to place increased emphasis on housing preservation activities through its owner-occupied housing rehabilitation efforts and aging-in-place strategies.

The City anticipates investing approximately \$500,000 in HUD-funded Community Project Funding (CPF) resources toward housing rehabilitation activities that assist low- and moderate-income homeowners with critical repairs, code deficiencies, accessibility improvements, and other housing stabilization needs. These investments are intended to preserve existing housing stock, improve housing conditions, and help vulnerable households remain safely in their homes. The City will continue operating its Homebuyer Assistance Program and Homeowner Rehabilitation Program while exploring additional opportunities to expand housing rehabilitation and preservation activities throughout the

community.

The City also recognizes the importance of strengthening local nonprofit housing development capacity. As part of this effort, the City will continue identifying opportunities to partner with and provide technical assistance to organizations that may be able to evolve into robust Community Housing Development Organizations (CHDOs). Through partnership development and capacity-building efforts, the City hopes to support future infill housing development, new construction activities, rehabilitation projects, and other affordable housing initiatives that increase long-term housing opportunities throughout the community.

Actions planned to reduce lead-based paint hazards

The City of Gastonia will continue complying with all applicable federal lead-based paint regulations and requirements associated with federally funded housing activities. The City recognizes the importance of protecting residents, particularly children, from lead-based paint hazards in older housing units.

For rehabilitation projects involving pre-1978 housing units assisted with federal funding, the City will assess whether lead-based paint hazards may be present and will follow all applicable requirements under the Residential Lead-Based Paint Hazard Reduction Act of 1992 and related HUD regulations (24 CFR Part 35). The City remains committed to incorporating lead hazard evaluation and mitigation activities into applicable housing rehabilitation programs.

Actions planned to reduce the number of poverty-level families

The City of Gastonia's anti-poverty efforts focus on improving housing stability, expanding access to affordable housing, strengthening supportive services, and improving coordination between housing and community-based resources.

The City will continue supporting housing-related activities that reduce financial burdens on low-income households, including housing rehabilitation assistance, affordable housing development, homelessness response initiatives, and homeownership assistance programs. These efforts help stabilize households and reduce the risk of displacement, housing instability, and homelessness.

The City will also continue collaborating with nonprofit organizations, workforce development agencies, healthcare providers, behavioral health providers, and other community partners that provide employment services, healthcare access, food assistance, transportation assistance, housing navigation, and supportive services for vulnerable populations.

In coordination with the Gaston-Lincoln-Cleveland Continuum of Care, the City will continue supporting efforts to improve system coordination, outreach activities, and connections to supportive services for individuals and families experiencing homelessness

or housing instability.

Actions planned to develop institutional structure

The City recognizes that addressing affordable housing and homelessness challenges requires strong partnerships, coordinated planning, and long-term institutional capacity building. The City will continue strengthening relationships with nonprofit organizations, affordable housing developers, regional partners, healthcare providers, faith-based organizations, and community stakeholders working in housing and homelessness services throughout the region.

The City will continue participating in and supporting the Gaston-Lincoln-Cleveland Continuum of Care, including ongoing efforts to improve regional coordination, advocacy planning, and strategic system development.

Additionally, the City plans to continue identifying organizations that may benefit from technical assistance and partnership opportunities that strengthen local affordable housing development capacity, particularly organizations with the potential to become active CHDO partners capable of supporting infill housing development, rehabilitation activities, and affordable housing production. The Housing and Community Engagement Department will continue consulting with housing providers, homelessness service organizations, healthcare providers, disability service organizations, and other stakeholders to identify gaps in services and opportunities for improved coordination.

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

The City of Gastonia will continue working collaboratively with public agencies, nonprofit organizations, housing providers, healthcare organizations, faith-based organizations, and regional stakeholders to improve coordination of housing and supportive services throughout the community. The City will remain an active participant in the Gaston-Lincoln-Cleveland Continuum of Care, which brings together nonprofit organizations, local governments, housing providers, service agencies, and community partners to coordinate regional homelessness planning and service delivery efforts.

The City will also continue strengthening partnerships through coordinated outreach initiatives, including the newly planned “Operation Pathways to Hope” outreach pilot, which is intended to improve collaboration among service providers and increase coordinated engagement with unsheltered individuals living in encampments. In addition, the City will continue collaborating with the Gastonia Housing Authority, nonprofit organizations, affordable housing developers, and regional stakeholders to support affordable housing opportunities, housing preservation efforts, and pathways to long-term housing stability for low- and moderate-income households.

Program income

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

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:

The City of Gastonia is progressing with various projects that have received funding from a combination of federal, state, and local sources including Low Income Housing

Tax Credits, the North Carolina Housing Finance Agency's Workforce Housing Loan Program (WHLF) and Rental Production Program (RPP), the City of Gastonia (federal grant funding), Housing Counseling grants, private lending, and private developer funds.

Other sources of investment in housing activities in Gastonia include funds from the City of Gastonia, United Way, Continuum of Care member agencies, Habitat for Humanity, and HealthNet Gaston.

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:

See uploaded: City of Gastonia Resale and Recapture Provisions.

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:

See uploaded: City of Gastonia Resale and Recapture Provisions.

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 has no plans to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

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

prohibited by the laws listed under 24 CFR 5.105(a).

N/A